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Using Economic Diaries in an Ethnographic Study: What They Can Tell About the Financial and Daily Lives of Male and Female Sex Workers in Mombasa

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Abstract: This article has two objectives: first, to contribute to the academic understanding of the relationship of money with sex work by going beyond purely instrumentalist conceptualizations; and second, to inform interventions aiming to empower sex workers' economically. Qualitative research was conducted to better understand the financial lives of sex workers in Mombasa, Kenya. The article draws largely on a participatory method using 12 economic diaries accompanied by 30 informal discussions. We complement the economic diaries with 24 in-depth interviews, key informant interviews and participant observations conducted between 2014 and 2017. We found that sex workers' savings, spending, and earning practices were highly influenced by stigma, mobility and economic insecurity. We also found that sex workers gave substantial meaning to the idea of 'quick money', which reflected their daily financial strategies. The likelihood for development interventions to succeed will increase when sex workers are directly involved and not just recipients in programmes; furthermore, that programmes adequately recognize and address the needs and desires of sex workers and understand the socio-economic dynamics shaping sex work. In this article, these socio-economic factors revealed through the process and method of participants' writing economic diaries.

Key words: Economic diaries, empowerment, financial practices, quick money, sex work, stigma

I. Introduction

It was early in the afternoon when Emmy was conversing with three female sex workers in a brothel located in a middle-class area, when one of them—Mary—unexpectedly noted, 'Do not think that we are not educated. We are educated. This one is at the university pursuing her first degree. I left my

job and opted for sex work. I was introduced to this brothel by a friend of mine who is comfortably living from sex work. I had an office job, but they do not pay us well. The salary could hardly support my family. I have two children and taking care of my parents and siblings. I asked a friend who I can say was doing much better financially to get me a job. She agreed and invited me

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here [Mombasa]. She introduced me to this brothel. It was hard at the beginning, but the money is good. Ever since I joined sex work, I can take care of my family and save some money. I have come to respect sex work, it is like any other work, and the pay can be better. One of the three sex workers was a university student who used her earnings from sex work to pay for her university education'. (Informal discussions with female sex workers, 10 July 2015)

Catherine, another sex worker, explained why she opted for sex work. She migrated from her rural home in search of a job in the hospitality industry in Mombasa, a tourist destination city with promising employment opportunities. A friend took her in. Jobs were hard to come by. 'I did not know my friend was a sex worker. She lives in a two-bedroomed house. One day she told me she was going to introduce me to the work she does. I did not think it was sex work. Yes, it was sex work. To me, it was a shame to engage in such an activity. Then I realized it wouldn't be long before I was put out of the house by my friend. If this is what she does for a living, then she was making a statement. I agreed to try it out, but feelings of shame were intense. She explained everything and got me the first clients. The first days were very uncomfortable. Somehow, I managed and decided to do it, save money, invest in some business, and quit the shameful sex work activity. Yes, I made money every day we went out for sex work, and I invested in a food business. It was a disaster. I did not make any profit, yet I was spending most of my time on this business. It did not make sense. I went back to sex work, and I can say that it has been my source of income since. It is a good job'. (In-depth interview, 11 July 2015)

The two scenarios given here were commonly heard stories in our research project, which critically researched economic empowerment in regard to sex work. While sex workers are widely considered a vulnerable group and are increasingly targeted by development interventions, Catherine and Mary's narratives communicate a different message, namely, that sex work is a viable source of income and

better than most economic opportunities open to them within the formal economy. Rather than examining the inflows and outflow of sex work income, we focus on the meanings of sex work income and how it influences the earning, spending and saving practices of male and female sex workers (FSW). The academic literature tends to acknowledge the significance of the money earned as the motivation to choose sex work, but very few studies focus on daily practices or explore the stories behind the figures that give content and meaning to the relationship between money and sex work. Consequently, this relationship is conceptualized instrumentally, lacking cultural and symbolic power (van Stapele et al., n.d.) In this article, we go beyond this instrumentalist reading of the significance of money in sex workers' lives and illustrate the different ways in which meanings are constructed in the saving, spending and earning practices of sex workers. This, in turn, offers practical insights to improve development interventions for sex workers' economic empowerment. Our findings challenge top-down projects that either attempt to replace sex work with an alternative economic activity or offer sex workers training in financial literacy. In some cases, these interventions are coupled with the condition that they forgo sex work.

Our participatory research project centred on sex workers keeping economic diaries, and it aimed at creating dialogical spaces for participants to reflect and uncover their daily practices, become aware of their choices, and ultimately take whatever actions they felt were appropriate for themselves. As Mary states earlier, income from the sex work economy is important to sex workers and their dependents (Cesnulyte, 2017; Robinson and Yeh, 2011; Van Blerk, 2018; White, 1986, 1990). This view concurs with other studies that have shown that sex workers' income offers autonomy, stability, money, satisfaction and personal fulfilment (Benoit et al., 2018; Gertler et al., 2014; Rao et al., 2003; Robinson and Yeh, 2011) and can potentially elevate individuals and their

families from poverty (Cesnulyte, 2017; Ngo et al., 2007).

Sex work is often characterized by financial precarity, exploitation, extensive stigma, discrimination, morality, shame, secrecy, marginalization, violence, vulnerabilities and abuse (Livingston and Boyd, 2010; Ngugi et al., 2012; Okal et al., 2009; Scorgie et al., 2012; White, 1990). Repression and criminalizing policies and laws applied to end sex work often contribute to its stigmatization (Bjønness et al., 2022; Castro and Farmer, 2005; Livingston and Boyd, 2010; Ngo et al., 2007; Ngugi et al., 2012; Okal et al., 2009), violation of their human rights and related harms, resulting in feelings of shame and poor self-esteem (Deering et al., 2014; Livingston and Boyd, 2010; Scorgie et al. 2012). Further, the correlation between sex work and HIV vulnerability is evident (Livingston & Boyd, 2010; Okal et al., 2009; Ngugi et al., 2012). Despite these unfavourable environments and their complexities, sex work remains a viable economic activity.

Development interventions have sought to empower sex workers in at least two distinct ways that can be characterized by how these approaches conceptualize empowerment. The first type of intervention is a forward-looking, human rights perspective that is employed by sex-work-led organizations to support economic empowerment by improving their working environment. This type recognizes sex work's significance for those working in the sector and, therefore, it attempts to strengthen the sex work economy by broadening and institutionalizing their rights. Thus, empowerment is intimately linked with strengthening sex workers' political and social position in society. The second type aims to empower sex workers by 'rescuing' them from sex work or economic precarity or making them less dependent on sex work, often with the additional objective of reducing vulnerability to sexually transmitted infections, including HIV. To do this, interventions have implemented micro-finance credits or micro-

enterprise services and vocational and business skills training (Copestake, 2007; Dunbar et al., 2010; Dworkin and Blaneknship, 2009; Kennedy et al., 2013; Kim et al., 2009; Odek et al. 2009; Rosenberg et al., 2011; Sengupta and Aubuchon, 2008; Stratford et al. 2008; Tsai et al., 2013). Thus, in these types of interventions, empowerment cannot be accomplished when an individual is dependent on sex work.

This article addresses the problematic approaches of the second type of intervention, which is generally implemented by development partners, particularly religious orders, non-governmental health organizations (NGOs) and governments. These groups' efforts reveal their moral stance toward sex work and frequently impose impossible demands, such as requiring participants to cease sex work if they want to participate in training and 'rehabilitation' activities (Ngugi et al., 2012; Odek et al., 2014). Evaluations of these interventions suggest mixed results (International Planned Parenthood Federation [IPPF] and UNFPA, 2010; Odek et al., 2014; Sherman et al., 2010, Witte et al., 2015). Most interventions fail or have only modest success (Copestake, 2007; Edelman, 2005; McCormick and Munguti, 2003; Odek et al. 2009). This can be partially attributed to their premise that empowerment cannot be achieved if an individual continues to work as a sex worker. These interventions find it difficult to envision empowerment as a participatory change process from the bottom-up and, thus, create friction between the interventions' morally laden ideas of empowerment and sex workers' daily economic practices. To date, such interventions have generally failed to impact either sex work or sex workers' financial practices. Another problem with these interventions is they approach money as if it is an object devoid of meaning. However, as Zelizer (2008) asserts, money is not merely a means to an end but is also imbued with cultural meanings. She suggests that money can have a plurality of meanings and,

accordingly, she uses the term 'monies' to reflect this plurality.

Keeping Zelizer's conceptualization in mind, we offer a brief sketch of the context and methodology before presenting our findings that analyse the relationship between the money earned and sex work in Mombasa. Four themes were discernible. These include the following: (a) money and engaging in sex work, (b) income instability, (c) alternative sources of income and (d) spending culture and savings practices and the changes that took place. Finally, in the discussion and conclusion, we synthesize the findings in order to probe the idea of how this participatory method can contribute to improving development interventions geared to economic empowerment.

II. Sex Work in Mombasa

In Kenya, sex work is a long-standing source of income with a significant role in the labour market, producing better pay than wage labour (Hampanda, 2013; Vanwesenbeeck, 2017; White, 1986). The Parcesepe et al. study (2016), plus the boom in HIV studies, points towards a demand for sex work in Kenya, and that often FSWs enter this work below the age of 18. Kenya is one of the countries where sex work continues to be criminalized through national and municipal (now county) bylaws (Odek et al., 2009; White, 1986). Ambiguities in the law provide a window for routine police harassment and abuse by clients, thus increasing workers' financial instability (Odek et al., 2009). Physical or sexual abuse (including rape), arbitrary arrests and forced bribes have negatively affected sex workers' finances and well-being (Odek et al., 2009). Those arrested and unable to pay bribes are usually charged with loitering or vagrancy (Odek et al., 2009). Besides laws prohibiting sex work, studies suggest that sex workers are constantly dealing with stigma and relatable vulnerabilities (Wenzel Geissler and Prince, 2007; Igonya, 2017; Oga et al., 2020; Okal et al., 2009; van der Elst et al., 2013).

This coastal and industrial city is a tourist destination and attracts migrants from mainland Kenya because it offers promising opportunities in hospitality and other industries. Consequently, in the 1980s, mass migration to Mombasa took place. However, most jobs were taken up by men, pushing women into domestic work, sex work or being bar attendants. Whilst there may have been women who migrated to do sex work, the majority who migrated did not, but, finding themselves unemployed, many turned to sex work: for these women, sex work was not an employment choice, but rather a way to earn money and make ends meet.

III. Methodology

We conducted the study between May 2015 and March 2017¹ in Mombasa. This study was part of a broader project that, among other things, researched the local context of sex work and sex workers' lives to explore opportunities for economic empowerment and their potential to contribute to financial stability, increase resilience and prevent HIV/AIDS. Mombasa county has one of the highest populations of female and male sex workers (MSWs) in Kenya (Geibel, 2012; Odek et al. 2014) and has over 100 female sex work 'hotspots' according to sex workers organizations.

KK, a famous female sex work hotspot, served as a site for conducting research with FSWS. This hotspot has 11 guesthouses, numerous 'sex dens', various 'green lodges' (a euphemism for places where sex work is performed in the open air) and at least ten illegal 'brew dens', popularly known as *mnazi* dens. For MSWs, Kenya's prevailing negative attitudes towards homosexuality affected where they could do business; their hotspots were less visible. We targeted them through MSM-led organizations with interventions targeting MSM including MSM sex workers in Mombasa.² The first author accessed participants with the help of two field assistants, an MSW and an FSW who were peer educators with a national NGO that target FSWs and MSWs.

This article is based on research in Mombasa that used various qualitative methods but that centred on sex workers keeping economic diaries. The 12 research participants, seven females and five males, systematically documented their daily financial inflows (from all sources) and outflows (expenditures) in their economic diaries. The diaries used a broad definition of money, including not only economic activities but also loans (both those received and those lent), as well as gifts and monies received through illegal channels such as stealing from clients. All participants had a one-day orientation session on economic diary-keeping and were given a notebook for daily diarizing. Among the 12 participants, five with narrative writing skills maintained a qualitative diary in which they documented their lives in addition to writing in an arithmetic-based diary. Two participants who could neither read nor write were supported by the first author and field assistant to diarize: three days a week, the researcher or the assistant visited each participant to log and discuss monetary inflows and outflows. For the first two weeks, Emmy and her field assistants met with all the participants twice a week; later, they held biweekly meetings for diary reviews. The diary reviews were accompanied with informal discussions in which the meanings of money unfolded. Two of the MSWs had completed secondary school, two were secondary school dropouts and one had never been to school. Only one of the female participants had completed secondary school. Five were primary school dropouts and one had never attended school. Participants received KES350 (\$4) for their transport expenses when they attended the diary review meetings.

In addition to the dairies, we used participant observations, in-depth interviews, informal discussions and some key informant interviews. For the participant observation, the first author and field assistants visited participants' residences to observe their spending practices. We conducted 24 in-depth interviews (14

FSWs and 10 MSW) and eight informal discussions (five with FSWs and three with MSWs) during the recruitment process. We interviewed eight key informants: guesthouses proprietors and staff, and community leaders. The interviews and discussions provided insights into sex work practices, and law enforcement practices around sex work, and related businesses in the study site.

Ten of the economic diary participants were migrants from elsewhere in Kenya, and two were from Mombasa. All participants were active sex workers who had lived in Mombasa for more than five years. One female participant was married, and six were single mothers. Five of the female participants lived with their children, while one had a child who was attending university. Only one participant did not live with her children: they lived with her mother in her rural home. All male participants were single; four lived alone and one lived with his mother. Three had children living with their biological mothers. Ten participants (of both genders) lived in rented houses; one FSW was a homeowner.

We applied a thematic analysis approach (Braun and Clarke, 2006; Braun et al., 2014; Bryman, 2012). Field notes, economic discussion notes and tape recordings were transcribed from Swahili to English. The researcher and a field assistant each read through four randomly selected transcripts and developed a coding framework by collaboratively identifying, grouping and naming themes and sub-themes, and their properties. All qualitative data was coded manually in Microsoft Word.

Ethical approval for the study was provided by the Kenyatta National Hospital/ University of Nairobi Ethical committee board. All names in this article are pseudonyms.

IV. Findings

Our findings analyse the relationship between the money earned and sex work. Each section provides insight into one or more of the following subjects: the strategies people chose, the decisions they had to make or the meanings

they gave to money based on perceptions of daily and future needs.

Money and Engaging in Sex Work

FSWs worked daily, except when something occurred that was out of their control. Even when menstruating, some FSWs found ways to continue working. Two used contraceptive pills to prevent menstruation for uninterrupted sex work. Another two, for whom contraceptives did not work, inserted cotton wool into their vaginas to absorb menstrual blood during sex work. This practice was common among FSWs, despite their awareness of the accompanying health risks. Unlike the FSWs, the MSWs would sometimes take a day off from work, especially when they had earned a lot and did not have any immediate financial obligations.

FSWs used the money they earned for their daily needs and emergencies, calling their earnings 'quick money', or *pesa ya harakaharaka haikai* ('quick money doesn't last' in English). Essentially, the term refers to quick money for a quick fix: money is spent as soon as it arrives. This type of money was a characteristic of money earned in street-based sex work, which the FSWs in this study preferred, rather than 'long-term work' in which one would spend longer periods of time with the client. Accordingly, long-term work was considered a waste of time. Quick money sex work generally lasted five minutes, and it was popularly known as 'short-time work'. It enabled sex workers to earn substantial amounts by servicing many clients within a shorter time. This type of sex work predominated at the KK hotspot. Once entering into a transaction, the workers would typically take their client to a guesthouse, where room rentals were around KES50 (\$0.50) for the first five minutes and an additional KES50 for every additional five minutes. FSWs charged between KES150 (\$1.50) and KES200 (\$2) for five minutes. This type of transaction was also considered profitable for guesthouse proprietors, as one relates:

They [FSWs] approached us with the idea of short-time use of rooms. You know they are our business partners; they bring us clients. So, we agreed, and that [is] how we ended up with short-time lodgings. We make more money with this short-time use of rooms especially when clients are many like Fridays, and at the end the month.

On a good day, an FSW's income could range from KES1,500–KES2,000 (\$15–\$20), which is much higher than daily wages for other jobs, which may be as low as KES500 (\$5), and it is much higher than salaries of low cadre job and primary school teachers who earned from KES10,000–KES30,000 a month. By keeping their economic diaries, and summing up their monthly incomes, some sex workers were surprised to see how much they actually earned.

Sex work takes place in other places as well, such as sex dens and green lodges (open-air locations). Sex dens are unregistered/illegal guesthouses where the typical charge is KES20 (\$0.20) per five minutes for a shared room. Charges to the client depend on a sex worker's negotiation skills and are typically in the KES50–KES200 (\$0.50–\$2) range. Sex workers are more likely to use green lodges when they are solicited by clients while involved in another income-earning activity such as selling candy. Sex dens and green lodges, hidden from sight, were preferable for secrecy for those sex workers and clients who did not wish to be seen around guesthouses. Depending on their financial needs, some FSWs capitalized on soliciting clients from all different types of hotspots.

MSWs' practices differed significantly from FSWs. Due to the negative attitudes regarding homosexuality in Kenya, they were forced to operate underground in houses (their own or the clients'), in parks and fields, along the beach area, in clients' cars or in a middle-income brothel, and a few hung around at FSWs' hotspots. This is not to say that sex work by FSWs is acceptable. They also struggle with negative attitudes from the community. However, a key informant intimated that FSWs are tolerated by the community because

they 'lack opportunities and most of them are single mothers'. MSWs rates for sex work varied considerably, starting at KES50 (\$0.50) to KES200 (\$2) and as high as KES10,000 (\$100), and on rare occasions KES15,000 (\$150). MSWs who charged KES50–KES200 targeted short-time clients and operated from streets, parks, clients' cars, fields and green lodges. Those who charged KES1,000 (\$10) and above targeted middle- and high-income clientele, and they operated mostly from their own houses, clients' houses or a secret brothel or they sneaked into hotels with the help of security guards. The secret brothel charged KES2,500 (\$25) per day or night and only allowed sex workers who solicited middle or upper-class clients. The latter solicited clients from clubs, online or through referrals. The sex exchange would last anywhere from a few hours up to a whole night or day. MSWs generally used a different strategy than FSWs. According to George's diary notes:

I needed money for rent. I got prepared to go out later in the day. I got a call from a friend. We went to Voi [a city in southern Kenya] to meet a client. I arrived in Voi at 7:00 p.m. We attended to the client and came back to Mombasa. I was paid KES 10,000. I went to a club and drank till 4:00 a.m. I spent KES 2,000 and saved KES 8,000 for rent.

George mainly engaged in sex work when under financial pressure. In their diaries, MSWs, unlike FSWs, also noted receiving money from regular clients that they labelled 'gifts', particularly when the relationship had shifted from a sexual service to a romantic relationship. Ibrahim noted in his diary that his client-turned-boyfriend visited him when he was ill and gave him KES3,000 (\$30).

MSWs made more money compared to their female counterparts. The highest earnings recorded among the MSWs was KES89,500 (\$895) per month, and the lowest was KES4,100 (\$41) per month, compared to FSWs whose monthly earnings ranged between KES38,750 (\$387) and KES3,400 (\$34), respectively. Two MSWs developed

long-term relationships with some of their clients who they turned to for financial support when there was no business. MSWs were far more mobile than FSWs and could earn more travelling outside Mombasa, whereas even if FSWs moved locations, they stayed within Mombasa. MSWs who used social media or had social networks in other places travelled there for sex work. As George noted in his diary:

It's the end of the month. No money in Mombasa. I have to travel to Nairobi and see what's happening there. I haven't paid my rent, and my daughter's school fee is due....I don't know where I'll sleep in case my landlord locks me out. At 10 a.m., I book the bus to Nairobi. On my way to Nairobi, I chatted online and found a client in Westlands, Nairobi, who was willing to pay KES 5,000 [\$50]. I reached Nairobi at 8:00 p.m. and straightaway went to Westlands to meet the client. Things worked out well.

The journey to Nairobi was very lucrative as George continues:

I had many clients to choose from. I decided to choose depending on the money on offer.... One proposed and told me he would pay me KES 10,000. For the night! Very good! I accepted the offer....The first thing is to send my house rent to the landlord through M-PESA [Kenyan Mobile Money Service]. In the afternoon I got another KES 5,000. After a few hours, I was paid and left. I attended to another client, who paid me KES 2,000 for a night....I then travelled to Nyeri to visit my boyfriend, who gave me KES 3,500 for my bus fare back to Mombasa. I sent KES 8,000 for my daughter's school fees.

Ibrahim, like George, also travelled to other places for sex work, especially when a financial situation required a quick fix. Once they had made the money they needed, they quickly returned to Mombasa. If business was slow, or if they had received less than expected, the trip would sometimes cost them more money than they earned. As Ibrahim noted:

At 11 a.m. I left Mombasa, and by 2 p.m. I was in Malindi. I sought accommodation

at my cousin's house. I met my friends, we met at a club. My friends took me to a client who promised to pay me well. I spent a night with the client, only to be paid less money [than promised]. I was disappointed with the pay. I gave my cousin KES 2,000. At 6 p.m. I left for the pub. I met a guy who bought me beers, and later we left for his place. In the morning he gave me KES 500. Mmmh! Bad luck....I stayed longer and strategized to get money, as the end of the month is approaching.

Unlike the MSWs, only two FSWs occasionally moved, and even then, only around the city of Mombasa. They moved to other hotspots (mainly high-end hotspots) when KK had few clients. However, since working in the high-end hotspots meant paying for drinks and taxis, they either lost money or earned very little.

A difference existed between how men and women perceived the relationship between how often they worked, the money they earned, and their economic needs and urgencies. FSWs needed to attend to family members' daily basic needs, which implied that they needed money at hand on a daily basis. MSWs often lived alone and, therefore, had less urgency to earn money daily but were keen to earn money to meet their more intermittent responsibilities such as house rent, remittance to families, school fees for siblings or relatives, and entertaining friends.

While sex work was their primary source of income, sex workers expressed stigma in the language they used to write down their earnings. They did not call it 'sex work'—a label commonly used by sex worker-led organizations, NGOs and HIV-based projects with positive political connotations. They instead labelled their entries as *kubangaiza* (translated as 'hustling'), referring to informal, unspecified ways of earning income. As Jennifer explained, 'How can I tell someone I do sex work—what kind of work is that? It's better to say *kubangaiza*'. Both male and FSWs kept their work a secret from their families and communities whenever possible. FSWs living with family often devised ways to maintain

the secret by concealing any clues that would expose this work; while some labelled it *kubangaiza*, others used a numbering system in their diaries to conceal their sex work. 'I've never told my children that I do sex work. Sex work is not the kind of work you'd like your children to know about. It's immoral...they call you a prostitute', explained 28-year-old Fatuma. Some of the FSWs used short-time sex exchanges as a strategy to conceal their sex work. Fatuma continued, 'Short time is very quick, and you organize yourself. Married women who conceal [their work] from their husbands do sex work during the day when their husbands are at work.'

MSWs faced a double stigma: being gay and being sex workers. As difficult as it was for them to come out to their families and community that they were gay, they had even more difficulty being open about their sex work. Onyango, who was severely ill, kept his sex work a secret but had disclosed his sexual identity to his family. He noted that from that moment on, they stigmatized him and denied him urgently needed financial support for chemotherapy. Thus, he secretly used his earnings from sex work for his treatment.

Income Instability

In general, sex workers made more money between July and December and less money between January and June. Income from sex work is prone to fluctuation due to unstable client flow, law enforcement practices, stigma and secrecy. The diaries show a seasonal trend in sex work. Zero entries appeared on certain days of the month and certain months of the year.

Ramadan limited the number of clients for all sex workers but particularly for Muslim sex workers who would often skip days of work during this period, some depending instead on their social networks (mainly friends) for social support. If all else failed, they would break or skip the fast for a few days to do sex work, with the conviction that they would compensate for these skipped days after Ramadan had ended.

Fatuma noted, 'Sex work is a sin, according to my faith; especially, we're to keep from sinning during Ramadan. But this is my source of income. Muslim sex workers must disrupt their fasting for survival.'

The rainy season was also problematic. Most diaries show zero or little income being made during this time, especially for street-based sex workers who relied on outside venues to conduct business. Even participants at the hotspots noted fewer clients during the rainy season. Other regular periods with little to no earnings were the beginning of the school year, when clients needed their money for children's school fees and school supplies, and the middle and end of the month, when salaried clients waited for their pay cheques. At those moments, sex workers sought clients who were paid weekly. Thus, at the middle and end of the month and on Saturdays, they recorded larger incomes. Earnings were also higher during the dry seasons and tourist/holiday seasons.

Sex workers also recorded the money they spent when police raided or harassed them at hot spots. This contributed further to their income instability. The raids typically took place 2–3 times a week. When caught, police extorted money from sex workers, as Jamila noted:

The police arrest us a lot. They're everywhere; in fact, we don't know how we're going to survive. We're now playing hide-and-seek with them; how do you make money? When do you look for clients? Actually, are you looking for a client or a police officer? It's really affecting business. And it's a problem for single mothers who depend on sex work.

The police typically arrive in trucks, and they run after sex workers and owners of guesthouses who are believed to hide sex workers. Plain-clothes police officers often pose as clients and arrest the sex workers after engaging in negotiations to buy sex. Those who are caught are loaded onto police trucks and often taken out to the bush, where they are ordered to give the police all their money. Participants report that the police conduct

body searches to ensure that they had not hidden any money. Those who do not have any money on them are brought to the police station, where they either pay a bribe or are arraigned in court and released on a bond of KES1,000 after a few nights in the cells.

Those who managed to escape from the rooms are pursued by the police. Fatuma arrived with a bandaged foot at one economic diary meeting. She had broken her leg jumping over a guesthouse wall while running away from a police raid. She was hospitalized for two weeks. Such experiences with police officers were common for FSWs.

The MSWs did not have encounters with law enforcement officers, as they remained invisible. However, they did report experiencing community violence. During the first two weeks of the study, the men recorded zero income. They explained how they went into hiding following the neighbourhood's outrage after a pornographic photo of two of them on social media went viral. Two recorded in their diaries that the neighbour suspected they were gay and were outraged, consequently forcing them to relocate.

Alternative Sources of Income

The FSWs' diaries suggested that for the majority, sex work was their only source of income. Five FSWs never had other work and they put this down to their lack of skills to pursue other kinds of income-generating options. Three of the FSWs started to do sex work after becoming frustrated because of the meagre wages they received and the poor working conditions in other types of work. Since becoming sex workers, they had become reluctant to take up other alternative sources of income.

To Jane, sex work had improved her life, 'Sex work is flexible, requires few hours and pays more than being a bar attendant', which had been her previous job. Elizabeth shared her experience with domestic work, which had involved long working hours and a monthly pay of KES5,000 (\$50). Twenty-nine-year-old

Benjamin, an MSW, explained how he had taken jobs in local informal eateries but could not make ends meet until a friend introduced him to sex work. 'With sex work, I'm able to afford basic needs and support my family back home.' Thus, sex work delivered improved remuneration, more flexibility and a better life compared to other available jobs.

While sex work offered a better overall package—better earnings, flexibility and a better quality of life—some sex workers did attempt to take up alternative sources of income. To avoid extortion and running battles with the police, for example, Jennifer, a younger woman, turned periodically to gambling during the low season for sex work and during police raids at the hotspots. According to Jennifer, 'When the police are around, I go gambling when police are around harassing sex workers to avoid the police humiliating body searches...they'll ask you to remove your clothes and even your brassiere.' Jamila ran an illegal brew den as a source of alternative income. However, the den was often closed due to police crackdowns on the illegal brew. Another FSW peddled candy for money, but mainly as a way of securing clients.

In contrast, all the male participants recorded earnings from other sources of work. All of them worked periodically as peer educators for two or more organizations. As peer educators, they educated fellow MSM on HIV and were instrumental in mobilizing their peers for various organizations' HIV-related activities. They were paid KES500 per peer-education activity. At most, they participated in three activities per month. In addition to being peer educators, all except one had other small-scale businesses, mainly selling merchandise. Onyango was the only one who did not have an additional alternative income, even though he was a beautician and a cook specializing in Swahili dishes. He blamed this on the social stigma surrounding being gay. He noted that in Mombasa, people believe that gay people bring bad luck, so his colleagues in

the salon capitalized on that belief to steal his customers. 'My colleagues told my customers that I am gay. The customers wouldn't let me work on them, saying I'd bring them bad luck. I tried working in a hotel...but I was told to leave when they found out I was gay because I'll bring bad luck to the business.' This was a familiar experience among our MSW participants. They were dismissed from workplaces and were not allowed on public transportation. Even though MSWs were more open to earning money from alternative work than the FSWs, sex work remained their primary source of income.

Spending and Saving Culture and Shifting Practices

The fourth theme had several sub-themes, including spending practices, family obligations, and savings and shifting practices.

Spending Practices

A major portion of the workers' income went towards meeting their daily needs, which for the majority was food. Rent ranked second in expenditures for those renting. Male expenditures on rent were higher than for females: between KES1,500 and KES8,000 a month. FSWs' rent was lower: between KES1,000 and KES3,000. Sex workers considered numerous factors when looking for a residence. Whilst FSWs did not report any physical violence, they experienced stigma. Jennifer, who was the only one who lived in a guesthouse, said, 'Everyone wants to know about my life; what I do, and how I live...You're degraded, gossiped about, laughed at, mocked, and considered immoral'. For her and her fellow FSWs, the price of the house and the privacy of her work were both important considerations, but affordability remained the main concern. For MSWs, the matter was more about safety. They focused on living in a secure place to avoid violence from the general community. As George said, 'You just don't stay anywhere—your security comes first'. Security included living in an area

where neighbours would not likely learn that they were gay and a sex worker.

Other daily basics included contributions to saving programmes, investments in alternative sources of income, bus fares and *khat or qat* (a stimulant drug that is chewed). MSWs spent more on bus fares and investing in alternative sources of income than FSWs. Clothing, grooming and school fees were periodic expenditures for all, but MSWs spent more on these than FSWs. FSWs also incurred spending on police bribes and babysitters. Those who had young children paid KES100 per hour for a child sitter while they were out working.

Entertainment was another area that revealed gendered spending differences, with MSWs again spending more. MSWs spent money on drugs, alcohol, entertaining friends and gifting admirers. MSWs' sex work and social lives revolved around leisure with friends. Leisure drinking, chewing *khat*, occasionally doing heroin and gossiping with friends were common among those who earned over KES1,000. As George noted in his diary:

My day was fine.... We had a meeting of peer educators.... I was given KES 500. I added on another KES 500, and I spent the money on food, transport and other needs. I saved nothing. I then went out to work as usual and got a client who paid me KES 5,000. I used KES 2,000 on refreshments and *miraa* [*khat*]. I invited my friends over, and we had a good time.

Entertaining friends was embedded in reciprocity and provided sex work opportunities. As Ibrahim noted, 'When you're with friends, they can connect you to clients... friends are very handy in connecting me to clients.' They also noted such entrainment was important for their mental health. All except one MSW reported that they needed alcohol and cannabis to gain the courage to seduce clients.

The FSWs were not keen on spending money on leisure activities and indeed avoided any opportunity that would involve spending money outside their basic needs

and other familial responsibilities. Only two younger FSWs spent some money on *khat* and alcohol, but this was not commonplace. According to Jennifer, 'sometimes it isn't easy to seduce clients if you're not tipsy'. Among FSWs, money was also spent visiting relatives in their rural homes and participating in funeral rites. Saving money was almost impossible. FSWs recorded high incomes and expenditures around funerals, visiting rural homes, and Christmas.

(Extended) Family Obligations

In general, sex workers' social lives and obligations are intimately connected to their economic lives. They have dependents who they are obligated to support. 'Our families think we're working in big hotels and have money', as Benjamin observed. Although MSWs' families had physically rejected their presence, these workers aspired to improve their social ties from a distance by providing financial support.

During the study, we noted numerous records of remittances or financial assistance to relatives living in rural areas, with MSWs remitting more than women. Investing in social relationships is a way of fulfilling socio-cultural obligations. According to George, 'We also have responsibilities back home. Some of our relatives think that when you live in town, you're working, and they depend on you for food, fees, clothing and many other things'. Four MSWs reported sending money to their parents and siblings at the end of each month, in addition to responding to other urgent requests. Two FSWs remitted money to relatives living with their children in rural homes. Two FSWs recorded expensive funeral activities for their relatives. They also took days off from sex work to attend burials, besides making monetary contributions.

Savings and Shifting Practices

Both MSWs and FSWs were unable to save effectively. First and foremost, sex workers

held the belief that ‘quick money does not stay’. This belief influenced their ways of earning, spending, and saving. In their endeavours to save, however, some participated in informal saving programmes. For instance, in a ‘merry-go-round’ (rotating) savings system, members contribute a regular fixed amount of money and then take turns giving the entire sum of money to a different member on each round. At the beginning of the diary-writing period, only two MSW and one FSW participated in a merry-go-round. The other three men (one with the least income and two with the most) did not join any saving groups. The rest of the FSWs did not participate in any saving groups, reasoning that the people in the savings schemes feared collecting money from FSWs who are often suspected of using witchcraft to attract clients (Brantley, 1979). There was also a general mistrust among FSWs since some of the money had disappeared from their group’s collection. Instead, they (FSWs) saved money in handbags, suitcases, tins, wallets and mattresses. Such practices did not encourage saving, however, as they could access it easily to spend on various emerging needs.

Four months into tracking incomes and expenditures, participants were engaged in summing up their monthly income. This resulted in mixed feelings—most were happy with the amount of money they make per month and sad as they wondered where all the money went to. As Peter noted, ‘Without tracking the money, I did not realize that I make more money than many people with professional jobs.’ Two FSWs organized saving groups with other sex workers who operated from the same guesthouses. The groups quickly elected leaders and opened bank accounts. Each day, members contributed any amount they could; the amount was recorded in an entry book and signed by the members. In turns, the group members bank the money daily in the group’s account. They explained that the idea of giving each member a chance to bank money was a way of empowering them through exposure to how to conduct banking. ‘Some people

have never been in a bank; some even fear entering the bank as if it is not for them. It is high time we expose them to banking so that they learn to bank their own money’. The group’s savings increased tremendously. Three FSW participants reported cutting down on spontaneous spending and opening individual bank accounts to save money. Because of the uncertainty in the sex work industry, after three months, one opened a bank account for her daughter’s school fees. No comparable development was observed among the group of MSWs, however.

V. Discussion

The article analyses economic practices around the sex work economy. It highlights the ways sex workers think about, give meaning to and use money. The findings resonate with studies that have suggested that sex work provides a better, more flexible income than other available opportunities (Cesnulyte, 2017; Rao et al., 2003; Robinson and Yeh, 2011; Wiegratz and Cesnulyte, 2016). It is the main source of income for many participating in the sex work economy and, for as long as sex work provides for basic human necessities including housing, food and education, and supporting extended family members, it is a valuable economy (Rao et al., 2003; Tsai et al., 2013; Wiegratz and Cesnulyte, 2016; White, 1990).

Stigma remains an impediment to earning money from sex work. This was illustrated in the friction that existed in the way sex workers spoke of their work and their earnings, and it resonates with the findings of other researchers (Deering et al., 2014; Livingston and Boyd, 2010; Ngo et al., 2007; Ngugi et al., 2012; Okal et al., 2009; Scorgie et al., 2012). On the one hand, they embraced the money earned in sex work, and on the other hand, they stigmatized sex work and money from sex work. The contradiction was reflected in feelings of shame, secrecy and stigma. This internalized stigma shows clearly that sex workers cannot entirely distance themselves from societal beliefs and social norms that shape the attitudes towards sex work, even

when they feel empowered by the money, they earn from sex work.

The notion of 'quick money does not stay' plays an important role in the sex work economy. It shapes ways of earning, saving and expenditures, and it makes it difficult for sex workers to strategize and prioritize their earnings. Like many other residents in the communities where sex workers live, their thoughts and decision-making focus on day-to-day needs. As such, sex workers are typically unable to save much of the money they earn. The nature of their spending, including entertaining their friends, giving out bribes and fulfilling financial obligations to their family, also inhibits saving. MSWs, in particular, are an important financial safety net for their families. In this way, the notion of 'quick money', on the one hand, reinforces their economic precarity, but on the other hand, is the normal way that people live in this context.

The notion of 'quick money' is also reinforced by fluctuations in the amount of money earned doing sex work. Temporal issues such as holidays, the rainy season, the beginning of the school year and the middle of the month, all affect sex workers earning power. The ability to earn money also fluctuates because of factors particularly associated with sex work. Criminalization of sex work resulting in police raids and bribery, stigma and secrecy impede their livelihoods and greatly contributed to their vulnerability (Odek et al 2009). Consequently, as soon as money is made, it is destined to be spent.

While for both male and female participants, sex work was the most viable and lucrative way to make money, the findings reveal gender-differentiated daily practices of spending, earning and saving, and sex working. The high demand for FSWs who engaged in street-based (similar to what White, 1989, 1990) referred to as *wazi-wazi*, short-time sex work, involved quick sex exchange with as many clients as possible for an extremely low payment, which ultimately gave them a higher daily wage than many primary school teachers. For MSWs, their strategies varied: three focused on making large amounts of money from non-street-based

sex work, while the other two preferred daily short-time work. Those who focused on more lucrative clients were highly strategic: they had fewer clients, spent more time with them, travelled significant distances to meet them, and used phones and their social networks to secure new clients. Spending was also gender-differentiated. MSWs spent more on leisure and entertainment and on remittance to their families, while their female counterparts spent more on daily family needs.

Finally, the participatory way we used economic diaries in this project resulted in positive outcomes for the sex workers in the study. Our use of economic diaries extended beyond the more traditional approach of logging daily financial inflows to record and reflect on the financial practices, attitudes and behaviours of households (Kapiga et al., 2019; Namey et al., 2018; Zollman, 2014). The participants became more aware of the ways they spent, saved and earned money. This awareness positively influenced most FSWs to change their attitudes towards their income and contributed to shaping new ways in which they strategized around and saved the money earned. Participatory approaches, such as this one, are potentially valuable tools for economic empowerment interventions. Our research demonstrated that participatory approaches, such as the one used here, enabled sex workers to reflect on the meanings of these monies and how this related to their spending, saving and earning practices. Whilst participatory economic diaries may enable interventions targeting economic empowerment of sex workers to more meaningfully involved sex workers, we note that they will not, on their own, resolve their economic precarity.

VI. Conclusion

The findings of this study increase our understanding of factors that influence the economic precarity of sex workers. They also speak to empowerment interventions that are orientated to stopping sex workers from doing sex work.

We showed that income for sex work is precarious and that money earned from sex work is ‘quick money that does not stay’. Whilst ‘quick money’ limits the possibilities for sex workers to be strategic in their spending and saving practices, it also enables them to fulfil their daily obligations and their family needs. This understanding contradicts the assumptions behind many development initiatives that view the economic empowerment of sex workers as a linear pathway out of such (implicitly undesirable) work. These interventions do not recognize the importance of ‘quick money’ in sex workers’ lives and have unrealistic expectations that sex workers can forgo sex work and its earnings without any guarantee of whether they will be able to earn the same amount of money or match these earnings.

Accordingly, the notion of ‘quick money’—a concept that carries much significance for sex workers—gives insight into what is needed to improve success of development initiatives. Interventions aiming at economically empowering sex workers need to be more aware of the particularities of sex workers’ financial situations, including how sex workers strategize around the risks and opportunities that accompany sex work and how this, in turn, impacts on their spending and saving behaviours. This will only be possible when interventions involve sex workers directly rather than treating them just as recipients. Economic empowerment initiatives that engage more closely with sex workers as participants are more likely to reflect the needs and desires of sex workers and increase their chances to succeed.

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Notes

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2. The brothel was closed in 2020 after a community protest and threats for eviction of the owners from the community.

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