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# 'Worn out': debt discipline, hunger, and the gendered contingencies of the COVID-19 pandemic amongst Cambodian garment workers

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## ABSTRACT

Drawing on 203 quantitative surveys with women workers in Cambodia and a further set of semi-structured interviews with 60 original participants, this paper is one of the very first to present empirically grounded research from garment workers on the financial challenges of navigating the first year of the COVID-19 pandemic. We show how in the making of clothes to be worn by Western consumers, poorly paid garment workers are reducing their eating to repay long-term debts and those newly taken on to cope with wage reductions resulting from factory closures, suspensions, and cuts in working hours. In its examination of this phenomenon, the paper improves understanding of the gendered contingencies of the COVID-19 pandemic and the 'wearing out' of garment workers through their attempts to reproduce life under (pre-existing) conditions of privation. We argue that the debt-hunger nexus is not new but reflects problems within Cambodia's capitalist development, and capitalism itself, as the costs of social reproduction and risk are privatised and financialised in the body politic. The COVID-19 pandemic is consolidating relations with financialised life such that they will outlast its duration and have long-lasting implications for workers and their families globally.

## RESUMEN

Con base en 203 encuestas cuantitativas con trabajadoras de la confección en Camboya y un conjunto adicional de entrevistas semiestructuradas con 60 participantes iniciales, este artículo es uno de los primeros en presentar una investigación centrada en evidencia de trabajadoras de la confección sobre los desafíos financieros de navegar el primer año de la pandemia del COVID-19. Mostramos cómo, al hacer ropa para los consumidores occidentales, las trabajadoras de la confección, que son mal pagadas, están reduciendo su consumo de alimentos para pagar deudas a largo plazo y aquellas adquiridas recientemente para hacer frente a los recortes salariales, resultado del cierre de fábricas, suspensiones

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## PALABRAS CLAVE

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## MOTS CLEFS

Dettes; faim; Cambodge; COVID19; pandémie; industrie textile; capitalisme

y recortes en las horas de trabajo. En su análisis de este fenómeno, el artículo mejora en la comprensión de las contingencias de género de la pandemia del COVID-19 y el ‘desgaste’ de las trabajadoras de la confección a través de sus intentos de reproducir la vida en condiciones (preexistentes) de privación. Argumentamos que el nexo deuda-hambre no es nuevo, sino que refleja problemas dentro del desarrollo capitalista de Camboya y el capitalismo mismo, ya que los costos de la reproducción social y el riesgo se privatizan y financian en el cuerpo político. La pandemia del COVID-19 está cimentando las relaciones con la vida financiera de una manera tal que durarán más que su vida útil y tendrá implicaciones duraderas para los trabajadores y sus familias en todo el mundo. La pandemia de COVID-19 está consolidando las relaciones con la vida financiera de tal manera que subsistirán más que su duración y tendrán implicaciones de largo plazo para los trabajadores y sus familias a nivel mundial.

### RÉSUMÉ

En s'appuyant sur 203 études quantitatives avec des ouvrières au Cambodge suivies par une série d'entretiens semi-structurés avec 60 des participantes d'origine, cet article est un des premiers à présenter une recherche empirique ayant pour objet les ouvrières du textile et les difficultés financières qu'elles ont eues à négocier pendant la première année de la pandémie de COVID-19. Nous montrons comment, par la fabrication de vêtements qui seront portés par les consommateurs occidentaux, les ouvrières mal payées diminuent leur alimentation pour rembourser leurs dettes à long terme ainsi que celles plus récentes, contractées dans le but de survivre les diminutions de salaire découlant des fermetures d'usine, de suspension d'emploi et de réductions du temps de travail. Dans son étude de ce phénomène, l'article enrichit la compréhension des impondérables sexospécifiques de la pandémie de COVID-19 et de « l'usure » des ouvrières du textile à travers leurs tentatives pour répliquer la vie quotidienne dans un contexte (préexistant) de privation. Nous soutenons que le nexus dette-faim n'est pas nouveau, mais reflète des problèmes au sein du développement capitaliste du Cambodge, et du capitalisme lui-même, alors que les coûts de la reproduction et des risques sociaux sont privatisés et financiarisés dans l'organisme politique. La pandémie de COVID-19 consolide les rapports avec la vie financiarisée de telle sorte qu'ils dureront plus longtemps qu'elle et auront des conséquences de longue durée pour l'ensemble des ouvrières et de leurs familles.

## Introduction

"I go to work every day, I just eat rice and I can never desire any other snack because I cannot afford it [*she is crying*]. The one word to describe my situation is hardship. I have reduced my spending on food. Some days we only have eggs for meals."

- Lida

In this paper we examine debt discipline and hunger as prevailing experiences of the COVID-19 pandemic. Based on the experiences of 203 garment workers in the first year of the pandemic (since January 2020), it focuses on the habituated trade-offs that Cambodian garment workers like Lida are making to repay loans on time. The COVID-19

pandemic has further exposed Cambodia's near to one million garment workers, the vast majority of whom are women, to the profit-charged impulses of a fashion industry which has ensured that workers are the ones hardest hit in the global value chain. Delays or suspension of raw material delivery, and the crash of demand from Europe and the US, led international retailers to cancel orders and garment factories to interrupt production. In the garment sector alone in Cambodia, permanent job losses reached 65,000, with hundreds of thousands of workers additionally impacted by temporary suspensions of employment due to short-term shutdowns and reduced working hours (Arnold, 2021). It was suspension that rendered Lida unable to make repayments to her microfinance lender and which obliged her to survive on the basics of rice and eggs alone (Figure 1).

Lida's story of indebtedness, her denied yearnings and unmet needs, points to the importance of bringing attention to the 'burdens of compelled will that exhaust people taken up by managing contemporary labor and household pressures' (Berlant, 2007, p. 757). Like a growing swath of women and their households globally, Cambodian women are engaging in debt-financed strategies of social reproduction to survive under contemporary capitalism (Bryan et al., 2009; Pollard et al., 2021; Soederberg, 2014). With few avenues for state welfare and support, credit-taking is a means of supporting households against the attenuations of everyday life, but is itself a form of wearing out. The ambivalence of debt as lifeline and life-trap is clearly illustrated in our study which evidences hunger and bodily sacrifices made by women during the COVID-19 pandemic to reduce daily costs and meet obligated loan repayments.

The paper which follows has two core arguments. First, it contends that Cambodian garment workers are enduring what could be described as 'slow death', the 'condition of being worn out by the activity of reproducing life' under capitalist structural subordination



**Figure 1.** A Cambodian garment worker's purchase of eggs during the COVID-19 pandemic (Photo by Thomas Cristofolletti, 2020 © Thomas Cristofolletti/Ruom and ReFashion).

and governmentality (Berlant, 2007, p. 759). Berlant's (2007, p. 734) influential writing on this concept draws attention to 'zones of ordinariness' in daily existence, 'where life building and the attrition of human life are indistinguishable'. Today, private debt is both a foremost zone of the ordinary and a vector of indistinguishability between life-building and attrition. The COVID-19 pandemic is a gendered financial crisis which is bringing into ever-greater light the ambivalence of debt at the margins of life and death. *Over-indebtedness* and related hunger exemplify this ambivalence, when borrowers regularly experience high and adverse sacrifices related to repaying their debt (Schicks, 2013).

While geographical commentaries on the pandemic have drawn attention to new geographies of death and bereavement (Ho & Maddrell, 2021), direct deaths are not the only outcome. By March 2021, COVID-19 had claimed more than 2.7 million lives worldwide. Yet in Cambodia, total reported deaths on the same date stood at zero. Nevertheless, the country's apparent record of success in mitigating the spread and fatalities of COVID-19 over the first year of the pandemic had not been able to cocoon its populace from the worst excesses of the pandemic economically. Through the experiences of Cambodia's female garment workers, we show how the human toll of the COVID-19 pandemic also needs to be accounted for in the 'slow deaths' and 'wearings out' occurring before, during, and after any official end. Theoretical engagement with ideas of bodily deterioration and depletion replete in 'the slow' are critical to problematising any discrete duration of the infectious disease epidemic and the socio-economic inequities pre-dating and likely to outlast it.

Connected to this, second, the paper argues that to externalise the inter-related issues of labour precarity, debt discipline, and hunger solely to the effects of the pandemic both undermines and depoliticises the gendered contingencies faced by workers preceding it. Just as precarisation is a 'multi-modal process' (Strauss, 2020, p. 1214), so too is precarisation temporally (pre-) conditioned. In Cambodia, garment factory positions had become vital stalwarts in the livelihood profiles of both women workers and their rural households, whose members rely upon their wage-financed remittances. Notwithstanding this, the availability of private credit for daily consumption, mainly in the form of microfinance loans, had already become crucial in closing the gap between wages and the costs of social reproduction in the country (Bylander, 2015; N. Green & Bylander, 2021; W.N. Green & Estes, 2019). Our research shows how it is in the flexibility required of workers in the COVID-19-stressed global supply chain to cope with reduced working hours, suspensions, and terminations, set against the comparative *inflexibility* of loan repayment regimes, that Cambodian women's eating habits are being disciplined. Debt is imprinting a heavy burden on gendered bodies caught up in the ongoingness of everyday life and the unequal power geometries of foreign-owned global garment and finance industries which are profiting from workers' dependency on them. While not new, debt discipline and hunger have been exacerbated by the COVID-19 pandemic and are further entrenching the phenomenon of debt-financed social reproduction.

## Debt-financed social reproduction

A growing swath of academic literature illuminates how debt has become interwoven into the fabric of everyday life (Adkins, 2017; Anderson et al., 2020a; Harker & Kirwan, 2019; James, 2021; Karaagac, 2020; Lazzarato, 2012; Montgomerie, 2020). This is especially



the case in Cambodia where consolidating relations with financialised life are acting as a necessary ‘foil’ for what the OECD (2017) describe as the ‘extremely low’ social protection coverage provided. The extent of borrowing is marked – at nearly one quarter of the adult population – as are the lack of client protection regulations in the for-profit sector (Human Rights Watch, 2020). Average loan amounts have risen beyond GNI per capita (Bylander, 2015) and microfinance debt, commonly held against clients’ land titles, is reported to pose a significant threat to land tenure security and human rights (LICADHO and STT2019). While microfinance delivery was originally NGO-centred and social mission-driven, private for-profit microfinance lenders are now the norm with major equity owned by foreign investors who have made spectacular financial returns (Bateman, 2021). Predatory and extractivist debt relations of the sort described in Cambodia are part of the wider privatisation of social reproduction under neoliberalism (Graeber, 2011; LeBaron, 2014; Roberts, 2013) and were in ascendance prior to when the pandemic began.

Garment workers represent a major pool of borrowers from the microfinance industry: although comprising 5% of Cambodia’s total population, they hold 20% of all microfinance loans (Flynn & Mech, 2020). The situation which has emerged in the country, of garment workers reliant on credit for everyday survival, is very much representative of ‘contexts where capital externalises costs of social reproduction to workers, families, communities’ (Mezzadri & Majumder, 2020, p. 3). Even before the pandemic, workers were not remunerated well enough to guarantee their reproduction; they were already mired in debt to survive, and to replenish themselves enough to continue to sell their labour. As Lawreniuk (2020, p. 201) reflects, the ‘necrocapital network in feeding on its own workers is feeding on its own vitality: bodies left to degrade through over- work and depletion, shoring indebted household economies that can no longer sustain their own reproduction, produce a weak and weary workforce’.

Debt can thus be ‘worn’ as stress and anxiety (Harker et al., 2019), woven into the textures of everyday life, the ubiquity and mundanity of which ‘have come to array or drape themselves about and through the body as a kind of garment’ (Seigworth, 2016, p. 17). Seigworth’s (2016, p. 15) cultural studies writing on the ‘debt garment’ fleshes this idea out further, and asks: ‘In what ways then does living-with-debt gradually and continuously alter the atmosphere of existence, weaving through and between bodies as a garment to be rhythmically engaged – worn loosely or tightly – and never too easily shrugged off?’ This question, along with a growing body of scholarship on embodied relations and temporalities of debt (Datta & Aznar, 2019; Harker, 2020) illuminates how debt is felt, carried and can extol weight on bodies, subjectivities and worlds. In the United Kingdom, for example, recent research on digitally mediated payday loans has explored the experiences of borrowers and how ‘credit-debt provides the material, affective, and ideational resources to sustain forms of living’ (Anderson et al., 2020a, p. 424). Anderson et al. (2020a) argue that payday loans function as a ‘infrastructure of continuity’ (Berlant, 2016, p. 402) allowing people to ‘hold on’ for a little longer so as not to ‘fall apart’, and to have a modicum of continuity in otherwise uncertain lives. Guérin and Venkatasubramanian’s (2020) long-standing research on debt in Tamil Nadu, South India, is also revealing, showing how respondents felt positively towards being trusted and recognised as borrowers, despite the debt bondage they are held in from the wage advance system operational in brick kilns there. They contend, consequently, that it is



‘crucial to grasp such ambivalence to better understand demand for debt, which goes beyond a response to material issues and day-to-day survival, as well as to grasp its emancipatory potential, however meagre.’ (p. 2).

These spotlighted studies not only function to expose the ambivalence of debt as vector of hope and distress, but also meaningfully tease out the relationship between the present and future of debt and indebted lives. For the participants in Anderson et al.’s (2020a, p. 425) study, relief comes from ‘the spatial-temporal deferral of a pressing concern in a way that enables a valued part of a form of living to be maintained in the context of the threat of its dissolution’. Put otherwise, borrowing in the present is something facilitated through a repayment in the future. Yet a temporal reading of debt in Guérin and Venkatasubramanian’s (2020) work stresses not just how debt defers time per se, but how it also contributes to a cruel rigidity of time experienced in indebted life. Market loans have ‘one great disadvantage: they must be paid on time’ (p. 5), and with this there is a schedule of regular and continual instalments to be repaid that rarely accords with the borrowers’ ability to repay. Debt is, from this perspective, a form of dated time which Guyer (2012, p. 497) depicts as a ‘calendrics of repayment’. Repayments are required by a punctual subject who ‘yields to and satisfies the temporal rhythms and schedules of the calculus of debt’ (Adkins, 2017, p. 453). Other research reveals how borrowers (try to) ‘juggle’ and/or subvert this temporality through re-negotiated loans, repayment refusals, and borrowing from multiple lenders (Carswell et al., 2021; Guérin, 2014).

In Cambodia, borrowers’ agency to do so is curtailed by the inflexible and profit-driven characteristics of the microfinance industry operational in the country. With the COVID-19 pandemic taking hold, non-binding recommendations were made to microfinance lenders by the National Bank of Cambodia to mitigate burdens on borrowers struggling to make repayments, but the arbitrary case-by-case debt relief measures were insufficient and a call for a debt collection moratorium was made by communities, unions and local civil society groups (Human Rights Watch, 2020; LICADHO, 2020a).<sup>1</sup> Such calls for debt relief were not heeded, reflecting a much longer dereliction of client protection and care. Prior to the pandemic (in March 2017), to stem irresponsible lending the Cambodian government introduced interest rate caps, but leading lenders only proceeded to quietly imposing a new range of fees and charges on clients to maintain their growth and profit (Bateman, 2021; see also, Heng et al., 2021). In this way, the pandemic represents a moment of continuity rather than rupture in the behaviours of microfinance lenders in Cambodia who continue to exert debt discipline – the weighing down of extractivist logics and calendrics – upon the bodies and bodily practices of the already-precarious.

Debt discipline is most commonly documented in relation to debt bondage and exploitative labour relations (Jenkins & Blyton, 2017; LeBaron, 2014; Natarajan et al., 2021, 2019), but there is a wider sense in which the lives of borrowers and their households are being disciplined through debts (Han, 2012; Langley, 2009; Soederberg, 2014), including microfinance ones (Paprocki, 2016; Roy, 2012; Schuster, 2014; Taylor, 2012). Such disciplining has a gendered inflection given that it is to women that financial institutions have looked to as archetypically responsible and dependable borrowers globally (Federici, 2014). This gendering of responsibility is reflected in the statistic that 80% of microfinance borrowers globally are women (Convergences, 2019). This is little different to Cambodia where 70% of borrowers are women (LICADHO, 2020b) and the

strains created by over-indebtedness are disproportionately borne by them (Brickell et al., 2020). It is of paramount importance therefore that research on debt not only considers the gender-differentiated (and racialised) parameters of loan targeting and taking, but also women's disproportionate acquaintance with the depletive risks of servicing these debts in emotional and physical terms.

### **'Worn out' by hunger**

Eating, we argue specifically in this paper, is being strategically albeit reluctantly diminished by Cambodian garment workers to service the life-sustaining promises of credit and the punitive pressures of debt. While at the start of the COVID-19 pandemic, The Economist (2020, our emphasis) ran with an article headline in the Asia section of the magazine that 'Cambodians are *bingeing* on microfinance loans', credit-taking is typically borne out of necessity rather than indulgence. Garment workers' reduction in food consumption to repay loans is testament to the egregious nature of the published headline. Although this tactic permits women to feel less powerless and afford some degree of agency over their financial situation, it nonetheless contributes to trouble amassing. Even before the COVID-19 pandemic, Cambodian workers were medically malnourished (Labour Behind the Label, 2013). A study found that 'malnutrition, due to low wages and time poverty, is endemic in Cambodia's garment workers' and 'a significant concern in workers' health', since 'workers were found to be eating only 1598 calories per day, just above half the recommended 3000 calorie diet for a working person' employed in a manufacturing industry (Labour Behind the Label, 2013, p. 2). More widely too, the country has been categorised as having 'serious' levels of hunger ranking 76<sup>th</sup> out of 107 countries in the 2020 Global Hunger Index (WHO, 2020). Tackling this issue is not helped by the rising costs of food. As Lida explained, 'even an egg is more expensive now', costing USD\$1 for 10 eggs prior to the pandemic, and USD\$1.25 now (Figure 1). As factory posts are terminated, suspended, and/or working hours are reduced, debt repayment commitments further condition the ability to eat.<sup>2</sup>

Malnutrition and hunger are part and parcel of the 'slow temporal burn' (Springer, 2018, p. 201) and 'politics of letting die' (Tyner, 2018, p. 199) inherent in structural violence. Debt-financed social reproduction, and its connections to under-eating and hunger, can be thought of as 'sluggish temporalities of suffering' which 'dispossess without even breaching thresholds of eventfulness' (Ahmann, 2018, p. 144). Over-indebtedness has an important, yet currently inconspicuous, place in the now significant body of scholarship on slow death, slow violence, and slow emergencies (e.g., Anderson et al., 2020b; Brickell, 2020; Christian and Dowler, 2019; Davies, 2019; Nixon 2011), concepts which all attend to attritional harms lived on and through the body. It is the concept of 'slow death', however, which has most arisen most directly through the study of food. With reference to the United Berlant (2007, 2011) draws attention to a seeming contraction, between eating as a form of life-making and resilience against bodily attrition, and the life-damage that the country's obesity epidemic is having for populations reliant on the global processed-food regime. Working-class and subproletarian populations carve out opportunities for pleasure through eating to escape a sense of crisis, but in turn 'fray slowly from the pressure of obesity on their organs and skeletons' (Berlant, 2007, p. 766). Obesity, it is argued, best encapsulates the 'reduced fate of the body under

regimes of production of value for others' (p. 768). Our own research shows how garment workers' over-indebtedness, brought about to meet loan repayments, are lived not through the compensatory pleasures of eating excessively, but rather through the unpleasurable denial of food. For garment workers affected by the COVID-19 pandemic in Cambodia, eating as a means of 'ballast against wearing out' (Berlant, 2007, pp. 778–779) has become even more contingent. Early reporting from 396 garment workers across nine countries by the Worker Rights Consortium also speaks to a growing incidence of hunger witnessed beyond Cambodia as the pandemic took hold (Kyritsis et al., 2020).

(Not) eating, like debt, is being rhythmically felt and woven into everyday life and its gendered contingencies. Workers in the global fashion industry are being treated as a fluid and flexible labour force able to respond to 'rapid revolutions in production processes so typical of capitalist development' and become embroiled accordingly in 'frequent subordination of bodily rhythms and desires "as an appendage of the [capitalist] machine"' (Harvey, 1998, p. 406). Given their hyper-precarity in the global garment supply chain before and during the COVID-19 pandemic, workers' eating and desires (like Lida's) are being rhythmically subordinated through the need to service loans taken to fulfil the costs of social reproduction. 'Wearing out' and its conceptual cleavages in ideas of the slow – embodied harms that are incremental and ongoing rather than event-bound and finite – are crucial to understanding the debt discipline-hunger nexus which our empirical findings on garment workers in Cambodia now reveal.

## The ReFashion study and research methods

This academic paper is one of the very first worldwide to provide empirically grounded research from garment workers on their embodied experiences of navigating the financial challenges of the COVID-19 pandemic. It is part of a broader research project, entitled 'ReFashion', documenting the lives of 200 female garment workers in Cambodia through the COVID-19 pandemic ([www.refashionstudy.org](http://www.refashionstudy.org)). Specifically, we are following how these women workers experience and navigate the impacts of COVID-19 employment changes on their home lives and livelihoods, in a wider context of economic insecurity engendered by the pandemic and limited existing formal social protections. Given the acute uncertainties of the pandemic when the project was designed in May 2020, we adopted a longitudinal approach to better capture the changing effects on women's lives and livelihoods across different phases of the crisis, from the disruption caused by the immediate outbreak of the virus in China, Europe and the US in Spring 2020, to its aftermath and recovery.

Each phase of our longitudinal study comprises two data collection methods: first, a quantitative survey of 203 workers, capturing monthly data on women's employment changes and their financial, health, and wellbeing impacts on worker's immediate household and rural-based families; and second, a series of semi-structured interviews with 60 workers from our original sample, permitting scope to discuss women's experiences in fuller detail. Our goal has been to follow the same cohort of workers through three full phases of work, therefore incorporating six meetings (three quantitative surveys and three qualitative interviews) in total over 18 months of research. In addition, we have conducted a series of more than 30 key informant interviews with garment industry

stakeholders across the UK and Cambodia, including brands, labour unions, industry representatives and regulators, labour rights NGOs and activist movements, and government line ministries.

The first phase of the study began in October 2020, with quantitative data collection completed between November and December 2020 and qualitative data collected between January and February 2021. In this paper, we present data and focus on findings from this first phase of research with female garment workers. This timeline is significant given the shifting status of COVID-19 in Cambodia. Prior to March 2021 when the first phase was completed, Cambodia had escaped the worst direct health impacts of the COVID-19, registering only 500 cases and zero deaths in total since the pandemic began in early 2020. This paper therefore largely documents the indirect economic impacts of the pandemic, as experienced through the first year of the crisis. The safety of our research team and respondents was paramount in the research design. Although in November 2020 when fieldwork commenced, Cambodia had recorded no community transmission of COVID-19, we were attuned to the risk of local outbreaks becoming prevalent. To protect all participants, we developed a flexible and COVID-secure research approach, designed to pivot between in-person and remote interviewing, as necessary. Given the successful suppression of the virus during the first phase of the study, the majority of data collection was possible to conduct face-to-face.

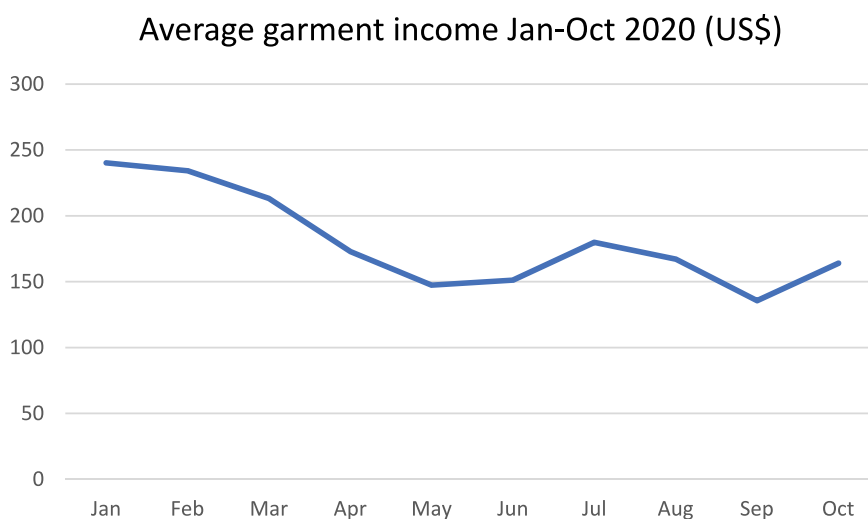
The ReFashion project team brings together UK and Cambodian researchers, working across both countries. Our sample of 203 female workers were recruited to participate in the study with the assistance of independent labour unions and the Ministry of Labor in Cambodia, building on existing relationships of UK and Cambodian team members. All worker interviews were conducted in Khmer by Cambodian members of the research team and later transcribed into English; all interviewees' names have been changed to protect their identities.

## **The COVID-19 economic crunch**

Beginning from an almost non-existent base in the early to mid-nineties, the Cambodian garment industry has enjoyed a stratospheric increase in production in the intervening quarter century. Valued at only around US\$20 million annually at the time of Cambodia's first national elections in 1993 (Bargawi, 2005), today the figure stands at some US \$8billion per annum (International Labour Organisation, 2018). Yet at the best of times, our 2020 survey data shows that work in the garment sector in Cambodia is precarious and low paid, bringing an average salary of US\$243 per month in compensation for an average working week than spans 49 hours. This is a sum far below the subsistence requirements of a worker and her dependents. Since January 2020, however, Cambodian workers have endured a period of extreme economic distress. The precise macro-level impacts of COVID-19 in the garment sector are difficult to gauge, given the paucity of existing data. However, various estimates testify unanimously to the extent of the economic damage wrought by the pandemic: ranging from 150,000 workers unemployed to almost 25–50% of the entire industry of 800,000 workers (Arnold, 2021) at the peak of the crisis experienced in June 2020.

These figures of net employment impacts tell only a part of the story, however. With garment orders remaining volatile through 2020, production has been scaled back in many factories, reducing the availability of working hours and therefore earned income for even those who remain in employment. By the time of our first survey conducted across November and December 2020, 190 – or 78% – of our respondents were still employed in factories. As [Figure 2](#) shows, however, rolling suspensions and curtailed hours had dented their income potential for much of the preceding 10 months. Typical wages of US\$240 per month in January had dropped to US\$147 by May, averaging US \$180 over the 10-month period, a drop of 25%. Unsurprisingly, irrespective of their employment situation, 87% of respondents reported that their household income was ‘much worse off’ (68%) or ‘a bit worse off’ (19%) in comparison to before the pandemic.

These income falls evidence the ongoing attrition which COVID-19 inflicted month-upon-month on workers’ livelihoods. They occurred among a workforce already compelled to sell their labour at below living wage levels and already needing to debt finance to meet basic reproduction costs. Almost two-thirds of workers (63%) reported outstanding loans borrowed before the pandemic. Far beyond the appellation of ‘micro’-credit, the average loan portfolio of women in the sample totalled US\$4,731, more than double the basic yearly salary of a worker in the sector. Very few of these individual loans were described as facilitating entrepreneurial potential through agricultural (2%,) or trade inputs (5%), for example. Instead, they were typically used to support everyday household expenditure. After investments in land and housing (31%); 23% of loans were taken out to purchase transport, including motorbikes; 22% were to support daily living like food and rent; and 16% to cover health or medical care. A further 16% of loans were taken to repay existing loans, suggesting that for many debts may already have reached unsustainable levels before the COVID-19 crisis.



**Figure 2.** Average income earned from garment work January to October 2020. (Source: ReFashion worker survey data Nov/Dec 2020,  $n = 190$ , all workers where full monthly data available)

Here, the survey data further evidences how debt repayments were inflicting an unduly high and ongoing set of stresses on garment worker households prior to the pandemic. Many loans were secured against workers' main assets, especially land – 41% of loans in the sample were secured against residential land and a further 20% secured against agricultural holdings. The use of land titles as collateral works to minimise defaults by posing the threat of land seizure, which would have deleterious consequences for borrowers in the short and long term (Bateman, 2021; Green, 2019). The anxieties that accrue from the pressures to meet reproduction requirements on insufficient salaries are illustrated in workers' depictions of their financial worries prior to the pandemic, namely daily living costs (cited by 70% of participants), loan repayments (63%), health (36%) and childcare (36%). With the arrival of COVID-19, these concerns further intensified, though the top three financial worries of households remained consistent: meeting daily living costs (rising to 82% of surveyed workers during the pandemic); loan repayments (67% during); and health and medical expenses (39% during).

Sixty-year-old Lida is one of the many women we spoke to whose everyday dependence on microcredit has been upended by the arrival of the COVID-19 pandemic. Lida is a divorcee who has two adult children, both daughters, aged 19 and 30 years old. Since 2008, she had worked in the same garment factory in Phnom Penh, as a cleaner. She had never been to school and, until then, had struggled to make a living by selling fruit and cakes in her home village. Once she divorced her husband, she needed a more stable source of income and found work in a factory to secure her family's financial independence. In 2018, she took an US\$8,000 loan from a microfinance institution to help build a house and buy a motorbike, using residential land she owned in her home village as collateral. Having worked in the same factory for twelve years, job security had not previously worried her, despite the significant financial commitments and risks she had taken on. As Lida herself explained, 'before COVID 19, I was not concerned about jobs. [I thought] I could continue working until I was too feeble to walk. And I thought I would work until I repay all my loan.'

As the COVID-19 pandemic took hold globally, however, Lida's employment contract was suspended in May 2020. Despite receiving a temporary assistance package fixed at US \$40 from the government and US\$30 from the factory per month, she found herself in a precarious financial situation, unable to make repayments to her microfinance lender that totalled US\$193 each month. 'During the suspension I cried every night', she lamented, as she recounted her attempts to negotiations with the MFI office:

"I told the loan officer, "how can I repay the loan?" The officer said "*Minh* [aunty], I cannot do anything to help you with that". I said "Oh, so I heard that other microfinance lenders are making it easier for borrowers, why doesn't your microfinance group help?" He replied, "I pity you too, but I cannot do anything".

Lida's suspension was the result of pandemic-fuelled imperatives of flexibilisation long characteristic of the global garment industry, and that pitted her against the *inflexibility* of the microfinance industry. Further, upon returning to work in August 2020, she received a reduced salary as her regular overtime was stopped. She now earns US\$200 per month, in comparison to US\$240-250 each month before the pandemic. The factory has struggled to pay wages on time, and her salary payments have become increasingly erratic leading to a more prolonged deterioration in her finances and the endemic of 'slow death'. These developments only intensified her inability to follow the rigid calendrics of repayments

required. Lida was troubled too by rumours her factory might relocate outside of the city to cut costs. She described the ongoing reductions to her salary as a 'difficult thing' because of the monthly debt repayments she needed to make in addition to financing household consumption. 'Now, everything changes and I am worrying every day about the factory', she outlined.

"The money that I earn is not enough to support the family . . . I am afraid of having no money to support my children and grandchildren. I heard the rumors that my factory will move to other areas, which I will face difficulty to go for work there. I am afraid that I don't have money to pay the loan and then the micro finance would seize my house".

Lida was thus 'worn out' by multiple uncertainties, from that of her salary to the location, even existence, of the factory where she had worked for so long. As the ordinary and the unpredictable have become ever more contiguous through the COVID-19 pandemic, indebted life has come to be, and feel, extra-precarious and emotionally taxing.

The acute anxieties identified by Lida were shared by many workers. Chanthou, similarly, had worked at the same factory in the capital for almost a decade prior to the pandemic and had borrowed a significant sum of US\$6,000 in 2018 to pay medical expenses for her sister. Although garment workers are eligible for contributory health insurance coverage in Cambodia, their dependents and extended family are not. Like many Cambodian households, they are reliant upon microfinance borrowing to deal with the lack of public service provisioning in the country (Brickell et al., 2020). When Chanthou began hearing reports in early 2020 about the impacts of the pandemic in the garment industry, she immediately feared for her job security. Here concerns were not unfounded and in April 2020, the 58-year-old was suspended from her position as a security guard, working a typical 48-hour week at the factory gates. The lack of demand meant the factory took the decision to suspend half of its workforce until August 2020. 'I begged them not to suspend me', she described, 'I begged them for work because I had no money to pay the loan . . . I was screaming and crying loudly.' Without work, she returned to her homeland for several months, seeking informal work opportunities, including labouring on rice farms. Like Lida, she described her inability to make loan repayments as the 'most significant' impact of her suspension, compounded by the irregular payment of the assistance package mandated by the government. 'The [Labor] Ministry said we would receive a payment of US\$40', she explained, 'but actually we only received US\$20 per month. The first payment was US\$40, and the fourth month was US\$40 but not the months in-between . . . I was penniless. It was really difficult'. Even on returning to work in August her financial situation remained precarious. 'I received a salary with an amount of about US\$190', she outlined, 'so I took it all to pay the loan'. For Chanthou, like many garment workers in our study then, it is debt repayments which are the prioritised destination for wages earned. And it is going hungry that has become a necessary sacrifice to cope with the disciplinary impulses of prevailing debt regimes.

## Over-indebted to hunger

'Garment workers have worked tirelessly to provide food for their families. Now they can barely afford to feed themselves'



- Yang Sophorn, The Cambodian Alliance of Trade Unions female president (as cited in LICADHO, 2020b)

In the ostensibly 'good times' of garment industry expansion, prior to the advent of the pandemic, borrowing enabled workers to temporarily deal with the lack of social protection, public services, and household cash flow. The COVID-19 crisis has now quickened a slow crisis of overexposure to debt-related risk among garment workers in Cambodia. As before the pandemic, when 16% of workers' outstanding loans were taken as a route to effectively refinance existing repayments (ReFashion worker survey 2020), the practice of '*bangvil luy*' or 'credit circulation' (Res, 2021, p. 62) – where borrowers take on extra loans to repay existing debts – has been widely adopted as a coping strategy. To make ends meet, a third (32%) of workers had sought additional loans, averaging US\$800, in response to the economic contraction posed by the pandemic. The profile of these new loans has changed considerably. Family and other private lenders were the main sources of credit, at 51% and 33% of new loans, respectively, compared with 20% and 10% previously. These informal sources have thus overtaken banks and microfinance institutes, providing 15% of loans after January 2020 compared with 70% before. The proportion of loans taken to repay existing obligations has climbed to 32%. Accumulating additional debt can exacerbate financial pressures over the short-term but is often seen as preferable to 'last resort' (Res, 2021, p. 63) strategies such as fire-sales of land or other household assets. The costs of COVID-19 are not just being shouldered by the garment worker herself, but also by families dealing with what is *de facto* the individualisation and privatisation of responsibility for social reproduction and the economic fallout of the pandemic.

Many others, however, were not able to borrow from family and turned to private lenders. Under pressure from her microfinance lender and fearing the loss of her family land, Lida, used informal money lenders – whose usury is typically provided at eye-watering rates of interest. However, she discovered that,

"No one allowed me to borrow money during this time because the factory situation is not stable at all. So, the money lender now is afraid of approving loans to people since they would encounter a difficulty to get back the loan".

For the 87% of workers who indicated they were worse off because of COVID-19, therefore, the most common means of getting by on reduced incomes has been to make sacrifices within the already fine margins of everyday household expenditure. The leading adaptations reported in our survey were to spend less money on daily living costs (77%) and food (71%), in particular. As Chanthou explained, for example

"When I got a small amount of my salary, I had to keep it as saving for the loan repayment. I would reduce my food consumption. For example, I normally spend 5,000 riel (US\$1.25) on food daily, but I would reduce it to only 2,000 riel (US\$0.50) in order to have more savings repay the loan".

Such significant drops in household food budgets – in Chanthou's case of more than 50% – were not unusual, but rather a commonly reported experience among the women in our sample. Among workers whose daily food expenditure had decreased, the mean average household food budget in January 2020 before the pandemic was US\$4.38. By November/December 2020 when the survey was administered, this has dropped to US

\$2.69, amounting to a 39% fall in food expenditure. This statistic is even more troubling given that even before the pandemic, undernourishment of workers was already prevalent because of their below living wage levels of remuneration. With the COVID-19 pandemic, the bodily costs of hunger have grown further still.

Women reported sacrificing the quality, as well as quantity, of food they were eating during the pandemic.

Two thirds of participants (69%) reported that the types of food they typically ate had changed in response to COVID-19, with most widespread reductions seen in the consumption of nutrition-rich foods including meat (75%), vegetables (41%), and fish (37%). As a result of this compulsion to reduce basic expenditure, food insecurity had reached such heightened levels during the pandemic that household hunger had become endemic among the women we interviewed. 55% of all those we surveyed could recall a time in the last month when 'you or others in your household ate less than you thought you should because of a lack of money or other resources'. Of those, 44% reported this was happening 'often'. In total, 20% agreed that they could recall a time 'when you or others in your household were hungry but did not eat because there was not enough money or other resources for food', with 44% reporting that this was happening 'often'.

These protracted episodes of hunger are occurring in a population that, at the time of asking, was mostly employed, with 78% of women returning to their factory work. For Chanthou, the hardest periods of the pandemic were those when she was unable to work. Then, 'I even had to ask for food from neighbours', she recalled. 'I was penniless. It was really difficult'. Her situation was barely improved, however, when 'after *Pchum Ben*, they called us back to work'.<sup>3</sup> Allocating most of her first salary payment to loan repayments, as she described, 'I endured hunger. I had to endure eating salt and fermented fish until I had a full salary.' For Chantou, the loans she held were activities of 'maintenance, not making' to survive in 'the scene of slow death' unfolding (Berlant, 2007, p. 759). The hunger she experienced is a pragmatic, rather than accretive response, to the debt-financed mode of social reproduction she was necessitated to pursue.

For many, the personal hardship was compounded with the emotional pain of being unable to provide for their loved ones and dependents, as they were used to. Lida, herself divorced, takes care of her two adult daughters, only one of whom works, also in a garment factory, and two young grandchildren, both estranged from their fathers. 'It is so difficult for me,' she confessed. 'I sometimes did not know how to divide up the money. If I tell you, I will start crying again'. The health and development of her two young grandchildren was one of her greatest anxieties. The youngest 'is always sick because she was born at 7 months due to a lack of nutrients'. Now 24 months, she added, 'that baby still cannot walk because of the lack of nutrients'. The COVID-19 pandemic and the spiralling of debt accelerated by the actions of the garment industry to it, has as Lida suggests, an intergenerational dimension in the 'wearing out' not only of her own body but that of her grandchild. 'Slow death' in this sense denounces the discrete and time-limited, instead impressing the ongoingness of over-indebtedness over time.

These concerns for the short and long-term consequences of hunger and privation were echoed poignantly in the testimony of Devi, a 36-year-old worker. Although she had managed to retain her own job through most of the pandemic, the hours were cut, and her household income was further damaged by her husband's loss of work. A migrant worker in Thailand, he was caught out by the sudden closure of the Thai-Cambodia

border whilst on a visit home in March 2020, and unable return to work as a security guard at a warehouse, where he had earned US\$300. Although he found temporary employment as a casual labourer in Phnom Penh, the work was irregular, lasting 'for one week and then the following week, he possibly could not be hired when jobs are already full'. Like this, he could only earn US\$75-100 each month. This amount was not enough to support their family when, in October 2020, Devi, then three-months pregnant, was suspended from her factory employment. With an outstanding loan of US\$5,000 to repay and an elderly mother reliant on their support, Devi and husband sold their jewellery but still had to reduce their food consumption to make ends meet. Devi worries about the impact of this reduction on her unborn child. 'I eat less and have less spending on food; the foodstuff is not delicious' she explained, continuing:

"[Because I am pregnant] it affects me somehow but I don't know what to do ... I mean when I eat less, my [unborn] baby will not be well developed. If we have money, we are able to effort more delicious food, and the baby will develop well."

Once again, necessity to prioritise debt repayments over other familial needs, has raised fears of the long-term consequences of the extreme economic crunch brought about by the COVID-19 pandemic, the harm to children and mothers through the deficit of food. This 'fraying' takes both a physical and emotional toll and underscores the capacity for hurt that comes from trying to reproduce life under capitalism (Tyner & Rice, 2020). It also underscores the need for geographers and other social scientists to continue to purpose 'the slow' in drawing political attention to the durative 'wearings out' that can arise from people trying to survive the present.

## Conclusion

In this paper we examined how women garment workers have encountered and navigated the first year of the COVID-19 pandemic in Cambodia. Their stories reveal experiences of being 'worn out', physically and emotionally, by the endeavour of reproducing life preceding and during this unprecedented time. These long-standing and gendered experiences of 'slow death' have been intensified by the rise of COVID-19 cases in Cambodia during the second year of the pandemic. As of August 2021, there were more than 90,000 cases nationally, many linked to outbreaks in the garment sector. Unable to socially distance commuting and on the factory floor, labourers run heightened risks of catching COVID-19 as they return to work. Their working hours and pay typically reduced as they do, garment workers will also need to find ways to cope with the financial pressures of repaying higher loan portfolios than before the pandemic, but now with lesser wages and diminished assets. This lived scenario is likely to further the 'wearing out' of garment workers and their households into the post-pandemic future.

The ReFashion findings presented in this paper bring to the fore the reliance on private debt which pre-dated the pandemic, but which intensified as a habituated mode of survival as 2020 progressed. In this sense, it is crucial that the longitudinal forces of over-indebtedness preceding the COVID-19 pandemic are not forgotten. Even before it, labouring under a globalised production regime had necessitated garment workers' enrolment in debt to meet the costs of social reproduction. By honing in on the 'ordinary work of living on' it has been possible to see, therefore, how 'the structurally motivated

attrition of persons' is neither a state of COVID-19 exceptionalism nor 'mere banality' (Berlant, 2007, p. 761) for garment workers in Cambodia. Intensifying during the COVID-19 pandemic, the garment industry's externalisation of risk onto Cambodian workers in the form of flexibilisation and outright dismissal has resulted in credit-taking becoming an ever more routinised means of compensating for the financial shortfall and unpredictability of wage and COVID-19 support payments. Labour precarity in production, in combination with the limited social protection infrastructure in Cambodia, has driven the financialisation of social reproduction and the demand from workers to access credit. The income declines, more erratic payment of wages, and unpredictable receipt of support packages, have all solidified the need for (further) borrowing during COVID-19. But they have also made it simultaneously more difficult to repay existing loans and be deemed financially stable enough to take out new ones.

Linked to this finding, our data has wider resonance, speaking to capitalism's "werewolf hunger" for surplus value' (Harvey, 1998, p. 407), in this case located not just in the garment factories where workers toil (or once toiled) for low wages, but also in the predatory microfinance industry which has shown little concern for its clients' health and well-being during the pandemic. The contributions of the ReFashion study lie in underscoring and connecting the political economy dynamics of extractivism within, but also beyond, the factory floor that structure labourers' precarity. Such are levels of over-debtedness, the high-stakes collateral used to secure these loans, and the *inflexibility* shown by lenders during the pandemic, that workers are spending less on (nutrient-rich) food. This improvised response to perpetual threat is not only wearing down women's bodies in the short-term but is also leading to reported issues for children and unborn babies that could have much longer legacies. Eating, and its denial in the service of debt repayments, are part and parcel 'of the process of knotty tethering to objects, scenes, and modes of life that generate so much overwhelming yet sustaining negation' (Berlant, 2011, pp. 51–52). Particularly striking in our data is the taking of additional loans during the first year of COVID-19, mainly from family and other private lenders, to repay those taken from banks and microfinance lenders before it. Women's crisis management work has seen them attempt to circumvent the *inflexible* calendrics of repayment of bank and microfinance lenders by taking on new loans to repay old ones from more flexible lenders.

In conclusion, the research we have presented in this paper is novel in showing how the COVID-19 pandemic and hunger are inter-connected humanitarianism challenges that debt-financed social reproduction has a significant role in mediating now and into the future. As a result, it is critical that any research and writing on the COVID-19 pandemic considers how the crisis is consolidating relations with financialised life such that they will outlast its duration and have long-lasting implications for workers and their families globally.

## Notes

1. The Cambodian Alliance of Trade Unions (CATU) – the only independent trade union of the garment workers in Cambodia – joined forces at the beginning of the pandemic with several other NGOs to publish the briefing paper *Worked to Debt* (LICADHO, 2020b) on arising issues in the industry and a call for debt relief. It attracted condemnation and accusations of

defamation by a Cambodian national bank (Radio Free Asia (RFA), 2020), and led to the union president being warned about 'inciting' workers (Cambojanews.com, 2020). While there is evidence, therefore, of organised resistance and agency being exerted outside the realm of individual coping strategies, this is challenging given the political dynamics of Cambodia.

2. That garment workers are going hungry with the COVID-19 pandemic in Cambodia has been reported in the media and has also been the focus of an early research report from 9 countries carried out by the Worker Rights Consortium on this topic (Kyritsis et al., 2020).
3. *Pchum Ben* is a Cambodian religious festival which takes place each year in October.

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