



INTERNATIONAL JOURNAL OF ADVANCE RESEARCH, IDEAS AND INNOVATIONS IN TECHNOLOGY

ISSN: 2454-132X

Impact factor: 4.295

(Volume 5, Issue 3)

Available online at: www.ijariit.com

Financial security among transgenders in India: An introduction to trans-inclusion model

Alan Homes

abhijithsreevalsan6001@gmail.com

Christ (Deemed to be University),
Bengaluru, Karnataka

Joseph John

jjt11nov@gmail.com

Christ (Deemed to be University),
Bengaluru, Karnataka

Abhijith Sreevalsan

abhijithsreevalsan73@gmail.com

Christ (Deemed to be University),
Bengaluru, Karnataka

ABSTRACT

The transgender community has been looked down upon for generations owing to societal stigma and plain ignorance. This has resulted in a community, brimming with potential, being grossly underutilized. If nudged in the right direction and given impetus in so far as education and equal opportunities are concerned, we would have a solid block in the working class of our country, proactively contributing to the economy and the society in general. The paper has explored the living conditions of transgenders in our country, the prejudice and bias they battle and the limited options they have for sustenance by means of the research. The objective is to understand the existent state of transgenders and inquire into ways of alleviating poverty among them by the encouragement of formal education, spreading awareness on diseases plaguing the community and sensitization of common public to enable equal job opportunities, thereby directly surging their self-esteem and productivity in the society

Keywords— Kothi, Double Decker, Bisexual, Homosexual

1. INTRODUCTION

In this era where so much is spoken about privileges and rights, could you imagine being stripped of your right to live a life characterized by normalcy? There is a huge ruckus over how we're all diamonds, taking shape- each of us being so precious, while some of us are being treated like lumps of coal that cannot be made to fit in the idealistic society we live in.

Transgenders have been subject to immeasurable agony over the years quite gratuitously. The state of Transgenders in India today is deeply rooted in societal constraints and associated taboos. We, as a society are responsible for this, having had a major role to play in their illiteracy rate. The very few of them that make it- graduate with degrees and get employed, are subject to a work environment so horrendously hell-bent on assassinating their characters daily. The society has basically oppressed them for decades and then blamed them for not being on the same level playing ground as the rest of us. While discrimination based on caste and religion manifested into hefty reservations, this community was conveniently ignored.

While most of us have been fortunate enough to be endowed with the gift of quality education, Transgenders have been walking around with stigma looming all over them from the minute they came out. They've either not been allowed to graduate or have been ragged and ridiculed until they dropped out. Consequentially, they resort to taking on the streets, begging for every penny they can get. If this isn't a gross violation of basic human rights, what is? As often is the case where there's a negligent literacy rate, the transgender community is plagued with a myriad of diseases ranging from benign STDs to fully blown AIDS.

The aforementioned factors become massive hurdles in the employment of Transgenders, thus hindering any sort of improvement in the quality of life that comes with it.

Through the research on the state of Transgenders in the job market, the paper attempts to shed light on their employability and living conditions in India, while exploring the ways to harness their potential to contribute to the workforce and the economy, all the while enabling them to lead respectable lives.

The community has been categorized as follows:

- (a) **Kothi**: These people are biologically male, but they possess traits that are conventionally associated with females. They are highly effeminate and not easily recognizable as they masquerade as males- dressing like them and donning facial hair.

Having to deal with their feminine side daily makes them both physically and biologically weak, leading to poor performance at the workplace. They end up losing jobs because of lady-like nuances and the associated prejudice.

- (b) **Double Decker abbreviated as DD:** These people are biologically male. They are attracted to both males and females. DD's act both as men and woman, depending on the person they're with and their convenience.
- (c) **Bisexual:** These people are attracted by both the same and opposite biological sex
- (d) **Homosexual:** People belonging to this category are attracted to people belonging to the same biological sex as them. Lesbians and Gays come under this.
- (e) **Transsexual:** They are the people who aren't content with their current sexual orientation and actively seek to change it. They get surgeries done to transform their genders by completely changing their reproductive system and associated organs. There are of two types of sex change operations: FTM (female to male) and MTF (male to a female). In India, FTM operations are very rare as these surgeries are very costly and unaffordable.
- (f) **Transgender:** They are the people who aren't satisfied with their current sexual orientation yet do not act on it. They leave their bodies intact but satiate themselves by pretending to be of the other sex. They try to emulate the other sex in every respect and chose to mentally ignore the sex they are born in, whilst physically retaining it. They are also of two types: FTM and MTF as mentioned before.
- (g) **Intersexed:** They are born with both male and female sexual organs as children. Such cases are very rare.

2. REVIEW OF LITERATURE

(Wiewel, Torian, Merchant, Braunstein, & Shepard, Mar 2016) clearly defines what a "Transgender" is, giving keen foundation to the term and its meaning. Transgenders can be classified as both men and woman and it is a change from the initial sex determined during birth and the later. (Barr & Adelson, (Jan 2016)) revolves around the strengths possessed by these people and reveals the extent to which a person categorizes completely themselves as transgenders.

(Government Writers, 2003, Aug 03) expresses that transgenders need someone to support them and they needed to be treated with dignity and respect. Many of them lost their jobs and homes. They don't want to be denied based on gender. Transgender Law Center connects transgenders and their families to technically sound and culturally competent legal services, increases acceptance and enforcement of laws and policies that support California's transgender communities, and works to change laws and systems that fail to incorporate the needs and experiences of transgender people. (Barry, Farrell, Levi, & Venturi, 2016) claims that legal boundaries play a very crucial role in determining the living situations of transgenders. The extension of various medical facilities to the Transgender community and equal protection of all genders is also another concern which is looked upon into the paper.

(Colvin, 2007) had conveyed that transgenders face employment discrimination based on factors such as race and sexual orientation which had aimed to create a transgender-inclusive workplace. The initial results of the survey say that although innovations are there, its implementation and enforcement is very low. This was because most of them are not ready to work in a transgender-inclusive environment. (Conron, 2012) shows high rates of unemployment and poverty, violence victimization, HIV infection, mental health problems, and barriers to health care access compared to non-transgender people.

(Nuttbrock, Bockting, Hwahng, & Macri, 2014) talks about depression among transgender woman. Abuse has serious mental health consequences in the form of major depression. It leads to 4 to 7-fold increased depression among woman whether it is new or persistent. (Talbot & Worcester, 2015) states that transgenders are not protected under the law, they are often harassed, attacked and refused service simply because they are transgender. They face discrimination and it disturbs their daily activities like shopping, eating in restaurants, taking public transportation to work or school, seeking medical care, enjoying a vacation, seeing a movie, etc.

(Thoroughgood, 2017) focuses on how a judgmental society affects the workspace of these transgenders in a huge way. Their paranoid cognition is one of the major reasons that lead to transgender discrimination in their workspace. It positively impacts their workspace turnover and emotional exhaustion and negatively impacts on their job satisfaction and thus to promote or treat transgenders equally we need to understand the troubles and problems they face in their work and life.

(Jacob, 2017) expressed that transgenders have a positive impact after undergoing gender affirming services. More knowledge should be shared among the people for creating more awareness about the needs and wants of transgender. Only then would we understand the problems they go through whether physically, mentally and at times spiritually. These training should include things like medical curriculum, workshops etc. (Elias, 2018) specifically talks about the necessary steps that should be taken while considering making public policy in workplaces considering transition plans, washroom use, privacy and the legal factors concerning the employment of transgender and their difficulties in transition.

3. RESEARCH GAPS

- Most of all researches have dealt with younger respondents from the community. With age, the community starts facing the risk of financial security and this realm has not been researched in depth.
- Effect of families on the psyche of the community remains unexplored.

4. OBJECTIVES

- To compare the income and expenditure patterns of transgenders engaged in a different occupation.
- To create a model of the hierarchy of needs for transgenders.

5. METHODOLOGY

In order to carry out the research, data was collected through Primary and Secondary sources. With respect to secondary data, the same were obtained from various websites that indicated and reflected information on transgenders.

Primary Data was collected through Snowball Sampling method. The interview was conducted at a community-based NGO, PAYANA. PAYANA is a Bangalore based NGO that focuses on the protection and upliftment of the LGBTQI community. Their focus is on the welfare of the transgender community. The interview was conducted with 15, male to female transgender respondents. A semi-structured interview was conducted, where basic questions pertaining to their financial health and work-life balance.

6. DISCUSSION

6.1 Secondary Data

As per 2011 census, there are about 490000 registered Transgenders in India. (Dailyhunt, 2018), NHRC report shows that in India, participation in economic activity is only 8%. Many are unable to avail education facilities, and the rest 62% must deal with physical as well as emotional abuse. 98% stay away from their families. They live without the support of their families (Times of India, 2016). From a study conducted by Swasti Health Resource Centre (NGO-Bengaluru) discovered that 40% of transgenders are exposed to violence and societal refutation while they are minors (Chaturvedi, 2017). The 2011 census showed that 48% of the transgenders were well educated & 58% dropped out before 10th grade (Foundation, 2018).

The World Bank estimates a 0.1% drop in GDP due to transphobia (World Bank, 2012). (NAMBIAR, 2018) had disclosed that an anti-discriminatory policy, sensitizing existing employees, lavatory requirements, medical benefits and proper promotion of transgender policies within the organization are the elements to a perfect model strategy for trans-inclusion. Transgender Persons (Protection of Rights) Bill, 2016 was recently passed in the Lok Sabha which states that there must not be discrimination on any grounds, the state Govt must be responsible to launch community-based welfare schemes and prohibits compelling any transgender to carry out beggary. Anyone who violates the act could be imprisoned for up to 2 years and be obligated to pay a fine (CNN, n.d.).

In India, there are many transgenders, who have made remarkable contributions to society and have been admired for the same. Joyita Model- the first transgender judge, Sathyasri Sharmila – the first transgender lawyer, Prithika Yashini- the first transgender police officer, Jiya das – first transgender medical assistant are members of the community who have transcended societal judgement and have achieved their goal (India Today, n.d.).

There are many projects conducted in India for their upliftment, such as the Kochi Metro (Economic Times, 2017). Through this initiative, 23 people were hired from the Kudumbashree self-help group for maintenance and ticketing. In 2018, VLCC had provided an allowance of 2000 rupees for almost 24 transgender trainees to become junior therapists (Economic Times, 2018). Lalit Hotels - hosts fashion shows featuring transgenders and have collaborated with ICICI to provide insurance facilities to their community (Kapoor, 2018), Tata Steel – provided those trans who had to undergo surgery with 2-month special leave, and Third Eye Café – 6 transgenders with one managing the Café, are other organizations that have brought about job opportunities for transgenders.

The Govt, as well as the business sector, has been arranging many employment opportunities but it has been noticed that whether in their personal or work life, they face similar kind of struggles. In the Kochi Metro Project, the transgenders faced a lot of discrimination and struggled to find accommodation. Their average salary was 10000 per month, but they had to spend around 600 per day to stay in lodges. Due to these 2 reasons, after a week, 8 employees quit their job (The Hindustan Times, n.d.).

6.2 Primary Data

When we approached PAYANA, we were informed that there are many transgenders in Karnataka and among them, 2,00,000 have been registered. According to the 15 respondents, it was observed that 80% of the people have completed or dropped out by 5th, 6th or 7th Standard, 6.67% dropped out by high school and only 13.33% have completed graduation. The extent of drop-outs was high due to indifference among the students and certain other reasons that weren't shared. The whole population were under the community and none of them has registered in any kind of job agency. Out of the 15, only 26.67% of them had a Voters ID card or any kind of identification card. Most of them have only done 2 Jobs in their life - sex work and Begging. 4 out of 15 of them, work with the NGO in creating awareness of Aids and other jobs that augments their community.

Most of them have an income ranging between 2500 - 4000 per month where the average income of the population is 4817 rupees. They spend an average of 1250 rupees for food. 73.33% of the population live in the community which is taken care of by their heads, therefore, they do not spend extra money on rent. They only listen to their Nayak and follow the rules insisted by him. They are given a daily target to earn a certain amount through beggary or sex work (whichever the guru has asked them to do). Accordingly, they earn and offer it to their guru for running the community. Despite the work being austere, they feel safe and accepted in their community as they have the freedom to be themselves and the confidence that nobody is judging them.

Most of the transgenders have AIDS or are HIV positive. 100% of the sample prefer going to government hospitals as it is cheaper, and they are more accepted there. The community voiced that the medicine for Aids in a private hospital might cost around 2500, whereas in a government hospital they might get it for 600 rupees provided they wait in line for around 6 - 7 hours or even more. They would love to go to a private hospital, but they are very sure that they would get discriminated. One of the transgenders expressed that her HIV positive friend had passed away as the doctors weren't ready to carry out the operation. When

enquired about insurance, they conveyed that they don't have insurance and haven't been approached by any agents. Despite the government insisting and bringing in a cheaper scheme, they haven't heard any of them.

They feel that the government hasn't done anything, particularly about their living condition, especially in Bangalore. The only help they receive is funding from the Karnataka Aids Association. Despite all the ill-treatment and poverty, they try to live as happily as they can, and they are happier in the community than with their family. Yes, they do miss them a lot and at times they cry over it all night but now they are used to living in the community and following this life. 86% of them spend a good time on leisure by going to movies. They prefer going to talkies instead of multiplexes or big malls as usually they are restricted from entering. Only 20% have visited the mall and the rest 80% usually buy from the streets. At least once, they have been blamed for being a transgender and have been pulled into fights for unwanted reasons. They are peace loving people and they hate to fight; however, they are dragged into fights without committing any mistakes. Finally, most of them don't find it very comfortable opening up to the general population like us as they are sure that the society would never understand what they go through, but there were few who genuinely opened and shared their experience to us. They hope that one day it would be easier for transgenders to come out in our country.

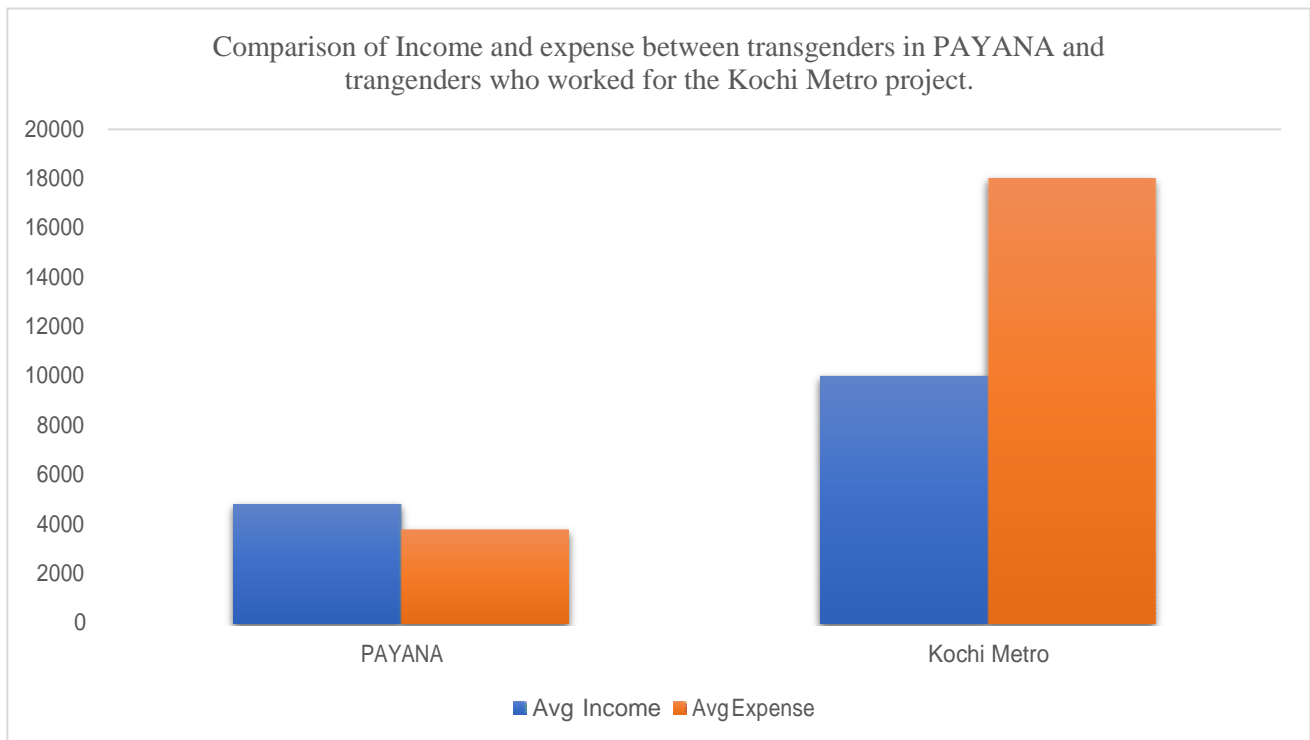


Fig. 1: Comparison of Income and expense between transgenders in PAYANA and transgenders who worked for the Kochi Metro project

7. FINDINGS

Despite providing good opportunity, transgenders are still facing issues. And this indirectly affects the country's economic activity, such as GDP (World Bank, 2012). Through fig 1, the comparison of the income of transgenders working as sex workers and beggars i.e. the primary data with that of the secondary data - transgenders working in Kochi metro is done. The representation at a quick glance shows that transgenders working as sex workers make and save more cash than the people working in the metro. Even for us, it did seem to be a better option, but that is only because the respondents were living with gurus or had a place for accommodation, but the transgenders who worked in Kerala found it very difficult to find accommodation. This had led to a 160% increase in their expenses. According to primary data, most of their shelter facilities were given for free and they did not have any extra expenses.

The study finds that working for such projects are better for their overall development but with an increase in salary taking into consideration their current economic needs or providing cheaper housing facilities by the Govt.

Through the primary data, observed that none of their medical expenses was disclosed. It was understood that they weren't ready to talk about it with us. AIDs might be an outcome of the sex work carried out by these people. Apart from the health issue, they had voiced out that for whatever sexual work that they do, they were ill-treated and often paid in kind (bun and tea) or cash, less than 100. Thus, sex work as a job could be prohibited which would indirectly reduce HIV positives and lesser medical expenses. On the contrary, any other job would have only a few people from their community at their immediate vicinity. This leads to no social connection and low self-esteem issues with them.

Even though many organizations claim to be providing for transgenders, they haven't been able to understand their perspectives and nothing effective have been done for their retention. At the end of the day, transgenders feel it's better to do sex work and earn something than receive almost 6000- 8000 per month and be discriminated.

The job in Kochi Metro is better than begging and sex work although this might not be believed by the community. The understanding and the desires of the respondents led to the creation of the Trans-Inclusion Model parallel to Maslow's hierarchy of Needs.

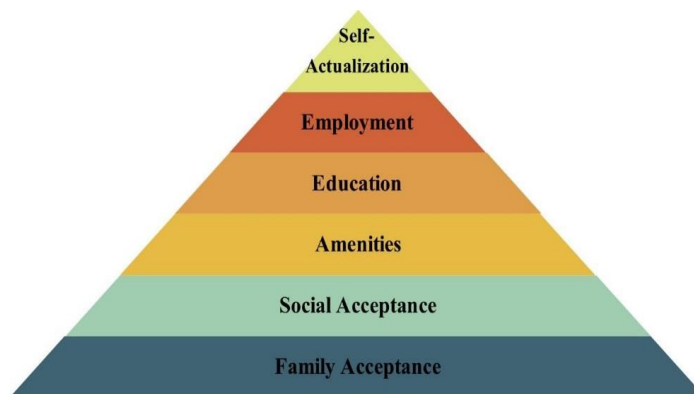


Fig. 2: Trans-Inclusion Model

Figure 2 depicts the Model of Need for Transgenders inspired by Maslow's Hierarchy of Need. This model has 6 basic stages.

- **Family Acceptance:** Self-acceptance in the case of transgenders is synonymous to public shunning and disownment from their families. This could happen due to the complete ignorance of the state of the child or the associated taboo. One of the samples reports as having been chased away from home on disclosure to her family. Acceptance at home would imply that there will be no dearth of basic physiological requirements. This, in turn, would prevent them from joining a Nayak or Guru under whom they would feel a faux sense of belonging but would not be able to lead normal lives.
- **Social Acceptance:** The next level in the pyramid is Social Acceptance. This could be very difficult especially in a country like India which is riddled with superstitions and ignorance. It should be ensured that they are treated as equals and socially acknowledged as having the same rights as any other individual. Induction into the democratic system is of utmost importance. A World Bank report discovered that 0.1% of the GDP of a country reduces due to transphobia; thus, social acceptance is a key factor affecting transgenders and even the economy of the nation.
- **Amenities:** Amenities go a long way in cementing the induction of transgenders into society. By providing them with amenities like separate toilets, they are emboldened to be themselves in workplaces and public, increases their self-esteem and positively nudging them to achieve their potential.
- **Education:** This is the next big step. According to the data, it can be seen that more than 75% of the transgenders haven't finished their schooling. They were forced to leave schools owing to various societal constraints. Equipped with social-acceptance and necessary amenities, education would help them realize their dreams and lead the lives they desire.
- **Employment:** Once good education is secured, then it becomes imperative to secure a job that provides money and resources for self-sustenance, thereby eliminating the need to be dependent on a third person such as a guru, for survival. They are introduced to a world of opportunities and are enabled to think about the future.
- **Self-Actualization:** This is the same as the peak on Maslow's hierarchy, where once primal needs are acquired, the final step to realizing your true worth, be the best possible version of yourself, do what you desire and have optimal mental health. This may also include spiritual awakening, soul searching and fulfilment of dreams.

8. LIMITATIONS OF THE STUDY

- The respondents only include male to female transgenders
- The respondents failed to disclose information on their medical expenses which is likely to increase their expenses. Due to the lack of information regarding the same, it has been excluded from the scope of the study.

9. SCOPE FOR FUTURE STUDY

More study or focus on FTM transgenders in India and the problems faced by them

10. CONCLUSION

The main motive of this paper is to enrich the lives of transgenders. The respondents anticipate a ray of hope focusing on building their career and earning almost 30000 rupees a month. Transgender Persons (Protection of Rights) Bill 2016 is a strong voice for the rights of the community and its fruition into an Act could mark a milestone in their struggle for recognition. This Bill proposes to eradicate the discrimination against the community and devise welfare schemes that are more inclusive.

The Bill remains ambiguous when it comes to job security and minimum wages. The salary drawn by the community does not justify the soaring inflation and discriminatory tendencies towards the community. It is therefore essential to incorporate clauses that ensure job security and minimum wages in the Bill. Apart from this & according to The Trans-inclusion Model, career training, education facilities, medical centres and medical allowances, must be provided to them.

11. REFERENCES

- [1] Barr, S. M., & Adelson, J. L. ((Jan 2016)). Journal of Counseling Psychology; Washington Vol. 63, Iss. 1, 87.
- [2] Barr, S. M., & Adelson, J. L. (Jan 2016). Transgender community belongingness as a mediator between the strength of

transgender identity and well-being. *Journal of Counseling Psychology*; Washington Vol. 63, Iss. 1.

- [4] Barry, K. M., Farrell, B., Levi, J. L., & Venturi. (2016). A bare desire to harm: transgender people and the equal protection clause. *Boston College Law Review*; Newton Centre Vol. 57, Iss. 2, 507-582.
- [5] Chaturvedi, S. (2017). Retrieved from Abuse Of Transgender Indians Begins In Early Childhood: <http://www.indiaspend.com/specialreports/abuse-of-transgender-ind>
- [6] CNN. (n.d.). Retrieved from <https://edition.cnn.com/2018/07/16/health/india-kerala-transgender-laws-bill-intl/index.html>
- [7] Colvin, R. A. (2007). The rise of transgender-inclusive laws. *Review of Public Personnel Administration*. 336-360.
- [8] Conron, K. J. (2012). Transgender health in Massachusetts: Results from a household probability sample of adults. *American Journal of Public Health*, 118-22.
- [9] Dailyhunt. (2018). Retrieved from Think NHRC Report On Transgenders Is Horrifying?: from <https://m.dailyhunt.in/news/india/english/inuth-epaper-inuth/think-nhrc-report-on-transgenders-is-horrifying-heres-what-you-can-do-to-help-newsid-94633257>
- [10] Economic Times. (2018). Retrieved from <https://www.pressreader.com/india/the-economictimes/20180507/281736975082299>
- [11] Economic Times. (2017). Retrieved from <https://economictimes.indiatimes.com/news/politics-and-nation/in-a-firstkochi-metro-appoints-transgenders-as-its-staff/making-progress/>
- [12] Elias, N. M. (2018). Improving transgender policy for a more equitable workplace. *Journal of Public Management & Social Policy*, 53-81.
- [13] Foundation, Y. (2018). *Trans Rights In India*.
- [14] Government Writers, N. (2003, Aug 03). National centre for lesbian rights and transgender law centre hail new California law protecting transgender people.
- [15] India Today. (n.d.). Retrieved from <https://www.indiatoday.in/education-today/gk-current-affairs/story/list-of-transgenders-firsts-who-made-it-big-in-their-fields-1276415-2018-07-03>
- [16] Jacob, M. &. (2017). Examining transgender health through the international classification of functioning, disability, and Health's (ICF) contextual factors. *Quality of Life Research*, 3177-3185.
- [17] Kapoor, A. (2018). Revealing Her True Gender Identity Had An Unexpected Result For Maahi.
- [18] Meerwijk, E. L. (2017). Transgender population size in the United States: A meta-regression of population-based probability samples. *American Journal of Public Health*, E1-E8.
- [19] NAMBIAR, N. (2018). A Manifesto for Trans Inclusion in the Indian Workplace. Nuttbrock, L., Bockting, W. R., Hwahng, S. M., & Macri, M. B. (2014). *Gender Abuse and*
- [20] Major Depression Among Transgender Women: A Prospective Study of Vulnerability and Resilience. *American Journal of Public Health*; Washington Vol. 104, Iss. 11, 2191- 8.
- [21] Talbot, J. T., & Worcester, M. (2015). Transgender people simply want to live their lives.
- [22] The Hindustan Times. (n.d.). Retrieved from <https://www.hindustantimes.com/india-news/in-one-week-eight-transgender-employees-quit-working-for-Kochi-metro/storyXDP6xgnA2Y6dhaAYcs8abP.html>
- [23] Thoroughgood, C. N. (2017). What lies beneath How paranoid cognition explains the relations between transgender employees' perceptions of discrimination at work and their job attitudes and wellbeing. *Journal of Vocational*.
- [24] Times of India. (2016). Retrieved from <https://timesofindia.indiatimes.com/city/chennai/Policeharass-transgenders-most-says-study/articleshow/51869919.cms>
- [25] Wiewel, E. W., Torian, L. V., Merchant, P., Braunstein, S. L., & Shepard, C. W. (Mar 2016). HIV Diagnoses and Care Among Transgender Persons and Comparison with Men Who Have Sex with Men: New York City. *American Journal of Public Health*; Washington Vol. 106, Iss. 3, 497-502.
- [26] World Bank. (n.d.). Retrieved from <https://www.worldbank.org/content/dam/Worldbank/document/SAR/economic-costs-homophobia-LGBT-exclusion-india.pdf>