



Financial Independence Among Transgenders In Kerala

MANOJ CHATHOTH

Assistant Professor of Economics

Govt. Brennen College

Abstract

Currently, the world has been observing the growing concerns of the various genders – especially the third gender; referred to as the Trans Gender. Though they have been experiencing manifold of problems, one of the major issues is indeed regarding the financial wellbeing that each one of them upholds. Often when the era demands for more level of financial independence from each individual, the case of trans gender person is exceptionally serious as more often they are not able to free themselves financially due to the constraints laid down by the society explicitly and the implicit Trans phobia present here. They are prone easily to socio economic vulnerabilities due to the underlying heaps of stereotypes that people possess that marginalize them from the mainstream. In order to have a multilevel development in major spheres of life it is important to measure the existing living standard of the transgender persons among which the measurement of financial independence would provide a clearer picture. The present study therefore looks forward for the same to unravel the financial constraints of the Trans Gender Persons in the state of Kerala.

Key Words : Transgender, Third gender. Transphobic society

1.0. Introduction

A transgender person is someone (often abbreviated as trans) whose gender identity or gender expression does not correspond with their sex assigned at birth. It is an umbrella term and includes both transmen and trans women. Unlike 'cis gender' transgender people may be of any sexual orientation as well. Though sexual orientation is an individual's enduring pattern of attraction to others, gender identity is a person's innate knowledge of their own gender. Some trans women identify themselves as lesbians, while trans men exclusively attracted to other women identify as straight. Until 2011, Indian census has never recognized 'third gender'. They were included under the 'males' in the primary data released by the census department. As per the 2011 population census, there are a total of 4.88 lakhs transgender people in India. For the first time, the details of their employment, literacy and caste were collected. Specifically, Kerala had over 3000 transgender people in their population – precisely 3902 with a literacy rate of 84.61%.

Recently it is shown that the transgender issues have been a hotly debated topic across the globe. In the Indian arena, the major reason why the 'third gender' is excluded from the mainstream points out to the long held social beliefs, prejudices and superstitions. Often, they are found to be caught in a spiral of exclusion and marginalization, and are often bullied at school, rejected by their family, pushed out into the streets and denied access to employment (UN, Human Rights). Transgender people are often faced with discrimination in terms of education and employment in accordance with their access to public amenities. They often lack family support as they are pressured to leave the parental home, away from the 'normal' community. Transgenders are often faced with the difficulty in getting medical aid when necessary due to lack of affordability and even more difficulty is experienced when it comes to its accessibility. They are still considered a taboo in the society and are often abused both mentally and physically. The very reason for the illiteracy of 74% of India's transgender population throws light on the fact that basic education is yet to reach the hands of some (2011, census). This curtails them from gaining employment and even if they managed to get one, they are often valued less or not respected in their workplace. The reason for this can be because of the religious and moral beliefs built in the society, which have formed in the making of a 'transphobic society'. This rising intolerance on them is one of the sole reasons behind their abject loneliness, anxiety and insecurities making it alarmingly high. Let's not forget about the fact that apart from the social exclusion, they also face many financial exclusion and issues in finding a job of their choice. Most of the time, they are forced to take up a job that they are least interested in only due to the fact that they get a relatively higher degree of acceptance there.

However, with the view of answering their concerns, 'Transgender persons[(protection) of rights bill, 2019] act was passed by the Ministry of Social Justice and Welfare, India. It prohibits the discrimination, guarantees the right of residence, expenditure on education, health, guarantees 'certificate of identity', welfare measure by the government, offences and penalties if held etc. There is also an established 'National Council for Transgenders' for the sole purpose of everything concerning with the transgender welfare. India's first transgender school was opened in Kerala, at Kochi- Sahaj international. The school looks for ensuring better placement of all transgender students who have dropped out from various schools.

Reshmi G and Anil Kumar K S (2016); conducted a study on transgender and they found that the main income generating activities of transgenders were 'Badhai' (giving blessings in occasions like marriage, birth, festivals, inaugurations, etc.), 'Kaitattal' (accepting alms from peoples) and sex work. 'Badai' which was one of their main sources of earning has become relatively unpopular now. Due to abject poverty, they have no other options but to pursue sex work.. While some take up sex work for livelihood and earning money, another group takes up sex work as a traditional occupation.

Megha Susan Philip, K V Raju (2020); in their article analyse the major problems faced by transgenders in Kerala. It also says about the policies of central and state governments for reducing the inequality faced by this community. This study found that micro-finance as a major institutional set-up that can help in reducing inequalities faced by transgender and ensuring them financial security. It also analyses the possibilities of using micro-finance as a means to reduce the exclusion that they face.

1.1 Statement of The Problem

Among all the genders, financial exclusion is high among transgender people. Most of the people find it difficult to get a job in the main stream formal job sector due to the consistent transphobia prevalent in the society. The major segment of this category experience financial exclusion. It is often related to more complex social exclusion issues, which makes financial literacy and access to basic financial services even more complex. However, the area they try to excel is in achieving financial independence about which the study tries to explore. The study concerns over finding the extent of financial independence among the transgender people in Kerala and to identify the sources of income and general economic conditions in which they are prone to.

1.2. Economics of Transgenders

Conventionally, it has always been two known genders (men and women) that have been constantly registered and concerns rose about. However, there exists a third gender, commonly called as the Transgender whose major social, economic and political concerns are least rose about. For the betterment of any section, it is mandatory to have a well laid financial base and much stronger financial development which could provide them with more degree of freedom. The case of Transgender persons is specifically taken and studied upon here as most of them are excluded from the mainstream job sectors by convention especially due to transphobic nature of the society and due to their adoption community inclusive livelihood patterns. The study aims in identifying this aspect of them, thereby checking upon the degree of financial independence they have achieved/strive to achieve.

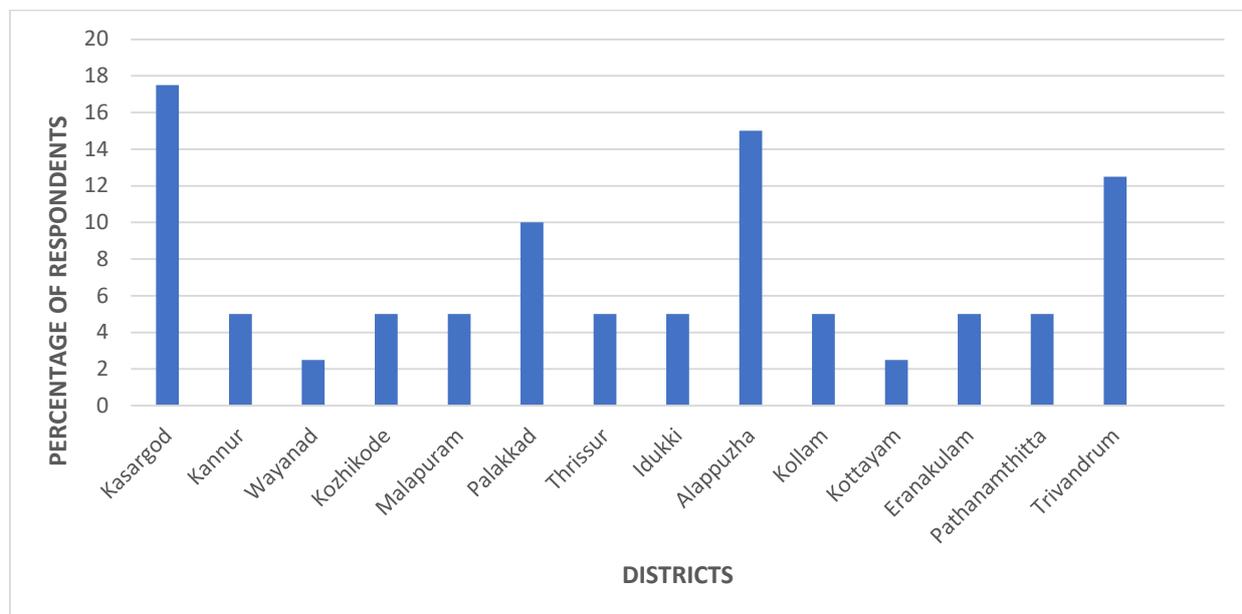
To analyse and thereby to solicit the attention to the financial stability and financial problems of transgenders, the data was collected from 40 transgenders belonging to all districts in Kerala.

1.2.1. Gender based distribution of respondents

Since, transgenders can be classified into transmen and transwomen.it is important to examine their financial independence separately. For the purpose of more justified study, we have taken equal number of transmen and transwomen.

1.2.2. District wise classification of respondents

In Kerala transgenders can be seen in all district. Therefore, for studying the financial independence of transgenders in Kerala respondents from all district is necessary. The result is given below

Fig. 1: District wise classification of respondents

Source: Sample Survey

1.2.3. Relationship status of the respondents

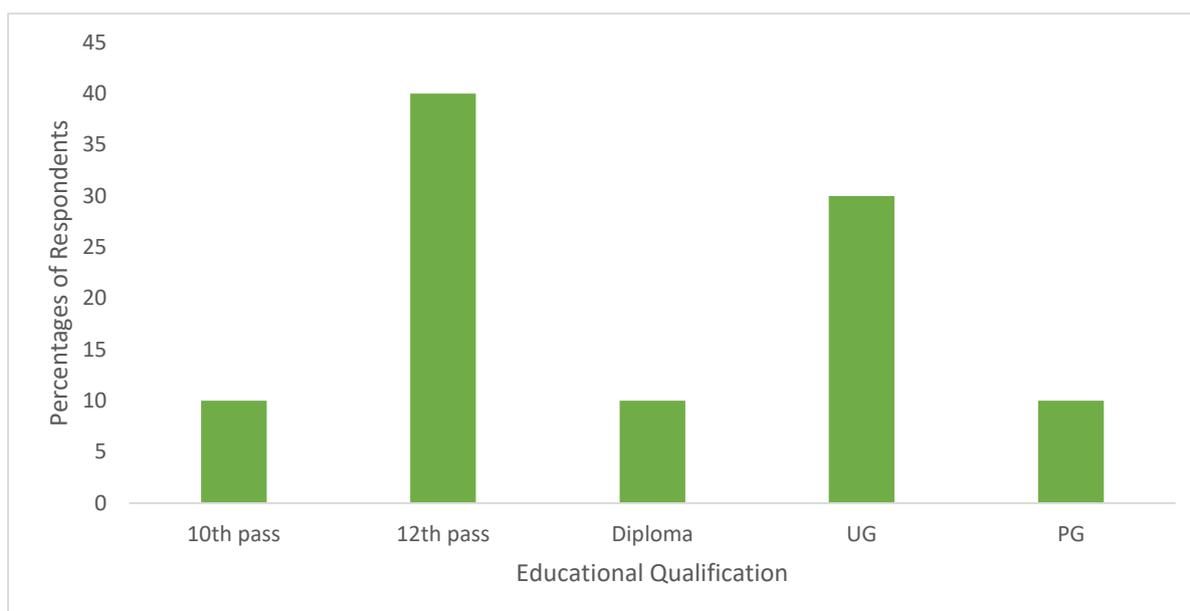
Relationship status is an important factor determining the standard of living of the people. Theoretically married persons and persons living with partner seem to have low standard of living because they need large number of resources to run their day-to-day life. From the study it is clear that most of the trans genders are single. From 40 respondents 20 of them are leading a single life. That is, 50% of the transgenders are single. 35% of the transgenders are having a married life and 15% of them are in live-in relationship.

1.2.4. With whom the respondents are living

Financial status of the person can be very well determined based on with whom that person is living. Specifically for transgender community, the extent of their financial independence (or dependence) is based on whether they are living alone, with family, with their partner, with friends or exclusively with community. From the data it is understood that most of the transgenders are living with their partners (35%) and friends (30%). Only 15% of the respondents are living with family, maybe it is because of lack of family support and acceptance.

1.2.5. Education status of respondents

Education status of the respondents is an important criterion for analysing the respondent's socio-economic conditions. The general assumption about the educational qualification of transgender in Kerala is that they are less educated due to dropouts. From the study it is clear that all of the respondents are literate. 40% of the respondents have 12th level qualification. 12 respondents (30%) have UG qualifications and 4 of them (10%) have PG. The graphical representation is as follows.

Figure 2. Education status of respondents

Source: Survey data

1.2.6. Status of holding assets by respondents.

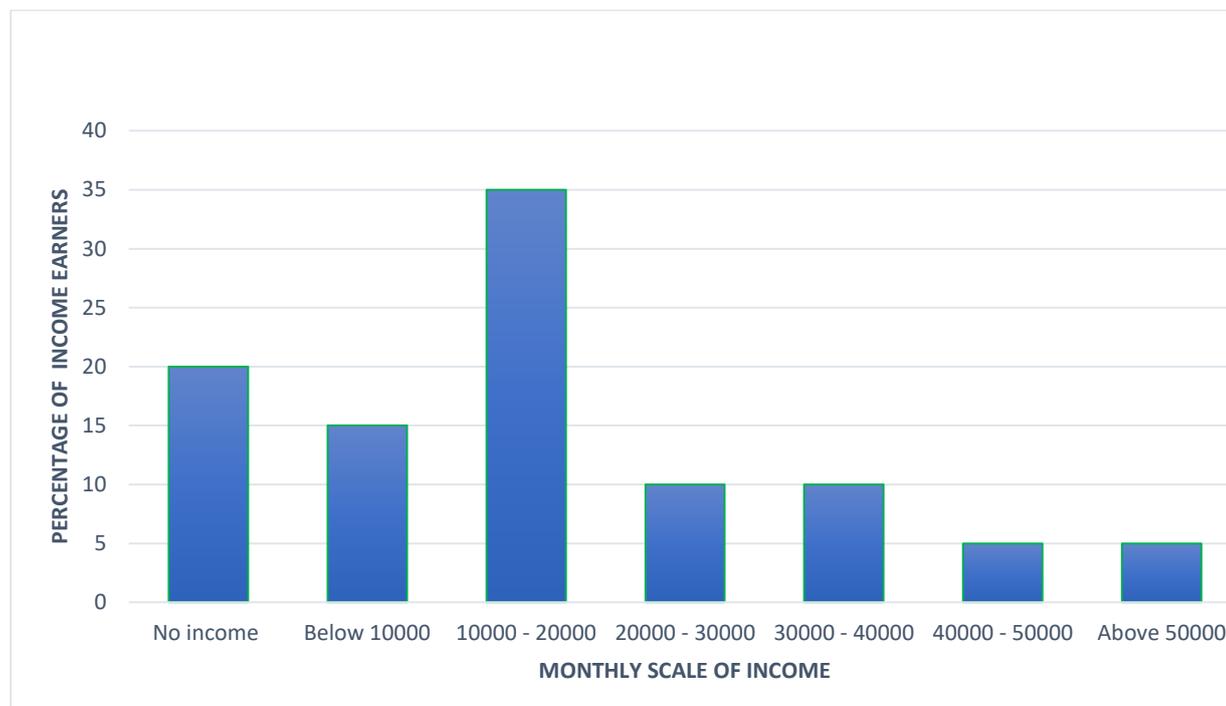
The level of holding assets by a person determines the level of their dignity in a society. So that, to analyse the status of respondents, we have conducted study on the level of status hold by respondents. The study came to the conclusion that, out of 40 respondents, only 4 respondents constituting 10% have house as assets, 12 respondents constituting 30% hold vehicle as assets, whereas, 2 respondents constituting 5% hold both of the assets (house and vehicle). Meanwhile, 55% of the respondents constituting 22 do not hold any of the assets. It is evident that out of the total number of respondents, majority of them lack of holding assets.

1.2.7. Extend of asset utilisation.

The status of holding assets does not benefit a person. Rather, the asset becomes a benefit for a person only if that asset can be utilised efficiently by respective owner of that asset. Here, it is analysed that how the respondents can utilise their assets efficiently. From the data collected regarding the status of assets holding, we have 18 respondents holding assets. Out of these 18 respondents we collected the data whether these respondents could utilise their assets. From the data, the study came to the conclusion that out of 18 respondents who are holding the assets, only 8 respondents constituting 44.50% could utilise their own assets. Whereas, 10 respondents constituting 55.50% could not utilise their own assets. It is evident that majority of the respondents could not utilise their own assets.

1.2.8. Monthly income of the respondents.

Income plays a pivotal role in human activities. Because, it determines the level of financial independence, the standard of living and so on of any person. Due to this reason, the study includes the monthly income of the respondents. With the help of the data, the study finds that the majority of the respondents fall in the salary scale between the range of 10000 and 20000 of monthly income constituting 35%. Meanwhile, the data also show that the second greatest number of respondents falls under no income category. The details of their monthly scale of income are depicted here in the figure.3

Figure 3: Monthly income of the respondents

Source: Survey Data

1.2.9 : Main source of income.

Majority of the respondents earn monthly income for their livelihood, the majority of the respondents earn from their job constituting 65%, scholarships constituting 5%, 20% of the respondents have no source of income. Meanwhile, 10% of the respondents have not shown interest in revealing the main source of income. Apart from this data the study finds that 5% of the respondents have additional source of income from film industry.

1.2.10. Financial support from family.

Family plays a major role in the existence of humankind. Family becomes meaningful when a person meets their needful by their family members. Financial support provided by family influence very much on a person's life. As a part of the study, financial support from family is analysed and it is clear that majority of the respondents does not get any financial help from family or relatives. But, 25% of them get help from family. This says that these 25% keep a good relationship with the family.

1.2.11 : Respondents receiving government assistance.

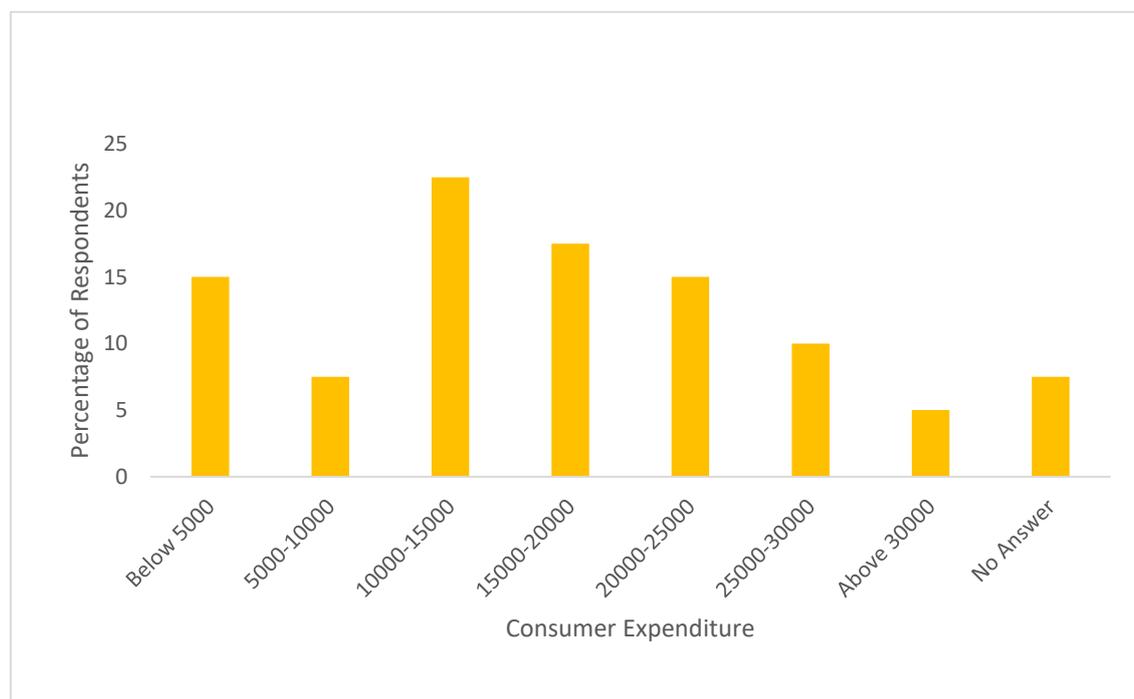
A proper assistance from government ensures the socio-economic security of any individual. Particularly those who are marginalised or facing any means of violation. Therefore, we have collected data from the respondents on accessing the government assistance. From study it is evident that out of 40 respondents, only 14 respondents constituting 35% receiving assistance from government. Whereas, 26 respondents constituting 65% do not receive any assistance from government. Which means that majority of the respondents are not much aware about the schemes of the government regarding the assistance for them.

1.2.12: Consumption expenditure of respondents

The consumption pattern of transgenders is different from other genders. By checking the range of consumption expenditure, it is able to understand their financial situation. From the data we can say that the consumption expenditure of majority of the respondents range between 10000-15000. But there are

respondents whose consumption expenditure is even above 30000. And 7.5% of the respondents does not respond to this question. A Diagrammatical representation would provide a much clearer idea about the pattern of consumption expenditure undertaken by them.

Figure 4: Consumption expenditure of respondents.



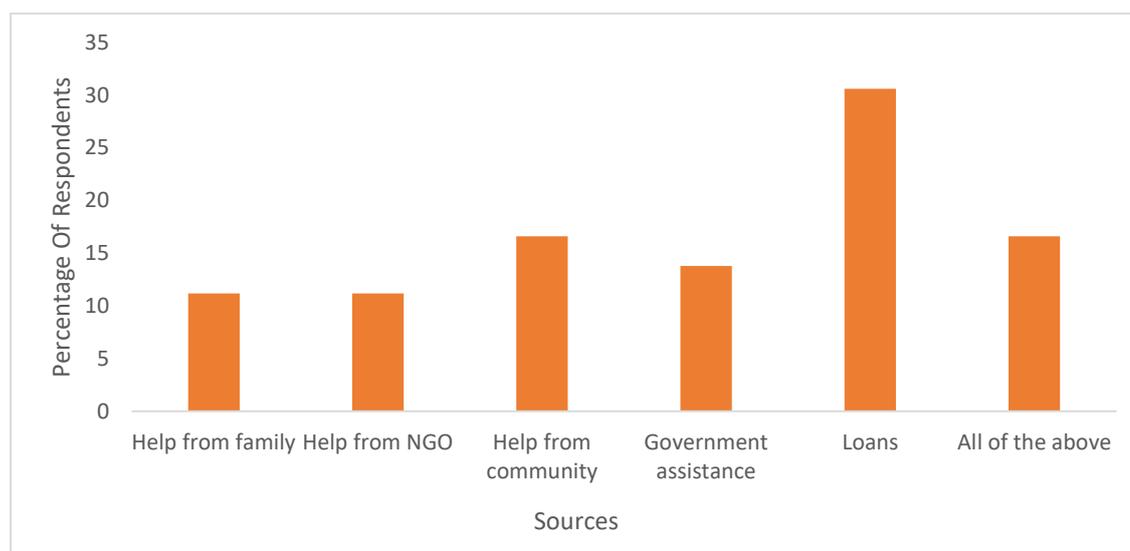
Source: Survey data

1.2.13. Medical expenditure of respondents

Other than other genders transgender community have medical expenditure in every month. Mainly it is for taking hormones and medicine for sex reassignment.. Even if they are preparing for some surgery their medical expenditure varies from person to persons. But 52.5% respondents' medical expenditure range between 1000-5000. For sex reassignment transgender have to done surgery. The surgery is done in 2 phases, upper surgery and lower surgery. The cost of surgery not only includes the medical bill but also the cost of accommodation and food for these days of surgeries. From the data it is clear that the cost of surgery for 62.5% of respondents is above 100000 and 27.5% respondents range between 70000-100000. Therefore, 90 percentage of the respondents need huge amount to meet their surgery expenses.

1.2.14: Sources for meeting medical expenditure

Among the 40 respondents 36 depends on other sources to meet their medical expenditures like help from family, NGOs, community, governmental assistance, loans etc. From the data It is clear that most of the respondents depends on loans for meeting their medical expenditure. From 36 respondents 4 of them gets financial help from their family to meet medical expenditure. The other sources from where the respondents get finance are help from partner, friends, allowances, sex work, etc. The Diagrammatical Representation of the same is as follows:

Figure 5: Sources for meeting medical expenditure

Source: Table 2.25

1.2.15: Respondents having bank account

Having a bank account is the basic thing for having saving. From the survey, it is understood that all the respondents have bank account, which means each and all respondents have access in banking sector. From the respondents who have bank account 90% of them have access to the new technologies in banking sector like ATM, net banking, mobile banking, etc. Among 40 respondents only 8 (20%) are able to save. And from these 8 respondents who have saving 6 of them are satisfied in their saving. From this, it is clear that majority of the transgenders are not able to save.

1.2.16: Financial liabilities among respondents

For analysing the economic condition of transgenders, it is necessary to identify if they have financial liability or not. From the data, it is understood that majority of the respondents have liabilities. 85% of the respondents have liabilities and the remaining 15% are free from liabilities. From the data it is revealed that out of 40 respondents 34 of the have financial liabilities. And here we check from the 34 respondents who have financial liabilities how many of them have liabilities in the form of loan. it is clear that among 36 respondents, 20 of them have liabilities in the form of loan. Most of these loans are taken for meeting the financial expenditure of their surgeries.

1.3: Suggestions For Better Financial Conditions of Transgenders

Though a smaller portion of Transgender community seems to be having a certain degree of financial freedom, as time advances the condition should never be curtailed to a very narrow circle but to a much wider population. With time, it is indeed necessary that each one of them belonging to the community should be able to be financially sound and grounded. Although they might be availing more exposures and opportunities through achieving many social and political rights, it is even more important to raise their financial status by bringing them up towards the main stream and entitle them with more support from the Government. The

following are some suggestions that the study wants to put forward to bettering the lives of the Transgenders financially. They are;

- The Government should give more attention in making efficient policy for empowering transgender community.
- More scholarships should be provided for their education.
- Reservations should be made in Government jobs
- Government should promote transgender community for self-employment by providing financial assistance.
- Loans can be provided with less or no interest rate enough to meet the medical expenses such as Sex Re-assignment surgeries of the Transgenders. Medical Insurances of the same sort can be made available for them.
- Awareness classes should be made for general public. So that, gradually the transphobic mentality of the society would wither away.

1.4 Conclusion

The in-depth analysis of the degree of financial independence among Transgender has led to the obvious conclusion that they are financially independent to a certain extent. However, they are not in a position to meet their expenses in consumption with respect to the income that they earn. It is found that majority of them does not inherit any assets and even if they do, using those assets is a major concern. The community as known from the sample collected faces financial constraints when it comes to meeting their medical expenses, especially for sex reassignment surgeries. Though they all seems to be financially independent, they are bounded by liabilities of many sorts, like loans, borrowings from family and friends etc. Most of them still do not avail any support from the Government as expected by them. Increasing participation of Transgenders in fields like modelling and cinema is also observed along with an increase in self-employment. It is found that they still face inequality of some sorts in their workplace or in the job sector accounting to the general transphobic and exclusionary nature of the society. Financial independence is a must for all in the modern society, when it comes to the Transgender community it is important even more as a proper financial base would definitely be a strong support amidst the manifold problems faces by them.

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