A STUDY OF TRANSGENDERS IN KERALA: EXTENT OF EXCLUSION AND THEIR SOCIO-ECONOMIC OUTCOMES

Thesis Submitted to the University of Calicut
For the award of the Degree of

Doctor of Philosophy in Economics

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ACKNOWLEDGEMENT

I express my heartfelt gratitude to my esteemed research supervisor, Dr. Haseena VA, Associate Professor, Department of Economics, MES Mambad College, Malappuram, Kerala, *for her invaluable guidance, unwavering support, and profound insights throughout my research journey. Her timely suggestions, thoughtful corrections, and encouraging words have been instrumental in shaping this work. His mentorship enriched the quality of my thesis and inspired me at every step. I remain deeply thankful for his generosity, patience, and continuous encouragement.*

I am equally indebted to my co-guide, Dr. Zabeena Hameed P., Associate Professor, Department of Economics, University of Calicut, Dr. John Matthai Centre, for her scholarly advice, consistent support, and constructive feedback that greatly enhanced my research.

I sincerely thank Dr. Rejula Helen (Head of the Department), Dr. Sanoop M.S., Dr. Muneer Babu, and all the Department of Economics faculty members for their kind cooperation and valuable inputs. I am also grateful to the former Heads of the Department, Dr. K.P. Mani, Dr. K.X. Joseph, Dr. Shyjan Davis, and Dr. Zabeena Hameed P., for their continued guidance and support during my research.

I am especially thankful to Dr. Shyjan Davis for his dedicated support, timely suggestions, and insightful corrections. His constant encouragement and the generous time he spent reviewing and guiding my work significantly impacted the quality and direction of this study. I am genuinely grateful for his unwavering support and scholarly presence throughout my research.

I sincerely thank Dr Martin Patrik Professor (Rtd), Maharajas College, for the valuable suggestions and insightful guidance offered during my research. Their thoughtful inputs have greatly contributed to improving the quality of this work. I would like to express my sincere gratitude to Dr. Muneer Babu, Assistant Professor in University of Calicut, Department of Economics, Dr. Azad P

Associate Professor, MES Mambad College, Dr. Jins Varkey, Assistant Professor in St. Aloysius College, Elthuruthu, for their valuable suggestions and insightful guidance, which greatly contributed to the enrichment of my research work.

I would like to sincerely acknowledge the invaluable contributions of all the trans activists, whose relentless struggles and voices for justice have been a constant source of inspiration to my work. I am also deeply grateful to the officers of the Transgender Cell for their guidance and support in facilitating access to various resources and networks that were crucial for my research. My heartfelt thanks go to all the respondents from the transgender community who generously shared their experiences and perspectives, without which this study would not have been possible. I also extend my gratitude to the NGOs and the coordinators of transgender activities, whose tireless efforts in advocacy, outreach, and community mobilization played a pivotal role in enabling the smooth conduct of my fieldwork and in enriching the insights of this study.

I am deeply thankful to my fellow researchers and friends, Ms. Salini U, Ms. Pavana, Ms. Manjusha, Mrs. Seethal Davis and all my other beloved friends for their constant encouragement and support throughout my research journey and *I would like to express my heartfelt gratitude to my friend Mr. Sherin PS, for his consistent support and encouragement throughout my research journey. Also, I do acknowledge all my fellow researchers at JMC for their support.*

I express my sincere thanks to Mr. Dinops Jose for the Service rendered and neat execution of the DTP work and support. I would like to express my special thanks to my other friends, Mr. Shabeeb CS, for all mental support that he has provided.

Above all, I owe my deepest gratitude to my parents, my husband, my children, my brother, my sister and brother-in-law and all my family members, whose unconditional love, patience, and unwavering faith have been my greatest strength throughout this journey. Also, I thank my extended family- my Uncles, Aunts and my cousins for their support and encouragements.

My sincere appreciation goes to the librarians and staff members of the University of Calicut, Dr. John Matthai Centre, and Centre for Development Studies, Thiruvananthapuram, for their cooperation and assistance.

I extend my deepest thanks to my beloved parents, siblings, and family members for their unconditional love, support, and prayers, which have been a constant source of strength and motivation throughout this journey.

Finally, I humbly thank the Almighty God for granting me the strength, wisdom, and perseverance to complete this research work. His divine presence has been my guiding light and unwavering support throughout my academic journey.

Ruksana P.

THE STUDY OF TRANSGENDERS IN KERALA: EXTENT OF EXCLUSION AND THEIR SOCIO-ECONOMIC OUTCOMES

ABSTRACT

Transgender individuals in Kerala face persistent social, economic, and institutional exclusion, which significantly influences their socio-economic outcomes. This study investigates the extent, nature, and consequences of exclusion experienced by trans-men and trans-women across six domains: family, housing, education, employment, health care, and law and order. The study analyzes experiences of exclusion across multiple domains to understand their impact on the socio-economic outcomes of transgender individuals

A quantitative approach was employed, collecting data from 351 respondents using structured surveys that captured experiences of exclusion at both access and functioning levels. Domain-specific indices were computed to measure exclusion, while descriptive statistics and chi-square tests were applied to identify patterns and differences between trans-men and trans-women. Socio-economic exclusions from family, housing facilities, educational institutions, healthcare institutions, employment sector, and law and order institutions were analyzed to assess their impact on overall socio-economic outcomes.

Findings reveal that trans-women experience higher levels of exclusion, particularly in the moderate to high range, while trans-men report relatively better outcomes in financial and asset ownership dimension and also in social networks and community inclusion. The analysis highlights the critical role of family, housing, education, and employment in mediating exclusion, and underscores how intersecting factors such as gender, and social indicators intensify vulnerability.

Importantly, in most domains, exclusion is more significant during functioning within the domain rather than at the point of access. Factors such as social stigma, discriminatory behavior by peers and officials, inadequate inclusive infrastructure, and limited legal recognition contribute to these socio-economic disadvantages. In contrast, in the family domain, exclusion is notably higher at the point of access due to prevailing social stigma.

The study contributes to the literature by providing a comprehensive and evidence-based understanding of exclusion among transgender populations in Kerala. It emphasizes the need for targeted policies and inclusive interventions that address structural discrimination, enhance capabilities, and promote equitable socio-economic outcomes. The findings are relevant for policymakers, civil society organizations, and stakeholders working toward the empowerment and inclusion of transgender communities.

Keywords: Transgender, social exclusion, intersectionality, capability approach, socio-economic outcomes, Kerala

കേരളത്തിലെ ട്രാൻസ്ജെൻഡർ വ്യക്തികളെക്കുറിച്ചുള്ള പഠനം: സാമൂഹിക ഒഴിവാക്കലിന്റെ വ്യാപ്തിയും അവരുടെ സാമൂഹ്യ-സാമ്പത്തിക ഫലങ്ങളും

സംഗ്രഹം

കേരളത്തിലെ ട്രാൻസ്ജെൻഡർ വ്യക്തികൾ പലതരത്തിലുള്ള സാമൂഹ്യവും സാമ്പത്തികവും സ്ഥാപനപരവുമായ ഒഴിവാക്കലുകൾ നേരിടുന്നു. ഇത് അവരുടെ ജീവിത നിലവാരത്തെയും സാമ്പത്തിക സ്ഥിതിയേയും മോശമായ രീതിയിൽ ബാധിക്കുന്നു.

ഈ പഠനം 351 ട്രാൻസ്ജെൻഡർ വ്യക്തികളിൽ നിന്നു ലഭിച്ച വിവരങ്ങൾ അടിസ്ഥാനമാക്കി, കുടുംബം, വാസസ്ഥലം, വിദ്യാഭ്യാസം, തൊഴിൽ, ആരോഗ്യം, നിയമം എന്ന ആറ് മേഖലകളിൽ അനുഭവിക്കുന്ന വിവേചനാത്മകമായ പ്രവർത്തനങ്ങളെ കുറിച്ചു പരിശോധിക്കുന്നു. ഓരോ മേഖലയിലും നേരിട്ടുള്ള ഒഴിവാക്കലുകലാണോ അതോ വിവേചനാത്മകമായ പ്രവർത്തങ്ങളാണോ നേരിടേണ്ടിവരുന്നത് എന്ന് വിശകലനം ചെയ്തു. ട്രാൻസ്വുമൻ ആണ് കൂടുതലായും ഒഴിവാക്കൽ അനുഭവപ്പെടുന്നു, എന്നാൽ ഇത്തരം വിവേചന രീതികൾ ട്രാൻസ് മെന്നുകൾക് താരതമ്യേന കുറഞ്ഞ തോതിൽ ആണ് അനുഭവിക്കേണ്ടി വരുന്നത്. പ്രധാനമായും , അധിക മേഖലകളിലും പ്രവർത്തന ഘട്ടത്തിൽ കൂടുതൽ വിവേചനം നേരിടേണ്ടി വന്നിട്ടുള്ളതു. കുടുംബ മേഖലയിൽ മാത്രമാണ് പ്രവേശന ഘട്ടത്തിലെ ഒഴിവാക്കൽ കൂടുതലായി കാണപ്പെടുന്നത്. സാമൂഹിക അനാദരവ്, വിഭജിത സമീപനങ്ങൾ, അടിസ്ഥാന സൗകര്യങ്ങളുടെ കുറവ് എന്നിവ ഇതിന് പ്രധാന കാരണം.

ഈ പഠനഫലങ്ങൾ ട്രാൻസ്ജെൻഡർ സമൂഹത്തെ ഉൾപ്പെടുത്തുന്ന നയങ്ങൾ രൂപപ്പെടുത്താനും, സമത്വപൂർണ്ണ സാമൂഹ്യ-സാമ്പത്തിക സാഹചര്യങ്ങൾ സൃഷ്ടിക്കാനും സഹായിക്കുന്നു.

സൂചക പദങ്ങൾ: *ട്രാൻസ്ജെൻഡർ, സാമൂഹിക ഒഴിവാക്കൽ, ഇന്റർസെക്ഷണാലിറ്റി, ശേഷി സമീപനം, സാമൂഹിക-സാമ്പത്തിക ഫലങ്ങൾ, കേരളം*

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ABBREVIATION

Abbreviation	Full Form / Description
B-SEM	Binary - Structural Equation Modeling
CBO	Community-Based Organization
CAT	Common Admission Test
DBT VARNAM	Direct Benefit Transfer – Varnam Scheme
FGD	Focus Group Discussion
GFID	Gender Friendly Index for Development
GDP	Gross Domestic Product
HDI	Human Development Index
HIV	Human Immunodeficiency Virus
JRF	Junior Research Fellowship
KILE	Kerala Institute of Labour and Employment
KMRL	Kochi Metro Rail Limited
KSLMA	Kerala State Literacy Mission Authority
KSWDC	Kerala State Women's Development Corporation
KWC	Kerala Women's Commission
LGBTQI	Lesbian, Gay, Bisexual, Transgender, Queer/Questioning, Intersex
LSGI	Local Self-Government Institution
MAT	Management Aptitude Test
MSDE	Ministry of Skill Development and Entrepreneurship
MtF	Male to Female (Trans-Woman)
NBCFDC	National Backward Classes Finance and Development Corporation
NCERT	National Council of Educational Research and Training
NEP	National Education Policy
NGO	Non-Governmental Organization
NHRC	National Human Rights Commission
NISHTHA	National Initiative for School Heads' and Teachers' Holistic Advancement
NWC	National Women's Commission
OPHI	Oxford Poverty and Human Development Initiative
PCI	Per Capita Income
PHC	Primary Health Centre
PM-DAKSH	Pradhan Mantri Dakshta Aur Kushalta Sampann Hitgrahi Yojana
PMKVY	Pradhan Mantri Kaushal Vikas Yojana
RBI	Reserve Bank of India
SAPHALAM	State Assistance Programme for Holistic Advancement of Learners in Marginalised Communities
SDG	Sustainable Development Goals
SEDG	Socially and Educationally Disadvantaged Groups
SJD	Social Justice Department
SMILE	Support for Marginalised Individuals for Livelihood and Enterprise
SOAS	School of Oriental and African Studies (University of London)
TG	Transgender

UGC	University Grants Commission
UNDP	United Nations Development Programme
WHO	World Health Organization

Chapter 1
Introduction

'Gender is an identity gained through repeated bodily acts.' Therefore, gender is performative, not a fixed identity.

-Judith Butler, gender theorist.

1.1 Background of the Study

For a long time, India's transgender minority has lived on the margins of society. Only after the Supreme Court's momentous ruling in 2014, known as the NALSA decision, were transgender people officially accepted as the 'third gender'. The term "Transgender" now encompasses a wide range of identities and experiences, including transsexuals, male and female cross-dressers (also known as "transvestites," "drag queens," or "drag kings"), intersexed individuals, and men and women with gender typical characteristics, regardless of sexual preference. The transgender Persons (Protection of Rights) Act, 2019 defines transgender person, "as a person whose gender does not match with the gender assigned to that person at birth and includes trans-man or trans-woman (whether or not such person has undergone Sex Reassignment Surgery or hormone therapy or laser therapy or such other therapy), person with intersex variations, genderqueer and person having such socio-cultural identities as kinner, hijra, aravani and jogta".

It is obvious that there are many more transgender people in India who have not disclosed their identity due to social stigmas and fear of discrimination, (Naik, 2018). Transgender persons are fighting prejudice and inequity in society and trying to free themselves of the chains that bind them all over the world. There is discrimination everywhere on account of nationality, ethnicity, gender, sexual orientation, caste, religion, and customs. Furthermore, discrimination against transgender individuals has been experienced in relation to gender identity and expression. As a result, the transgender population deals with issues of prejudice, inequality, and unfavourable public perceptions. Despite their global reach, their visibility and acceptance are restricted, (Anderson, 2020).

In India, transgender persons have been documented for over 4,000 years. In Indian society, they were recognised and treated as accepted communities. They were invited

on rare occasions and were thought to bring good fortune. The transgender community was once venerated in society and viewed as demi-gods in Hindu scriptures. They held great social standing and powerful positions throughout the Mughal era. They also served as imperial guards, handled administrative duties, and gave "badhai," or blessings, at marriages and births. The 18th century saw the beginning of transgender people's decline from grace during British colonial authority in India, (Narayan, 2022)

For millennia, transgender individuals have been a part of Indian society. In almost the earliest documents of ancient India, there existed historical evidence of the acceptance of "third sex" or those who were not confirmed as male or female. The notion of "tritiyaprakriti" or "napumsaka" was a fundamental component of early Vedic and Puranic literatures, folklore, and Hindu mythology. The lack of capacity for reproduction had previously been referred to as "napumsaka,(Sharma, 2012).

The Hijra/Transgender group is an ancient third-gender community in the Indian subcontinent with distinct gender roles. Hijras were prominent in Islamic royal courts, including the Ottoman empires and Mughal authority in Mediaeval India. They held prominent positions such as political advisors, administrators, generals, and harem guardians.. Hijras were considered bright, trustworthy, and passionately loyal, and they had unfettered access to all locations and parts of the populace, thus playing a significant role in the politics of empire construction throughout the Mughal Empire.

During the British time in the Indian subcontinent, hijras received protection and advantages from some Indian governments by joining the hijra society. The rewards included land, food, and a modest amount of money for agricultural households in a certain area. However, British legislation removed these privileges because the land could not be inherited through blood relations. The British colonial authorities attempted to criminalise the hijra minority and deny them their civil rights. The colonial authority classified hijras as a distinct caste or tribe in several sections of India. The Criminal Tribes Act of 1871 classified all transgender persons who engaged in activities such as kidnapping and castrating minors, or performing in female attire in public spaces, as offenders. These actions were subject to penalties that could include imprisonment for up to two years, monetary fines, or both. This pre-independence

legislation has continued to influence the vulnerable position of hijras in contemporary society. Even though the Act was abolished in 1952, it left behind a lasting legacy of bias against certain communities, particularly hijras, which persists through various local regulations (Michelraj, 2015).

Kerala, a southern Indian state, is well known for its liberal social policies, high rates of literacy, and generally good medical standards. The experiences of transgender people, especially transgender women and transgender men, however, show a complex interaction between modernity and tradition despite its gains in a number of social indicators. In the past, transgender people in Kerala and other parts of India have been accepted in specific cultural contexts. One such context is the hijra community, which has long existed in South Asian society. However, marginalisation and social rejection have frequently accompanied this historical recognition.

Transgender person's issues have become much more visible in the last few decades thanks to advocacy, legislative changes, and rising public awareness. The state of Kerala has made strides in promoting transgender inclusion. One such move is the 2015 Kerala transgender Policy, which attempts to enhance the rights and well-being of transgender people. Despite these initiatives, transgender persons in Kerala still have a lot of obstacles to overcome before they can fully integrate into society and lead fulfilling lives.

The trans community members are still live in the edges of society. They are frequently denied basic human rights and face violence daily. This poses difficulties to obtaining education, social entitlements, and exercising our fundamental rights as citizens of this country. They experience severe prejudice in their daily lives and are exposed to harassment, violence, and sexual assault, including molestation, rape, forced anal and oral sex, gang rape, and other significant oppressions. Furthermore, they experience widespread prejudice in many aspects of society, including work, legal services, education, and healthcare. This extreme form of discrimination based on gender identification restricts equality before the law.

The Indian Census has been gathering data for years, but it has never recognised the

third gender, or transgender persons. Nonetheless, information about transgender people was gathered for the 2011 Census under the Gender category (under "Others"), along with information about their caste, job, and literacy. According to the census, there are around 4.88 lakh transgender people in the world. The data has been mainly associated with the males section because, although they can be counted as women upon request, they are typically counted as men. This makes it impossible to remark on the true number of transgender people, albeit an approximation has been offered by the census. Additionally, 55,000 children were identified by their parents as transgender in the 2011 census.

Over the years, both central and state governments have made sustained and major efforts to develop and implement a trans-inclusive society. The fundamental rights of transgender people are even denied, in spite of all constitutional safeguards, including the freedom of expression, education, personal liberty, and the right to dignity, (Anusha A, Rashmi Ram Hunnur, 2019).

Despite having the same rights as everyone else, transgender people are compelled to live as second-class citizens in their own nation. In Kerala, there is a great deal of social shame and discrimination against transgender people. Because of strongly rooted gender stereotypes and biases, transgender women, in particular, frequently experience significant social ostracism and violence. Although they are less visible in public debate, transgender males have similar difficulties in terms of social acceptance and identity validation. Their capacity to use public services, engage in social activities, and build enduring connections is impacted by this discrimination.

Transgender people face acute economic instability. When educational possibilities are scarce and employment prejudice persists, transgender individuals are frequently forced into informal and unstable employment. The inability of transsexual men and women to obtain respectable jobs adds to their financial fragility and dependence on social services. The transgender community requires additional support and care. It is necessary to take the necessary actions to raise public awareness and sensitise society to the fact that transgender people are members of society, (Neeraja, 2014).

Low educational attainment is a key factor in social and economic exclusion. transgender persons often work in low-wage jobs or are unemployed, which is a common characteristic of their economic exclusion across nation. Additionally, transgender persons are more likely to be excluded from owning assets like housing and accessing services like piped water and electricity, (Justino & Litchfield, n.d.)

1.2 Statement of the problem

Kerala is considered a state with strong social indicators such as high literacy, highly improved access to healthcare, and a high level of socio-political participation compared to other states of the country. Kerala state is very progressive in its approach towards transgender people. Kerala was the first among the Indian states to introduce a transgender Policy in 2015. Even though having these positive progressive measures the transgender people are living in Kerala at the edges of the society. Kerala, often celebrated for its progressive policies and advancements in human development, has been a pioneer in addressing issues related to marginalized communities. Their struggles span across various domains of life, including family, housing, education, employment, healthcare, and law and order, creating significant barriers to their social and economic integration.

Transgender people are either swept under the carpet in the family or forced to go out of their homes as they are harassed in the school, college and in society. So, they are excluded not only in society but in their home because of their identity. Family ostracizes their children when they realises they belong to a third gender or a gender monority groups (KSLMA:2018). Transgender people face many problems such as fear, shame, social discrimination, depression, poor socio-economic outcomes, and suicidal tendencies. They are unable to live a dignified life, once their gender status is revealed (SJD:2014-15)

Release of transgender Survey Report 2015, many government initiatives for mainstreaming transgenders through different educational, employment, and healthcare services under the Kerala transgenders Policy 2015 and the influence of emerging social media platforms, transgenders began to get more visibility in recent times and the

public sphere began to make accommodate them in the recent past. Still, transgender people remain the most excluded community in the Kerala society. They have been unable to ensure their social and economic participation in mainstream society.

While there has been an increased recognition of transgender rights in recent years, the exclusion they face remains a relatively underexplored area of research. Most studies in this context are qualitative, with limited quantitative research that systematically measure and compare the experiences of exclusion and its relation with socio-economic outcomes. This gap in research calls for a deeper and data-driven understanding of the socio-economic status of transgender individuals in Kerala and the multifaceted nature of their exclusion. Their rights are not protected and they are excluded in every sphere of life such as Family, Housing, Education, Employment, Healthcare and law and justice.

Trans-men are born in the body of women and it again possesses difficult for them to express their identity since women are expected to keep a particular decorum in the patriarchal society (Vinshy p:2023) therefore within the transgender community trans-women are more visible in society. Even though the issue of exclusion towards the transgender community is very high, the extent of exclusion among trans-men and trans-women is entirely different.

The first objective of this study is to assess the current socio-economic profile of transgender persons in Kerala using quantitative and qualitative tools. This includes a comparative analysis of Trans-Men and Trans-Women to identify differences in their socio- economic variables. The second objective seeks to explore the forms and extent of exclusion experienced by transgender individuals across six critical domains, along with a comparison between trans-men and trans-women. Finally, the study aims to examine the relationship between exclusion and socio-economic outcomes.

1.3 Relevance of the Study

This study is highly relevant as it examines the current socio-economic profile of transgender individuals in Kerala, focusing on their lived experiences across various domains. Despite Kerala's reputation for progressive policies and high Human

Development Index, transgender individuals face significant challenges in achieving social inclusion and economic stability. The research aims to shed light on these challenges and provide insights into the exclusion they encounter.

The study explores two critical aspects of exclusion: access to institutions and exclusion while functioning within those institutions. Transgender individuals encounter barriers that limit their ability to access and effectively engage within essential domains such as education, employment, and healthcare. By addressing these dual dimensions of exclusion, the research provides a comprehensive understanding of the systemic barriers faced by this marginalized group.

A key focus of the study is to analyze the relationship between exclusion and the socio-economic outcomes of transgender individuals. It investigates how exclusion in domains such as family, housing, education, employment, healthcare, and law and justice correlates with their Socio-Economic outcomes. The research also considers variations within the transgender community, comparing the experiences of Trans-Men and Trans-Women to highlight the unique challenges faced by each group.

This study is highly relevant as it addresses a critical gap in understanding the socio-economic exclusion faced by transgender individuals in Kerala. By exploring the intersection of exclusion across multiple domains and its relation with socio-economic outcomes, the research provides valuable insights that can inform policy reforms, improve social support systems, and enhance the quality of life for transgender individuals. The findings will not only contribute to academic discourse in transgender studies but also offer practical recommendations for creating a more inclusive society.

1.4 Scope of the Study

This study focuses on understanding the socio-economic outcomes and the extent of exclusion experienced by transgender individuals, specifically Trans-Men and Trans-Women, in Kerala. It adopts a mixed approach by using qualitative and quantitative tools. Addressing a significant gap in existing research by providing a comparative analysis of these experiences. The study examines exclusion across six critical domains: family, housing, education, employment, healthcare, and law and order, analyzing

stages of accessibility, functioning, and identification of key discriminators. It also evaluates socio-economic outcomes through dimensions such as housing quality, educational attainment, income status, health status, legal rights, and social and community resources. The study is geographically confined to Kerala, a state noted for its social development but still struggling with challenges in gender inclusivity. The findings aim to offer valuable insights for policymakers, researchers, and activists working toward the empowerment and inclusion of transgender individuals, with broader implications for similar contexts at the national and international levels. Because the analysis depends on self-reported data, it is possible that the results are influenced by recall limitations or biases stemming from socially acceptable responding. Also, the use of snowball sampling may limit the generalizability of the results beyond the sample.

1.5 Research Questions

This study addresses the following research questions:

1. What is the socio- economic profile of transgenders in Kerala? Is there any difference in socio economic variables within the Transgender community?
2. What are the forms of exclusion faced by transgenders? How does Exclusion operate across five domains (education, employment, health, housing, and law and justice) at broadly defined two points (access to institution and while functioning within the domain)?
3. How are different Domains of exclusion associated with extent of exclusion? Are there any differences in breadth and depth of exclusion among transgenders people in Kerala?
4. What is the extent of exclusion among the transgenders?
5. How does the extent of exclusion relate to transgenders' socio-economic outcome?

1.6 Objectives

The following are the specific objectives of this study:

1. To identify the socio-economic profile of transgenders in Kerala.
2. To discern the different forms of exclusion faced by transgenders and to

Measure the severity of exclusion across the different domains among transgenders in Kerala

3 To measure the Socio-Economic Outcomes and to examine the relationship between extent of exclusion and socio-economic outcomes of transgenders in Kerala.

1.7 Hypotheses

- There is a significant statistical difference in the Socio-Economic characteristics between Trans-Men and Trans-Women
- There are differences in the extent of exclusion faced by transgender individuals across the domains, with variations in the experiences of exclusion among transgender individuals.
- There is a significant relationship between exclusion in various domains (family, housing, education, employment, healthcare, and law and order) and the socio-economic outcomes of transgender individuals in Kerala.

1.8 Data Collection

The data collection process was designed to align with the objectives of the study, which aimed to examine exclusion faced by transgender individuals in Kerala across six domains: family, housing, education, employment, health care, and law and order. The data collected provided insights into the socio-economic outcomes and the factors contributing to exclusion.

The research is based solely on primary data acquired from transgender people in several regions of Kerala. The information is gathered using a pre-designed interview schedule that includes a series of structured questions about various aspects of the study. Before finalising the study's interview schedule, exploratory methods such as a pilot study with 89 transgender people, case studies, in-depth interviews, and focus group discussions (FGDs) were used. The exact population size of transgender individuals in Kerala is not officially documented. Various estimates from different sources highlight the lack of consensus on the population size. According to the 2011 Census, there are 3,902 transgender individuals in Kerala. A disability census reported 4,267 individuals, while a sampling survey conducted by the Social Justice Department

estimated 25,000 transgender persons. This figure is underestimated since many people are hesitant to identify their gender identity (Gender Statistics, 2014-15). The transgender policy provides approximate data on the number of transgender persons living in Kerala; the state has about 25,000 transgender people. The majority of them are unseen to the mainstream due to societal divergent views (SJD, 201 Information obtained through RTI filings indicated 1,124 individuals registered with the Department of Social Justice and 2,234 individuals registered across 14 district social justice offices.

Given these varying estimates, the sample size was determined using the 2011 Census population of 3,902 as the reference. Cochran's sample size calculator was used to calculate the required sample size for the study, resulting in a total of 351 participants. This sample was deemed representative for the purpose of the research.

The issues faced by trans-men (FtM) and trans-women (MtF) are entirely different. However, accurate data regarding the proportion of trans-women and trans-men in Kerala's transgender population is not readily available. But the survey conducted by Kerala State Literacy Mission reveals that 81 per cent are trans-women and the remaining are trans-men. The survey of transgender people based on which state policy was drafted comprised 98% of transgender women in Kerala. The visibility of trans-men in mainstream Kerala is comparatively less. However, transgender activists and other NGOs have informed us that there are far more trans-men in Kerala than what has been found in the previously mentioned surveys. The majority of the literature at present under examination focusses on trans-women in Kerala. There aren't many studies on trans-men. similarly, there are currently no quantitative studies that compare trans-men and trans-women. 30% of the trans-men population and 70% of trans-women made up the study's overall sample.

In this study, A purposive sampling method was employed to ensure representation of both Trans-Men and Trans-Women. Additionally, snowball sampling was utilized to reach participants in diverse locations and communities, given the social invisibility and stigmatization often faced by transgender individuals. This approach facilitated access to a broad and diverse sample. Information from around 65% percent of the sample respondents was collected by adopting the direct personal interview method, and the

data from the remaining respondents in the sample were obtained by using the telephonic interview method.

Data was collected using a structured questionnaire, which included both quantitative and qualitative components. The questionnaire covered six domains of exclusion with multiple statements for each stage: accessing institutions, functioning within the domain, and identifying key discriminators. Likert-scale responses were used to capture the degree of exclusion experienced, with higher scores indicating higher levels of exclusion. The data collection was conducted over a period from January 1-2024 to May 31-2024. Initial participants were approached through community-based organizations (CBOs), non-governmental organizations (NGOs), and Hijra communities. Subsequently, snowball sampling helped identify additional participants. Before beginning data collection, the study's objectives were explained to the participants, and their informed consent was secured.

The primary challenge was reaching Trans-Men, who are often less visible within transgender networks compared to Trans-Women. Efforts were made to address this through targeted outreach and collaboration with organizations supporting Trans-Men. The study also faces the limitation of relying on self-reported responses, which may be shaped by social desirability effects. However, the anonymity and confidentiality ensured during data collection aimed to mitigate this issue.

The data collection process was carefully designed and implemented to ensure robust and reliable data, which forms the foundation for analyzing the extent and effects of exclusion on the socio-economic outcomes of transgender individuals in Kerala.

1.9 Methodology of the Study

The present study adopts a mixed-methods research design to investigate the nature and extent of exclusion faced by transgender individuals in Kerala and its subsequent impact on their socio-economic outcomes. Considering the intersectional and context-specific dimensions of gender identity and social exclusion, the integration of both quantitative and qualitative methods was deemed appropriate to capture the complexity of the research problem. The quantitative component involved the administration of

structured questionnaires to 351 transgender respondents, designed to measure exclusion across six critical domains—family, housing, education, employment, healthcare, and law and order. To supplement and contextualise the quantitative findings, qualitative narratives were incorporated based on personal accounts shared during fieldwork. The inclusion of these lived experiences provided valuable insights into the structural and interpersonal barriers that are often obscured by statistical data alone. This methodological approach aligns with established practices in social science research, particularly in studies focusing on marginalised populations, and contributes to a more holistic and nuanced understanding of the phenomenon under investigation.

The first objective aims to explore the socio-economic characteristics of transgender individuals, including their demographic details, educational qualifications, employment status, income levels, and housing conditions. The research adopted a mixed-methods design, combining quantitative and qualitative methods. The quantitative component involved the use of descriptive statistics to summarize the demographic and socio-economic profiles of the participants, including measures such as frequency distributions, percentages, mean, median, and standard deviation. The analysis used non-parametric tests, namely the Mann–Whitney U and Kruskal–Wallis H tests, to examine statistically significant variations in socio-economic indicators among gender identities and other categories, as the data did not follow a normal distribution. Complementing the quantitative analysis, qualitative narratives were incorporated to provide deeper insights into lived experiences, offering context and meaning to the statistical findings. These narratives, drawn from in-depth interviews with select participants, enriched the understanding of how various socio-economic factors shape the everyday realities of transgender individuals in Kerala.

The second objective focuses on understanding the exclusion experienced by transgender individuals across six domains: family, housing, education, employment, health care, and law and order. Exploratory Factor Analysis (EFA) was conducted to identify key indicators of exclusion within these domains, ensuring the identification of latent structures underlying exclusionary experiences. The severity of exclusion was quantified using indices derived from multiple indicators, computed by aggregating

responses from the Likert-scale items in the questionnaire. The relationship between exclusion and socio-demographic factors was assessed using the Chi-square test, while differences in exclusion severity between Trans-Men and Trans-Women were analysed using the Mann-Whitney U test and Kruskal-Wallis test.

The third objective examines the impact of exclusion on socio-economic outcomes, including housing quality, education, income, health status, legal rights, and social and community resources. Housing quality was assessed based on living conditions, while education was measured by years of schooling. The income dimension was evaluated using the Income Index, calculated using the logarithmic transformation approach suggested by Anand and Sen (2000). Health status was represented by indicators of mental and physical well-being. Legal rights were measured through access to voting, marriage registration, property rights, and justice mechanisms. Social and community resources were assessed based on social networks, support systems, and access to public services. Statistical tools such as correlation and regression analyses were employed to explore the relationships between socio-economic outcomes and exclusion. indices. Additionally, non-parametric tests, including the Mann-Whitney U test and Kruskal-Wallis test, were utilized to compare socio-economic outcomes across varying degrees of exclusion.

The study is based on a sample of 351 transgender individuals from Kerala, including 92 Trans-Men and 259 Trans-Women. A purposive sampling technique was adopted to ensure the inclusion of diverse participants. Data was collected using a structured questionnaire designed to capture socio-economic characteristics, experiences of exclusion, and outcomes across key dimensions. Exclusion-related items were measured on a Likert scale, where higher scores indicated higher levels of exclusion. Ethical guidelines were strictly followed throughout the study. Participants were informed about the research objectives and provided written consent prior to participation. Confidentiality and anonymity of the respondents were maintained

1.10 Area of the Study

The state of Kerala is the Area of this study. In Kerala, transgender organisations began

to come out to the public ten years ago. They have struggled and shown their determination to the public without fear since 2010. They were able to explore social places and come out thanks to the state's queer movements. Transgender persons are concentrated in the state's urban areas, primarily in Kozhikode, Ernakulam, and Thiruvananthapuram, because of social acceptability and possibilities to find employment (Aneesh, 2016). People who identify as transgender are seen as mythological figures and semi-gods who are accorded more reverence than approval; the social climate in Kerala is even more distinct. Their lives are considerably harder and more stigmatised in the state because they don't have such a history. To make ends meet, they take part in sex work, ritual dance performances on special occasions (badhai), blessings (besthi), and begging in some places (Michelraj, 2015). Because it is illegal to beg, sex work is not socially acceptable, and transgender people's life in Kerala are miserable due to the rejection of blessings and ritual dance performances, they struggle to survive.

Due to the existence of cultural differences, the issues faced by transgender people are entirely different in Kerala. Their lives are unacceptable and discriminatory in Kerala due to a lack of exposure to and understanding of gender diversity in the community. Although the number of persons revealing their identities is rising, social acceptance hasn't changed in a while. Transgender people lack respect, equality, opportunity, and social acceptability, even in the middle of all government assistance initiatives. Every citizen of the country is entitled to these things.

1.11 Chapter scheme

The study has been structured into eight chapters as follows:

The first chapter includes background of transgenders persons, research problem and scope of the study, relevance of the study, research questions, objectives, hypothesis, data sources and sample size, methodology, area of the study and the chapter scheme.

The second chapter gives relevant literature review related to the study. The study's conceptual framework, theoretical background and a review of empirical studies related to the deprivation of transgender individuals are also included in this chapter.

The third chapter examines the policies and initiatives undertaken by both the Kerala state government and the central government to support the transgender community, focusing on the transition from exclusion to inclusion.

Chapter four presents a detailed analysis of the socio-economic profile of transgender individuals in Kerala. It explores key demographic characteristics such as age, education, employment, income, and living conditions, providing a comprehensive understanding of the socio-economic profile of the transgender community.

The fifth chapter presents the indicators of each domains of Exclusion of transgender community in Kerala. This chapter deals with exclusion within and between the domains, and the relative intensity of various domains.

Chapter six explores the various domains of exclusion faced by transgender individuals, including family, housing, education, employment, healthcare, and law and order. It examines both within-domain exclusion, focusing on the challenges faced during access and functioning within each domain, and between-domain exclusion.

Chapter seven examines the relationship between the degree of exclusion faced by transgender individuals and their socio-economic outcomes, including housing quality, education, income, health, legal rights, and social resources.

The final chapter is the summary and conclusion of the study. Here, we discuss the major findings and the contribution of the study. Furthermore, it also highlights the policy implications, the contribution of the thesis, the limitations of the study, and flags issues for further research.

Chapter 2
Review of Literature

2.1 Introduction

All studies require a review of the theoretical and empirical literature related to the topic of the study. Various research and articles have been published on a range of subjects pertaining to various aspects of the transgender community on national and worldwide levels. The existing literature in publication indicates that transgender issues, movements, and empowerment in India are not well-researched topics. Books, research, and surveys about transgender persons are common, with most coming from a global viewpoint and a select number from a national one. A review of the literature on the subject reveals there is an absence of quantitative research on transgender individuals in Kerala.

this chapter includes six sections. The conceptual framework of the study is covered in the second section. The study's theoretical literature Review is presented in the third section. The empirical research on the exclusion of transgender persons is presented in the fourth section. The operational definition employed in the study is described in the fifth section, and the research gap is identified in the sixth section.

2.2 Conceptual Framework

Social exclusion is a multifaceted, all-encompassing term that encompasses loss of participation in society and social interactions in addition to material, economic, or health deprivation.(Burchardt et al., 1999; Bradshaw et al., 2000; Tsakloglou and Papadopoulos, 2002; Whelan et al., 2002; Chakravarty and D'Ambrosio, 2006; Bossert et al., 2007; Poggi, 2007).

“In particular, the three characteristics that constitute social exclusion are pertinent. Initially, social exclusion refers to the denial of equal opportunities across various domains. Second, the means and channels by which people or groups are completely or partially closed away from the society in which they reside become embedded in social interactions. This is known as social exclusion. Thirdly, depriving excluded social groups of equal opportunity or access leads to human poverty, a lack of freedom, and general deprivation” (Haan 1999; Sen 2000)

Amartya Sen discusses the various features and interpretations of the phrase social exclusion (Sen 2000). The terms "unfavourable exclusion" and "unfavourable inclusion" refer to ‘two distinct situations: one in which some people are excluded (or at least kept out), and another in which some people are included (or may even be compelled to be included) on extremely unfavourable terms’. Social exclusion is not easily defined or standardised. It has been widely characterised as processes that socially isolate people and groups, preventing them from participating in society's normative activities (Power and Wilson, 2000). Social exclusion is defined as a social process in which certain social groups are denied fair and equal opportunities in various spheres of society, resulting in individuals from excluded groups being unable to participate in the basic political, economic, and social functioning of society (Buvinic 2005).

In this study, Direct exclusion or Exclusion at access point refers to the explicit denial of access to resources, services, or opportunities within various domains. This was measured using a 5-point Likert scale, which captured the degree to which transgender people were explicitly denied accessing essential aspect of each Domain. Indirect exclusion or Exclusion while functioning within the Domain, also referred to as unfavourable inclusion, occurs when access is granted but is treated them by experiences of discrimination, or inadequate support. To measure indirect exclusion, three sub-variables were identified for each domain: Inclusive and Supportive Environment, Infrastructural Accessibility, and Level of Personal Safety. Responses were collected for multiple statements under each sub-variable using a 5- point Likert scale, and the aggregate scores of these sub-variables were used to compute the overall measure of indirect exclusion for each domain. Additionally, the role of key actors was examined to understand their contribution to exclusion within each domain. The extent of exclusion associated with these key actors was also measured using a 5-point Likert scale, which indicated the degree to which their actions or attitudes contributed to transgender person's exclusionary experiences. The conceptual framework of exclusion in different domains are depicted in the following table.

CONCEPTUAL FRAMEWORK FOR DOMAINS OF EXCLUSION

	FORMS OF EXCLUSION IN DIFFERENT DOMAINS					
SOURCE POINTS FOR EXCLUSION	FAMILY	EDUCATION	EMPLOYMENT	HOUSING	HEALTHCARE	LAW AND JUSTICE
ACCESS TO THE DOMAIN	• Access to Domain	• Access to Domain	• Access to the Domain	• Access to the Domain	• Access to the Domain	• Access to the Domain
WHILE FUNCTIONING WITHIN DOMAIN	• Living environment • Infrastructural access • Personal Safety	• Learning environment • Infrastructural access • Personal Safety	• Working environment • Infrastructural access • Personal safety	• Living environment • Infrastructural access • Personal Safety	• Healthcare environment • Infrastructural access • Personal safety	• Inclusive and supportive environment • Infrastructural access • Personal safety
KEY ACTORS	▪ Parents ▪ Siblings ▪ Neighbors ▪ Other relatives	▪ Teachers ▪ Co- students	▪ Co-workers ▪ Employers/ higher officers ▪ Customers	▪ Parents/ Guardians ▪ House Mates	▪ Doctors ▪ Lab technician ▪ Pharmacist ▪ ANM/nurse ▪ Anganawadi workers ▪ ASHA workers	• Police • Advocates

After reviewing the concepts related to social exclusion and social inclusion, the next step in the selection of indicators is to organise the information into a “conceptual framework”. In such work, the multifaceted nature of social exclusion is widely acknowledged. Various attempts have been made to model social exclusion by examining the ways in which information, resources, and services are distributed in society through voluntary, public, private, familial, and friend processes, among other mechanisms. As a result, a person's sense of inclusion or belonging in society is dependent on how well these systems function as a whole rather than just in one area.

For selecting appropriate indicators, I had gone through the various frameworks and corresponding indicators made by the several authorities to operationalise social exclusion. Those frameworks encountered in review of literature mentioned below.

A concise conceptual framework of social exclusion was suggested by Levitas and colleagues (2007) in the UK. It was called the "Bristol Social Exclusion Matrix," or B-

SEM, and it concentrated on three dimensions and ten indicators. These dimensions are Resources (material and economic resources, access to public and private services), Social resources (participation, economic participation, social participation, culture, education and skills, political and civic participation) and Quality of life (health and well-being, living environment, crime, harm and criminalization) and its corresponding indicators in B-SEM.

A second, more complex framework created by the Melbourne Institute of Applied Economic and Social Research in Australia (Scutella, et al., 2009) was influenced by the B-SEM framework. With the use of 25 distinct components, through this framework, finally selected seven dimensions of social exclusion: "material resources, employment, education and skills, health and disability, social, community, and personal safety".

The United Nations Development Programme (UNDP,2012) social exclusion index measures the status of people and their households across three dimensions of economic exclusion, exclusion from social services and exclusion from civic participation.

MPI was developed by the Oxford Poverty and Human Development Initiative (OPHI) with UNDP's Human Development Report Office and The Multi-dimensional Inequality Framework, developed by a collaboration of experts from The International Inequalities Institute at the London School of Economics, Centre for the Analysis of Social Exclusion, SOAS, and Oxfam also taken for reference of indicators selection

The Leaken Indicators developed in 2001 to measure poverty and social exclusion provide a useful measurement framework covering four dimensions of social exclusion: financial poverty, work, education, and health.

Indicators of general social exclusion are required to comprehend such a complex phenomenon. Selection of suitable combination of indicators reflect each dimension is very important. It means that every major area of concern should be covered by the selecting process. "The indicators should be mutually consistent, and the weights of individual indicators within the portfolio should be proportionate. It is also important that indicator portfolio ought to be optimised for transparency and accessibility". This

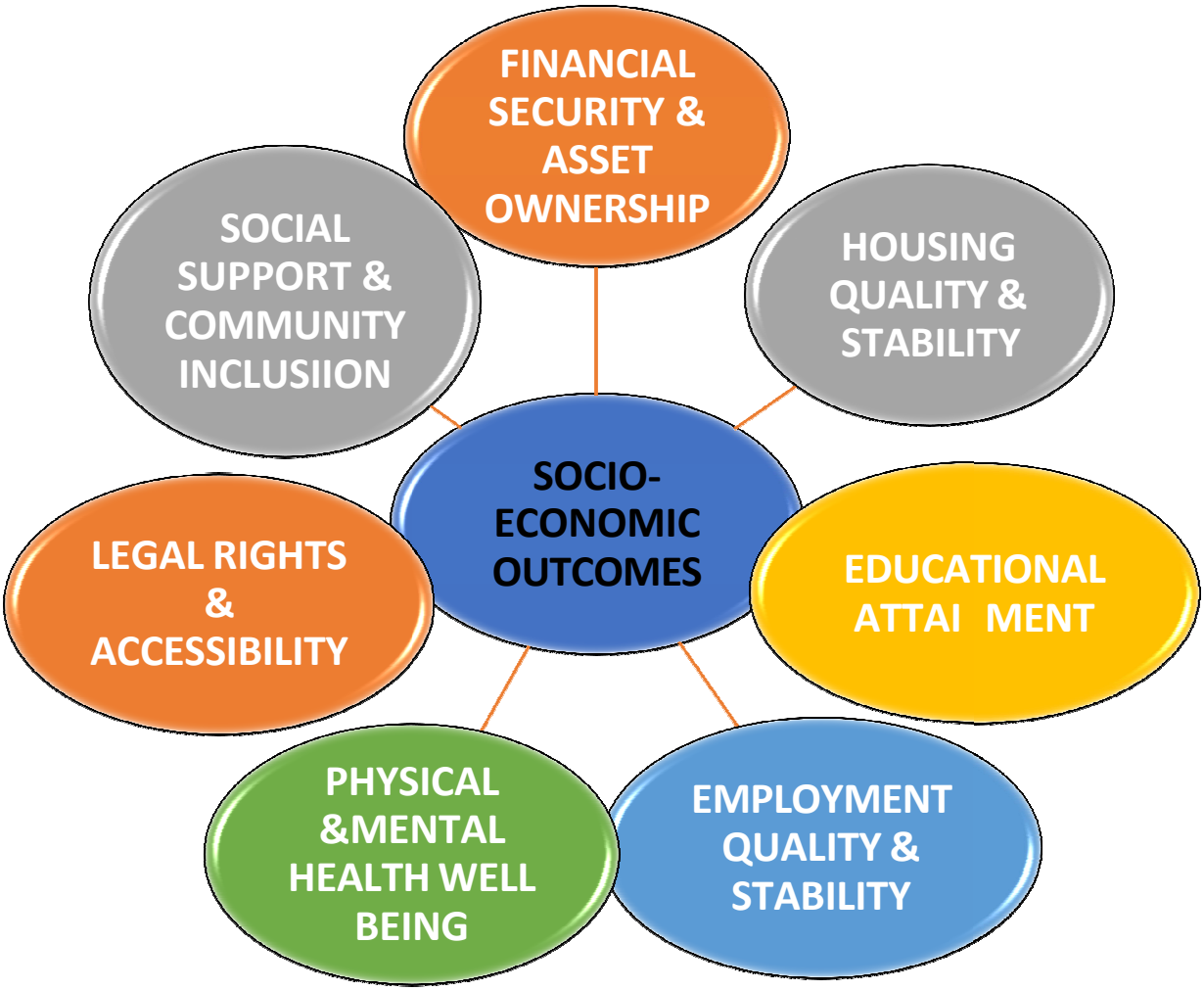
suggests that indications ought to be simple to read, look at, and comprehend. The indicators of each dimensions were selected on the basis of reviewing the literature, opinion of experts and Transgender activists and also availability of data. A number of iterations were used to ensure the selection of most appropriate/ suitable set of indicators which are suitable to measure the extent of exclusion of Transgender community.

In this study major domains of exclusion examined are education and skills, employment, health, housing, social and community resources and law and justice. The ability to participate in social interactions and work in more secure jobs is provided by education and skills. The educational domain of exclusion affects the years of schooling and attainment of employment relevant skill. The employment domain is important since a lack of it negatively impacts a person's entire socio-economic resources. The employment domain of exclusion affects the current employment status of a person who is in the working age group, the term of unemployment he had experienced in the last 3 years, level of income, asset ownership, household PCI, job security, remuneration for the existing job. The health domain, mental and physical health has also importance since adverse health conditions can negatively affect productivity levels, while having a disability can lead to social exclusion. Lack of accessibility to healthcare services is the most influential indicator of health domain. Inadequate housing can lead to limited accessibility of socio-economic services. The indicators of housing, such as type of house, ownership of house, ability to pay rent and adequate facilities in housing play a crucial role in determining social inclusion or exclusion. Social and community resources is important in assessing social exclusion as influences of individual access to social networks, availability of social support and accessibility to social services in determining extent of exclusion.

Conceptual Framework for the relationship between Exclusion and Socio- Economic Outcomes

The relationship between exclusion and socio-economic outcomes is deeply interconnected. Exclusion creates barriers in multiple dimensions such as education, employment, health care, housing, and access to social networks, limiting opportunities

for individuals to improve their socio-economic status. These barriers lead to poor socio-economic outcomes, such as low income, unstable housing, and poor health, reinforcing exclusion. Conversely, poor socio-economic outcomes can intensify exclusion. Financial instability, unemployment, or poor health often lead to social Stigmatization and isolation, further reducing access to opportunities and resources. Individuals trapped in this cycle face compounded disadvantages as exclusion and poor outcomes reinforce each other. This mutually reinforcing cycle highlights the need for comprehensive interventions that simultaneously address exclusion and its socio-economic consequences. These relations can be depicted in Picture:



2.3 Theories Analysed

The present study does not follow a single theoretical framework. Instead, it draws on multiple perspectives to examine the complex and multifaceted nature of exclusion experienced by transgender individuals in Kerala. Theories analysed include Social Constructivism Theories, Performativity Theories, Dicrimination Theories and some Exclusion Theories.

1. Social Constructivism

Feminist theory of social constructivism views gender as a component of social production. Men are expected by society to be masculine, strong, emotionally distant, heterosexual, or erotic. Women are said to possess lovely, delicate, courteous, and feminine traits. The social constructivist perspective holds that gender is the result of multiple social factors that do not come together to form a single, coherent shape. As a result, this worldview regards gender as a social construct.

In according to feminist theory, transgender people are unhappy with social constructivists' assumptions about their gender identity. Because they have the ability to choose outside of the social contract, humans are not only products of their surroundings. Gender construction is based on a gender binary framework that is widely accepted in society, from which transgender persons are excluded on all fronts. Since the social constructivist theory holds that all genders, including transgender people, are products of society, it does, in fact, support transgender rights.

2. Performativity

Gender Performativity Theory was introduced by Judith Butler (1990) in her book Gender Trouble. According to performance theory, a person's identity is shaped by social constructionism via their actions. Transgender people must thus separately create their identities through how they behave in society. Individual performance includes one's voice, demeanor, appearance, and social interactions. It is imperative to acknowledge that the performance of a transgender person is more than just an act. It is a reflection of their individual understanding of their gender identity and life experiences.

3. Discrimination Theories

Gender discrimination theories provide a solid framework for comprehending the systematic disparities experienced by transgender people. These ideas, founded on sociological, psychological, and feminist viewpoints, investigate how established gender norms perpetuate biases and structural disadvantages. According to the Gender Schema Theory, societies create inflexible binaries that shape individual behaviour and societal expectations, frequently marginalizing those who do not fit into these binaries. Similarly, Kimberlé Crenshaw's (1991) Intersectionality Theory emphasises how overlapping oppressive systems—such as race, class, and gender—interact to especially disadvantage transgender people, particularly in contexts like school, work, and healthcare. These frameworks demonstrate how societal constructions encourage transgender people's marginalisation by legitimising binary and cis-normative notions of gender identity.

When applied to transgender people's experiences, these theories shed light on the systemic discrimination that exists within societal institutions. For example, Queer Theory challenges normative frameworks by deconstructing the binary notion of gender and advocating for a continuum that includes transgender identities. This perspective is consistent with the real-world problems that transgender people confront while navigating systems established for cisgender people. Furthermore, the idea of Minority Stress focusses light on the psychological impact of systemic discrimination, which results in differences in mental health, socioeconomic position, and social inclusion. These theories all contend that tackling transgender prejudice necessitates reconsidering society norms and policies to guarantee inclusivity and equity. This is especially important in places like Kerala, where changing legal frameworks and progressive social movements attempt to minimise gender inequities while recognising the unique issues that transgender populations face.

4. Theories of Exclusion

a. Structural Exclusion theory

Structural Exclusion Theory emphasises how institutions such as education, healthcare, and employment are built on cis-normative norms, frequently failing to recognise or accommodate transgender identities. Stigma Theory, as defined by Erving Goffman, investigates how society's stigma identifies transsexual identities as aberrant, resulting in discrimination, social isolation, and limited prospects. Minority Stress Theory goes on to describe how rejection and discrimination produce chronic stress, which contributes to major differences in mental health, well-being, and social integration among transgender people.

Structural Exclusion Theory emphasises how institutions such as education, healthcare, and employment are built on cis-normative ideas, systemically marginalising transgender identities. Similarly, Stigma Theory investigates how transgender people are labelled as "deviant," resulting in discrimination, isolation, and diminished involvement in social and economic activities.

b. Intersectionality Theories

Kimberle Crenshaw's Intersectionality Theory provides a framework for understanding how overlapping oppressive regimes create unique experiences of exclusion and discrimination. This theory describes how transgender people's numerous identities, such as gender, race, class, ethnicity, sexuality, and disability, connect to produce compounded and different kinds of marginalisation. A transgender person who is also a member of a marginalised racial group may confront racism in addition to transphobia, exacerbating the obstacles they encounter in obtaining education, work, and healthcare. For transgender persons, intersectionality demonstrates how privilege and oppression coexist. A white transgender person from an affluent family might experience transphobia but still enjoy racial and socio-economic privilege, whereas a transgender person from a poor, rural, or local background may endure significant economic, cultural, and institutional marginalization. This approach is important in addressing exclusion because it turns the attention away from single-axis conflicts and towards a comprehensive knowledge of how many forms of discrimination interact. When it

comes to transgender exclusion, intersectionality emphasises the importance of targeted and inclusive policies that take into consideration the different and linked realities of their lives.

c. Sen's Analytical Framework of Exclusion.

Sen feels the idea of social exclusion is valuable since it emphasises the importance of relational concerns in deprivation. Social exclusion, while not inherently bad, might lead to other deprivations that have constitutive meaning. Sen's perspective on social exclusion presents important analytical distinctions. First, Sen believes that social exclusion is one of the primary reasons why an individual is unable to attain acceptable basic capabilities. Second, Sen (2000) distinguishes between different forms of exclusion. According to Sen (2000:15), active exclusion is a "deliberative policy that excludes some people from specific possibilities". Passive exclusion, "on the other hand, occurs when there is no purposeful attempt to exclude' and deprivation is the unintended effect of social processes or policy decisions".

2.4 Empirical Studies

In the context of present study, some pertinent literature on the subject of the exclusion of Transgender is reviewed and categorized under Two different heads: (1). exclusion of transgenders from different dimensions and (2). Effects of Exclusion

2.4.1 Exclusion of Transgenders from Different Dimensions

a. Education

Education serves as a basis for future opportunities, including employment. Although the state provided free basic education, not everyone had equal access to it, (Id et al., 2021). Low educational attainments are an important aspect of social exclusion and a significant contributing factor to economic exclusion, (Justino & Litchfield, n.d.). In terms of social integration and educational performance, transgender people confront significant challenges. Transgender people frequently have worse educational performance as a result of discrimination in educational institutions and a lack of supportive measures. Their marginalisation in a variety of contexts, such as the home

and community, also impedes their social integration.

Learning at the school level is the result of children's interactions with their educational environment as whole. Children form their notions and world views through a complex combination of socio-psychological and scientific concepts and processes that they internalise. In this setting, teachers, as well as other professionals such as teacher educators and school administrators, serve as catalysts, facilitators, and change-makers. The process of inclusion has to begin right from the foundational stage, (Material & Studies, 2020).

The majority of transgenders/Hijra abandoned their schooling education due to physical and verbal abuse, as well as other discrimination or ostracization faced in their homes and schools because of their feminine/masculine behaviour.

Transgender students drop out of school at a high rate for a variety of reasons, including harassment and discriminatory treatment in school, at home, and in hospitals. 100% of respondents reported being turned down for a job due of their gender identification. Many people have reported sexual harassment from spouses, police, and other forms of abuse against them. They often conceal them identify out of fear of discrimination, (Philip & Raju, 2020). LGBT individuals are often excluded from educational environments due to discrimination and discouragement, resulting in lower academic achievement (M.V. Lee Badgett a, □, Kees Waaldijk b, Yana van der Meulen Rodgers, 2019).

Because they lack access to basic necessities, infrastructure, education, housing, self-employment options, public work prospects, and other financial resources, transgender people are also economically marginalised members of our society. Additionally, these transgender people are denied access to both basic and specialised medical care facilities. Numerous non-governmental organisations and state governments around the nation have worked to empower and grant equal rights to Hijras. Few advancements and modifications are evident as a result of this effort in the corporate, private, film, and government employment sectors, (Kumaradhas, 2021).

A study in Tamil Nadu shows that many transgender persons came from families of

poor socio-economic status and had problems in family relationships when they revealed their gender identity to them. The problems ranged from beatings, verbal and non-verbal harassment, picking up, quarrelling, and cursing to gender correction through conversion therapy, emotional blackmailing, forced marriage, denial of ancestral property, refusing to introduce trans people to relatives and friends in social gatherings, house arrest, and eviction from homes (Arumai et al., 2014).

Another aspect of living a dignified existence that is covered by Article 21 is the freedom to select one's gender identity. Due to their lack of social and cultural participation, transgender people are denied access to public accommodations, healthcare, and education, which further denies them the constitutionally guaranteed rights to equality before the law and equal protection under the law. Additionally, it has been observed that the community experiences prejudice because they are effectively viewed like outcasts and untouchables and are denied the ability to vote (Article 326), run for office, get jobs, obtain licenses, and other rights. Section 21 stipulates that all elementary, intermediate, and higher education institutions run by the government, as well as all. (Gnana Kamali et al., 2021)

A study conducted in U.S among nationally representative sample of transgender students ages 18-40 on the access to higher education survey to examine the school experiences and higher education environments of transgender people. A fifth of transgender individuals (20.9%) reported having ever enrolled in vocational, technical, or trade (vo-tech) programs; 42.7% reported attending community college; 59.7% reported attending four-year college; and 9.2% reported attending graduate school. Twenty-eight percent of transgender people decided to attend a school in a different state or city than their hometown because they believed the new school would be more accepting of their identity. When the poll was completed, over a third (32.4%) of the transgender participants were enrolled students. Because they identify as LGBTQ, transgender adults have described feeling as though they don't fully fit in, having to conceal their gender identity or sexual orientation at school, and receiving unfair treatment, harassment, or bullying that has affected both the amount and quality of their education.

Compared to cisgender LGBQ people, transgender people reported three times as many lifetime instances of unfavourable treatment at school that affected their educational attainment or success. Almost one-third of transgender individuals reported experiencing discrimination from educators, staff, or administrators at any sort of higher education institution they had attended. And in higher education settings, over one-third reported having been the victim of bullying, harassment, or violence. The research's conclusions show that transgender people do not only face discrimination in high school and also in higher educational settings, (Conron et al., 2022).

Teachers and other students discriminate against many LGBT students in schools. Discrimination may lessen the educational value of LGBT students' time in school and deter them from pursuing higher education. When LGBT students experience discrimination and harassment at school, they are less likely to invest in their human capital their knowledge and skills and are less likely to be hired for higher-skilled positions, which affects the economy, (Khan et al., 2005). Due to documentation or identity documents that did not reflect their current gender presentation, transgender people have been refused entry to schools in several countries (Asdown et al., 2013). Universities may support the academic performance and general well-being of transgender students as well as the development of social justice in higher education by acknowledging, respecting, and embracing their different identities, (Buthelezi et al., n.d.)

LGBT kids may suffer from despair, social isolation, and stigma, which can lead to tardiness, absences, school dropouts, and in severe cases, suicide. These outcomes are in addition to the loss of years of education that can enhance their human capital.

b. Housing

Without "a home of one's own, that would be one of the most fundamental forms of social exclusion", (Id et al., 2021). Income disparity has a smaller impact on economic growth than social exclusion, (Series et al., 2015). One significant socioeconomic issue facing the neighborhood is housing. The bulk of Hijras and TG share housing in rented homes. The majority of the Hijras who were involved in begging reside in slums or

unofficial colonies because that is the only housing option available to them. They reside in huts in the slums there, with just a folding bed, a tiny television, and a few cutleries accessible. Most transgender people have trouble renting a home or a room for their needs as accommodations, (). According to Joseph (2013) and Aneesh (2017), transgender people's biggest issue is that their families don't accept them. The fundamental cause of this rejection is the widespread narrow-mindedness of society regarding gender identification.

That Transgender persons becomes helpless and has to find their shelter, food and other expenditure by himself. Most of the transgender in Kerala are staying outside home. Educational attainment, employability and productivity of transgender are highly correlated with the availability of a proper shelter, (Aneesh, 2017).

Transgender people often experience abuse, exploitation, and discrimination from their families. If their parents accept them as their own children, society will be unable to taunt them or cause issues for them. Families and society will need to evolve and accept them, (Mishra & Singh, 2018).

Hijra's “sex-gender norms and behaviours are frequently regarded as unconventional because they were not accepted by society throughout her childhood. Even though India is tolerant of a wide diversity of cultures, a family in that situation cannot accept their male child's feminine behavior”. It is usual for parents to explain how their child reacts to various stimuli, (Chakrapani et al., 2017).

Male-born transgender people are capable of understanding and realising who they are, and they can move away from their families and communities to live authentically. The patriarchal social norms in place ensure that transgender women of colour never have access to these opportunities, (Kerala, 2015).

For the transgender employees at KMRL, accommodation was initially an issue, but with prompt action from the Social Justice Department, a shelter home was set up for them. But because of the biases of the authorities, a large number of people are not happy with the current refuge, (Kurian & Manoj, 2021).

According to the Transgender Survey (2015), a quarter of them left Kerala for other districts because of problems with their gender identity. In order to live and evaluate the changes in his body during adolescence, a person must endure challenging circumstances. Many transgender people who come out must leave their family's home. That person loses all power and is left to discover his own way to pay for his food, housing, and other expenses, (KILE, n.d.)

Transgender individuals in higher education are vulnerable to harassment and discrimination in restrooms and dormitories. The National Transgender Discrimination Survey is used in the current study to investigate this problem. According to research, having a transgender identification or any other marginalised identity affects a student's ability to access restrooms and housing. Compared to those who identify as gender nonconforming, trans-women are more likely to be refused access to school restrooms and housing, (Seelman, 2014).

In modern India, every member of these subgroups faces extreme discrimination and harassment in all forms. They endure unjust treatment such as verbal abuse, physical and sexual violence, false arrests, denial of access to services, ancestral property, and educational opportunities, as well as victimisation in a variety of contexts, including the workplace, public spaces, healthcare facilities, and educational institutions, (Special & More, 2021).

A number of studies have shown that transgender individuals often face discrimination when trying to secure rental housing. Research by Budge et al. (2013) and Cohen et al. (2020) indicates that transgender people, particularly those who are visibly gender-nonconforming, are often rejected by landlords or denied housing due to their gender identity. In some cases, landlords engage in overt discrimination, while in others, the discrimination is subtler, with transgender applicants often being asked invasive questions about their gender identity or required to provide additional documentation not requested of cisgender applicants.

c. Employment

According to National Human Rights Commission (NHRC), “About 92% of Transgeder are excluded from the right to participate in any form of Economic activity in the country, with even qualified ones denied of Jobs”. Because of their gender, sexual orientation, and gender expression, transgender people experience severe prejudice at work. For transgender people, it results in unnecessary hardship and emotional stress, (Kuriakose Anu, 2024). According to a transgender survey conducted in Kerala, the community's primary source of job denials is transgender or gender non-conforming identification.

In Kerala in the modern period, the demand for dignified occupations and the mainstreaming of transgender identities through employment aim to eliminate the stigma associated with them. In the past, transgender people from Kerala have left the state and moved to other places, where they have joined the hijra community to live as transgender people, (Kuriakose Anu, 2024).

Studies by Grant et al. (2011) and Moore & Friel (2019) have found that transgender people, especially those who are low-income or young, are at a higher risk of homelessness compared to their cisgender counterparts. Many transgender individuals experience family rejection, which may lead to them being forced out of their homes and left with few options.

The first public sector metro, KMRL, appointed a transgender person, marking a significant historical stride towards the community's increased acceptance of transgender people in Kerala. It was discovered that transphobia and taboo around transgender people still persist in Keralan society. It has been acknowledged that transgender workers at the KMRL experience a range of emotions when it comes to work satisfaction. Nonetheless, it has led to a greater degree of social acceptability for them. Their pleasure is never solely dependent on KMRL's solution, (KILE, n.d.). Kudumbashree has created a parallel revolution by forming NHGs for transgender people. These initiatives not only boosted employability of transgender people but also provided them social acceptance and confidence as entrepreneurs, (KILE, n.d.).

Transgender people confront marginalisation in practically every aspect of life, including social, political, physical, and economic. These characteristics stem from the individual's chosen identity. Microfinance is an excellent platform for making their life more productive and safer, (Philip & Raju, 2020). They earn their living by dancing, singing, and begging. It is clear that many more transgender people in India have not revealed their identities due to social stigma and fear of prejudice, (Naik, 2018).

Even in their families, transgender people rarely have a secure place to go where they are not discriminated against and abused. Discriminatory sentiments directed against them frequently led to violence, typically of a severe kind, in public areas, police stations, jails, and even within their own homes. The transgender community is among the most marginalized in any society due to prejudice against them based on both gender and class. It is possible to lessen the socioeconomic costs of exclusion by making successful efforts to increase the social, economic, and political inclusion of transgender persons. These costs are evaluated and explored in this study, (Anju, 2019).

Their employment rate is very low because they are not expected to work in any government or private sector positions, (Naik, 2018).

A study conducted in Odisha reveals that approximately 72% of respondents, who are excluded from all spheres of development, have made begging their primary source of income, while 28% of third-gender individuals perform dance and singing at events. Sixty-four percent of those who identify as third gender experience abuse from family members. Thus, they do not reside with their relatives. Approximately 50% of respondents reported that they had not received any assistance from bank officials when asking for a loan from any financial institution. Sixty-three percent of respondents have attempted to gain access to their parents' property to improve their financial situation, (Pattnaik & Mohanty, 2014).

In comparison to men, all transgender groups in the American Community Survey had much lower wages and were more likely to be living in poverty, be jobless, or work part-time. Compared to the transgender population as a whole, those assigned as male at birth have considerably higher wages and are more likely to work part-time. The

degree to which respondents have undergone social transformation has an impact on these income statistics. All things considered, these results offer descriptive evidence in favour of a typical cisgender income difference, where "maleness" is linked to a higher wage premium than "femaleness" in the workplace, (Shannon, 2022).

d. Health

When trying to obtain services aimed at reducing the risk and vulnerability faced by the transgender population, they encounter a great deal of stigma and other violations of their human rights in healthcare institutions.

Medical service providers lack sufficient information on the medical problems of the sexual divergent minorities. There is also a noticeable space for violence from agents in the human-services sector in cases of hormonal treatment, which requires therapeutic supervision, (Kurian & Manoj, 2021). According to reports, doctors feel uncomfortable asking about their transgender clients' past sexual experiences, which could affect how well they treat them. Because people believe transgender patients are prostitutes, healthcare staffers steer clear of them. As a result, transgender people face particular challenges when contacting both public and private health services, (Chakrapani et al., 2017).

Access to healthcare is a major issue for transgender people. Gender-affirming medical procedures, like hormone therapy and surgery, are essential to the health of transgender women. Men who identify as transgender also need particular medical attention, such as hormone therapy and gynaecological services. But there aren't enough skilled medical professionals who understand and are attentive to the concerns of transgender patients. These difficulties are additionally made worse by stigma and discrimination in hospital settings.

In both rural and urban locations, transgender people face significant discrimination when it comes to access to health care. Many transgender people dislikes travelling to government hospitals because, first, there isn't enough space in the wards for them; second, they aren't admitted to the women's ward because it makes women uncomfortable; and third, when admitted to the men's ward, they experience sexual

abuse. Health care personnel' attitudes towards Hijras demonstrate a lack of personal respect. They believe that their health care is affected, (Chaudhary, 2021).

Transgender individuals have significant obstacles when trying to access healthcare through health insurance coverage, even though they require medical attention. The term "categorical exclusions" refers to a clause commonly seen in both public and private health insurance policies that states that any treatment pertaining to a person's gender change is not covered, (Rosh, 2017). The majority of Hijras are not covered by any health or life insurance plans due to ignorance, incapacity to pay premiums, or difficulty enrolling in the plans. As a result, despite the fact that discrimination is a reality, the majority rely on government hospitals, (Pattnaik & Mohanty, 2014).

Transgender individuals often experience discrimination in healthcare settings, both from medical professionals and peers. Studies by Budge et al. (2013) and Kattari et al. (2016) indicate that transgender patients are frequently misgendered, denied medical care, or provided with substandard treatment. Healthcare providers may lack adequate training on transgender-specific health needs, leading to disparities in care.

Studies such as Budge et al. (2013) and Rosenfeld et al. (2019) show that transgender people face higher risks of certain physical health conditions, such as HIV, due to factors like discrimination in healthcare, risky sexual practices, and a lack of access to preventative healthcare. These health disparities are often exacerbated by a lack of understanding or support from healthcare professionals regarding the unique healthcare needs of transgender individuals.

e. Law and Justice

With key turning points like the Transgender Persons (Protection of Rights) Act, 2019 and the Supreme Court's 2014 recognition of transgender people as a third gender, India's legislative framework for transgender rights has developed. The 2015 Kerala Transgender Policy is a big step in the right direction for meeting the needs of transgender people in Kerala. But there are still gaps in the law's protections and in the real world's assistance, and these regulations' application is uneven.

Some people in the community make fun of gender nonconforming people for being "different," and some of them may even be nasty. They endure mental and physical harassment, forced sex, material and financial extortion, and false accusation-based arrests even in the absence of lice. When there is no police protection, thugs view Hijras and transgender individuals as easy pickings for extortion and as objects of sexual desire, (Patnaik & Mohanty, 2014).

Police and other law enforcement officials frequently harass and mistreat transgender people. Their marginalisation is made worse by known instances of abuse and service rejection. When pursuing justice, transgender people face several obstacles, such as limited legal aid, insensitive legal professionals, and challenges navigating the legal system.

Significant advancements have been made in terms of legislative advances and legal recognition for transgender people in India, according to the literature on the subject. Significant gaps still exist, nevertheless, when it comes to tackling prejudice in the legal and justice systems and putting these rights into practice. The transgender community needs more support, legal reform, and advocacy in light of ongoing obstacles to accessing justice, healthcare, education, and policing.

With an emphasis on the Kerala Transgender Policy 2015 and its implementation, this analysis looks at the legal rights of transgender people in Kerala. It evaluates how well these measures are working to improve transgender people's rights and protections.

Although complete anti-discrimination legislation that protect transgender individuals in housing are lacking in many nations, including India, legal safeguards pertaining to housing are essential in minimising discrimination. According to Arayasirikul (Arayasirikul et al., 2022), transgender people encounter less prejudice in housing when there are legal protections in place. However, even in areas where there are legislative protections, discrimination still exists, especially in informal housing markets, and enforcement is frequently lax, according to Vickery et al. (2020).

2.4.2 Effects of Exclusion of Transgenders in Kerala

“The exclusion of LGBT people from full and equal participation in basic economic, education, health, social, and political settings do not just hurt them – it hurts everyone. In short, when LGBT people are fully included, we will all be better off.” Badgett (2020).

Social exclusion is a multifaceted issue that affects the health of disadvantaged people. The foundational WHO Social Exclusion Knowledge Network report of 2008 defined people being socially excluded as a result of discrepancies in access to resources, gaps in individuals' abilities to use those resources, and insufficient rights and legal freedoms. A key feature of the idea of social exclusion is that it considers not only a person's income and risk of poverty, but also the political, social, and cultural aspects of their lives, (Id et al., 2021). The idea of social exclusion has come under fire for beinglittle more than a crude categorisation of "insiders" and "outsiders," and more significantly, for failing to acknowledge the ways that mainstream institutions and procedures either cause or worsen poverty and inequality, (Ann Nevile, 2016)

Poverty, high unemployment rates, and moderate life satisfaction indicate a high incidence of social exclusion. Gender influences social exclusion indirectly through life satisfaction and poverty levels, (Bayram et al., 2012). A study was carried out among 95 transgender people in Kerala as part of the Population Research Centre’s annual work plan study (AWP 2018–19) in 2018 to better understand the discrimination they experience in various spheres of life, such as familial and social.

Social exclusion is an important reason of conflict and insecurity in many parts of the world. Based on the DFID report “Excluded groups that suffer from multiple disadvantages may come together when they have unequal rights, are denied a voice in political participation and feel marginalised from the mainstream of their world”. Marches, strikes, and demonstrations can be examples of peaceful mobilisation. But if this has no effect, or if governments react violently to such protests, then groups are more likely to resort to violent conflict if they feel there is no alternative, (DFID 2015, n.d.).

Social reform movements played a major role in drastically reshaping society, yet the issues and structural injustices they raised persisted in pathologising the individual. Traditional social work techniques use the problem-solving model, despite the fact that intervention without tackling social exclusion, inequality, and poverty has proven unsuccessful. The main tactic for combating these disparities is empowerment. A sustainable way of life is essential to socioeconomic empowerment. Opportunities for sustainable livelihoods give people self-assurance, a positive self-image, independence, and the capacity to become resilient in the face of adversity, (Mary et al., 2024).

A noteworthy study from Bangladesh on the various characteristics of social exclusion. According to the research findings, official acknowledgement of hijra as a third gender has not resulted in any changes in their situations. The findings revealed that they remain excluded from social, economic, cultural, and political engagement, (Sifat et al., 2020). In comparison to people from lower economic strata of society, social exclusion and stigma are less common in high financial status or high levels of family support. lesser-class transgender people typically have lesser educational backgrounds, are forced to leave their homes over time, and wind up working as sex workers or physical labour coolies, (Malik et al., 2020).

Transgender people's awareness of their marginal status and queer gender identity, as well as their expression of it, prepare the way for a counter-public that offers them with at least attention, if not acceptance. Discursive domains such as print, interviews, movies, and other sources serve to prevent transgender people's crimes from coming to the forefront, (Priya & Kumar, 2020)

The effects of social exclusion are so heavily influenced by how social institutions work and how exclusive and discriminatory their outcomes are.Social exclusion has a significant impact on individuals' access to equal opportunity when social interactions take place between groups in a power-subordinate relationship,(Thorat & Sabharwal, n.d.)

The Social Exclusion Framework is increasingly being utilised to illustrate the concerns and problems that disadvantaged and marginalised groups confront. It provides a

multifaceted and dynamic framework for examining the origins and repercussions of socioeconomic disadvantage, (Konduru & Hangsing, 2018).

The procedures via which individuals and groups of people have restricted rights and opportunities to fully integrate into society are referred to as social exclusion. Numerous legal and social advancements have occurred in Spain. They haven't, however, always translated into actual societal advancement or equality for transgender persons. The legal and structural framework that this discriminatory scenario is set within does not meet the specific demands of transgender individuals, (Rondón García & Romero, 2016).

Economic development and LGBT inclusion (LGBTQ rights and views towards homosexuality) are positively correlated. Economic progress and LGBT inclusion are likely to reinforce one another, (Badgett et al., 2019). There is a complicated relationship between job and social inclusion. Ending social exclusion can be aided by job creation, but the effectiveness of this effort will rely on the type of jobs created, (Atkinson, 1998).

2.5 Operational Definition.

As previously stated, there are multiple definitions and distinct dimensions of exclusion. Due to the multifaceted exclusion that transgender people in Kerala experience, this study discerns the different forms of exclusion i.e., exclusion from the family, educational, employment, and healthcare institutions, and exclusions from the Law and justice. As a result, exclusion is defined in this study as "multidimensional concepts which defined as a social process which involves denial of fair and equal opportunities to certain social groups in multiple spheres in society, meaning individuals who are unable to participate in economic, social, political, and cultural activities considered to be normatively acceptable."

2.6 Research Gap.

The literature survey exposes the fact that several studies related to Transgender people have been conducted nationally and internationally. These studies highlight the problems and socio-economic characteristics of transgender people. In the context of

Kerala, most of the studies that depict the issues of Transgender people have been carried out and This study is very relevant since it studies the entire socio-economic profile of Transgenders in Kerala. Most of the studies were unable to analyze the trans-men and trans-women separately, this study includes both Trans-men and trans-women. Similarly, most of the studies have been conducted using qualitative analysis. This study aimed to use quantitative techniques. Apart from these, the study examines how different dimensions of exclusion associated with the extent of exclusion and what is the relationship between the extent of exclusion and the socio-economic outcome of Transgender people in Kerala. Since no serious studies have been done on the exclusion of Transgenders in Kerala, we can anticipate this thesis to bridge the gap in this vital research area.

2.7 Methodological Gap

From the elaborated review of literature, there are empirical studies related to Transgender community, both national and international, are based on the qualitative methodology that includes case studies, in-depth interviews, focus group discussions, participant observation and so on. Despite its own advantages, this research methodology is incapable of generalizing the socio-economic profile, forms of exclusion in different domains, extent of exclusion of Transgender community in Kerala. To fill this Gap this study used a set of both qualitative and quantitative tools to study and generalize the elements of Transgender people in Kerala.

Chapter 3
Transgenders in India and Kerala: Exclusion to Inclusion

3.1 Introduction

Transgenderism is a well-known cultural phenomenon in India, yet the general public is unaware of it. They are treated unfairly and oppressed in society. Most of the time, their own family rejects them because they are transgender. They are experiencing a variety of aggravating failures in a developing country like India. In addition, India lacks accurate data on its socioeconomic standing. Transgender persons have gender identities that do not correspond to their biological sex, and hence they differ from the stereotypes of how men and women should be . They constitute the marginalized section of the society in India and thus face legal, social as well as economic difficulties,(Naik, 2018).

"Transgender person" is defined by the Transgender Persons (Protection of Rights) Act, 2019 “as an individual whose gender does not correspond to the gender assigned to them at birth. This includes transgender men and women (regardless of whether they have undergone hormone therapy, laser therapy, or any other form of therapy), intersex variations, genderqueers, and people with socio-cultural identities like jogta, hijra, kinner”.

Prior to 2011, there was no census of the Transgender community. The Registrar General of India (RGI) assigned three codes for enumeration during the 2011 Census: Male-1, Female-2, and Others-3. The 2011 Census enumerated 4,87,803 persons who identified as a sex/gender other than male or female, regardless of the shortcoming of the process.

3.1 Measures for Protection and Welfare of the Transgender Persons in India

Transgender persons have historically experienced various challenges of prejudice, such as negligence from their families, lack of meaningful livelihoods options, and insufficient accessibility to the health, shelter/settlements, quality life, and work. The Central government and state governments have legislated and introduced various welfare schemes and rules to tackle these challenges, including those pertaining to identification, education, shelter, livelihood, skill development, and community rights protection, as listed below:

3.1.1 The Transgender Persons (Protection of Rights) Act 2019.

The Transgender Persons (Protection of Rights) Act 2019 aims to integrate this under-represented group into society and lessen the stigma, prejudice, and abuse they face. More inclusivity will result, and Transgender persons will become active members of society.

The followings are the provisions of the Bill.

1. Non-discrimination against a Transgender person in educational institutions, employment, healthcare services etc
2. Recognition of identities of Transgender people, and they should have the right to their own gender identification.
3. Provision of the Right of Residence with parents and immediate family members.
4. Provision for the introduction of schemes to increase the welfare and other programs for education, social security, and health of Transgenders.
5. Provision for National Council for Transgender Persons to suggest, execute, and evaluate measures for the protection of Transgender person's rights.
6. The goal of the Act is to hold all parties involved accountable and responsive to respecting its guiding principles. Additionally, it strengthens accountability for transgender-related issues for the Central Government, State Governments, and Administrations of Union Territories.

3.1.2 Transgenders Persons (Protection of Rights) Rule", 2020

The Transgender Persons (Protection of Rights) Rules, 2020 were drafted and reported in India's Gazette on 29 September, 2020. The guidelines aim to acknowledge transgender people's identities while also prohibiting discrimination in education, employment, healthcare, property ownership or disposal, private or public office, and access to and utilisation of public services and its benefits.

3.1.3 National Council for Transgender Persons

"In line with Section 16 of the Transgender Persons (Protection of Rights) Act, 2019, the entral Government set up the National Council for Transgender Persons on August

21, 2020". The Council is chaired ex officio by the Union Minister of Social Justice and Empowerment, with the Union Minister of State for Social Justice and Empowerment serving as the ex officio Vice-Chairperson"

"The National Council performs the following functions":

1 Advises the Central Government on the formulation of policies, programmes, legislation and projects with respect to transgender persons
2 Monitor and evaluates the impact of policies and programmes designed for achieving equality and full participation of transgender persons.
3 Reviews and coordinates the activities of all the departments of Government and other Governmental and non-governmental Organisations which are dealing with matters relating to transgender persons
4 Redresses the grievances of transgender persons; and
5 Performs such other functions as may be prescribed by the Central Government

The Council also consists of members drawn from multiple Ministries and Departments, five representatives of the transgender community, delegates from the National Human Rights Commission (NHRC) and the National Commission for Women (NCW), nominees from State Governments and Union Territories, as well as experts representing non-governmental organisations.

3.1.4 SMILE (Support for Marginalised Individuals for Livelihood and Enterprise)

On February 12, 2022, the Ministry of Social Justice and Empowerment established an umbrella plan called "SMILE - Support for Marginalised Individuals for Livelihood and Enterprise." Supported by State Governments, Union Territories, Local Urban Bodies, voluntary organisations, and community-based institutions, this umbrella scheme encompasses a broad spectrum of initiatives aimed at the welfare of transgender persons and individuals engaged in begging. The focus is on areas such as rehabilitation, access to medical care, counselling, education, skill enhancement, and creating economic opportunities.

Key provisions under the scheme include financial support through scholarships for transgender students from Class IX up to postgraduate studies, vocational training for livelihood generation, and comprehensive health services covering gender reaffirmation surgeries along with related pre- and post-operative care. It also provides for the establishment of *Garima Grehs* in every state to offer shelter to abandoned or orphaned transgender individuals, as well as the creation of transgender protection cells nationwide to ensure speedy resolution of offences and crimes committed against them.

3.1.5 National Portal for Transgenders Persons

On 25 November 2020, the Ministry of Social Justice and Empowerment launched the National Portal for Transgender Persons. Through this portal, transgender individuals can obtain a certificate of identity and an identity card without the need for an in-person visit to the issuing authority. Holders of this certificate are entitled to amend their first name on the birth certificate and in all other official documents related to their identity. The Portal allows transgender individuals to apply for a certificate and identity card from anywhere in the country using a smooth, end-to-end process.

3.1.6 Empowerment of Transgender Persons through Education

India's education system, along with various government initiatives, has made notable strides in reducing gender and social class disparities across different stages of schooling. In addition, multiple targeted strategies are being carried out to support socioeconomically marginalised groups that have traditionally been underrepresented in education.

3.1.7 National Educational Policy 2020

The National Education Policy of India 2020 (NEP 2020), agreed by the Union Cabinet of India on July 29, 20203, describes the goal for India's new educational system. The policy aims to establish universal education from pre-school to secondary level, with a 100% Gross Enrolment Ratio in school education by 2030.

The National Education Policy (NEP) 2020 recognises transgender children as part of the Socio-Economically Disadvantaged Groups (SEDGs) and calls for ensuring

equitable, high-quality education for all such learners. Its measures include facilitating access to education for transgender children and supporting community-based initiatives that address local, context-specific barriers to their enrolment and participation. The overarching aim is to remove any persisting inequalities in access to education, including vocational training, for children of all genders and other SEDGs.

3.1.8 Gender-Inclusion Fund

The policy introduces a 'Gender-Inclusion Fund' aimed at enhancing the country's capacity to ensure equitable and quality education to girls and transgender children. The allocated fund will be distributed to States and Union Territories for implementing Central Government–identified priorities that facilitate access to education, such as building sanitation facilities, providing bicycles, or offering conditional cash transfers. It will also support States in promoting and expanding successful community-based initiatives that address local, context-specific obstacles to the enrolment and participation of female and transgender learners.

3.1.9 Samagra Siksha Abhiyan

The Samagra Shiksha system is a comprehensive school education program that includes pre-kindergarten to class XII. The plan was revised on August 4, 2021, to coincide with the Sustainable Development Goals (SGDs) for Education and the new National Education Policy (NEP) , which was launched in 2020.

3.1.10 Scholarship Schemes under SMILE

The scholarship enabled studies ensured in India by Ministry of Social Justice & Empowerment to transgender students studying in classes 10 and above 5, reducing dropout rates and assisting transgender students in transitioning from elementary to secondary school via an automated online system using a single login credential.

3.1.11 NISHITHA

The National Council of Educational Research and Training (NCERT) has been conducting gender sensitisation training for teachers, teacher educators, and school leaders, following an inclusive approach. These issues are addressed through various

written resources, training manuals, and modules. Under the National Initiative for School Heads' and Teachers' Holistic Advancement (NISHTHA)—a nationwide integrated teacher training programme implemented through *Samagra Shiksha*—teachers are trained to understand the significance of gender perspectives in teaching and learning. The programme equips them to adopt and implement learning activities that promote a gender-sensitive classroom environment.

3.2 Empowerment through Skill Development Training & Livelihood

3.2.1 Skill India Mission

As part of the Skill India Mission, the Ministry of Skill Development and Entrepreneurship (MSDE) runs several initiatives to train youth from all segments of society, including transgender persons, across the country. These include short-term skill development programmes under the Pradhan Mantri Kaushal Vikas Yojana (PMKVY), the Jan Shikshan Sansthan (JSS) Scheme, and the National Apprenticeship Promotion Scheme (NAPS), as well as long-term training through the Craftsman Training Scheme (CTS).

3.2.2 Skill Training through PM-DAKSH (Pradhan Mantri - Dakshta Aur Kushalta Sampann Hitgrahi

Under the SMILE Scheme, transgender beneficiaries receive skill development training from the Ministry of Social Justice and Empowerment via its dedicated PM-DAKSH programme.

3.2.3 Skill Training through various Sector Skill Councils

The Ministry of Social Justice and Empowerment, via the National Backward Classes Finance and Development Corporation (NBCFDC), has authorised training programmes for transgender individuals in partnership with Sector Skill Councils and training providers in six states. With funding exceeding ₹87 lakh, these programmes aim to train 330 participants for various roles, including beauty therapy, make-up artistry, and customer service.

3.2.4 Garima Grehs: Shelter Homes for Transgender People

According to Section 12(3) of the Transgender Persons (Protection of Rights) Act, 2019, when a parent or immediate family member is unable to care for a transgender person, the competent court may direct that the individual be placed in a rehabilitation centre. In line with this provision, the SMILE project proposes the creation of *Garima Grehs*—facilities that will offer shelter, food, medical services, and recreational amenities for transgender persons in need, while also providing opportunities to enhance their skills and capacities.

3.3 Healthcare & Medical Support for Transgender persons

3.3.1 Composite Medical Health under SMILE

Composite Medical Health (CMH) is a component of the SMILE program. The goal of this scheme is to provide health insurance coverage to all transgender people residing in India so that they can improve their health through adequate treatment, such as sex reassignment procedures and medical support system. The scheme covers all transgender persons who do not receive any of benefits related to health care from other central/state-sponsored schemes.

The scope of the scheme is as follows:

1. Transgender people will be able to obtain health insurance under Ayushman Bharat TG Plus, which includes gender reaffirmation surgery as part of the Ayushman Bharat Yojana's health benefit package. In which each of them shall receive an insurance cover of Rs. 5 lakhs annually under this scheme.

2. The Healthcare Package would include all areas of transitional healthcare for Transgender persons. It will also (but not only) cover hormone therapy and sex reassignment surgery, as well as post-operative procedures.

3. During COVID-19, the Ministry of Social Justice and Empowerment (MSJE), through the National Backward Class Finance and Development Corporation (NBCFDC), provided Rs.1,500 to each transgender person via Direct Benefit Transfer (DBT) .

3.3.2 Counselling Services Helpline

Due to the disturbing pandemic situation, the Ministry of Social Justice and Empowerment established a free helpline number for transgender people to receive the necessary psychological support and mental health care. Any transgender person can contact specialists at the Helpline Number 8882133897. Approximately 260 TG callers13 have received psychiatric counselling through the free Helpline in 21 states/UTs.

3.3.3 Safe Vaccination for Transgenders

All States and Union Territories were advised by the Ministry of Social Justice and Empowerment to adapt current COVID vaccination facilities to be transgender-friendly and to prevent any form of discrimination against transgender individuals seeking vaccination. In addition, the centers were directed to organise outreach and awareness campaigns in various local languages to specifically inform and engage the transgender population about how the vaccination process works.

3.4 Welfare measures towards Trans-inclusivity in Kerala.

In India, Kerala is the first state to create a policy for transgender people. Transgender people are hesitant to disclose who they are. Transgender people struggle greatly with day-to-day living activities. For this group to become more integrated into society, greater attention is required. In a ruling dated April 15, 2014, the Honourable Supreme Court ordered the Federal Government and State Governments to officially recognise their identities.

The Kerala government has launched a number of welfare programs for transgender people, which are in fact essential for the liberation of this sexual minority. These programs are in conjunction with the Transgender Justice Board and the support of the vibrant and fearless transgender community, (Kurian & Manoj, 2021).

Over the last ten years, a number of policy efforts have been implemented with the aim of bringing transgender people into mainstream India. The Census of India gathered data on the transgender community for the first time. It was discovered that 3902

people in Kerala reported themselves as transgender in 2011. Less than 1% of Indian transgender people identify as such. The likelihood of reporting the numbers incorrectly or underreported is higher. Kerala and Mizoram have the highest rates of transgender literacy in India.

3.4.1 Kerala Transgender Policy 2015

In India, Kerala is the first state to create a policy for transgender people. Transgender people are hesitant to disclose who they are. Transgender people struggle greatly with day-to-day living activities. For this group to become more integrated into society, greater attention is required. In 2015, the Kerala government authorized and mandated the implementation of the State Policy for Transgender Persons in Kerala. The goal of the policy is to uphold transgender people's constitutional rights, as required by the Supreme Court's ruling in NALSA versus the Union of India. The policy acknowledges that transgender people experience discrimination in a variety of settings, including their own homes. It states that exclusion from the political and socioeconomic spheres is the main problem transgender people confront. Reforming this matter will end the discrimination and shame that transgender people experience. The objective of the policy is to attain a just society where transgender persons have equal rights to:

1 Equality
2 Access development opportunities, resources, and benefits
3 Freedom of expression
4 Live with dignity and enjoy a life free from violence
5 Equal participation in key development decisions influencing their life and liberty.

3.4.2 Identity Card for Transgenders

An identity card is a basic document that a person must have to prove his identity, but in cases where there is no document to reveal their identity to transgender persons, the government intervenes and issues an identity card through the department.The process of issuing identity cards to all transgender persons in the state has been completed.Transgender ID card is issued to self-identified gender.

3.4.3 SAMANWAYA: continuing education programme for Transgenders

The largest issue facing the transgender community is the high percentage of school and college dropouts brought on by prejudice in society, financial hardships, and a lack of parental support. These marginalised populations experience high rates of unemployment as a result of social stigma and inadequate education.

For this target population, the Kerala State Literacy Mission Authority (KSLMA) and the Social Justice Department have launched the "Samanwaya" continuous education program. In response to a poll, KSLMA identified 918 transgender people who indicated their readiness to register for the "Samanwaya" program. 145 community members have signed up for courses that are equivalent to Class 4, 7, 10, and higher secondary education out of this. With the support of this program, transgender people can further their education, improve their employment prospects, find jobs, and live better lives.

3.4.4 VARNAM scheme for pursuing Distance Education

Under the "Mazhavillu" umbrella project, the Department has effectively undertaken major efforts to ensure inclusivity of such a target demographic. Many transgender students prefer distance education to complete their degree programs or postgraduate courses because they are unable to enrol in traditional college courses. They are unable to afford the costs associated with paying for study materials, registration fees, tuition, and exams because of their precarious financial situation.

To assist these students, the Department has introduced the "Varnam" program, which offers financial aid to transgender students enrolled in distance learning programs leading to degrees, diplomas, or postgraduate certificates. There would be an annual maximum of Rs. 24,000/-provided. Assistance will be given for two years to students taking postgraduate studies, while for undergraduate students, the assistance will be given for 3 years.

3.4.5 SAPHALAM scheme for pursuing Professional Education

Through this program, transgender students with high levels of technical and professional competence would have opportunities. Students who meet the

requirements for these professional courses but are struggling financially can still pursue their education, which will boost their career prospects, help them land a good job, and enable them to live a better life.

3.4.6 SAKALYAM Scheme for Vocational Training

Because of the stigma attached to them, they frequently encounter unemployment, are turned down for jobs, and find it difficult to make a living. Their inability to receive financial support from family members forces them to take on jobs that are socially inappropriate.

States are required by the Transgender Persons (Protection of Rights) Act 2019 to guarantee the equality and inclusivity of the transgender population. The Department of Social Justice has developed a new comprehensive program called "Sakalyam" for transgender people to receive vocational training in an effort to mainstream and elevate the transgender population. The program seeks to give the underprivileged transgender population access to employment options.

3.4.7 YATHNAM Scheme for preparing Competitive Exam

Transgender people who want to be ready for exams like the PSC, UPSC, Banking Services, RRB, UGC, NET, JRF, CAT, MAT, etc. can receive educational support.

Financial help up to Rs. 6,000/-and a one-time stipend of Rs. 2,500/-will be provided to those who attend a six-month coaching program. The highest amount awarded to students preparing for one-year PSC, UPSC, Banking Services, RRB, UGC, NET, JRF, CAT, and MAT courses would be Rs. 20,000. Additionally, students will get a monthly stipend of Rs. 2,000 for a maximum of ten months.

3.4.8 Scholarship for students

In an attempt to mainstream the marginalised transgender community, the Social Justice Department launched a scholarship program for transgender students enrolled in State Government, Government Aided, or Self-Financing schools starting in the 7th grade. Transgender students receive financial aid on the following schedules: Rs. 1000/-per month for students in grades 7 through 10; Rs. 1500/-per month for students in grades Plus One and Plus Two; Rs. 2000/-per month for students

pursuing Professional, Diploma, Post-Graduation, or Diploma programs.

3.4.9 Self- Employment Assistance

As part of a new project, the Social Justice Department and the Kerala State Women's Development Corporation (KSWDC) would give transgender people financial support to enable them start their own businesses. Transgender people can apply for loans up to Rs. 3 lakhs from KSWDC to begin their own self-employment ventures. With the help of this program, transgender people can work, live regular lives, and achieve financial stability just like everyone else.

3.4.10 Financial Aid for Hostel Facility

Even if people's attitudes have improved, giving transsexual people a home is still stigmatised in society. Transgender students who are following the scholarship program are compelled to stop their education as a result of this unfavourable situation. In order to solve this problem, the Department of Social Justice has launched a program that gives the transgender community financial support in the form of rent for hostel facilities or other housing, up to a monthly maximum of Rs 4,000.

3.4.11 Financial Aid to SRS surgery

The majority of transgender persons frequently deal with gender diversity, which includes balancing their gender identity with their biological sex. Sex Reassignment

Surgery (SRS) is a common method used by transgender people to address gender variation. A surgical transition is a complex and costly process that may involve multiple steps. In an effort to support the transgender community, the Social Justice Department has developed a program that pays for transgender patients to have sex reassignment surgery. Up to Rs. 2 lakhs will be the maximum amount of financial help provided.

3.4.12 KARUTHAL Scheme

Nearly 51% of transgender people in the state were alienated by their own families, according to a survey done before transgender policy was created in 2015. Sex Re-assignment Surgery (SRS) and hormone treatments are used by transgender people to aid in their transition to self-identified gender. These surgical transitions are

extremely complex and may involve multiple surgeries. They frequently experience crises and atrocities as a result of a lack of social support, which may call for emergency medical attention, treatment, food, clothes, housing, and legal support. The Social Justice Department has launched a commendable program called "Karuthal." The program's primary goal is to assist these vulnerable transgender people who need emergency care during a crisis or facing emergency situations.

3.4.13 Micro-Finance in Kerala

These individuals are losing economic power because of their gender identity. Their ability to obtain loans or other forms of financial support from the official banking sector is so limited. It is now acknowledged that microfinance is a significant institution that can support the underprivileged and marginalised globally. Through its microfinance activities, India, particularly Kerala, has also been experiencing the same thing. Transgender people should also have access to microfinance options. The program can succeed in reaching the goal of the transgender community's universal inclusivity when they are allowed to work in groups for their own improvement. Furthermore, they ought to be given access to microcredit facilities without requiring a lot of legal documentation.

3.4.14 Role of Local Self-Government in Uplifting Transgender Individuals in Kerala

Kerala has been a pioneering state in recognizing the rights and dignity of transgender individuals, being the first Indian state to introduce a comprehensive Transgender Policy in 2015. A key stakeholder in implementing this policy at the grassroots level has been the Local Self-Government Institutions (LSGIs)**,** which include Grama Panchayats**,** Municipalities, and Municipal Corporations. These institutions have played a crucial role in translating policy into practice, ensuring the inclusion and upliftment of transgender persons in their respective localities.

3.4.15 Implementation of Inclusive Policies

Local self-government institutions are instrumental in localizing state-level transgender policies by designing and executing targeted welfare programs. In some regions, transgender persons have been included in consultative committees and are encouraged

to participate in local governance processes. Efforts have also been made to ensure voting rights and promote the political participation of transgender individuals at the local level.

3.4.16 Livelihood and Employment Support

LSGIs have initiated various skill development and vocational training programs to enhance employment opportunities for transgender individuals. Some have been integrated into Kudumbashree units—Kerala's prominent self-help group network—ensuring access to microfinance and entrepreneurship support. Financial assistance for self-employment and income generation activities is also extended through local schemes.

3.4.17 Housing and Shelter

Due to rejection from families and a lack of formal recognition, many transgender persons face severe housing insecurity. LSGIs have responded by establishing community shelters, such as 'transgender homes', and providing support through rental assistance, basic amenities, and documentation services required for availing housing schemes. Some local bodies have also made efforts to include transgender persons in housing allocation under state welfare programs.

3.4.18 Health Care and Well-being

Access to healthcare, especially mental health services and gender-affirming care, is an important area of focus. LSGIs, in collaboration with public health departments, work toward transgender-friendly health services through Primary Health Centres (PHCs). Some have organized health camps, ensured availability of free or subsidized medicines, and created referral systems for specialized care, including gender-affirming surgeries.

3.4.19 Education and Awareness

LSGIs have taken initiatives to promote inclusive education and reduce stigma through awareness campaigns, school sensitization programs, and community workshops. In addition, some have provided scholarships, learning aids, and educational counseling to transgender students. These efforts aim to bridge the educational gap and create a more inclusive academic environment.

3.4.20 Social Inclusion and Participation

To promote broader social integration, LSGIs facilitate the participation of transgender persons in local committees, neighborhood groups, and public consultations. Celebrations of Pride Day, hosting of cultural programs, and collaborations with transgender-led NGOs and community-based organizations (CBOs) are among the strategies used to enhance visibility and reduce social exclusion.

The role of local self-government institutions in Kerala in uplifting transgender individuals is both transformative and inclusive. By working at the grassroots level, LSGIs are able to respond directly to the needs of transgender communities, ensuring their access to basic services and social participation. This localized and participatory approach makes Kerala a model for inclusive governance in India, where policy implementation is not just top-down but co-owned and co-created with the communities it seeks to empower.

Chapter 4
Socio-Economic Status of the Transgender Persons in Kerala

Introduction

Individuals' socio-economic status is a multidimensional concept that includes factors such as age, gender, marital status, education, employment, income, debt status, and asset ownership. Societal perceptions, systemic disparities, and access to opportunities all have an impact on transgender people's experiences. transgender people continue to confront major socio-economic obstacles in Kerala, despite the state's progressive policies and high human development indicators. This chapter investigates the socioeconomic position of transgender people in Kerala, with a particular emphasis on the differences between trans-men and trans-women.

Kerala's transgender minority, like others in India, has long been marginalised due to social shame and oppression. Despite the Supreme Court of India's recognition of transgender individuals as a "third gender" in 2014 and the passage of the Transgender Persons (Protection of Rights) Act in 2019, the group continues to face limited access to education, healthcare, and work prospects. In Kerala, the state government has implemented a number of initiatives, including the Transgender Policy of 2015, to improve the socioeconomic participation of transgender people. However, the practical use of these measures is inconsistent. While past research has focused on transgender people's socioeconomic challenges, few have looked at the intra-community inequities between trans men and trans women. This comparative research is critical for recognising the distinct issues encountered by each group and customising solutions accordingly. Transgender men, for example, may encounter different challenges to school and work than transgender women due to disparities in society beliefs, visibility, and the timing of their gender transition.

This chapter examines the socio-economic characteristics of transgender individuals in Kerala, focusing on key dimensions such as education, employment, income, housing, health, and social inclusion. Using a quantitative approach, the study presents statistical insights into their educational attainment, occupational status, income levels, and access to basic resources. To complement these findings, qualitative case studies provide a deeper understanding of the lived experiences of transgender individuals, highlighting the structural barriers and social discrimination they encounter. By

integrating both statistical trends and personal narratives, this chapter aims to offer a comprehensive picture of the socio-economic realities of trans men and trans-women in Kerala.

This chapter seeks to add to the expanding body of scholarship on gender and socio-economic disparity in Kerala by focusing on both similarities and differences within the transgender population. In summary, this chapter aims to fill a major vacuum in research on the socio-economic situation of transgender people in Kerala, with a focus on comparing the experiences of trans men and trans women. By looking at variables like education, employment, and asset ownership, it hopes to identify the structural impediments that perpetuate inequality and inform strategies for more equitable growth.

This chapter analyses both descriptive and inferential statistics to examine the socio-economic situation of transgender people in Kerala. The findings are based on a comprehensive survey of transgender people, with an emphasis on important socio-economic factors such as education, employment, income, and asset ownership.

Chi-square tests are used to investigate the significance of two categorical variables, such as gender identity (trans men vs. trans women) and numerous socioeconomic characteristics. The Chi-square test determines whether there is a statistically significant relationship between these parameters, offering insight into any inequalities that may exist between the two groups.

Ungrouped data is also used to generate central tendency and dispersion metrics for continuous variables, such as the mean, median, standard deviation, minimum, and maximum values. These statistical metrics provide a deeper comprehension of the distribution of socioeconomic variables, thereby providing light on the variability and central trends in the transgender population. This chapter provides a thorough picture of the socioeconomic conditions of transgender people in Kerala by combining inferential and descriptive methodologies.

Table: 4.1 The Gender Identity of the Respondents

Sl. No:	Gender identity	No. of Respondents	Percent
1	trans men	92	26.2
2	trans women	259	73.8
	Total	**351**	**100.0**

Source: Primary Survey Data

The gender identity distribution of the sample is shown in Table 4.1, focusing on the representation of trans men and trans women. 92 people (26.2%) are identified as trans-men and 259 people (73.8%) are identified as trans-women out of 351 respondents. An overview of the sample's demographic composition about gender identity is given by Table: 3.1, which reveals that the majority of participants identified as trans women. The case study insights reinforce this trend, as several trans men highlighted how societal perceptions and their ability to 'pass' as cisgender men contribute to their lower visibility.

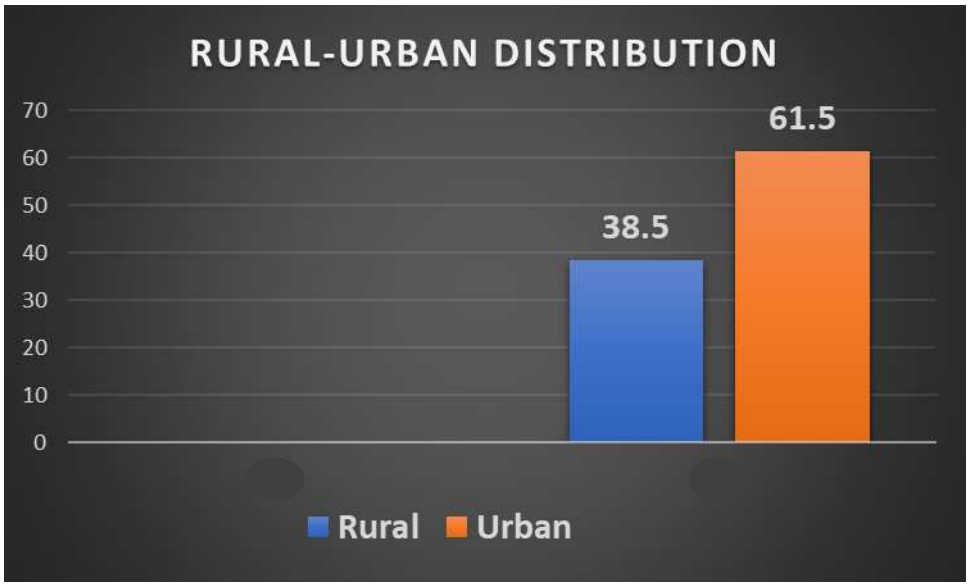
A trans man, shared his experience:

"In many ways, being a trans-man means being invisible. Society assumes we don't exist or that we 'blend in' after transitioning. Unlike trans women, who often face public scrutiny, our struggles are more hidden—whether it's dysphoria, family pressure, or difficulty in accessing medical transition services. This invisibility sometimes protects us but also isolates us from the Transgender community itself."

This narrative aligns with the quantitative findings, explaining why trans-women appear in larger numbers in the study while trans men**'s** experiences often remain undocumented or overlooked. The following sections explore how these differences in visibility impact access to education, employment, and other socio-economic outcomes. According to research conducted by the National Human Rights Commission (NHRC, 2018), transgender men in India are more socially invisible than transgender women, who are more well-known because of long-standing cultural roles, like those in transgender communities

This discrepancy is particularly apparent in Kerala. Transgender men in Kerala face particular difficulties in gaining public recognition and are frequently less visible in social and policy spheres, which may help explain why they are underrepresented in research samples, according to the Queerala Report (2020). Additionally, despite being progressive, addressing the needs of the 2015 Kerala Transgender Policy has historically placed more of an emphasis on trans-women than trans men, according to analyses by non- governmental organizations like Sahayatrika. Recent Social Movements: Transgender rights and visibility have received a lot of attention in the last two decades, particularly in more progressive states like Kerala. The global fight for LGBTQ+ rights, including legal protections, social recognition, and healthcare improvements, has contributed to increased awareness and openness about Transgender identities.

Figure 4.1: Rural-Urban Distribution of Transgender Persons



Source: Primary Survey Data

The study reveals that 38.5 percent of the transgender respondents reside in urban areas, while the remaining 61.5 percent come from rural backgrounds. Although a majority of participants are from rural regions, the relatively high proportion of urban respondents is significant and merits further reflection.

Qualitative narratives collected during the fieldwork provide deeper insight into this

pattern. Several respondents shared that urban spaces tend to offer greater freedom, privacy, and social acceptance when compared to rural areas, where traditional gender norms and stigma are more rigidly enforced.

A trans woman originally from a small village in Palakkad, now living in Kochi, expressed her experience in these words:

"In my village, people never accepted me. They still call me by my old name. But here in Kochi, I can walk freely, work in a salon, and live with my friends. I feel like I exist here."

Similarly, a trans-man from a rural area in Malappuram described:

"In the city, at least people don't interfere too much. In the village, even going to a shop is a problem. They look, they whisper. That's why I come to Kozhikode often, for peace of mind."

Urban areas often have more active support networks, including NGOs, community-based organisations, and healthcare facilities that are inclusive of transgender persons. Respondents noted that access to gender-affirming care, legal support, and social services is more feasible in these settings. These findings point to both push and pull factors—push factors such as social exclusion, family rejection, and lack of opportunities in rural areas, and pull factors such as anonymity, support networks, and better service access in urban spaces.

Thus, even though a larger share of respondents originated from rural areas, the presence of transgender individuals in urban centres reflects a larger trend of migration in search of safety, identity, and dignity

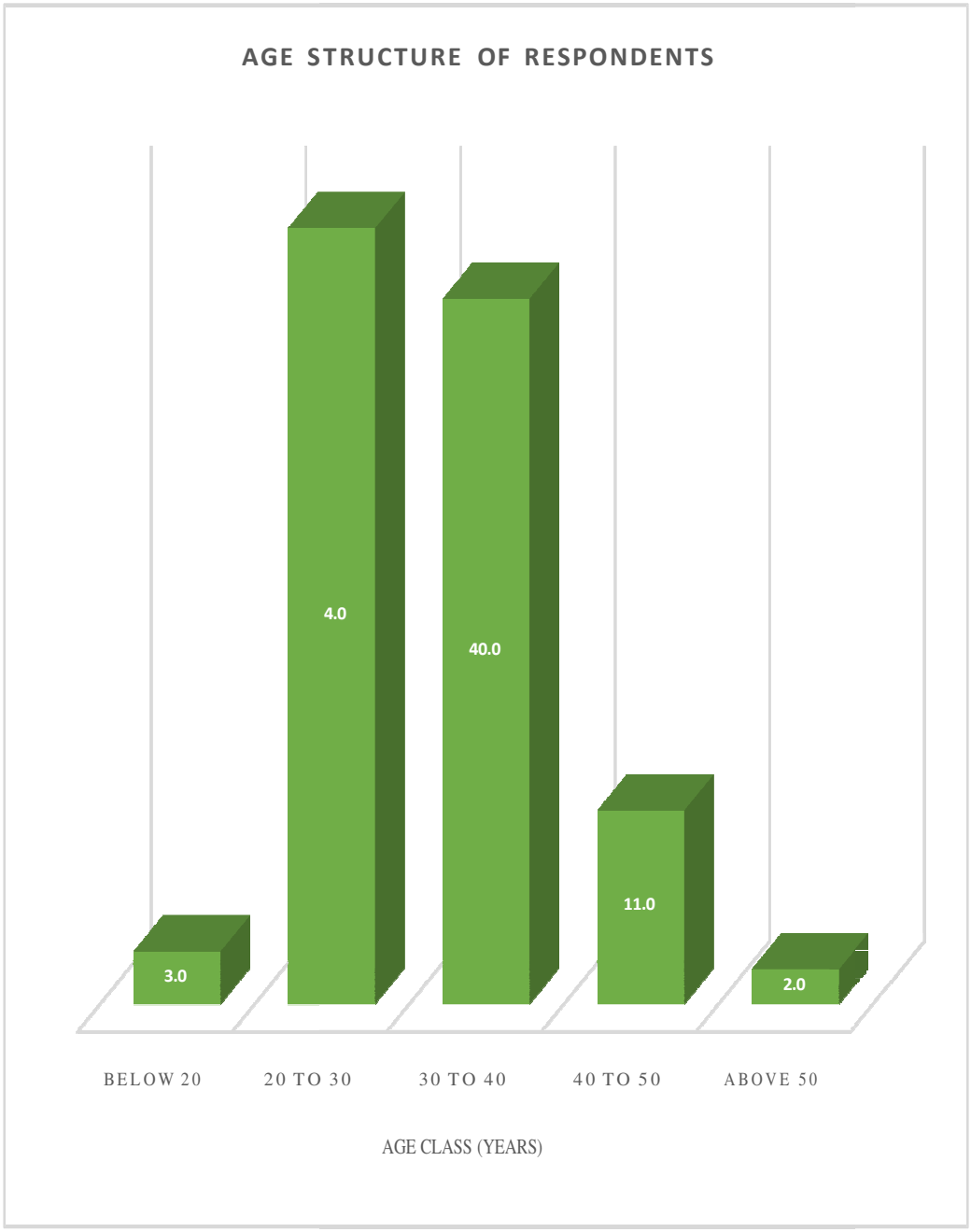
Table: 4.2 The Pattern of Age Distribution of the Respondents and Summary Statistics

	The Pattern of Age Distribution ((Grouped Data)			Summary Descriptive Statistics (Ungrouped Data)	
Sl. No:	**Age groups (years)**	**Number of Respondents**	**Percentage**	**Statistics**	**Value (years)**
1	Below 20	9	3.0	Mean	32.43
2	20 to 30	155	44.0	Median	32.00
3	30 to 40	142	40.0	Std. Deviation	8.069
4	40 to 50	37	11.0	Minimum	18
5	Above 50	8	2.0	Maximum	58
	Total	**351**	**100.0**	**N**	**351**

Source: Primary Survey Data

By presenting both grouped data (age ranges) and ungrouped data (summary statistics), Table 4.2 provides a clear and comprehensive view of the age distribution. The sample's age distribution indicates that the majority of respondents belong to the age groups of 20 to 40. The ungrouped data provides a more precise summary of the entire dataset, highlighting the mean age of 32.43 years and the median age of 32 years. A standard deviation of about 8 years indicates that while the average age is around 32 years, there is considerable variation in the ages of respondents. It shows that there are some variations in the ages. The sample's age range is represented by the minimum and maximum ages, which range from 18 to 58 years. However, the fact that there are fewer respondents in the younger and older age groups suggests that the sample is primarily composed of middle-aged adults.

Figure: 4.2 Age Structure of Respondents



Source: Primary Data Source

Table 4.3: The pattern of Ages at which Transgender Persons Identified their Gender Identity and Prefer their Gender Related Medical Treatments

Age: "You were Different"			
Sl.No:	Age Group	No: of Respondents	Percentage
1	0 to 5	10	2.8
2	5 to 15	318	90.6
3	Above 15	23	6.6
	Total	351	100.0
Age: "You are a Transgender"			
Sl.No:	Age Group	No: of Respondents	Percentage
1	0 to 10	3	1
2	10 to 20	181	51.5
3	above 20	167	47.5
	Total	351	100.0
Age: you were a part time Transgender			
Sl.No:	Age Group	No: of Respondents	Percentage
1	No interest to be	58	16.5
2	1 to 18	102	29.1
3	above 18	191	54.4
	Total	351	100.0
Age: first medical Treatment			
Sl.No:	Age Group	No: of Respondents	Percentage
1	No Treatment Taken	63	17.9
2	1 to 18	20	5.7
3	above 18	268	76.4
	Total	351	100.0

Source: Primary Survey Data

Gender Dysphoria is a term for a deep sense of unease and distress that may occur when a person's biological sex is not matched with their gender identity. The age at which transgender people reveal their gender identification is critical to their socioeconomic development since it determines their life experiences, access to education, employment, healthcare, and general well-being.

The first section of Table 4.3 represents the age at which they might feel some kind of differences from the cisgender persons before they identify their exact gender identity. The majority of respondents (90.6%) initially experienced differences between the ages of 5 and 15, correlating with the onset of puberty and the creation of a more defined sense of gender identity.

The second section of table 4.3 displays the age range at which persons first recognized or identified as transgender , which refers to the moment they became aware that their gender identification did not correspond to the sex given at birth. It contributes to a better understanding of self-awareness development to gender identity. The 51% of respondents identified their gender identity as transgender persons at the age group of 10 to 20. Only 1% of respondents identified their identity by the age group of under 10. The remaining respondents identified their gender identity at the age group of above 20.

The third section of Table 4.3 shows the age at which people first began to express themselves as transgender in a partial or limited way, such as by adopting specific gender expressions or behaviours. This period of partial transition could occur before complete gender expression or medical treatment. The results of the table that 16.5% of respondents had no interest to act as a partial transgender. 29% of the respondents adopted specific gender expressions as partially between the age group of 1 to 18 and 54% of them were between the age group of 18 and above.

This fourth section of table 4.3 is on the age at which transgender people received gender-affirming medical treatments, such as hormone therapy, surgeries, or gender transition counselling. These treatments can help a transgender person transition and achieve self-realization. Out of total of 351 respondents, 17.6% have not yet taken any kind of gender-related medical treatment. Only a small percentage of respondents have taken gender-related medical treatment before the age of 18. The remaining respondents have taken treatment only after completing the age of 18.

Table 4.4: The Association between Age at which Gender Identity Revealed and the Educational Attainment by the Transgender Identity

Educational Qualifications	Age at which Identity Reveal led 10 above Total Chi-Square Test Results			
	0 to 10	to 20	20	
Up to Lower Primary	0	4	0	4
Up to Upper Primary	1	4	3	8 Chi - Square = 41.755
Up to High School	0	30	18	48
SSLC	1	53	17	71
Plus Two/ Pre Degree	1	111	15	127
Diploma	0	55	5	60
Graduation	0	13	2	15
PG	0	17	1	18
Total	3	**87**	**61**	**351** **N = 351**

Source: Primary Survey Data

The age at which gender identity is revealed is an important factor in the socioeconomic development of transgender persons as it strongly determines their life experiences, access to education, employment, healthcare, and overall well-being. Table 4.4 presents a comparison of the educational qualifications of transgender individuals in Kerala, associated with the age at which they revealed their gender identity. The Chi-Square test statistic (41.755) with 14 degrees of freedom (df) and a **p-value of 0.000** reveals that there is a statistically significant relationship between the age at which gender identity was revealed and **t**he educational qualifications attained by respondents. It shows that early gender identity revelation is often associated with lower educational qualifications, likely due to societal and institutional challenges faced during formative years. In contrast, individuals who reveal their identity at older ages (above 20 years) may have completed their education before transitioning, which may allow them to further education with fewer barriers.

Table 4.5 Educational Status of Respondents and its Descriptive Statistics Summary

	Educational Qualifications (Grouped Data)				Descriptive Statistics Summary (Ungrouped data)	
Sl. No:	**Highest Education**	**Count**	**Percentage**	**C.F**	**Statistics**	**Value**
1	Up to Lower Primary	4	1.1	1.1		
2	Up to Upper Primary	8	2.3	3.4	Mean	11.05
3	Up to High School	48	13.7	17.1	Median	11.00
4	SSLC	71	20.2	37.3	SD	2.584
5	Plus-Two/ Pre-Degree	127	36.2	73.5	Minimum	4
6	Diploma	60	17.1	90.6	Maximum	22
7	Graduation & above	33	9.4	100		
	Total	**351**	**100.0**	**100**	**N**	**351**

Source: Primary Survey Data

This table 4.5 provides an overview of the educational qualifications of transgender individuals in Kerala. Education plays a transformative role in empowering marginalized communities of transgender persons. The categorized data show that most of the respondents (36.2%) completed their Plus-Two/Pre-Degree, followed by 20.2% with an SSLC certification and 17.1% with a Diploma. Only a small percentage of respondents have higher degrees, such as a bachelor's degree or above (9.4%), while a small minority have only completed lower primary (1.1%) or upper primary (2.3%).

The descriptive statistics indicate more information: the mean educational qualification is about 11.05 years (equal to the Plus-One level), with a median value of 11.00 years, indicating that the majority of respondents had educational attainment around this level. The standard deviation (SD) of 2.584 suggests considerable variance in educational attainment. In contrast, the least and maximum educational levels range from four years (lower primary) to twenty-two years (post- graduate or above).

This data highlights the concentration of educational attainment at the secondary and higher secondary levels, with transgender individuals in Kerala having low representation in higher education. A respondent shared their experience: *"I was an above-average student, but once I started expressing my identity, everything changed. Teachers ignored me, classmates bullied me, and even my family saw education as a waste of time for someone like me. Eventually, I had to drop out and find work to survive."*

Another respondent, a trans man, recounted a different struggle:

"I always wanted to continue my studies, but my family believed that education was unnecessary for someone who did not conform to traditional gender roles. They forced me to stay at home and take up responsibilities that I never identified with. Even after leaving home, I found it difficult to re-enter the education system because of financial struggles and lack of support."

The findings from both quantitative and qualitative data underscore that education is not just a right but a foundational pathway to inclusion and economic empowerment for transgender individuals. However, systemic barriers severely restrict access and completion of formal education. As per the 2011 Census, the literacy rate among transgender persons in India was 56%, which was significantly lower than the national literacy rate of 74.04%. Even in Kerala—often hailed for its high educational achievements—field insights and reports indicate that 58% of transgender individuals drop out due to bullying, harassment, and lack of a safe learning environment. This stark reality aligns with personal narratives collected in the study, where many participants cited emotional distress, isolation, and the absence of inclusive infrastructure as reasons for discontinuing their education. These factors show that Transgender exclusion in education is not merely a function of poverty or academic difficulty—it is a manifestation of deeper structural stigma and lack of institutional support.

Thus, improving educational outcomes for transgender individuals requires more than just increasing enrolment. It demands targeted interventions to create inclusive, gender-

affirming, and supportive educational spaces, along with strong anti-discrimination measures and social sensitisation within schools and colleges. Without such changes, the cycle of exclusion will continue, undermining both individual aspirations and broader social equity.

Table 4.6 Religious Profile of the Respondents

Sl. No:	Religion	No. of Respondents	Percentage	Cumulative Percent
1	Hindu	192	54.7	54.7
2	Muslim	105	29.9	84.6
3	Christian	41	11.7	96.3
4	Others	13	3.7	100.0
	Total	**351**	**100.0**	

Source: Primary Survey Data

The religious distribution of transgender people in Kerala is shown in the table 4.6, which also shows the percentage of respondents who are members of different religious communities. Out of 351 total respondents, 54.7% the majority of respondents identify as Hindu. Christians, who make up 11.7% of the respondents, and Muslims, who make up 29.9%, follow. 3.7% are members of other religions or beliefs that fall under the category of Others.

According to the cumulative proportion, 96.3% of transgender people identify as members of the three main religions: Christianity, Islam, and Hinduism. This represents the broad religious makeup of Kerala's populace. This information demonstrates the varied religious backgrounds of Kerala's Transgender population and emphasizes the necessity of inclusive strategies for all faith-based groups to address the difficulties of the Transgender community.

Table: 4.7 Cross Tabulation between Gender Identity and Religious distribution of Respondents

Religion		Gender Identity		Total	Test Statistics
		trans men	trans women		
Hindu	Count	36	156	192	
	%	18.8%	81.3%	100.0%	
Muslim	Count	28	77	105	
	%	26.7%	73.3%	100.0%	Chi-Square= 24.181
Christian	Count	22	19	41	df= 3
	%	53.7%	46.3%	100.0%	p<.000
Others	Count	6	7	13	
	%	46.2%	53.8%	100.0%	
Total	**Count**	**92**	**259**	**351**	
	%	**26.2%**	**73.8%**	**100.0%**	N=351

Source: Primary Survey Data

The chi-square results indicate that religion has a considerable impact on the distribution of gender identities in these populations. Transgender women outnumber transgender men in Hinduism and Islam. Trans-men and trans-women are more evenly distributed in Christianity and the "Others" category. The significant chi-square test result (p <.000) indicates that the disparities in the distribution of gender identities between religious groups are not random and hint at an underlying link

Table: 4.8 Social Groups of Respondents

Sl.No:	Social Group	No. of Respondents	Percentage	Cumulative Percent
1	SC	57	16.2	16.2
2	ST	24	6.8	23.1
3	OBC	176	50.1	73.2
4	Others	94	26.8	100.0
	Total	**351**	**100.0**	**100**

Source: Primary Survey Data

The table 4.8 illustrates the distribution of transgender individuals in Kerala across various social groups. The Other Backward Classes (OBC) represent 50.1% of the total number of respondents, suggesting that this social group is significantly represented. followed by 26.8% of respondents who fell under the category of "Others," which may include people from unclassified or general social groups or the respondents who don't wish to reveal their social group. Furthermore, 6.8% of respondents are from Scheduled Tribes (ST), and 16.2% are from Scheduled Castes (SC).

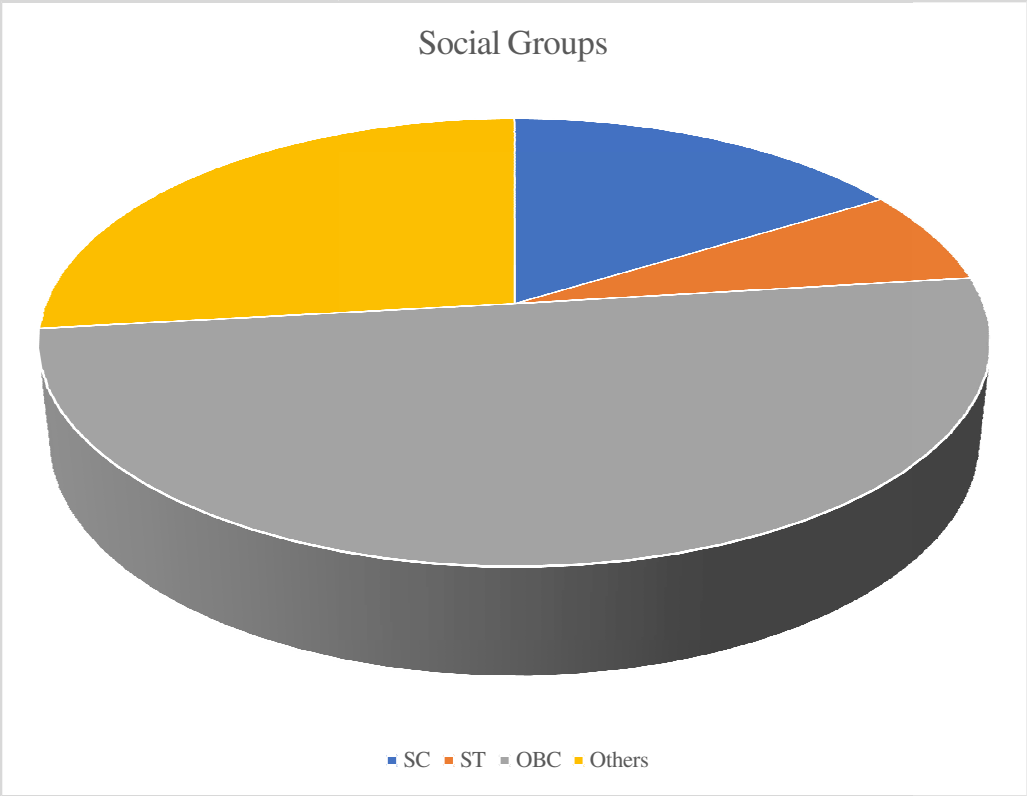
Table: 4.9 The cross Tabulation of Gender Identity by Social Groups
Gender Identity

	Social Group	Trans- Men	Trans- Women	Total	Test Statistics
SC	Count	20	37	57	
	%	35.1%	64.9%	100.0%	
ST	Count	7	17	24	
	%	29.2%	70.8%	Chi- 100%	square=5.502
OBC	Count	37	139	176	df=3
	%	21.0%	79.0%	100.0%	p<.139
Others	Count	28	66	94	
	%	29.8%	70.2%	100.0%	
Total Count		**92**	**259**	**351**	**N = 351**
%		**26.2%**	**73.8%**	**100.0%**	

Source: Primary Survey Data

The Chi-Square value of 5.502 with df = 3 and a p-value of 0.139 indicates that there is no statistically significant relationship between social group and gender identity (trans men vs. trans women) because the p-value is greater than the threshold of 0.05 typically used to establish statistical significance. In other words, rather than having a strong underlying link, the disparities in the distribution of social groupings between trans males and trans-women may simply be the result of chance

Figure: 4.3 Social group Distribution of Respondents



Source: Primary Survey Data

Table: 4.10 Pattern of Distribution of Household size of Transgender Respondents

	Distribution of the Household size (Grouped Data)			Descriptive Statistics (Ungrouped Data)	
Sl. No:	**Size of Households (No: of Members)**	**No: Respondents**	**Percentage**	**Statistics**	**Value**
1	1	110	31.3	Mean	2.33
2	2	118	33.6	Median	2.00
3	3	49	14.0	Std. Deviation	1.290
4	4	52	14.8	Minimum	1
5	5	14	4.0	Maximum	6
6	6	8	2.3		
	Total	**351**	**100.0**	**N**	**351**

Source: Primary Survey Data

The distribution of household sizes among Transgender respondents shows a predominance of smaller families. Nearly two-thirds (64.9%) of respondents live in households with one or two persons, indicating a strong preference for small household sizes. Single-member households account for 31.3%, while two-member households comprise the largest group at 33.6%. Mid-sized homes (3-4 members) constitute 28.8% of the total, whereas bigger households (5-6 members) are uncommon, accounting for only 6.3% of the sample. The average home size is 2.33, with a median of two members, demonstrating that the majority of transgender people live in tiny family units. The standard deviation of 1.29 reflects the trend towards compact dwelling arrangements in this town.

Table: 4.11 Household Living Status of Respondents

Sl. No.	Household Living Status	Frequency	Percent	Chi-Square test statistics
1	Family	57	16.2	
2	Partner	72	20.5	Chi-square=89.667
3	Friends/ co-workers	35	10.0	df=5
4	TG Community Members	104	29.6	P=.000
5	Parivar	11	3.1	
6	Alone	72	20.5	
	Total	**351**	**100.0**	

Source: Primary Survey Data

In the context of the transgender persons community, the question "with whom do you live" is very important because it offers important information about their living arrangements, social support systems, and general well-being. Family relationships and social acceptance are important factors in determining the living circumstances and general quality of life for many transgender people.

The distribution of household living arrangements among transgender people gives important details about their social dynamics and support networks. A significant number (29.6%) live with other transgender community members, emphasizing the value of peer networks in fostering acceptance and understanding. Living with a partner (20.5%) and alone (20.5%) are equally common, because Many transgender people face stigma and rejection from their families due to societal prejudices, forcing them to live independently. Only 16.2% reside with their biological families, which may imply difficulties in familial acceptance and cultural shame. Smaller groups rely on friends or co-workers (10.0%) or live with extended family or social groupings known as "parivar" (3.1%), indicating a lack of traditional support structures.

Table: 4.12 Marital Status of Respondents

Marital Status	No: of Respondents	Percentage	Cumulative Percentage
Married	39	11.1	11.1
Single	202	57.5	68.7
Legally Divorced	33	9.4	78.1
Live in Relationship	77	21.9	100.0
Total	**351**	**100.0**	

Source: Primary Survey Data

A transgender man and a transgender woman were married in Kerala in 2018 under the Special Marriage Act, marking the state's first legal transgender marriage (The Indian Express, 2018,P.15). This law permits civil unions between people of different sexes, regardless of their religious beliefs. The current legal structure does not specifically address marriages in which both couples are transgender, so difficulties still exist. The absence of explicit legal restrictions has occasionally made it difficult for Transgender couples to register their weddings.

transgender people's marriage status distribution offers important information about their social standing and relationships with others. The majority of respondents (57.5%) are unmarried, which reflects both personal decisions impacted by stigma and prejudice as well as cultural hurdles to marriage and partnerships for transgender persons. A desire for non-traditional relationship structures that give flexibility and mutual understanding without the social or legal constraints of formal marriage may be indicated by the 21.9% of people in live-in relationships. The fact that a lower percentage (11.1%) are married highlights the difficulties transgender people encounter in obtaining official marriage status, especially in conservative social settings. Furthermore, 9.4% are officially divorced, which may be a reflection of the stress that Transgender partnerships face from family and societal demands.

A trans woman from the respondets shared her aspirations:
"I have always dreamed of getting married and having a family like everyone else. But society does not see us as deserving of love and companionship. Even when we find someone who accepts us, their family and society pressure them to leave us. I know many trans-women who want to settle down, but we are rarely given that chance."

Anther respondent echoed similar sentiments:
"People think we don't want marriage, but the truth is, we are denied that right. Even if we find a partner, legal recognition of our marriage is difficult. Some of us have had to adopt unofficial marriage-like relationships because we are not allowed to live like other couples."

These personal experiences highlight the gap between the desire for marriage and the reality imposed by societal and legal restrictions. While some transgender individuals have entered informal partnerships, the lack of legal protection and social acceptance continues to push many into isolation. The following sections explore how this exclusion impacts their social security, emotional well-being, and overall quality of life.

Table: 4.13 The Cross Tabulation of Gender Identity by Migrated Status

Migrated Status		Gender Identity: trans men	Gender Identity: trans women	Total	Chi-Square Test Results
No	Count	65	137	202	
	%	32.20%	67.80%		Chi-Square Value=8.781
Yes	Count	27	122	149	df = 1
	%	18.10%	81.90%		P Value = .003
Total	**Count**	**92**	**259**	**351**	**N = 351**
	%	**26.20%**	**73.80%**		

Source: Primary Survey Data

Many transgender people move to different states in pursuit of better opportunities, safety, and acceptance. Faced with social humiliation, discrimination, and restricted economic opportunities in their native states, they frequently migrate to urban areas or progressive states with more inclusive policies and legal safeguards. These places provide more access to healthcare, Transgender-friendly services and supportive communities.

The table 4.13 shows the migration status of transgender people based on gender identification. It demonstrates that a higher number of Transgender women (81.9%) have migrated to other states than Transgender men (18.1%). In contrast, Transgender men (32.2%) are less likely to have migrated than Transgender women (67.8%). The Chi-square test results show a strong correlation between migration status and gender identity, with a Chi-square value of 8.781 and a p-value of 0.003 ($p < 0.05$). This suggests that migration patterns differ significantly between trans men and trans women. These findings show that Transgender women are more likely to relocate to other states, which may be affected by factors such as social acceptance, economic possibilities, and access to Transgender-friendly healthcare or community assistance.

Table: 4.14 Association Between Age Groups and Migration Status

% Within Age group	Migrated		Total	Chi-Square Statistics
	No	Yes		
Below 20	77.8%	22.2%	100.0%	
20 to 30	69.7%	30.3%	100.0%	Chi-Square = 24.434
30 to 40	49.3%	50.7%	100.0%	P value = .ooo
40 to 50	32.4%	67.6%	100.0%	
Above 50	37.5%	62.5%	100.0%	
Total	53.3%	55.2%	100.0%	

Source: Primary Survey Data

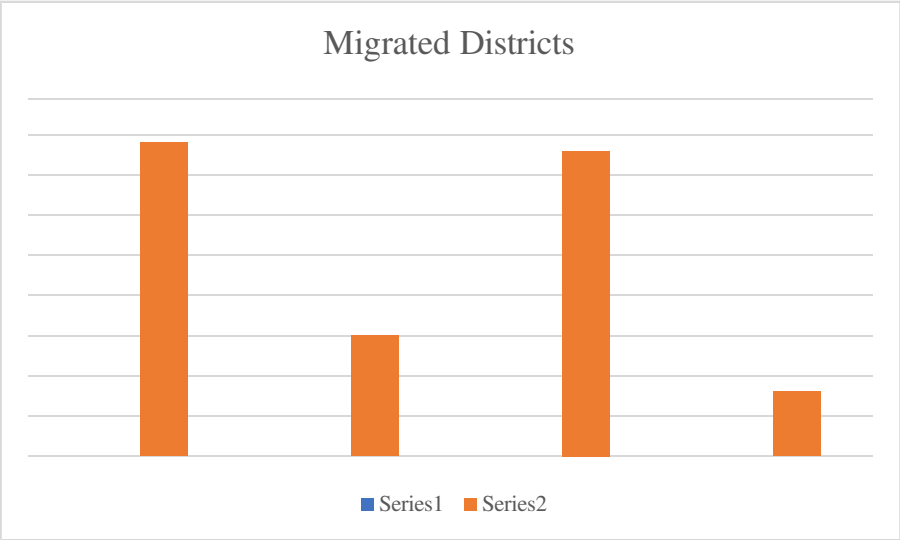
The table 4.14 shows the percentage distribution of migrated status within each age group. Migration increases with age, as seen in the higher proportion of individuals who migrated (Yes) in older age groups, particularly 40–50 (67.6%) and above 50 (62.5%). Younger age groups, such as below 20 (22.2%) and 20–30 (30.3%), show lower migration rates A Chi-Square test ($\chi^2 = 24.434$, $p < 0.001$) shows a statistically significant association between age and migration, highlighting that migration patterns vary significantly by age.

Table: 4.15 Migrated Districts of Respondents

Sl.No:	Migrated Districts	No: of Respondents	Percentage
1	Not migrated	201	57.3
2	Tamilnadu	58	16.5
3	Maharashtra	22	6.3
4	Karnataka	57	16.2
5	Others	13	3.7
	Total	**351**	**100.0**

Source: Primary Survey Data

Figure: 4.4 Migrated Districts of Respondents



Source: primary Survey Data

The table 4.15 summarises transgender persons' migration across districts and states. A large proportion (57.3%) of respondents have not migrated, implying that the majority of transgender people in the sample live in their native districts or states. The majority of those who have relocated have moved to Tamil Nadu (16.5%), followed by Karnataka (16.2%), implying that these regions may provide greater prospects, community support, or safer surroundings for transgender people. A lesser proportion of respondents migrated to Maharashtra (6.3%) and other states (3.7%), indicating general patterns of migration within India.

Migration among transgender individuals is often driven by the search for acceptance, survival, and community belonging, especially among older individuals who faced severe social stigma and lack of institutional support in Kerala during earlier decades.

Many participants shared that they were compelled to leave due to family rejection, social exclusion, harassment, and limited livelihood opportunities. One elder trans woman said,

"At home, I had no one. No job, no support, only insults. I had to leave to survive."

Most of those who migrated moved to Tamil Nadu, particularly to cities like Chennai and Coimbatore, where Transgender communities (like aravani and thirunangai groups) were already active and organized. A participant explained,

“In Tamil Nadu, I found sisters who helped me, guided me. There were separate places to stay, and people didn’t stare at me the way they did here.” Another said, *“There were jobs—even if not ideal, at least I could earn and be myself.”*

These pull factors—community networks, relatively better social recognition, designated housing colonies, and visibility in cultural events—made Tamil Nadu a preferred destination. In contrast, younger transgender individuals in Kerala are less likely to migrate now, possibly because of policy-level changes, gender ID cards, and increased awareness.

One young trans-man said, *“I thought about migrating, but now things are changing here slowly. If we keep fighting, we can stay and live here too.”*

The qualitative data makes it clear that migration is a survival strategy born out of necessity, especially for older transgender persons who faced acute exclusion in earlier years. Their decision to migrate to Tamil Nadu was shaped by the hostile environment in Kerala and the existence of support systems and visible Transgender spaces in Tamil Nadu.

The pattern of reduced migration among younger transgender individuals may reflect a shift brought about by Kerala’s recent welfare initiatives, community support networks, and gradual attitudinal change in society. However, challenges remain, and whether Kerala can retain and empower its Transgender population will depend on sustained inclusion efforts and grassroots-level change.

A common pattern observed among the migrants was that many of them originally belonged to rural areas**.** Migration, in many cases, was not merely a matter of economic necessity but a response to persistent stigma, discrimination, and social isolation experienced in their native communities.

One trans woman, who migrated from a village in Kannur to Bengaluru, shared her story:

"I grew up in a small village where no one accepted me—not my neighbours, not even my family. Every day felt like a punishment. I left with just a bag of clothes and came to

Bengaluru. Here, life is still hard, but I can live on my own terms. I found others like me, and we support each other."

Table: 4.16 Type of Ration Card Possessed by the Respondents

Sl.No:	Type of Ration Card Possessed	No: of Respondents	Percentage
1	Yellow (AAY)	27	7.7
2	Pink (BPL)	169	48.1
3	Blue (APL)	92	26.2
4	White (Non- Priority)	3	.9
5	No Ration Card	60	17.1
Total		**351**	**100.0**

Source: Primary survey Data

Table: 3.15 provides an overview of the type of ration card possessed by Sample respondents of transgender persons. Almost half (48.1%) of respondents have pink (Below the Poverty Line) ration cards. This suggests that a major section of the Transgender community is economically disadvantaged. About 26.2% of respondents have Blue (Above Poverty Line, APL) ration cards. This demonstrates that a small but significant proportion of the Transgender community has slightly better economic status than BPL holders. Only 0.9% of responders hold White (Non-Priority) cards. This shows that very few people are classified as economically rich or non-priority. A significant 17.1% of respondents do not possess any ration card, potentially reflecting systemic barriers or social exclusion.

Table: 4.17 Employment Status of Respondents

Employment Status	No: of Respondents	Percentage
Unemployed	100	28.5
Full Time/Regular/Permanent	79	22.5
Part-time/Temporary/Contract Base	88	25.1
Self-Employment	81	23.1
Students	3	.9
Total	**351**	**100.0**

Source: Primary Survey Data

Employment is extremely important for transgender persons since it solves not only economic requirements but also promotes social inclusion, dignity, and empowerment. Gainful employment promotes a sense of inclusion and acceptance in mainstream society. A consistent income provides access to healthcare, education, housing, and other requirements, considerably raising their overall standard of living. It reduces their chance of being driven into informal or dangerous occupations such as begging or sex work, which many transgender people do out of need.

Based on the table 4.17 almost one-third of respondents (28.5%) are unemployed, indicating severe challenges to employment for transgender people. This high unemployment rate reflects the problems presented by societal discrimination, a lack of education, or job bias. A quarter of respondents (25.1%) work part-time, temporarily, or under contract. While this generates some money, it may lack stability, benefits, and job security, leaving these people economically vulnerable.

Self-employment makes up a sizable share, highlighting the entrepreneurial spirit of transgender people who may have turned to self-reliance due to challenges in finding formal jobs. This could include small-scale companies, the arts, or freelance jobs. Approximately one-fifth of respondents (22.5%) work full-time, regularly, or permanently. This is a great sign of stability for some members of the community, but it also implies that prospects for such positions remain restricted.

Some respondents reported completing graduate and postgraduate degrees, only to find that their gender identity overshadowed their credentials.

"I completed my MA in English Literature and cleared the SET exam, but during interviews for guest lecturer posts, they kept finding excuses. One panel even asked me if I could 'manage students' as a transgender."

A trans woman from Alappuzha

This experience reflects how prejudice operates even in knowledge-based professions, where qualifications should ideally take precedence.

Even those who were employed often had to resign due to hostile work environments**,** frequent misgendering, or mental strain from persistent ridicule.

"I was working as a data entry operator in a private firm. Initially, things were fine, but once I updated my ID with my chosen name and gender, everything changed. My team leader started mocking me during meetings, and colleagues would 'joke' about my bathroom use. HR never took my complaints seriously. I started having panic attacks before going to work, and eventually, I resigned."

A trans woman from Kottayam shared her experiences.

This case highlights how even post-employment transitions, such as updating gender identity in official records, can trigger workplace hostility, leading to psychological distress and eventual exit. It also shows the failure of internal grievance redressal mechanisms, forcing trans persons to choose mental well-being over job security.

"I worked in a textile showroom, and though I was good at sales, the manager would call me derogatory names and customers would laugh. I left after two months. It wasn't worth the daily humiliation."

A trans-man from Thrissur.

This shows that employment is not just about getting a job, but also about whether the workplace is psychologically safe and affirming.

Living on the Margin: Informal, Invisible Labour

Many participants are engaged in informal labour that remains unrecognized and unprotected**,** such as domestic help, caregiving, or street vending.

"I help an old lady in her house, and she pays me monthly. But if her children come, I have to hide. They don't know she's hired a Transgender person."

A trans woman from Kannur

"I cook food at home and supply lunch boxes to two shops nearby. But everything is informal—no contract, no ID, no benefits. If business is dull or they find someone cheaper, I'll be dropped without notice. I'm not even allowed to enter the shop or serve food, they say it will affect customers."

A trans-man from Kannur

This example reflects how transgender individuals are often trapped in invisible, unprotected labour, despite performing essential services. It also shows how even food-related work, which traditionally involves community interaction, becomes a site of exclusion, reinforcing their social marginality.

I didn't choose the life, it chose Me

"When I left home, I had nothing—not even a change of clothes. I stayed with a few trans friends in a small rented room. We had to share food, sometimes go hungry. No one was ready to hire me. I tried cleaning jobs, but they said customers wouldn't feel 'comfortable.' I started doing sex work because there was no other way. I needed money for hormone therapy, rent, and food. My surgery was important for me to feel like myself. I don't feel proud, but I don't feel ashamed either. This is what society left for me."

While these activities offer economic survival, they come with deep social stigma, health risks, and legal precarity, highlighting the urgent need for economic rehabilitation and inclusion programs.

The qualitative narratives reveal the harsh and layered realities of employment exclusion among transgender individuals in Kerala. These are not isolated stories, but shared experiences of being denied formal jobs, pushed out due to workplace harassment, or confined to low-paying, informal, and invisible work. While some have turned to self-employment, it often comes with high financial risks and no institutional support, making it difficult to sustain. For many, the lack of secure income sources, combined with the urgent need for survival and gender-affirming care, leaves sex work as the only available option. These accounts underline how employment, for transgender persons, is not just about economic participation, but about battling systemic discrimination and asserting their right to live with dignity. The voices from the field call for not just inclusion in the workforce, but a transformation of the

structures that continue to exclude.

Table: 4.18 Cross Tabulation between Gender Identity and Employment Status

Employment Status		Gender Identity		Total	Chi-Square Test Results
		trans men	trans women		
Unemployed	Count	33	67	100	
	%	33.0%	67.0%	100.0%	
Full-time /Regular /Permanent	Count	27	52	79	Chi-Square Value=21.355
	%	34.2%	65.8%	100.0%	df= 4
Part-time / Temporary/ Contract Base	Count	26	62	88	P Value = .000
	%	29.5%	70.5%	100.0%	
Self-Employment	Count	6	75	81	
	%	7.4%	92.6%	100.0%	
Students	Count	0	3	3	
	%	0.0%	100.0%	100.0%	
Total	**Count**	**92**	**259**	**351**	**N = 351**
	%	**26.2%**	**73.8%**	**100.0%**	

Source: Primary Survey Data

The Table 4.18 reveals huge inequalities between trans men and Trans-women in Kerala. While 28.5% of respondents are unemployed, trans-women have a higher proportion (67%) than trans men (33%), showing that trans-women have more work obstacles. Only 22.5% of people have full-time, regular jobs, with Trans- Women accounting for a bigger share (65.8%) than trans men (34.2%). Part-time and temporary occupations are common among 25.1% of respondents, with trans-women accounting for 70.5% of these positions. Self-employment, which accounts for 23.1%, is largely dominated by trans-women (92.6%), showing their entrepreneurial perseverance but also limited access to conventional positions. Educational engagement is low, with no trans men and only 0.9% of trans-women pursuing education.

The Chi-Square test indicates a statistically significant relationship between employment status and gender identity among transgender people in Kerala, with a

Chi-Square value of 21.355, degrees of freedom (df) = 4, and p-value of 0.000. This p-value suggests that the observed variations in employment Status between Trans- Men and trans-women are unlikely to be random. The research demonstrates that job patterns—such as unemployment, part-time work, and self-employment—are significantly associated to gender identity, with Transgender women disproportionately represented in categories of insecure or informal employment.

Table: 4.19 Employment Sectors of Respondents

Employment Sector	No: of Respondents	Percentage
Organised	44	12.5
Unorganised	203	58.1
Students	3	.9
Unemployed	100	28.5
Total	**351**	**100.0**

Source: Primary Survey Data

The table 4.19 illustrates the distribution of Transgender respondents in Kerala across various employment sectors. The majority of respondents (58.1%) work in the unorganised sector, which is indicative of the high number of transgender people who have low-paying, informal, and frequently unstable professions. This suggests that access to organised, benefit-rich job options is restricted. The organised sector, which provides greater stability and benefits, employs only 12.5% of respondents.

These narratives reveal that employment exclusion among trans-women is not just about lack of jobs, but about persistent societal rejection at every stage—from hiring to retention. Their visibility as gender non-conforming individuals makes them more vulnerable to stigma, often leaving them with no option but to engage in precarious informal work. The formal sector, despite its claims of diversity and inclusion, continues to be largely inaccessible.

Table: 4.20 The Cross Tabulation of Gender Identity by Duration of Unemployment

Distribution of Duration of Unemployment Within Gender Identities		Gender Identity		Total	Chi-Square Test Results
		trans men	trans women		
Not-Unemployed	Count	13	69	82	Chi-Square = 10.813
	%	15.9%	84.1%	100.0%	df = 3
Less than 1 year	Count	50	132	182	P Value = .013
	%	27.5%	72.5%	100.0%	
1 to 2 years	Count	19	46	65	
	%	29.2%	70.8%	100.0%	
2 to 3 Years	Count	10	10	20	
	%	50.0%	50.0%	100.0%	
Total	**Count**	**92**	**257**	**349**	
	%	**26.4%**	**73.6%**	**100.0%**	

Source: Primary Survey Data

The table 4.20 shows data on the duration of unemployment among Transgender respondents in Kerala from January 2021 to January 2024, separated down by gender identity. The study found significant disparities in the duration of time trans men and trans-women were unemployed. A high majority of respondents (52.1%) report being unemployed for less than a year, with Transgender women disproportionately represented in lengthier periods of unemployment. The Chi-Square test results (Chi-Square value = 10.813, p-value = 0.013) show a statistically significant association between gender identification and duration of unemployment.

Table: 4.21 Employment Relevant Skills of Respondents

Employment Relevant Skills	Frequency	Percentage
Technical Skills	42	12.0
Creative & Performing Arts	119	33.9
Cooking & Culinary Skills	30	8.5
Healthcare &Wellness Skills	21	6.0
Entrepreneurial Skills	11	3.1
Craftsman Skills	23	6.6
Education and skills	17	4.8
General Skills	32	9.1
Nothing	56	16.0
Total	**351**	**100.0**

Source: Primary Survey Data

The Table 4.21 shows that so many respondents (33.9%) claim to be skilled in the performing and creative arts indicating that this skill set is highly regarded or more prevalent in the sample group. It could be a reflection of individual interests in artistic endeavors or the impact of cultural enterprises. Only 8.5% of respondents say they are skilled in the kitchen. Although cooking can be a useful talent, it might not be as common or widely applicable in work settings as the other skill categories mentioned. A sizeable percentage of respondents (16.0%) say they lack any abilities relevant to their job. This might point to areas where skills are lacking, whether as a result of a lack of formal schooling, a lack of work experience, or socioeconomic obstacles to learning necessary abilities. It might also indicate a lack of knowledge or instruction in particular employability abilitie

In Kerala and many parts of India, the Transgender community, especially among trans-women has long been associated with folk art forms, makeup, performance, and ritual-based cultural expressions. These traditions have been handed down informally through community structures and peer learning.

“I learnt makeup from my seniors in the community. We used to prepare for temple shows and local functions. It became both skill and survival.”

A trans-women from Thrissur’.

Due to exclusion from mainstream education and employment. Many transgender individuals turn to domains where gender expression is more fluid or even celebrated, like the arts. The performative space becomes a safer and expressive outlet where they are less likely to be questioned or ridiculed.

When I am on stage, I feel free. It helps me forget how excluded I am in other parts of society."

A Trans woman, Malappuram.

Many transgender individuals demonstrate remarkable dedication and professionalism in creative fields. Having faced rejection and marginalization in other domains, they are often highly motivated to excel in areas where their talents are accepted and appreciated. This inner drive, combined with their passion, leads to high-quality work and consistent performance.

“Tailoring is my life. I’ve never advertised myself, but I consider myself a designer. I’ve never had a single complaint from any customer.”

A Trans woman, Kozhikode.

The widespread presence of creative and performative skills among transgender individuals reflects more than personal interest. It stems from social exclusion, cultural familiarity, and strong community support. These skills serve as both a means of survival and a form of self-expression, helping them reclaim dignity in a society that often denies them space elsewhere.

Table: 4.22 Crosstabs of gender Identity by Employment Relevant Skills
Source: Primary Survey Data

Employment Relevant Skills		Gender Identity trans men	trans women	Total	Chi-Square Test results
Technical Skills	Count	20	22	42	
	%	47.60%	52.40%	100.00%	
Creative & Performing Arts	Count	16	103	119	
	%	13.40%	86.60%	100.00%	
Cooking & Culinary Skills	Count	2	28	30	
	%	6.70%	93.30%	100.00%	Chi-Square=50.208
Healthcare &Wellness Skills	Count	9	12	21	df=8
	%	42.90%	57.10%	100.00%	P Value=.000
Entrepreneurial Skills	Count	8	3	11	
	%	72.70%	27.30%	100.00%	
Craftsman Skills	Count	2	21	23	
	%	8.70%	91.30%	100.00%	
Education and skills	Count	5	12	17	
	%	29.40%	70.60%	100.00%	
General Skills	Count	14	18	32	
	%	43.80%	56.30%	100.00%	
Nothing	Count	16	40	56	
	%	28.60%	71.40%	100.00%	
Total	**Count**	**92**	**259**	**351**	**N=351**
	%	**26.20%**	**73.80%**		

A highly significant correlation between gender identification (trans men vs. Trans-Women) and the reported employment-relevant skills is indicated by the chi-square statistic (50.208) with a p-value of.000. This implies that the skills that are more

Source: Primary Survey Data

likely to be reported are significantly influenced by gender identification. The fact that the p-value is significantly less than 0.05 indicates that the observed variations in skill distributions are not the result of random variation.

Table: 4.23 Distribution of Occupational Sectors of Respondents

Present Occupational Sectors	Frequency	Percentage
Educational Training	30	8.5
Healthcare	24	6.8
Catering and Hospitality	30	8.5
Creative and Performing Arts	63	17.9
Technical and Mechanical	19	5.4
Sales and Retails	31	8.8
Artisan and Craft Works	23	6.6
Social Works	25	7.1
Unemployed	106	30.2
Total	**351**	**100.0**

Source: Primary Survey Data

The Creative and Performing Arts sector employs the greatest percentage of respondents (17.9%). This might involve positions in the creative sectors of art, design, music, theatre, and others, indicating that a sizable percentage of transgender people in the sample work in creative or performance-related fields. The majority of transgender people in the sample do not work in the educational training sector, as seen by the tiny percentage of respondents (8.5%) who hold this position. Although transgender people have spread throughout several industries, the research indicates that unemployment is a major problem.

Table: 4.24 Crosstabs of Gender Identity by Different Occupational Sectors

Different Occupational Sectors		Gender Identity		Total	Chi-Square Test Results
		trans men	trans women		
Educational Training	Count	13	17	30	
	%	43.30%	56.70%	100.00%	
Healthcare	Count	7	17	24	**Chi-Square= 32.566**
	%	29.20%	70.80%	100.00%	**df=8**
Catering and Hospitality	Count	12	18	30	**P Value=.000**
	%	40.00%	60.00%	100.00%	
Creative and Performing Arts	Count	4	59	63	
	%	6.30%	93.70%	100.00%	
Technical and Mechanical	Count	9	10	19	
	%	47.40%	52.60%	100.00%	
Sales and Retails	Count	9	22	31	
	%	29.00%	71.00%	100.00%	
Artisan and Craft Works	Count	2	21	23	
	%	8.70%	91.30%	100.00%	
Social Works	Count	3	22	25	
	%	12.00%	88.00%	100.00%	
Unemployed	Count	33	73	106	
	%	31.10%	68.90%	100.00%	
Total	**Count**	**92**	**259**	**351**	**N=351**
	%	**26.20%**	**73.80%**		

Source: Primary Survey Data

In the Table: 4.24 Chi-Square test results show that Transgender respondents' gender identification distributions across different occupational sectors fluctuate significantly. With eight degrees of freedom, the healthcare sector's Chi-Square score of 32.566 indicates a substantial correlation between sector distribution and gender identification. This difference is statistically significant since the p-value is less than 0.000. There is a gendered inequality in the healthcare industry, with trans-women making up a greater percentage of workers and trans men being under-represented. With a higher percentage of female employees, the catering and hospitality industry also exhibits a significant Chi-Square value (p-value =.000), suggesting that trans-women are more likely than trans men to work in this field. Similar to healthcare, this result shows a statistically significant.

Table: 4.25 The Cross Tabulation of Gender Identity by Educational Qualifications

Highest Education		**Gender Identity**		**Total**	**Chi-Square Test Result**
		trans men	**trans women**		
Up to Lower Primary	Count	4	0	4	
	%	100.0%	0.0%	100.0%	Chi-Square = 28.103
Up to Upper Primary	Count	2	6	8	
	%	25.0%	75.0%	100.0%	df = 6 P Value =.000
Up to High School	Count	5	43	48	
	%	10.4%	89.6%	100.0%	
SSLC	Count	10	61	71	
	%	14.1%	85.9%	100.0%	
Plus Two/ Pre Degree	Count	38	89	127	
	%	29.9%	70.1%	100.0%	
Diploma	Count	21	39	60	
	%	35.0%	65.0%	100.0%	
Graduation and above	Count	12	21	33	
	%	33.3%	66.7%	100.0%	
Total	**Count**	**92**	**259**	**351**	N = 351
	%	**26.2%**	**73.8%**	**100.0%**	

Source: Primary Survey Data

Education is critical to transgender people's empowerment and social integration,

giving them the tools, they need to overcome societal stigma and achieve greater personal and professional success. Education plays a vital role in empowering transgender individuals by enhancing their self-esteem, employment opportunities, and social acceptance. It helps break the cycle of marginalization and opens pathways to better livelihoods and informed decision-making. For the transgender community, access to inclusive and supportive educational environments is crucial in challenging stigma and building a more equitable future. For transgender persons, access to school is about more than simply academic performance; it is also about developing confidence, self-esteem, and social acceptance in a culture that frequently marginalizes them.

All individuals in the Lower Primary category are trans men, with no representation of trans-women in this educational group. The Chi-Square value of 28.103 indicates that this sharp difference is highly significant, pointing to a strong correlation between sex identification and this level of schooling. The difference in High School education levels is also significant, with trans-women representing the majority. The proportion of trans men is much smaller in this category, which is indicative of a notable gender difference in the distribution of high school education among transgender persons.

The largest group of respondents (36.2%) has completed Plus Two/Pre-Degree education. 20.2% of respondents have completed their SSLC, which is considered a crucial milestone in the educational system. 5.1% of respondents have completed post-graduate courses, indicating that a small proportion of the transgender population in the sample pursues further education beyond the undergraduate level.

The difference in high school education levels is also large, with trans-women being the clear majority. The proportion of transgender men is substantially lower in this group, indicating an important gender gap in the distribution of high school education among transgender people.

The Chi-Square test results show significant gender variations in educational achievement among transgender people, with trans-women achieving higher levels of education than trans males in most educational categories. This pattern is particularly visible at the high school, SSLC, and Plus Two levels, when transgender women are consistently the majority. The p-values and Chi-Square values confirm that the differences are statistically significant.

Table: 4.26 Cross Tabulation between Educational Attainment and Employment Status

Educational Qualification	Employment Status					Total	Chi-Square Test Results
	1	**2**	**3**	**4**	**5**		
Up to Lower Primary	4	0	0	0	0	4	
Up to Upper Primary	1	4	1	2	0	8	
Up to High School	13	2	14	19	0	48	Chi-Square Value =65.104
SSLC	18	13	21	19	0	71	df = 28
Plus-Two/ Pre-Degree	40	25	34	26	2	127	P Value = .000
Diploma	17	18	12	13	0	60	
Graduation	3	10	0	1	1	15	
PG	4	7	6	1	0	18	
Total	100	79	88	81	3	351	N = 351

Source: Primary Survey Data

Note: 1: unemployed, 2: full-time employment,3: part-time employment, 4: self-employment, 5: student.

The relationship between Educational Qualification and Employment Status among transgender individuals is significant, as shown in the data. Educational attainment plays a crucial role in determining the type and stability of employment. The Chi-Square value (65.104) and p-value (0.000) show a statistically significant link between educational attainment and employment position. This implies that transgender people's educational levels are substantially correlated with their work prospects. Those with higher education levels are more likely to acquire formal, full-time positions, whilst those with lower education levels face larger impediments to employment.

The following section looks at whether transgender individuals in the study received the same level of education as their siblings in the same household. By comparing the years of schooling of transgender persons with the average years of education of their siblings, it becomes possible to see if there is any gap. This helps to understand whether there were differences in access to education within the family itself.

Table: 4.26.1 Comparison of Educational Qualification of transgender persons and their Siblings

Education	Frequency	Percentage	Summary of Descriptive statistics	
Equal Education	20	5.8		
transgender persons are more educated	57	16.5	Mean	1.788
Siblings are more educated	268	77.7	Std. Deviation	0.56478
No Siblings	6	1.7		
Total	351	100		

Source: Primary Survey Data

Out of the 351 transgender individuals included in the study, a majority (77.7%) had siblings who were more educated than them. In 16.5% of the cases, transgender individuals had higher educational attainment than their siblings, while only 5.8% reported equal levels of education. A small portion (1.7%) of respondents did not have any siblings. The mean value of the education gap category was 1.788 (SD = 0.56), indicating that, on average, transgender persons had lower educational levels than their siblings. These results suggest that educational exclusion may occur not just in society at large, but also within the family itself.

A transgender woman from a rural area shared how her dream of completing school was cut short due to the lack of support at home. While her younger brother went on to complete his degree and secure a stable job, she was forced to drop out in the 9th standard. “When I started expressing my identity, my parents said I was bringing shame to the family,” she recalled. “They didn’t want me to go to school anymore. They were scared of what the neighbours would say.” Now working in a salon, she still dreams of continuing her studies. “My brother was allowed to study and grow. I was just trying to survive.”

Table: 4.27 The Pattern of Monthly Household Income Distribution

	The Pattern of personal Income Distribution (Grouped Data)			Descriptive Statistics (Ungrouped Data)	
Sl.No:	**Monthly Income Class**	**No: of Respondents**	**Percentage**	**Statistics**	**Value**
1	No Income	46	13.1		
2	1000 - 10000	91	25.9	Mean	14469
3	10000 - 20000	136	38.7	Median	12000
4	20000 - 30000	53	15.1	SD	10617
5	30000 - 40000	18	5.1	Minimum	0
6	above 40000	7	2.0	Maximum	80000
	Total	**351**	**100.0**		

Source: primary Survey Data

Income plays a crucial role in the lives of transgender individuals it is not only as a means of financial support but also as a foundation for their social, emotional, and psychological well-being. It is a pathway to empowerment and equality that enables transgender people to overcome challenges, declare their identities, and live lives of satisfaction.

The distribution of respondents across their monthly personal income depicted in the table 4.27. The income distribution of transgender respondents in Kerala shows huge disparities, with 13.1 percent reporting no income and the majority (64.6%) earning between ₹1,000 and ₹20,000 monthly. The mean income of ₹14,469 is higher than the median of ₹12,000. This shows a positively skewed distribution, with a small group generating much higher wages. While 15.1% of respondents make ₹20,000-₹30,000, just 7.1% report incomes exceeding ₹30,000, and only 2% earn more than ₹40,000. The high standard deviation of ₹10,617 indicates significant income inequality within the population. These findings emphasis the need for inclusive economic policies and interventions to overcome the barriers experienced by transgender people in accessing equitable gaining opportunities.

About 28% of transgender individuals earn between ₹1,000 and ₹10,000 per month**,** pointing to the deep-rooted economic marginalisation faced by the community. Limited access to formal employment, workplace bias, and dependency on informal sector jobs result in unstable and low-paying livelihoods.

I do household work in three homes. Even then, I barely make ₹6,000 a month. They pay less than others because I'm transgender—but I can't protest, or they'll ask me to leave."

A trans woman*, Malappuram,*

"I perform at temple functions and local programmes. Some months, I get ₹8,000, but other times there's no program at all. There's no certainty."

A trans woman, Kollam.

For many transgender individuals, life is a constant struggle to earn a stable income due to widespread discrimination in jobs and society. A trans woman shared, *"I used to beg at traffic signals because no one gave me a job. Whatever little I earned, I saved some to buy lipstick or face powder. It helped me feel confident, even when people looked down on me."* Another person said, *"I do small makeup jobs and sometimes dance at functions. The income is not steady, but I still keep aside a small amount to buy cosmetics. It helps me feel like myself."* These stories show that even with very low income, transgender individuals often spend on cosmetics not out of luxury, but as a way to express their identity and gain self-respect in a society that often denies them both.

These narratives reflect how gender identity-based exclusion pushes transgender individuals into insecure, low-income livelihoods, with little opportunity for economic mobility or long-term stability.

Table: 4.28 The Cross Tabulation of Gender Identity by Monthly Income Distribution

The Pattern of Personal Income Distribution		Gender Identity trans men	Gender Identity trans women	Total	Chi-Square Results	
No Income	Count	26	20	46		
	%	56.5%	43.5%	100.0%		
1000 – 10000	Count	16	75	91		
	%	17.6%	82.4%	100.0%	Chi-Square Value	29.283
10000 – 20000	Count	36	100	136	Df	5
	%	26.5%	73.5%	100.0%	P Value	.000
20000 – 30000	Count	8	45	53		
	%	15.1%	84.9%	100.0%		
30000 – 40000	Count	5	13	18		
	%	27.8%	72.2%	100.0%		
above 40000	Count	1	6	7		
	%	14.3%	85.7%	100.0%		
Total	Count	**92**	**259**	**351**	**N**	**351**
	%	**26.2%**	**73.8%**	**100.0%**		

Source: Primary Survey Data

The table 4.28 displays the distribution of personal income among transgender respondents in Kerala, across the gender identity (trans-men and trans-women). It shows that there are large income inequalities between the two groups. A significant 56.5% of transgender men reported having no income, compared to only 43.5% of transgender women. trans-women dominate the income range of ₹1,000-₹10,000, comprising 82.4% of the 91 respondents, while trans men make up 17.6%. In higher income groups, trans-women exceed trans men, with 73.5% earning between ₹10,000-₹20,000. The Chi-Square test findings (Chi-Square Value: 29.283, p-value:.000) show a statistically significant difference in income distribution between transgender males and transgender women. This implies that gender identity plays a significant impact in shaping income patterns., with trans-women disproportionately concentrated in lower

income brackets compared to trans men. The data also highlights economic challenges faced by the transgender community, particularly trans women, who experience higher levels of income disparity.

Table: 4.29 Monthly Per Capita Income Distribution of Transgender Persons

Per Capita Income (Grouped Data)	Frequency	Percentage	Descriptive Statistics (Ungrouped Data)
Up to 7500	**90**	**25.6**	**Mean=15537**
7500 – 20000	**163**	**46.4**	**S.D= 15540.51**
20000 - 35000	**76**	**21.7**	**Minimum Value=0**
Above 35000	**22**	**6.3**	**Maximum Value= 150000**
Total	**351**	**100.0**	**N=351**

Source: Primary Survey Data

Transgender people's independence and well-being depend heavily on their personal income, but per capita income also plays a significant role in establishing the larger socio-economic circumstances that can either facilitate or hinder their access to resources and opportunities. Despite their differences, both income metrics have a significant role in determining how transgender persons experience the economy.

Some respondents live with their family or with other community members or with their partners. In these cases, a transgender person's household or community's overall financial status might be determined by per capita income. A community with a higher per capita income may include resources, support networks, or social safety nets that could mitigate financial challenges, even for those with modest personal incomes.

There are notable economic differences in respondents' per capita income distribution. Nearly half of the transgender population lives with moderate salaries, with 46.4% falling between the ₹7,500–₹20,000 range. A significant minority, 25.6%, earn up to ₹7,500, indicating a high level of economic vulnerability. Just 21.7%

make between ₹20,000 and ₹35,000, while only 6.3% make more than ₹35,000. A mean per capita income of ₹15,537 is shown by the descriptive statistics, indicating that a small number of people make substantially more than the average, skewing the average income upward. With some respondents reporting incomes as high as ₹150,000 and others having no income at all (lowest value of ₹0), the standard deviation of ₹15,540.51 highlights the broad variation in income. With a significant portion of the transgender population experiencing financial hardship and a smaller number enjoying greater levels of financial security, this large income disparity highlights the economic inequalities within the community.

Per capita income among transgender individuals is notably low, not just because of limited earnings, but also due to shared economic burdens. Many live with other community members who are unemployed or with elderly or ailing parents. In such cases, the entire household depends on the income of one or two earners, making the per-person income substantially lower.

"I live with two other trans friends who don't have work right now. I earn, and we manage everything together—rent, food, medicines. That's why nothing is left at the end of the month."

A Trans Men (35), Ernakulam

This situation highlights how economic vulnerability is amplified by shared responsibilities within households and community living arrangement.

Table: 4.30 *Crosstabs* of Gender Identity by Per Capita Income wise Distribution of Transgender Persons

Per Capita Income Distribution		Gender Identity		Total	Chi-Square Test Statistics
		trans men	trans women		
Up to 7500	Count	36	54	90	
	%	40.0%	60.0%	100.0%	Chi-Square=26.248
7500 – 20000	Count	48	115	163	df=3
	%	29.4%	70.6%	100.0%	P Value= .000
20000 – 35000	Count	6	70	76	
	%	7.9%	92.1%	100.0%	
Above 35000	Count	2	20	22	
	%	9.1%	90.9%	100.0%	
Total	**Count**	**92**	**259**	**351**	**N=351**
	%	**26.2%**	**73.8%**	**100.0%**	

Source: Primary Survey Data

The table 4.30 presents the distribution of per capita income across gender identities— trans men and trans-women along with the Chi-Square test statistics to assess the relationship between gender identity and income level. The income categories are divided as follows: "Up to 7500," "7500 - 20000," "20000 - 35000," and "Above.

35000." The "Up to 7500" category includes 40% of transgender males and 60% of transgender women, for a total of 90 people. The "7500 - 20000" group has a higher percentage of transgender women (70.6%) than transgender men (29.4%), with a total of 163 persons. In the "20000 - 35000" income level, there is a substantial gap, with 92.1% of individuals being trans-women and only 7.9% being trans-men. Similarly, in the "Above 35000" group, 90.9% are transgender women and only 9.1% are transgender men. The entire sample size is 351, with 26.2% being transgender men and 73.8% being transgender women. The Chi-Square statistic of 26.248, with a p-value of 0.000, demonstrates a significant relationship between gender identity and

per capita income distribution, implying that income levels differ significantly between trans men and trans women.

Table: 4.31 Pattern and Descriptive Statistics of Different Types of Expenditures

Different Types of Expenditures	Descriptive Statistics			
	Mean	**S.D**	**Minimum**	**Maximum**
Food	3886	1970	0	10000
Education	274	1050	0	10000
Transportation	1887	2241	0	20000
Health	2774	1931	0	13000
Housing	4252	3777	0	20000
Entertainments	1020	2104	0	20000
Other	1122	1183	0	4500
Total Expenditure	**2040**	**7991**	**100**	**46500**

Source: Primary Survey Data

This table 4.31 contains descriptive information for a variety of expenditure categories, including food, education, transportation, health, housing, entertainment, other, and total expenditure. The data contain the mean, standard deviation (S.D.), lowest, and maximum values for each expenditure category, providing insights into the sample's spending tendencies.

The mean expenditure on food is 3386, with a standard deviation of 1970, indicating a wide range in food expenses. The minimum value is 0, which doesn't mean they have no expenditure on food instead their expenses on food are covered by others or they are living in government shelter homes, while the maximum expenditure is 10,000, indicating that some individuals have significantly higher food costs. The average spend on education is 274, with a high standard deviation of 1050. The least spent is 0 and the greatest is 10,000, indicating that some people may not have educational expenses, while others may have large educational fees.

The mean amount spent on healthcare is 2774, with a standard deviation of 1931. The expenses range greatly, from 0 to 13,000. This shows that health-related expenses vary greatly across the sample. Housing expense is the highest of the categories, with a mean of 4252 and a standard deviation of 3777. The range of housing expenses is 0 to 20,000, with some people claiming very low or very high prices.

The total mean expenditure is 2040, with a standard deviation of 7991. The minimum total expenditure is 100, and the Maximum is 46,500, suggesting significant diversity in overall spending among individuals. The significant standard deviation adds to this, demonstrating the variation in overall expenditure amounts within the sample.

"I pay ₹4,000 for a tiny room because no one else will rent to me. I don't even like the place, but I have no choice. After paying for rent and medicines, there's barely anything left." A trans-woman*, Thrissur.*

For many, housing and health are not just basic needs but areas of constant financial strain, reflecting how exclusion increases the cost of living while limiting earning potential. The situation is worsened by the lack of functional government shelter homes for trans women, which forces many to rely on costly and often unsafe private rentals, further deepening their economic vulnerability.

Table: 4.32 Crosstab between *Gender* Identity and Distribution of Monthly Expenditure of Respondents

Distribution of Expenditures		Gender Identity		Total	Chi-Square Test Results
		trans men	trans women		
Up to 2500	Count	10	6	16	
	%	62.5%	37.5%	100.0%	Chi-Square=51.082
2500 – 7500	Count	29	26	55	df= 3
	%	52.7%	47.3%	100.0%	P Value= .000
7500 – 15000	Count	37	90	127	
	%	29.1%	70.9%	100.0%	
Above 15000	Count	16	137	153	
	%	10.5%	89.5%	100.0%	
Total	**Count**	**92**	**259**	**351**	**N=351**
	%	**26.2%**	**73.8%**	**100.0%**	

Source: Primary Survey Data

The table 4.32 shows the monthly expenditure distribution among trans men and trans women, which was analysed using the Chi-Square test. Their expenditure typically includes basic necessities like food, rent, and transportation, but may also involve additional costs such as gender-affirming healthcare, legal documentation changes, and community support contributions. Limited income opportunities often result in a higher share of spending on essential needs, while long-term investments like education or savings may be compromised. transgender individuals often face unique financial challenges due to discrimination in employment, housing, and healthcare. 62.5% of those spending up to ₹2500 are trans-men, while 37.5% are trans-women. In the ₹2500- ₹7500 expenditure category, 52.7% are trans-men and 47.3% are trans-women. There is a major movement in the higher spending brackets. In the ₹7500-₹15000 bracket, trans-women account for 70.9%, while trans men make up only 29.1%. The gap is even more apparent in the category of expenditure exceeding ₹15000, where 89.5% are trans-women and 10.5% are trans-men. The whole sample consists of 26.2% trans men and 73.8% trans women.

The Chi-Square test results in the table demonstrate a significant relationship between gender identification and expenditure levels (Chi-Square = 51.082, df = 3, $p < 0.001$). This implies that the distribution of expenditures differs significantly between trans men and trans women, with trans-women being more prevalent in higher expenditure categories than trans men.

Table: 4.33 Analysis of Saving Pattern across Various Savings Avenues

Savings in Bank	Frequency	Percentage	Descriptive Statistics
No Savings	267	76.1	
1 – 5000	15	4.3	Mean=15083
5000 – 15000	19	5.4	S.D=51347
Above 15000	50	14.2	
Total	**351**	**100.0**	

Savings in Chitty	Frequency	Percentage	Descriptive Statistics
No Savings	296	84.3	
1 – 5000	27	7.7	Mean=4026
5000 – 15000	12	3.4	S.D=18636

Above 15000	16	4.6	
Total	**351**	**100.0**	

Insurance	Frequency	Percentage	Descriptive Statistics
No Savings	351	100.0	Mean=0
Total	**351**	**100.0**	

Savings in Post Office	Frequency	Percentage	Descriptive Statistics
No Savings	308	87.7	
1 – 5000	28	8.0	Mean=1055
5000 - 15000	9	2.6	S.D=5413
Above 15000	6	1.7	
Total	**351**	**100.0**	

Other Savings	Frequency	Percentage	Descriptive Statistics
No Savings	288	82.1	
1 – 5000	28	8.0	Mean=5586
5000 - 15000	11	3.1	S.D=21669
Above 15000	24	6.8	
Total	**351**	**100.0**	

Total Savings	Frequency	Percentage	Descriptive Statistics
No Savings	242	69	
1 – 5000	45	19	Mean=25746
5000 - 15000	31	8	S.D=62824
Above 15000	33	10	
Total	**351**	**100.0**	

Source: Primary Survey Data

The table 4.33 shows the distribution of savings among respondents across different saving avenues, including banks, chitties, insurance, post offices, and other sources, and distribution of total savings. In the majority of categories, a sizable proportion of respondents reported no savings. 76.1% of respondents have no bank funds, while only 14.2% have more than ₹15,000. The average savings in banks is ₹15,083, but the high standard deviation (₹51,347) shows significant variety among savers. Similarly, 84.3% have no savings in chitties, with only 4.6% having balances above

₹15,000. The mean of the chitty savings amount is ₹4,026 with a standard deviation of ₹18,636, indicating low but variable involvement in this saving method.

Savings in post offices are identical, with 87.7% of respondents reporting no savings and only 1.7% saving more than ₹15,000. The mean savings amount is ₹1,055, with a low standard deviation of ₹5,413, reflecting modest consistent saving practices. In terms of other savings, 82.1% of respondents report no investments, while 6.8% have savings over ₹15,000. The average in this category is ₹5,586 with a standard deviation of ₹21,669, indicating substantial variability. Interestingly, no respondents reported any savings in the insurance area.

When considering total savings, 24.8% of respondents have saved more than ₹15,000, whereas 57% of respondents have no savings at all. With a standard deviation of ₹62,824 and a mean total savings of ₹25,746, the sample's savings levels vary greatly. According to these results, a small percentage of respondents have managed to collect considerable sums of money, while the majority lack substantial savings through official or informal channels.

From the narratives and lived experiences, it is clear that the lack of insurance coverage among transgender individuals stems largely from ineligibility rooted **in** systemic barriers. Many are excluded due to the absence of proper documents, identity mismatches, or irregular employment—factors that make them unfit in the eyes of formal insurance providers. Even when insurance schemes exist, there is often little awareness about them, and for those who try to apply, the process is laden with bureaucratic hurdles and unwelcoming attitudes. As a result, most remain entirely outside financial protection systems, forced to rely on debt or delay treatment during emergencies.

Table: 4.34 Pattern of Total Saving across the gender identity

Pattern of Total Savings	Gender Identity		Total	Chi-Square Test Results
	trans men	trans women		
No Savings	61	139	200	
1 - 5000	7	26	33	Chi-Square Value = 4.453
5000 - 15000	6	25	31	df = 3
Above 15000	18	69	87	P Value = .216
Total	**92**	**259**	**351**	**N = 351**

Source: Primary Survey Data

By applying a Chi-Square test, the table 4.34 looks at the overall savings trend for trans men and trans women. 61 trans men and 139 trans-women were among the 200 respondents, or 57% of the total, who said they had no savings. Seven trans males and twenty-six trans women, or 9.4% of the total, have savings between ₹1 and ₹5,000. Similarly, 6 trans men and 25 trans women, or 8.8% of the respondents, fall into the 5,000–15,000 savings range. Of the entire sample, 18 trans men and 69 trans women, or 24.8%, are in the highest savings group, which is over ₹15,000.

The Chi-Square test results (Chi-Square Value = 4.453, df = 3, p = 0.216) indicating that there is no statistically significant association between gender identity and total savings at the 5% significance level. While there are observable differences in the distribution of savings between trans men and trans women, these differences are not significant enough to suggest a strong association.

Table: 4.35 Debt Status of transgender persons within Last 6 Months

Debt Status Within Last 6 Months	Frequency	Percentage
No	67	19.1
Yes	284	80.9
Total	**351**	**100.0**

Source: Primary survey Data

The table 4.35 shows the debt status of respondents within the past six months. A significant majority, 80.9% (284 individuals), reported having debt, indicating a

high prevalence of financial obligations among the sample population. Conversely, only 19.1% (67 individuals) stated they had no debt during the last 6 months (2023 July – 2024 January). This table 4.35 also indicates a significant dependence on borrowing or financial aid, which may be a result of respondents' restricted access to financial resources, and low income.

Table: 4.36 Crosstabs between gender identity and Debt Status among the Transgender respondents

Debt Status of Respondents During Last 6 Months		Gender Identity Trans-Men	Trans-Women	Total	Chi-Square Test Results
No	Count	21	47	68	
	%	30.9%	69.1%	100.0%	Chi - Square Value =.952
Yes	Count	71	212	283	df = 1
	%	25.1%	74.9%	100.0%	P Value = .329
Total	**Count**	**92**	**259**	**351**	
	%	**26.2%**	**73.8%**	**100.0%**	**N= 351**

Source: Primary Data

The table 4.36 examines the debt status of trans men and trans-women over the past six months, applying a Chi-Square test to test if there is a significant difference in debt levels between the two groups. The Chi-Square test results showed a Chi- Square value of 0.952 and a p-value of 0.329, which above the 0.05 significance level. This suggests that there is no statistically significant difference in debt status between trans men and trans-women during the last six months. Although there are more transgender women with debt, the difference in debt status between the two gender identities is not statistically significant.

Table: 4.37 Type of Debt of Transgender Community

Type of Debt	Frequency	Percentage
Not Taken Debt	67	19.1
Institutional Debt	62	17.7
Non-Institutional Debt	222	63.2
Total	**351**	**100.0**

Source: Primary Survey Data

The types of debt that respondents held are arranged down in the table 4.37. Non-institutional debt, which often refers to loans owed to unofficial lenders or institutions outside of formal financial institutions, was reported by a sizable share, 63.2% (222 people). This can entail taking out loans from friends, relatives, or nearby moneylenders.

In contrast, 62 people, or 17.7% of the population, had institutional debt, which is defined as borrowing from formal institutions such as banks, credit unions, or microfinance groups. 67 people, or 19.1% of the total, have not taken on any debt in the last six months.

Table: 4.38 Purposes of Debt/ Borrowing of Transgender Community

Purpose of Debt/Borrowing	Frequency	Percentage
Not Taken	67	19.1
To Meet Daily Expenses	103	29.3
To Repay Debt	33	9.4
To Meet Medical Expenses	49	14.0
To Purchase an Asset	33	9.4
To Start a Business/Self Employment	21	6.0
To Pay Rent	24	6.8
Other	21	6.0
Total	**351**	**100.0**

Source: Primary Survey Data

The various reasons why respondents have borrowed money or taken on debt during the past six months are given in the table 4.38. According to 29.3% of respondents (103 people), the main reason for borrowing was to meet daily expenses, indicating a dependence on borrowed money for day-to-day expenses.

Medical costs (14.0%, 49 people) and debt payback (9.4%, 33 people) are two other important reasons for borrowing, highlighting the financial strains associated with health-related expenses and the debt repayment cycle. Furthermore, 9.4% (33 people) borrowed money to buy an asset, 6.0% (21 people) borrowed money to launch a business or work for themselves, and another 6.8% (24 people) borrowed money to cover rent. The percentage of participants who reported borrowing for other purposes was lower (6.0%, 21 people). According to this data, and a large

number of respondents are taking out borrowing to pay for urgent, necessities rather than for savings or investments, which indicates economic Vulnerability.

The narratives clearly show that borrowing money has become a survival strategy for many transgender individuals. Most take loans not for investment or emergencies, but simply to manage everyday expenses like food, rent, or medicines. With limited access to formal credit, they are often forced to rely on private lenders, leaving them vulnerable to high interest rates and exploitative repayment conditions. These stories reflect how financial exclusion leads to recurring debt, trapping individuals in cycles that are difficult to break.

Table: 4.39 Pattern of Distribution of Outstanding Debt of transgender persons Respondents

Outstanding Amount of Debt (Grouped Data)	Frequency	Percentage	Descriptive Statistics (Ungrouped Data)
No Remaining Amount of Debt	86	24.5	
1 – 15000	69	19.7	Mean = 79732
15000 – 30000	49	14.0	Minimum = 0
30000 – 50000	47	13.4	Maximum = 2000000
50000 - 1 Lakh	40	11.4	S.D = 185215.22
Above 1 Lakh	60	17.1	
Total	**351**	**100.0**	**N=351**

Source: Primary Survey Data

The analysis of the respondents' outstanding debt amounts is presented in the table 4.39. A significant percentage, 24.5%, or 86 people, said they had no outstanding debt. With 19.7% (69 people) owing between 1 and 15,000 and 14.0% (49 people) reporting debt between 15,000 and 30,000, the majority of those with outstanding debt fall into more severe debt categories.

With 13.4% (47 people) having outstanding debt between ₹30,000 and ₹50,000 and 11.4% (40 people) owing between ₹50,000 and ₹1 lakh, debt amounts exceeding ₹30,000 are not uncommon. Sixty people, or 17.1% of the total, said they owed more than ₹1 lakh. The descriptive data further illustrate the extent of the debt: a broad range in the amounts due is indicated by the mean outstanding debt of ₹79,732 and the standard deviation of ₹185,215.22. The fact that there is a minimum of ₹0 and a maximum of ₹2,000,000 in outstanding debt indicates that some respondents might be

carrying extremely heavy financial burdens.

Table: 4.40 Association between Preference of Hospitals by Transgender Community and their Gender Identity

Gender Identity		Type of Hospital		Total	Chi-Square Test Results
		Government	Private		
Trans men	Count	62	30	92	
	%	67.4%	32.6%	100.0%	Chi-Square Value= .192
Trans women	Count	168	91	259	df = 1
	%	64.9%	35.1%	100.0%	P Value = .661
Total	**Count**	**230**	**121**	**351**	
	%	**65.5%**	**34.5%**	**100.0%**	**N = 351**

Source: Primary Survey Data

The Table 4.40 shows the hospital preferences of transgender people in Kerala, organised by gender identity. Trans men prefer government hospitals at a rate of 67.4%, while 32.6% choose private hospitals. Similarly, 64.9% of trans-women prefer government hospitals, while 35.1% prefer private ones. Overall, 65.5% of transgender people prefer government hospitals, against 34.5% who prefer private facilities. A Chi-Square test was used to investigate the relationship between gender identification and hospital type. The results (Chi-Square value = 0.192, df = 1, p = 0.661) demonstrate no statistically significant association between gender identification and hospital preference, implying that both trans-men and trans-women display similar trends in choosing between government and private hospitals.

Table:4.41 Association between Preference of Hospitals by Transgender Community and their Per Capita Income

Per Capita Income		Type of Hospitals		Total	Chi-Square Test Results
		Government	Private		
Up to 7500	Count	78	12	90	
	%	86.7%	13.3%	100.0%	Chi-Square =50.086
7500 – 20000	Count	100	63	163	df=3
	%	61.3%	38.7%	100.0%	P Value= .000
20000 – 35000	Count	50	26	76	
	%	65.8%	34.2%	100.0%	
Above 35000	Count	2	20	22	
	%	9.1%	90.9%	100.0%	

Total	**Count**	**230**	**121**	**351**	**N=351**
	%	**65.5%**	**34.5%**	**100.0%**	

Source: Primary Survey Data

The results show a significant association between per capita income and hospital preference among transgender respondents. Those with a per capita income of up to ₹7,500 predominantly prefer government hospitals (86.7%), with only 13.3% opting for private hospitals. Similarly, in the ₹7,500-₹20,000 income bracket, a majority (61.3%) depend upon government hospitals, while 38.7% choose private hospitals. In the ₹20,000-₹35,000 range, 65.8% opt for government hospitals, while 34.2% prefer private ones. However, among persons with incomes exceeding ₹35,000, the pattern flips, with 90.9% choosing private hospitals and only 9.1% using government facilities.

The Chi-Square test validates this association, returning a value of 50.086 with three degrees of freedom and a P-value of 0.000. This statistically significant result shows that hospital preferences are closely related to income levels. Lower-income respondents rely more on government hospitals, most likely because they are more affordable. In contrast, higher-income individuals choose private hospitals, most likely because they value better facilities and services. This research emphasizes the importance of economic position in transgender people's healthcare choices.

Table: 4.42 The Pattern of Distribution of Current Market Value of Consumer Durables Owned by Transgender Respondents

Distribution of Current Market Value of the Consumer Durables	**Frequency**	**Percentage**	**Descriptive Statistics**
No Consumer Durables Owned	14	4.0	
1 – 15000	168	47.7	Mean = 23073
15000 – 45000	132	37.5	S.D = 37382.456
45000 – 100000	36	10.2	Minimum = 0
Above 1Lakh	2	.6	Maximum = 45000
Total	**352**	**100.0**	**N = 351**

Source: Primary Survey Data

A comprehensive method was used to calculate the market worth of transgender

respondents' consumer durables. Respondents were asked to estimate the current market value of various consumer durable items they owned, such as smartphones, televisions, mixer grinders, refrigerators, induction stoves, LPG stoves, laptops or computers, washing machines, and air conditioners. The current market value was calculated by either self-reporting the purchase price or assessing the products' present value based on their condition and brand. Each item's value was then added together to determine the overall market value of consumer durables for each respondent. This method provided a full assessment of transgender individuals' physical, and mobile assets, except for items such as furniture and other household goods that were not classified as durable goods.

The distribution of the current market value of consumer durables among transgender respondents reveals that a tiny percentage (4.0%) do not own any consumer durables. 47.7% of respondents reported possessing consumer durables worth between ₹1 and ₹15,000. 37.5 percent of respondents possess products valued between ₹15,000 and ₹45,000, while 10.2% own consumer durables valued between ₹45,000 and ₹1,000,000. Only 0.6% of respondents reported possessing consumer durables worth over ₹1,000,000.

According to descriptive statistics, the average value of consumer durables held is ₹23,073, with a standard deviation of ₹37,382.46, indicating a broad range of values among respondents. The minimum value is ₹0, suggesting that some persons own no consumer durables, and the greatest value is ₹45,000, which corresponds to the biggest asset category in the data. These statistics show a considerable gap in the ownership and value of consumer durables among transgender people.

Table: 4.43 Pattern of Distribution Current Market Value of Total Consumer Durables Owned by Transgender Respondents

The Distribution of Current Market Value of Total Consumer Durable of Respondents		Gender Identity: trans men	trans women	Total	Chi-Square Test Results
No Consumer Durables Owned	Count	4	10	14	
	%	28.6%	71.4%	100.0%	Chi-Square Value = 31.083
1 – 15000	Count	66	101	167	df = 4
	%	39.5%	60.5%	100.0%	P Value = .000
15000 – 45000	Count	18	114	132	
	%	13.6%	86.4%	100.0%	
45000 - 100000	Count	4	32	36	
	%	11.1%	88.9%	100.0%	
Above 1Lakh	Count	0	2	2	
	%	0.0%	100.0%	100.0%	
Total	**Count**	**92**	**259**	**351**	
	%	**26.2%**	**73.8%**	**100.0%**	**N = 351**

Source: Primary Survey Data

The Table 4.43 illustrates the distribution of the current market value of total consumer durables possessed by respondents based on gender identity: trans men and trans women. A significant Chi-Square test ($p < 0.05$) indicated a correlation between gender identity and the market value of consumer durables owned. The ownership pattern differs significantly across trans men and trans women, suggesting that gender identity affects economic capability or access to consumer durables in this setting.

Table: 4.44 The Association between Ownership of Consumer Durables and Per Capita Income of Transgender Respondents

The Distribution of the Current Market Value of Consumer Durables Owned by Respondents		Per Capita					Chi-Square Test Results
		Up to 7500	7500 – 20000	20000 - 35000	Above 35000	Total	
No Consumer Durables	Count	11	2	1	0	14	
	%	78.6%	14.3%	7.1%	0.0%	100.0%	
1 - 15000	Count	65	74	24	4	167	Chi-Square Value = 114.396
	%	38.9%	44.3%	14.4%	2.4%	100.0%	df = 12
15000 - 45000	Count	8	83	31	10	132	P Value = .000
	%	6.1%	62.9%	23.5%	7.6%	100.0%	
45000 - 100000	Count	6	4	18	8	36	
	%	16.7%	11.1%	50.0%	22.2%	100.0%	
Above 1Lakh	Count	0	0	2	0	2	
	%	0.0%	0.0%	100.0%	0.0%	100.0%	
Total	**Count**	**90**	**163**	**76**	**22**	**351**	
	%	**25.6%**	**46.4%**	**21.7%**	**6.3%**	**100.0%**	**N = 351**

Source: Primary Survey Data

The table 4.44 shows the distribution of respondents' per capita income and the market value of their consumer durables. It divides respondents into five ownership levels based on the market value of the consumer durables they own, as well as their corresponding per capita income levels. The Chi-Square test examines the association between respondents' per capita income levels and the market value of consumer durables they hold, finding a Chi-Square score of 114.396 with 12 degrees of freedom. The resulting p-value (.000) is highly significant, indicating that the observed disparities in the distribution of consumer durable ownership across income categories weren't generated by chance. This indicates a significant connection between greater income levels and the possession of more expensive consumer durables. Respondents in lower income levels have little to no durable goods, whereas those in higher income brackets are more likely to own high-value products, indicating that economic capability has an important impact on consumer durables accumulation.

Table:4.45 The pattern of distribution of Current Market Value of Assets Owned by Transgender Respondents in Kerala

Distribution of Current Market Value of Assets Owned by Respondents	Frequency	Percentage	Descriptive Statistics
No Asset Ownership	200	57.0	Mean = 90319.66
1 – 50000	66	18.8	S.D = 291115.730
50000 – 100000	22	6.3	Minimum = 0
100000 – 500000	49	14.0	Maximum = 2500000
Above 500000	14	4.0	
Total	**351**	**100.0**	**N = 351**

Source: Primary Survey Data

To determine transgender respondents' asset ownership, the current market value of several tangible assets was calculated. These included major categories such as houses, land, automobiles, other structures, and jewellery. The valuation of each asset was based on its current market value at the time of data collection. After obtaining the numbers for all individual asset categories, they were added together to get each respondent's total asset value. It is important to note that consumer durables, such as televisions, mobile phones, and other such products, were excluded from the calculation in order to focus on large, non-depreciating assets.

The table 4.45 depicts the distribution of asset ownership among transgender respondents, depending on the current market value of their assets. A sizable proportion of respondents, 57.0% (n=200), reported having no assets at all, revealing a serious economic vulnerability in the transgender population. A further 18.8% (n=66) possess assets valued between ₹1 and ₹50,000, increasing the total percentage to 75.8%. This shows that the majority of respondents own few or no assets. Only 6.3% (n=22) of respondents hold assets valued between ₹50,000 and ₹1,00,000, while 14.0% (n=49) own assets of ₹1,00,000 to ₹5,00,000. A small percentage (4.0%, n=14) own assets surpassing ₹5,00,000, indicating more economic security. Overall, the results show large discrepancies in asset ownership, with the majority of respondents falling into lower asset categories, showing economic disparity in the transgender community.

Table:4.46 Association Between Asset Ownership of Transgender persons and their Gender Identity

Distribution Current Market Value of Asset Owned by Respondents		Gender Identity trans men	trans women	Total	Chi-Square Test Results
No Asset Ownership	Count	56	144	200	
	%	28.0%	72.0%	100.0%	Chi-Square Value = 11.149
1 – 50000	Count	14	52	66	df = 4
	%	21.2%	78.8%	100.0%	P Value = .025
50000 – 100000	Count	2	20	22	
	%	9.1%	90.9%	100.0%	
100000 – 500000	Count	19	30	49	
	%	38.8%	61.2%	100.0%	
Above 500000	Count	1	13	14	
	%	7.1%	92.9%	100.0%	
Total	**Count**	**92**	**259**	**351**	**N = 351**
	%	**26.2%**	**73.8%**	**100.0%**	

Source: Primary Survey Data

The table 4.46 shows the distribution of asset ownership among transgender divided by gender identity (trans men and trans women). Out of 351 respondents, 200 (56 trans men and 144 trans women) asserted no asset ownership, making up 28.0% of trans men and 72.0% of trans-women in this group. Among those with assets valued between ₹1 and ₹50,000, 21.2% were transgender men, while 78.8% were transgender women. Similarly, in the ₹50,000-₹1,00,000 bracket and 9.1% were trans men and 90.9% were trans women. For those having assets between ₹1,00,000 and ₹5,00,000, 38.8% were transgender men and 61.2% were transgender women. In the highest asset group (over ₹5,00,000), 7.1% were transgender men, whereas 92.9% were transgender women.

The Chi-Square test results show a statistically significant link between gender identification and asset ownership (chi-squared value = 11.149, df = 4, P = 0.025). The P-value is less than 0.05, indicating that the distribution of asset ownership differs

considerably between trans men and trans women. In simpler terms, the way assets are owned is not the same for both groups—trans-women are more likely to have lower-value or no assets than trans-men.

Table: 4.47 Association between Ownership of Assets and Per Capita Income

Distribution of Asset Ownership		Per Capita				Total	Chi-Square Results
		Up to 7500	7500 – 20000	20000 - 35000	Above 35000		
No Asset Ownership	Count	64	93	35	8	200	
	%	32.0%	46.5%	17.5%	4.0%	100.0%	
1 - 50000	Count	9	29	23	5	66	Chi-Square = 38.094
	%	13.6%	43.9%	34.8%	7.6%	100.0%	df = 12
50000 - 100000	Count	5	15	1	1	22	P Value = .000
	%	22.7%	68.2%	4.5%	4.5%	100.0%	
100000 - 500000	Count	10	24	9	6	49	
	%	20.4%	49.0%	18.4%	12.2%	100.0%	
Above 500000	Count	2	2	8	2	14	
	%	14.3%	14.3%	57.1%	14.3%	100.0%	
Total	**Count**	**90**	**163**	**76**	**22**	**351**	**N = 351**
	%	**25.6%**	**46.4%**	**21.7%**	**6.3%**	**100.0%**	

Source: Primary Survey Data

The chi-square test investigates the relationship between per capita income and asset ownership levels. The test returns a Chi-Square value of 38.094 with 12 degrees of freedom and a p-value of 0.000, indicating statistical significance ($p < 0.05$). This suggests that the distribution of asset ownership differs dramatically among socioeconomic levels. In other words, income levels have a significant impact on the possibility of owning assets with various values. The findings indicate a definite link, with lower-income respondents owning less or no assets and higher-income respondents owning more valuable assets.

Conclusion

This chapter attempted to examine the socio-economic position of transgender people in Kerala, an area observed for its progressive social indices but still grappling with issues of gender identity and inclusion. This chapter gives a complete overview of

transgender people's lived experiences in Kerala by analysing several socio-economic dimensions such as age, marital status, education, employment, asset ownership, and the timing of gender identity revelation, per capita income, expenditure, levels of Saving, possession of consumer durables, indebtedness.

Educational attainment is modest, as the majority have completed Plus-Two/Pre-Degree, while only a small percentage have higher qualifications. The Chi-Square analysis highlights a significant relationship between early gender identity revelation and lower educational achievements, suggesting the impact of societal stigma on access to education. These findings emphasize the barriers transgender individuals face in achieving socio-economic progress. The majority of respondents are unmarried and live-in relationships there is a fact that only a lower percentage were married. almost one-third of respondents are unemployed, indicating severe challenges to employment for transgender people. Self-employment makes up a sizable share, highlighting the entrepreneurial spirit of transgender people who may have become self-reliant due to challenges in finding formal jobs. The majority of respondents work in the unorganized sector.

The socio-economic profile shows that only a small percentage of transgender persons live with their parents, while most reside alone or with community members. This reflects the limited familial support and reliance on alternative living arrangements within their communities. A significant portion of transgender persons have migrated in search of better opportunities. This highlights their efforts to overcome socio-economic challenges and improve their living conditions. Many respondents identify as skilled in performing and creative arts, highlighting their talents and potential in these fields and Many respondents are employed in the area of performing and creative arts. The majority of respondents have a very low per capita income, indicating significant economic challenges. Most respondents' expenditures are primarily focused on food, followed by medicine, reflecting their basic living and health needs.

Most respondents have incurred debt within the last six months, indicating financial strain and a reliance on borrowing. The debt incurred by most respondents is primarily for daily living expenses and healthcare, highlighting the financial pressures they face. Most respondents have taken debt from non-institutional sources, reflecting limited

access to formal financial institutions.

Most respondents prefer government hospitals for healthcare. This preference for government hospitals is closely related to being part of low-income groups, where affordability and accessibility to public healthcare services are crucial.

Chapter 5
Exploring Social Exclusion: Domains Affecting Transgender Individuals

5.1 Introduction

In recent years, there has been growing recognition of the rights and challenges faced by transgender individuals all over the world. However, the experiences of transgender people in different cultural and regional contexts often vary significantly. In the state of Kerala, well known for its progressive policies and high human development indices, transgender persons still face exclusion in multiple spheres of life. Despite developments in social policies aimed at supporting marginalized communities, transgender people continue to experience systematic exclusion from essential social and institutional domains.

This chapter examines the specific sectors in which transgender people in Kerala face exclusion, such as family, housing, education, employment, healthcare, and law and Order. By focusing on these six dimensions, the chapter aims to understand better the particular problems that transgender people experience in a state that is frequently mentioned as a model for improving society in India. It examines the nature of exclusion in each domain and the variables contributing to it. By addressing these six domains, this chapter seeks to provide a detailed understanding of the specific ways in which exclusion operates in Kerala. It will examine the nature and extent of exclusion, identifying the factors and actors responsible for perpetuating it. The issue of exclusion faced by transgender individuals is a subject of growing academic attention, particularly in the context of their access to rights and opportunities.

Studies conducted globally have highlighted the widespread exclusion of transgender people in multiple domains, including family, healthcare, education, and employment. International Research indicates that transgender persons face higher rates of poverty, mental health issues, and violence, largely due to systemic discrimination and exclusion from mainstream societal structures. For instance, studies in the U.S. and Europe show how transgender individuals face rejection from family members, leading to homelessness and mental health crises (Budge, Adelson, & Howard, 2013). The barriers in education and employment are similarly significant, with studies showing a substantial disparity in job opportunities and earnings for transgender people compared to their cisgender persons (Grant et al., 2011).

In India, transgender individuals—particularly those who identify as transgender have long been marginalized, and often downgraded to the fringes of society. The landmark Supreme Court Judgment recognizing transgender persons as a "third gender" was a significant legal milestone, but its implementation has been loaded with challenges. While the Judgments provided a legal framework for transgender rights, social acceptance, and institutional support have been slow to follow. Studies by Reddy (2018) and Puri (2016) document how transgender people in India continue to face exclusion in critical areas such as family, education, employment, healthcare, and housing. Legal recognition has not translated into tangible changes in the everyday lives of many transgender individuals, especially in areas outside urban centres. Studies focusing on Kerala, a state with comparatively progressive social policies, reveal a similar paradox: While Kerala's high literacy rate and social welfare programs are often seen as models of development, transgender persons in the state still experience widespread social exclusion. The lack of gender-inclusive policies in education, healthcare, and employment, coupled with continued familial rejection, leaves many transgender persons in Kerala with limited livelihood options for economic security and social integration.

While there is significant qualitative research exploring the exclusion, discrimination, and marginalization of transgender individuals in India, there is a significant lack of quantitative studies that comprehensively measure exclusion across various domains, particularly within the Kerala context. Most existing studies focus on general forms of discrimination or rely heavily on qualitative data, leaving a gap in terms of quantitative terms that can offer a broader understanding of the extensiveness and intensity of exclusion. Furthermore, very few studies have specifically compared the exclusion of trans men and trans-women separately in a quantitative way, a distinction that is important in understanding the different challenges faced by these two groups within the transgender community. Existing research tends to group transgender persons as a homogeneous group, which overlaps the nuanced experiences based on gender identity. Additionally, there is a significant gap in research that focuses on exclusion across separate domains such as family, housing, education, employment, healthcare, and law and order. Most studies do not examine exclusion in these specific domains in-depth or fail

to connect how exclusion in one area may compound marginalization in others. This study aims to address these gaps by providing a detailed quantitative analysis of transgender exclusion in Kerala across these six domains, while also comparing the experiences of trans men and trans women.

In this study, Exclusion refers to the denial of equal access to resources, opportunities, or rights, as well as the experience of unfavourable inclusion. The former describes situations where transgender individuals are denied entry or participation in crucial domains, while the latter refers to circumstances where access is granted, but individuals face unequal treatment, or limitations on their rights once they get access. Together, these two forms of exclusion highlight the multifaceted nature of marginalization experienced by transgender individuals.

In the first section of the chapter, the study employs Exploratory Factor Analysis (EFA) to identify the key exclusion indicators within six domains: Family, Housing, Education, Employment, Health, and Law and Order. This approach helps to understand how exclusion manifests in various aspects of life and reveals the underlying factors contributing to exclusion. The second section focuses on exclusion within the domains, exploring differences in exclusion experiences based on access and functioning. It investigates how trans men and trans-women are distributed in terms of exclusion levels (Low, Moderate, High) within each domain, particularly focusing on the stages of access and functioning. The third section examines the total exclusion score, combining all the domains to present a comprehensive view of the exclusion experienced by trans men and trans women.

5.2 Domains of Exclusion of Transgender Persons

Transgender persons in Kerala experience Exclusion across multiple domains, including **family**, **housing**, **education**, **employment**, **healthcare,** and **law and order**. In this study, the approach adopted to analyse exclusion within various domains is based on established frameworks of discrimination, particularly those explored in the theory of discrimination as discussed in *Measuring Racial Discrimination* (National Research Council, 2004). **Family**, particularly biological family, is often the first kind of rejection for transgender persons, leading to emotional distress and, in most cases,

homelessness. This rejection forces many transgender individuals to seek alternative living arrangements, making **Housing** is a separate significant domain of exclusion. Discrimination in housing generates the instability they face, as they often struggle to find safe and welcoming spaces to live. **Exclusion from Education Domain** hinders academic growth and social integration, while obstacles in **Employment** limit economic independence, often forcing transgender people into stigmatized livelihood options. In **healthcare**, transgender persons often face discriminatory behaviour and lack of gender-sensitive medical care, negatively affecting their well-being. Finally, **law and order** remain a domain where transgender persons experience harassment and illegal treatments, despite existing legal protections. These domains collectively highlight the complex nature of exclusion, where transgender individuals are often denied equal access even when access is granted.

In the context of exclusion among transgender persons, there are two primary forms of exclusion that individuals face within each domain: *Exclusion from Access point and Exclusion while functioning within each domain.* The framework distinguishes between *access to a domain* (the ability to enter or access a domain) and *functioning within the domain* (the exclusion experienced while operating within the domain). (or unfavorable inclusion). *Exclusion from Access point* occurs when transgender persons are explicitly denied access to each domain such as being excluded from educational institutions, employment, or healthcare services. *Exclusion while functioning within each domain,* on the other hand, occurs when transgender persons are granted access, but experience discrimination, unequal treatment, or mistreatment once within the domain. Additionally, *key actors* within each domain, such as family members, house owners, teachers, employers, healthcare providers, and law enforcement officers, play a crucial role in perpetuating exclusion, that enables indirect exclusion through discrimination or mistreatment.

In this study, *Exclusion from Access point* refers to the explicit denial of access to resources, services, or opportunities within various domains. This was measured using a 5-point Likert scale, which captured the degree to which transgender people were explicitly denied accessing essential aspect of each Domain. *Indirect Exclusion*, also referred to as unfavorable inclusion, occurs when access is granted but is treated them

by experiences of discrimination, or inadequate support.

To measure exclusion at the access point, a single Likert scale indicator was used, focusing solely on the experience of direct exclusion from each access point. However, to assess exclusion while functioning within each domain, multiple indicators were required to capture the complexity of the experiences. These indicators were selected based on existing studies and expert opinions, ensuring that they adequately represented the different aspects of exclusion within each domain. The selected indicators were then included in the questionnaire, and an exploratory factor analysis (EFA) was conducted to identify the underlying factor structure for each domain.

5.3 Exploring the Indicators of while Functioning within the Domain

An exploratory factor analysis (EFA) was conducted to uncover the hidden indicators of Exclusion within the Domain of the transgender community in Kerala. There is only one indicator on the Access to the Domain stage, but there are many indicators of exclusion within the domain. The EFA tool was used in this study to find out which indicators explain the variance significantly. Building upon the findings from Exploratory Factor Analysis (EFA) will serve as a crucial method to test whether the observed data supports grouping exclusion experiences into latent factors that represent broader societal exclusion.

Many of the items that were originally on the interview schedule were removed since they did not provide a meaningful factor structure and did not meet the minimum communality and factor loading standards. Finally, the factor analysis was performed with 58 items on the data collected from 351 transgender people from different parts of Kerala and there were no missing values in the data. The factorability of the **58-item** survey data was first assessed using well-accepted criteria. The Kaiser-Meyer-Olkin measure of sampling adequacy was .832 [‘Meritorious' according to Kaiser & Rice (1974) terminology], which was higher than the usually recommended value .6, validating the sampling adequacy for the analysis. Bartlett's Test of Sphericity yielded statistically significant results [χ^2 = 21595.507, p <.001], indicating that the correlation matrix differed significantly from an identity matrix. Finally, the communalities for all items were above .60 (see Table 5.3), further confirming that each item shared some common variance with other items. These results corroborate the suitability and

factorability of the 30 items in our sample data.

The factors were extracted using the *Maximum Likelihood (ML)* approach because we will employ the ML method for the estimation of the confirmatory factor analysis (CFA) in the upcoming section. The EFA identified six factors that explained 74.05 per cent of the variance in the complete set of variables. Oblique (Promax) was used to rotate the factors, yielding the factor structure shown in Table 5.1 Factor loadings less than 0.350 were excluded, and the analysis finally produced a six-factor solution, indicating different dimensions of the deprivations of the transgender community in Kerala.

Table: 5.1 Descriptive Statistics and communalities of the items used to indicate the Exclusion while Functioning within the domains

Sl. No:	Indicators of Exclusion While Functioning the Domain	Acronym	Mean	S.D	Extraction Communalities	N
1	Family: Acceptance of Gender Identity	FFAM_2	2.08	1.284	.547	351
2	Family: Equal Treatment with other Family members	FFAM_3	2.52	1.410	.666	351
3	Family: Relationship with family members	FFAM_4	2.46	1.428	.784	351
4	Family: Participation in Family Functions	FFAM_5	2.29	1.316	.712	351
5	Family: Emotional and Material Support	FFAM_6	2.39	1.364	.547	351
6	family: Use of Private Space	FFAM_7	3.36	1.433	.710	351
7	Family: Use of Kitchen	FFAM_8	2.1	1.332	.482	351
8	Family: Use of demeaning Words	FFAM_9	2.46	1.536	.563	351
9	Family: Mental Harassment	FFAM_10	2.38	1.520	.647	351
10	family: Physical and Sexual Assault	FFAM_11	3.07	1.669	.588	351
11	House: Reasonable Price	HHOUS_2	2.87	2.598	.593	351
12	House: Acceptance of Gender identity	HHOUS_5	3.85	1.357	.607	351
13	House: Safe Living Conditions	HHOUS_6	3.52	1.358	.804	351
14	House: Use of Private Space	HHOUS_7	4.22	1.157	.999	351
15	House: Use of Demeaning Words	HHOUS_8	3.89	1.403	.783	351
16	House: Mental Harassment	HHOUS_9	3.79	1.455	.738	351
17	House: Physical and Sexual Assault	HHOUS_10	2.29	1.200	.864	351
18	Education: Academic Support	EEDN_2	3.60	1.329	.585	351
19	Education: Participation in school Functions	EEDN_3	3.54	1.366	.598	351
20	Education: Confidential Reporting Mechanism	EEDN_4	3.09	1.494	.613	351

21	Education: Acceptance of Gender Identity	EEDN_5	3.67	1.477	.587	351
22	Education: Toilets Facilities	EEDN_6	3.78	1.276	.534	351
23	Education: Restroom Facilities	EEDN_7	3.75	1.268	.504	351
24	Education: Use of Demeaning Words	EEDN_8	2.42	1.552	.730	351
25	Education: Mental Harassment	EEDN_9	2.40	1.504	.555	351
26	Education: Physical and Sexual Assault	EEDN_10	3.18	1.554	.583	351
27	Employment: Equal Terms and Conditions of Work	EEMP_2	2.53	1.364	.719	351
28	Employment: Acceptance of Gender Identity	EEMP_3	2.32	1.346	.779	351
29	Employment: Equal Treatment in Wages	EEMP_4	2.59	1.366	.806	351
30	Employment: Consideration of personal interest in the Job	EEMP_5	2.82	1.560	.680	351
31	Employment: Adequate Wages	EEMP_6	2.66	1.341	.570	351
32	Employment: Toilets	EEMP_8	3.33	1.367	.531	351
33	Employment: Use of Demeaning Word	EEMP_9	2.79	1.424	.543	351
34	Employment: Mental Harassment	EEMP_10	2.71	1.511	.462	351
35	HealthCare: Awareness of Transgender related Health issues	HHLT_2	3.60	1.531	.355	351
36	HealthCare: Quality of Care	HHLT_3	3.47	1.304	.666	351
37	HealthCare: Equal Treatments	HHLT_4	3.53	1.471	.614	351
38	HealthCare: Equal Price	HHLT_5	3.38	1.389	.352	351
39	HealthCare: Enough Referrals	HHLT_6	3.71	1.331	.905	351
40	HealthCare: Essential Instruction for Follow-up Care	HHLT_7	2.320	1.354	.902	351
41	HealthCare: Proper Counselling	HHLT_8	2.60	1.457	.778	351
42	HealthCare: Access to health insurance	HHLT_10	2.38	1.542	.747	351
43	HealthCare: Appropriate Wards	HHLT_11	3.22	1.234	.965	351
44	HealthCare: Waiting Areas	HHLT_12	3.12	2.345	.820	351
45	HealthCare: Toilets	HHLT_13	2.50	1.020	.810	351
46	HealthCare: Use of Demeaning Words	HHLT_15	2.50	1.353	.965	351
47	HealthCare: Mental Harassment	HHLT_16	2.60	1.234	.840	351

48	HealthCare: Physical and Sexual Assault	HHLT_18	2.10	1.354	.647	351
49	Law: Timely Acton	LLAW_2	3.20	1.463	.867	351
50	Law: Equal Treatments	LLAW_3	2.52	1.364	.928	351
51	Law: Confidential Reporting Mechanism	LLAW_4	3.42	1.408	.901	351
52	Law: Inclusive and anti-Discriminatory Laws	LLAW_5	3.10	1.417	.775	351
53	Law: Gender-Friendly Approach	LLAW_6	2.56	1.323	.843	351
54	Law: Gender-appropriate Cells	LLAW_7	2.10	1.111	.520	351
55	Law: Toilets	LLAW_8	2.30	1.408	.630	351
56	Law: Use of Demeaning Words	LLAW_9	2.60	1.519	.619	351
57	Law: Mental Harassments	LLAW_10	2.50	1.459	.653	351
58	Law: Physical and Sexual Assault	LLAW_11	3.10	1.495	.527	351

Source: Primary Survey Data

Table:5.2 Total Variance Explained

Factor	Initial Eigenvalues			Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings
	Total	% of Variance	Cumulative %		Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	15.913	27.436	27.436	**30**	.282	.487	93.905	4.924	8.490	8.490	11.805
2	7.062	12.175	39.612	**31**	.272	.470	94.375	12.401	21.381	29.870	11.171
3	4.925	8.491	48.103	**32**	.267	.461	94.836	5.212	8.987	38.857	6.916
4	4.091	7.054	55.157	**33**	.242	.417	95.253	5.348	9.221	48.078	8.530
5	3.197	5.512	60.670	**34**	.224	.385	95.638	1.688	2.911	50.988	7.666
6	2.854	4.921	65.591	**35**	.202	.349	95.987	3.744	6.454	57.443	5.089
7	1.663	2.868	68.459	**36**	.192	.331	96.318	2.166	3.735	61.178	5.871
8	1.150	1.982	70.441	**37**	.181	.312	96.630	2.480	4.275	65.453	4.718
9	1.135	1.958	72.399	**38**	.173	.299	96.929	.949	1.636	67.089	1.483
10	1.075	1.853	74.252	**39**	.168	.290	97.219	.889	1.533	68.622	1.569
11	.967	1.666	75.919	**40**	.163	.281	97.500				
12	.934	1.611	77.529	**41**	.155	.267	97.767				
13	.905	1.560	79.089	**42**	.145	.250	98.017				
14	.859	1.480	80.569	**43**	.127	.219	98.236				
15	.789	1.360	81.929	**44**	.124	.213	98.449				
16	.724	1.249	83.178	**45**	.112	.192	98.641				
17	.650	1.120	84.298	**46**	.099	.171	98.812				
18	.634	1.093	85.391	**47**	.096	.165	98.977				
19	.573	.987	86.378	**48**	.090	.155	99.132				
20	.520	.897	87.276	**49**	.080	.138	99.269				
21	.506	.872	88.147	**50**	.076	.131	99.401				

22	.477	.822	88.969	**51**	.061	.106	99.507
23	.443	.763	89.733	**52**	.061	.105	99.612
24	.407	.703	90.435	**53**	.055	.095	99.706
25	.386	.666	91.101	**54**	.048	.082	99.789
26	.363	.627	91.727	**55**	.039	.067	99.856
27	.355	.613	92.340	**56**	.034	.058	99.914
28	.327	.563	92.903	**57**	.027	.047	99.961
29	.299	.515	93.418	**58**	.023	.039	100.000

Extraction Method: Maximum Likelihood.

a. when factors are correlated, a sum of Squared loading cannot be added to

Table 5.3 KMO and Bartlett's Test Results

KMO and Bartlett's Test Results		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.832
Bartlett's Test of Sphericity	Approx. Chi-Square	21595.507
	Df	1653
	Sig.	0.000

Source: Primary Survey Data

Figure: 5.1 The Scree Plot for Determining the Number of Factors to be Retained

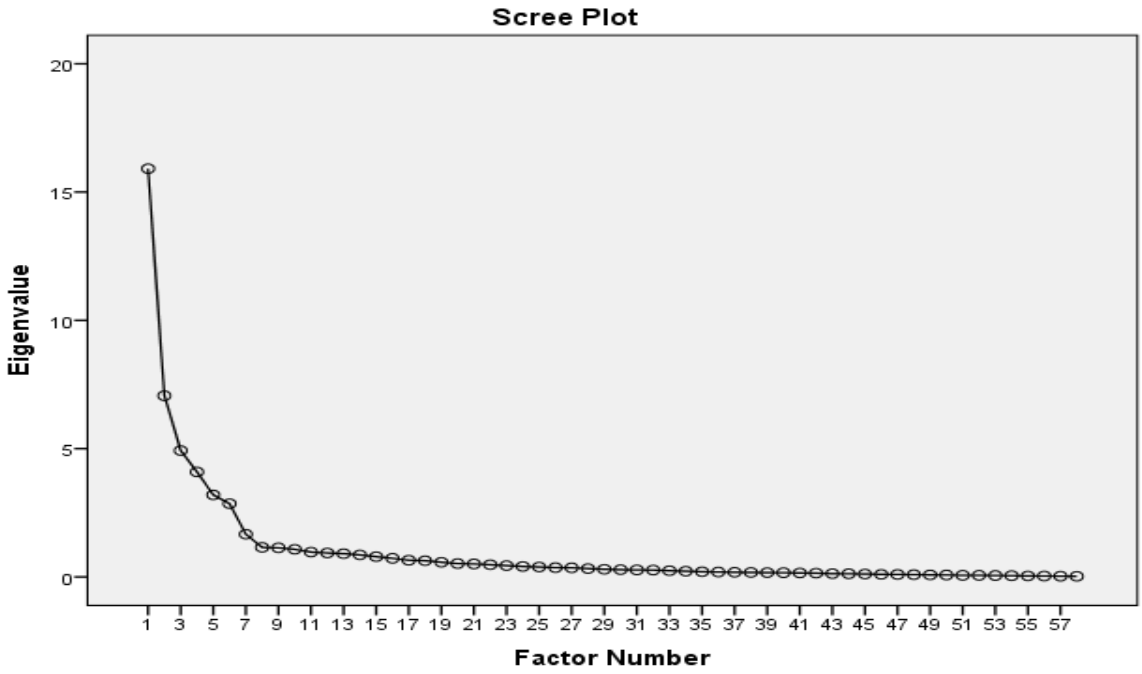


Table: 5.4 Factor Loading with Maximum Likelihood Factor Extraction Method

Sl. No:	Likert Scale Items Measuring Exclusion while Functioning within the Various Domains	Acronym	Factor					
			1	2	3	4	5	6
1	HealthCare: Appropriate Wards	HHLT_11	1.023					
2	HealthCare: Essential Instruction for Follow-up Care	HHLT_7	1.015					
3	HealthCare: Enough Referrals	HHLT_6	.950					
4	HealthCare: Waiting Areas	HHLT_12	.942					
5	HealthCare: Proper Counselling	HHLT_8	.904					
6	HealthCare: Toilets	HHLT_13	.874					
7	HealthCare: Use of Demeaning Words	HHLT_15	.861					
8	HealthCare: Access to health insurance	HHLT_10	.824					
9	HealthCare: Mental Harassment	HHLT_16	.719					
10	HealthCare: Equal Treatments	HHLT_4	.567					
11	HealthCare: Physical and Sexual Assault	HHLT_18	.558					
12	HealthCare: Quality of Care	HHLT_3	.518					
13	HealthCare: Awareness of Transgender related Health issues	HHLT_2	.489					
14	HealthCare: Equal Price	HHLT_5	.379					
15	Law: Confidential Reporting Mechanism	LLAW_4		.922				
16	Law: Gender Friendly Approach	LLAW_6		.919				
17	Law: Equal Treatments	LLAW_3		.878				
18	Law: Inclusive and anti-Discriminatory Laws	LLAW_5		.858				

19	Law: Timely Acton	LLAW_2	.856		
20	Law: Use of Demeaning Words	LLAW_9	.806		
21	Law: Mental Harassments	LLAW_10	.739		
22	Law: Gender appropriate Cells	LLAW_7	.714		
23	Law: Toilets	LLAW_8	.693		
24	Law: Physical and Sexual Assault	LLAW_11	.660		
25	Family: Relationship with family members	FFAM_4		.881	
26	Family: Equal Treatment with other Family members	FFAM_3		.830	
27	family: Use of Private Space	FFAM_7		.820	
28	Family: Participation in Family Functions	FFAM_5		.813	
29	Family: Use of demeaning Words	FFAM_9		.779	
30	family: Physical and sexual Assault	FFAM_11		.710	
31	Family: Emotional and Material Support	FFAM_6		.707	
32	Family: Acceptance of Gender Identity	FFAM_2		.707	
33	Family: Use of Kitchen	FFAM_8		.546	
34	Family: Mental Harassments	FFAM_10		.533	
35	Employment: Acceptance of Gender Identity	EEMP_3			.917
36	Employment: Equal Treatment in Wages	EEMP_4			.911
37	Employment: Consideration of personal interest in choosing Job	EEMP_5			.785
38	Employment: Equal Terms and Conditions of Work	EEMP_2			.781
39	Employment: Adequate Wages	EEMP_6			.752
40	Employment: Use of Demeaning Word	EEMP_9			.722

41	Employment: Toilets	EEMP_8	.584		
42	Employment: Mental Harassments	EEMP_10	.529		
43	Education: Use of Demeaning Words	EEDN_8		.812	
44	Education: Academic Support	EEDN_2		.774	
45	Education: Confidential Reporting Mechanism	EEDN_4		.721	
46	Education: Physical and sexual Assault	EEDN_10		.712	
47	Education: Restroom Facilities	EEDN_7		.688	
48	Education: Mental Harassments	EEDN_9		.680	
49	Education: Participation in school Functions	EEDN_3		.674	
50	Education: Acceptance of Gender Identity	EEDN_5		.658	
51	Education: Toilets Facilities	EEDN_6		.583	
52	House: Physical and sexual Assault	HHOUS_10			.937
53	House: Use of Demeaning Words	HHOUS_8			.858
54	House: Mental Harassments	HHOUS_9			.780
55	House: Acceptance of Gender identity	HHOUS_5			.691
56	House: Reasonable Price	HHOUS_2			.638
57	House: Safe Living Conditions	HHOUS_6			.363
58	House: Use of Private Space	HHOUS_7			.357

Extraction Method: Maximum Likelihood.

Rotation Method: Promax with Kaiser Normalization.

a. Rotation converged in 7 iterations.

In this study, the primary objective of exploratory factor analysis (EFA) is to identify and discover the essential indicators of exclusion that transgender people face while functioning within the various domains of society. I collected multiple indicators for each domain to measure exclusion while functioning within them. After conducting the exploratory factor analysis (EFA), several items were removed to ensure clarity and relevance. Following this process, the final set of indicators for exclusion within each domain was identified, capturing the key aspects of exclusion experienced while functioning within the respective domains. HHLT_15 (Use of Demeaning Words in Healthcare) and HHLT_16 (Mental Harassment) were initially grouped under Factor 7 in the exploratory factor analysis (EFA) but were included in Factor 1 (Healthcare) based on statistical and practical considerations. Their high factor loadings (0.861 and 0.719) indicate significant relevance to the Exclusion from healthcare. Thus, the Exploratory Factor analysis helped to discover the various indicators of exclusion while functioning within the six major domains.

The next step in the analysis involves organizing the indicators identified for discovering Exclusion while within the domain in each domain into three subcategories. These subcategories will help in understanding where and how exclusion is experienced more intensely during the process of functioning within each domain. Based on existing literature and expert opinions, the identified indicators have been categorized into three subcategories: *Supportive Environment, Infrastructural Access, and Level of Personal safety* classifying the indicators into these three subcategories, we aim to explore which aspects of functioning within each domain contribute most to exclusion, whether it be related to the environment, infrastructure, or personal safety.

5.4 Domains of Exclusion and Their Reliability Measures

To ensure the validity and consistency of the measurement tools used in this study, a reliability analysis was conducted for each domain of social exclusion. The reliability of the scales was measured using **Cronbach's Alpha**, a most accepted measure of internal consistency. This statistic analyses the extent to which a group of questions measures a single unifying construct, ensuring that the sub-domains within each domain are effectively linked with the main objective of measuring exclusion. In this

study, each domain—Family, Education, Employment, Housing, Health Care, and Law and Order—was divided into sub-domains, capturing specific aspects of exclusion such as Direct Exclusion**,** Indirect Exclusion, and the roles of Key Actors**.** Items within each sub-domain were designed to reflect the experiences of transgender individuals, measured using a 5-point Likert scale. By calculating Cronbach's Alpha for each sub-domain, the study measures the reliability of these scales, with values above 0.7 considered acceptable and those exceeding 0.8 or 0.9 indicating strong internal consistency.

So as highlight the strength of the measurement framework and the dependability of the combined variables obtained from these sub-domains for further Analysis, this section exhibits the Cronbach's Alpha values for each sub-domain over all six domains.

Table: 5.5 The Reliability Measure of the Domains

No:	Domain	Different Aspects within the Domains	Indicators	Number	Cronbach's Alpha
1.1	***Family***	*Exclusion at Access Point*	Access to the Family	1	N/A
1.2	***Family***	Exclusion while Functioning ((Living Environment + Infra-Access+ Level of Personal Safety)			
		Living Environment	. Acceptance gender identity	5	0.863
			. Healthy Relationship with Members of the Family		
			. Equal Treatment		
			. Participation in family functions		
1.2	***Family***		. Emotional and material support		
		Infrastructural Access	. Private Space	2	0.931
			. Kitchen		
		personal Safety	. Mental Harassment	3	0.879
			. Physical and Sexual Assault		
			. Use of Demeaning Words		
1.3	***Family***	Key Actors	. Parents	5	0.849
			. Siblings		
			. Neighbours		
			. In-Laws		
			. Other Relatives		
		Overall Exclusion from Family		3	**0.813**
2.1	***Housing***	*Exclusion at Access Point*	Access to the Housing	1	N/A
2.2	***Housing***	Exclusion while Functioning ((Living Environment + Infra-Access+ Level of Personal Safety)			
		Living Environment	. Acceptance gender identity	3	0.821
			. Safe Living Conditions		
			. Reasonable Price		

		Infrastructural Access	. Private Space . Toilets	2	0.902
			. Mental Harassment . Physical and Sexual Assault . Use of Demeaning Words	3	0.899
2.3	***Housing***	Key Actors	. Parents/ Guardian . Co-fellows	2	0.89
		Overall Exclusion from Housing		3	0.812
3.1	***Education***	*Exclusion at Access Point*	Access to the Education		
3.2	***Education***	Exclusion while Functioning ((Living Environment + Infra-Access+ Level of Personal Safety)			
		Learning Environment	. Acceptance gender identity . Academic Support . Participation in School Functions and Games . Confidential Reporting Mechanism	4	0.869
		Infrastructural Access	. Restroom Facilities . Toilets Facilities	2	0.899
		Personal Safety	. Mental Harassment . Physical Assault . Use of Demeaning Words	3	0.903
3.3	***Education***	**Key Actors**	. Teachers . Co-Students	2	0.879
		Overall Exclusion from the Education Domain		*3*	***0.789***
4.1	***Employment***	*Exclusion at Access Point*	Access to Employment	1	N/A
4.2	***Employment***	Exclusion while Functioning ((Living Environment + Infra-Access+ Level of Personal Safety)			
		Working Environment	. Acceptance gender identity	5	0.945

			. Terms and Conditions of Work . Equal Treatments in Wages . Consideration of Personal Interest . Adequate Wages			
		Infrastructural Access	. Toilets Facilities	1		0.843
		personal Safety	. Mental Harassment	3		0.814
4.3	***Employment***	Key Actors	. Physical and Sexual Assault . Use of Demeaning Words . Co-Workers . Employers/ Higher Officers . Customers	3		0.819 0.814
		Overall Exclusion from the Employment Domain		*3*		***0.82***
5.1	***HealthCare***	*Exclusion at Access Point*	Access to the Healthcare	1	N/A	
5.2	***HealthCare***	Exclusion while Functioning ((Working Environment + Infra-Access+ Level of Personal Safety)				
		Working Environment	. Awareness of Gender-Related Health Issues . Quality of Care . Equal Treatments . Healthcare Price . Enough Referrals . Proper Counselling . Access to Healthcare Insurances . Essential Instruction for Follow-Up Care	8		0.894
		Infrastructural Access	. Gender Appropriate Wards . Waiting Area	3		0.886

			. Toilets Facilities			
		Personal Safety	. Use of Demeaning Words	3		0.866
			. Mental Harassment			
			. Physical and Sexual Assault			
5.3	***Healthcare***	Key Actors	. Doctors	5		0.875
			. Nurse/ANM			
			. Pharmacist			
			. Anganawadi Workers			
			. ASHA workers			
		Overall Exclusion from HealthCare Domain		3		0.834
6.1	***Law and Order***	*Exclusion at Access Point*	*Access to the Healthcare institution*	1	N/A	
6.2	***Law and Order***	Exclusion while Functioning ((Inclusive Environment + Infra-Access+ Level of Personal Safety)				
		Inclusive Environment	. Timely Action	5		0.958
			. Equal Treatments			
			. Confidential Reporting Mechanism			
			. Inclusive and Anti-Discriminatory Laws			
			. Gender Friendly Approach			
		Infrastructural Access	. Gender Appropriate Cells	2		0.881
			. Toilets Facility			
		personal Safety	. Mental Harassment	3		0.719
			. Physical and Sexual Assault			
			. Use of Demeaning Words			
6.3	***Law and Order***	Key Actors	. Police	2		0.719
			. Prosecutors/ Advocates			
		Overall Exclusion from Law & Order		*3*		***0.921***

5.5 Kolmogorov-Smirnov Normality Test Results

The Kolmogorov-Smirnov (K-S) test is a statistical method used to test whether a dataset follows a normal distribution. In this study, the K-S test was used to evaluate the normality of the data. The test, provides a statistic and p-value to determine if the data significantly deviates from normality. A significant result ($p < 0.05$) suggests that the data does not follow a normal distribution, which is essential for choosing the Suitable statistical analysis approach.

Based on the Kolmogorov-Smirnov test results, it is revealed that the dataset does not follow a normal distribution, as the p-values for all the variables are less than the 0.05 significance level. This indicates a significant deviation from normality. Because parametric tests assume that the data is normally distributed, these results suggest that such tests may not be suitable for this dataset. As a result, non-parametric tests, which do not require the assumption of normality, were used for further analysis.

Table: 5.6 Kolmogorov-Smirnov Normality Test Results

Kolmogorov-Smirnov Normality Test Results

Exclusion from Each Domains	D-statistics	P-Value	Normality
Family: Access to the Domain	0.247	0	Not normal
Family: While Functioning within the Domain	0.078	0	Not normal
Housing: Access to the Domain	0.213	0	Not normal
Housing: While Functioning within the Domain	0.13	0	Not normal
Education: Access to the Domain	0.078	0	Not normal
Education: While Functioning within the Domain	0.349	0	Not normal
Employment: Access to the Domain	0.094	0	Not normal
Employment: While Functioning within the Domain	0.283	0	Not normal
HealthCare: Access to the Institution	0.118	0	Not normal
HealthCare: While Functioning within the Domain	0.23	0	Not normal
Law and Order: Access to the Domain	0.222	0	Not normal
Law and Order: While Functioning within the Domain	0.081	0	Not normal

Source: Primary Survey Data

5.6 Severity of Exclusion Across Domains Using the Wilcoxon Signed Ranks Test

The Wilcoxon test is employed to examine whether the severity of exclusion faced by transgender individuals differs significantly between two critical stages: accessing a

domain (direct exclusion) and functioning within the domain (unfavorable inclusion). By analysing these two stages across six key domains—Family, Housing, Education, Employment, Healthcare, and Law and Order—this test identifies which stage contributes more significantly to exclusion. This test can compare the perceived severity of exclusion before and after accessing a particular domain. The results offer insights into the dynamics of exclusion in each domain, guiding efforts to address and reduce exclusion. The table shows the results of the Wilcoxon Signed-Rank Test comparing exclusion before and after access (Direct exclusion vs. unfavourable inclusion) across various domains related to transgender individuals' experiences in society. Z-Value resulting from the test indicates the direction of the difference. Negative Ranks are the cases where the score for Exclusion from an access point is greater than the score for exclusion while functioning within the domain**.**

Table: 5.7 Severity of Exclusion Across Domains Using the Wilcoxon Signed Ranks Test

Domain	Wilcoxon Signed Ranks Test Statistics				
	Z-Statistic	**P-Value**	**Positive Ranks**	**Negative Ranks**	**Ties**
Family					
Access to the Domain_ While Functioning within the Domain	6.958	.000	127 (Mean Rank: 138.78)	224 (Mean Rank: 196.98)	0
Housing					
Access to the Domain While Functioning within the Domain	13.032	.000	55 (Mean Rank: 169.34)	237 (Mean Rank: 45.86)	59
Education					
Access to the Domain While Functioning within the Domain	-11.529	.000	252 (Mean Rank: 100.04)	61(Mean Rank: 170.79)	38
Employment					
Access to the Domain While Functioning within the Domain	-9.887	.000	243 (Mean Rank: 143.57)	66 (Mean Rank: 92.27)	42
HealthCare					
Access to the Domain While Functioning within the Domain	-1.204	0.229	167 (Mean Rank: 160.67)	148 (Mean Rank: 153.98	36
Law and Order					
Access to the Domain While Functioning within the Domain	-7.503	.000	218 (Mean Rank: 141.40)	67 (Mean Rank: 148.22)	66

Source: Primary Survey Data

The Wilcoxon Signed-Rank Test for the family domain shows a statistically significant difference in the perceived exclusion before and after accessing family support. The Z-statistic of 6.958 and the P-value of .000 indicate that the exclusion experienced by transgender individuals was significantly different. The Z - value represents the test statistic that measures the magnitude of the difference between the paired scores in the two variables, standardized by the variability of the differences. Exclusion at the time of Accessing to the family appears to be more pronounced than the exclusion while functioning within the family as the Positive Ranks are higher. This suggests that when they disclose their gender identity, many face rejections and Exclusionary behaviour from their family members.

The severity of exclusion is high when transgender individuals attempt to access housing. transgender individuals might access housing with some level of inclusion. Still, the severity of exclusion is lower once they begin to function within the housing environment, pointing to greater challenges in long-term living arrangements due to discrimination. The Wilcoxon Signed Ranks Test results indicate that Access to the Domain (direct exclusion) is less severe than exclusion experienced While Functioning within the Domain (unfavorable inclusion).

In the educational domain negative ranks are 61 and positive ranks are 252, which means direct exclusion which means exclusion while functioning within the domain is very high compared with exclusion at the access point. Unfavourable inclusion such as lack of acceptance of gender identity, lack of personal safety, and barriers to accessing the learning infrastructural facilities are the more significant barriers within the domain. The findings highlight that for transgender individuals in the employment domain, the challenges extend beyond gaining access to employment opportunities. Unfavorable inclusion, such as hostile workplace environments, discriminatory practices by employers or colleagues, and lack of acceptance, appears to be a more significant barrier. In the Healthcare domain, the Wilcoxon Signed Ranks Test results indicate that the severity of exclusion is nearly equal between the stages of Access to the Domain (direct exclusion) and While Functioning within the Domain (unfavorable inclusion). This result suggests that transgender individuals face similar levels of exclusion when trying to access healthcare services and while interacting within the system. In the Law and Order domain Direct exclusion is higher for 67 participants and indirect exclusion is

higher for 218 participants, which means Indirect exclusion in law and order is more common than direct exclusion.

The findings show that transgender individuals face more significant challenges after entering the law and order system than during initial access. These challenges may include discrimination, lack of support, and unfair treatment by authorities. The results highlight the urgent need for training and sensitization of law enforcement personnel and the implementation of policies to ensure fair treatment of transgender individuals within the system.

Table: 5.8 The summary of the severity of the exclusion given in the table below:

Domain	More severe Stage	P- Value
Family	Access to the Domain	Significant (p =0)
Housing	Access to the Domain	Significant (p =0)
Education	While Functioning within the Domain	Significant (p =0)
Employment	While Functioning within the Domain	Significant (p =0)
Healthcare	While Functioning within the Domain	Not significant (P=.229)
Law and Order	While Functioning within the Domain	Significant (p =0)

Source: Primary Survey Data

"Exclusion is more severe at the stage where transgender individuals seek acceptance and support from their biological families or chosen families. This is often because families may reject them due to societal stigma, cultural norms, and a lack of understanding of gender diversity (Nadal et al. 2012) which highlights family rejection as a critical factor in transgender discrimination." Similarly, housing exclusion is more severe during access, with landlords and property owners often denying rentals or evicting transgender tenants, (Human Rights Campaign 2020)"." In contrast, in domains like education and employment, exclusion is more pronounced while functioning within the domain, with transgender individuals facing harassment, lack of accommodation, and unequal opportunities (Singh et al., 2014; Badgett et al., 2007)".

“Moreover, systemic issues in healthcare and law enforcement further compound the exclusion, as studies by Safer et al. (2016) and Hans et al. (2018) reveal that transgender individuals encounter disrespect, ignorance, and harassment from healthcare providers and law enforcement personnel. These findings underline the multifaceted nature of exclusion and the need for targeted interventions at both the access and functioning stages across various domains."

While transgender individuals in Kerala have gained better access to services like education, health care, and legal support, the severity of exclusion often becomes worse once they start using these services. This shows that just having access to programs is not enough to ensure full inclusion or fair treatment.

A transgender activist pointed out an important issue:

"In Kerala, there are many programs and policies for transgender people. These programs have helped us gain access to services, but the real problem comes after we get there. The issue is how we are treated once we are inside these spaces. These programs aren’t really being evaluated to see if they are working as they should."

This highlights a major problem—the lack of regular checks and evaluations of programs and policies. While there are laws and schemes meant to support transgender people, they are not often reviewed or updated to make sure they are truly helping and protecting them in practice.

Table: 5.9 Lack of Personal Safety Indicators

Lack of Personal Safety Indicators	Minimum	Maximum	Mean	Std. Deviation
Family				
Use of Demeaning words	1.00	5.00	3.3647	1.53560
Mental Harassments	1.00	5.00	3.6211	1.51997
Physical and Sexual Assault	1.00	5.00	2.9288	1.66923
Housing				
Use of Demeaning words	1.00	5.00	2.1054	1.40316
Mental Harassments	1.00	5.00	2.2051	1.45527
Physical Sexual Assault	1.00	5.00	1.7920	1.18058
Education				
Use of Demeaning words	1.00	5.00	3.5840	1.55221

Mental Harassments	1.00	5.00	3.6011	1.50443
Physical and Sexual Assault	1.00	5.00	2.8234	1.55384
Employment				
Use of Demeaning words	1.00	5.00	3.2051	1.42351
Mental Harassments	1.00	5.00	3.2934	1.51070
Physical Sexual Assault	1.00	5.00	2.7236	1.46599
Healthcare				
Use of Demeaning words	1.00	5.00	3.2097	1.47118
Mental Harassments	1.00	5.00	2.7407	1.58151
Physical and Assault	1.00	5.00	2.2108	1.49704
Law and Order				
Use of Demeaning words	1.00	5.00	3.2507	1.49469
Mental Harassments	1.00	5.00	3.1595	1.51852
Physical and Sexual Assault	1.00	5.00	2.9459	1.63705

Source: Primary Survey Data

The table:5.9 presents the mean values of various Lack of Personal Safety Indicators across six domains: Family, Housing, Education, Employment, Healthcare, and Law and Order. In the Family domain, Mental Harassment (Mean = 3.62) is the most common form of abuse, followed by the Use of Demeaning Words**,** with physical and sexual Abuse being the least. In Housing, all indicators show low levels of abuse as compared with other domains. Mental Harassment (3.29) and Use of Demeaning Words (3.20) are dominant in the employment levels.

In the domain of Healthcare Use of Demeaning Words (3.209) being the highest. In the Law and Order domain, Physical Assault (2.95) is most prominent, followed by Demeaning Words (3.25)). This highlights that mental harassment and demeaning words are widespread across domains, while physical and sexual abuse are less common but still significant in certain areas.

Beyond numbers and statistics, personal stories help us understand how exclusion is felt in everyday life. The following narratives reflect the lived experiences of

transgender individuals in Kerala, highlighting the subtle and overt ways they face discrimination across different spaces.

"When I handed over my ID at the registration counter, the staff looked at me, then whispered something to her colleague and laughed. I was standing right there. I had come for treatment, but ended up walking away without seeing the doctor"

Table: 5.10 Intensity of Exclusion across different Key Actors in each Domain

Key Actors	Minimum	Maximum	Mean	Std. Deviation
Family				
Parents	1.00	5.00	3.2137	1.59371
Siblings	1.00	5.00	3.4160	1.50928
Neighbours	1.00	5.00	3.4900	1.41190
In-Laws	1.00	5.00	3.5413	1.47081
Relatives	1.00	5.00	3.6695	1.47519
Housing				
Guardian	1.00	5.00	1.7664	1.05944
House-mates	1.00	5.00	1.8539	1.12896
Education				
Teachers	1.00	5.00	2.5043	1.44395
Students	1.00	5.00	3.1738	1.64785
Others	1.00	5.00	1.8376	1.20918
Employment				
Co-Workers	1.00	5.00	3.1339	1.37187
Employers	1.00	5.00	3.1595	1.36389
Customers	1.00	5.00	2.8946	1.37019
HealthCare				
Doctors	1.00	5.00	2.1282	1.35566
Pharmacists	1.00	5.00	1.8946	1.19176
Nurses	1.00	5.00	2.0655	1.32826
Anganawadi Workers	1.00	5.00	1.3903	.85110
ASHA workers	1.00	5.00	1.1880	.61316
Law and Order				
Polices	1.00	5.00	3.4672	1.42766
Advocates	1.00	5.00	2.1254	1.23113

Source: Primary Data Source

The table: 5.10 reveals the exclusion levels across key actors within various domains. In the Family domain, the highest exclusion is observed with Relatives, showing a mean of 3.6695. At the same time, the lowest standard deviation (SD) of 1.47519 indicates a relatively consistent perception of exclusion among participants. In the Family domain, Relatives are perceived as the most exclusionary (Mean = 3.61), followed closely by In-Laws (Mean = 3.54). Neighbors and Siblings also show significant exclusion, with mean scores of 3.49 and 3.42, respectively. The high mean values across all actors indicate that the family environment is crucial in contributing to exclusion.

In the Housing domain, Housemates are perceived as a little more exclusionary (Mean = 1.85) than Guardians (Mean = 1.77). However, both groups show relatively low exclusion levels compared to other domains, with low variability in responses (Standard Deviations = 1.13 and 1.06, respectively).In the Education domain, Students are identified as the most exclusionary (Mean = 3.17), followed by Teachers (Mean = 2.50). "Others" show the least exclusionary behavior (Mean = 1.84), with variability in experiences being higher for Students (Standard Deviation = 1.64).

In the Employment domain, Employers (Mean = 3.16) and Co-Workers (Mean = 3.13) are perceived as the most exclusionary, followed by Customers (Mean = 2.89). The standard deviations (around 1.37) indicate moderate variability in experiences across respondents. In the Health Care domain, Doctors (Mean = 2.13) and Nurses (Mean = 2.07) are reported as more exclusionary than Pharmacists (Mean = 1.89). Anganwadi Workers (Mean = 1.39) and ASHA Workers (Mean = 1.19) are the least exclusionary, with relatively low variability (Standard Deviations = 0.85 and 0.61, respectively).

A Trans-women from Palakkad recalls,

“When I stood up to answer in class, some students giggled. The teacher didn’t say anything. That silence hurt more than the laughter. I never raised my hand again”

Table: 5.11 Exclusion between Trans Men and Trans-women Across Key Actors

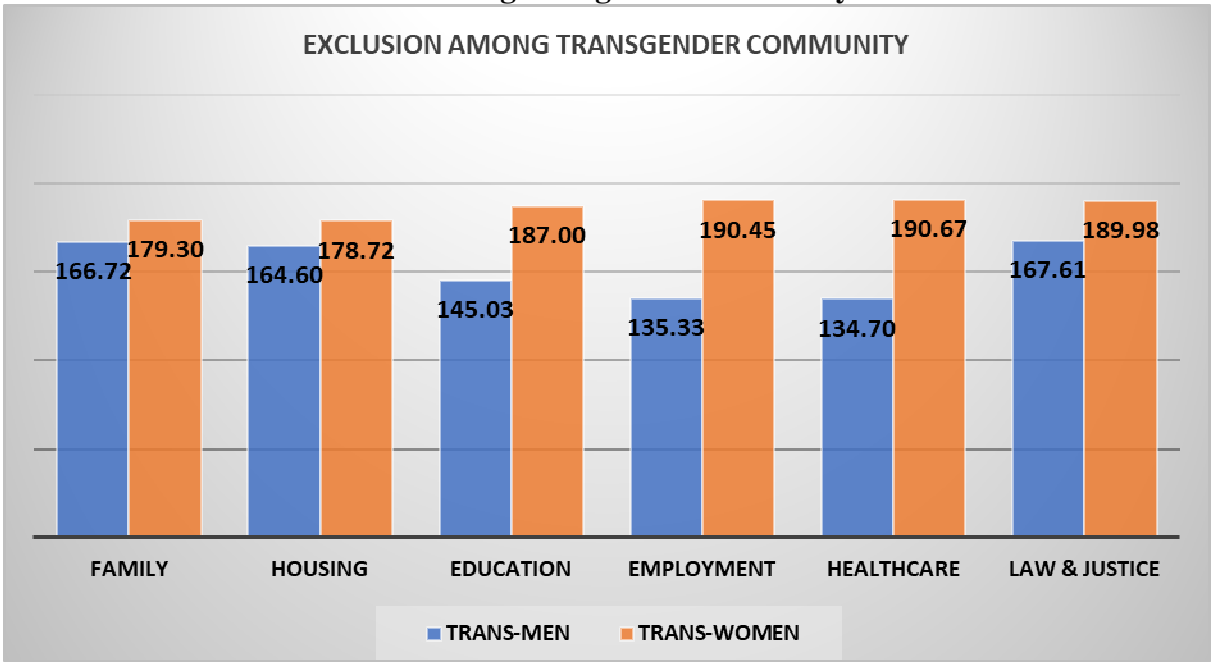
Exclusion from Key Actors Across Gender Identity		N	Mean Rank	Mann-Whitney U	Z- Statistics	P-Value
Family: Key Actors	trans men	92	166.72			
	trans women	259	179.30	11060.000	-1.062	0.288
	Total	351				
Housing: Key Actors	trans men	92	154.60			
	trans women	259	188.72	8065.000	-3.238	0.026
	Total	349				
Education: Key Actors	trans men	92	145.03			
	trans women	259	187.00	9065.000	-3.483	.000
	Total	351				
Employment: Key Actors	trans men	92	135.33			
	trans women	259	190.45	8172.000	-4.649	.000
	Total	351				
HealthCare: Key Actors	trans men	92	134.70			
	trans women	259	190.67	8114.000	-4.798	.000
	Total	351				
Law and Order: Key Actors	trans men	92	167.61			
	trans women	259	178.98	11142.000	-.950	0.342
	Total	351				

Source: Primary Survey Data

The table: 5.11 shows the results of the Mann-Whitney U test analyzing the exclusion faced by trans men and trans-women across different key actors within six domains: Family, Housing, Education, Employment, Healthcare, and Law and Order. In the Family domain, there is no significant difference in exclusion between trans men and trans women, with a p-value of 0.288. In the Housing, however, a significant difference is observed, with trans-women experiencing more exclusion by key actors such as guardians and housemates, as indicated by a p-value of 0.026. In Education, significant differences are found, with trans-women facing higher exclusion from teachers and students, as shown by a p-value of 0.000. Similarly, in Employment, trans-women report more exclusion from co-workers, employers, and customers, supported by a p-value of 0.000. In Healthcare, trans-women experience greater exclusion from doctors, pharmacists, and nurses, with a p-value of 0.000. Lastly, in the Law and Order domain, no significant difference in exclusion is found between trans men and trans women, as

indicated by a p-value of 0.342, meaning both groups face similar levels of exclusion by police officers and advocates. These results suggest that trans-women experience more exclusion across key actors in Housing, Education, Employment, and Healthcare, while Family and Law and Order domains show no significant gender-based differences. The summary of the table 5.11 presented with the help of following diagram.

Figure 5.2
Exclusion among transgender community



Source: Primary Survey Data

5.7 Analysis of Exclusion while Functioning within the Domain

Analyzing the factors contributing to exclusion while functioning within various domains, including family, housing, education, employment, health care, and law and order is essential for identifying targeted interventions to reduce exclusion and promote inclusivity. The primary objective is to assess how specific conditions within these domains—such as supportive environments, infrastructural access, and personal safety—impact individuals' experiences of exclusion while functioning within the Domains.

Given the ordinal nature of the data and the violation of normality assumptions, non-parametric statistical methods are employed to ensure accurate and reliable results. Specifically, the Friedman Test is used as it is well-suited for comparing multiple

related variables when the data is measured on a Likert scale. The Friedman Test is a non-parametric alternative to repeated measures ANOVA, used to detect differences in rankings across three or more related conditions. data. The Friedman Test is used to evaluate whether exclusion scores differ significantly across various conditions within a domain.

Table: 5.12 Analysis of Exclusion while Functioning within the Domain

Domains	Variable within the Domains	Friedman's two-way analysis of variance by ranks			
		Mean Rank	Chi-Square	Df	P-Value
Family: Exclusion while functioning	Living environment	2.8	485.69	2	.000
	Infrastructural Access	1.19			
	Personal Safety	2.04			
Housing: Exclusion while functioning	Living environment	2.58	281.553	2	.000
	Infrastructural Access	1.62			
	Personal Safety	1.79			
Education: Exclusion while functioning	Learning environment	2.12	157.939	2	.000
	Infrastructural Access	1.53			
	Personal Safety	2.35			
Employment: Exclusion while functioning	Working environment	2.49	177.445	2	.000
	Infrastructural Access	1.61			
	Personal Safety	1.9			
Healthcare: Exclusion while functioning	Healthcare environment	2.36	86.752	2	.000
	Infrastructural Access	1.79			
	Personal Safety	1.85			
Law and Order: Exclusion while functioning	Inclusive Environment	2.45	151.784	2	.000
	Infrastructural Access	1.7			
	Personal Safety	1.85			

Source: Primary Survey Data

The results from the Friedman two-way analysis of variance by ranks for the exclusion

while functioning across various domains (Family, Housing, Education, Employment, Healthcare, and Law and Order) indicate significant differences in perceptions of exclusion related to Living Environment, Infrastructural Access**,** and Personal Safety. The significant p-values (all p = 0) confirm that the observed differences between these variables are statistically meaningful.

The Friedman test results for the Family Domain reveal significant differences in exclusion while functioning, with Living Environment (mean rank = 2.8) being perceived as the most significant form of exclusion, followed by Personal Safety (mean rank = 2.04) and Infrastructural Access (mean rank = 1.19). The Chi-square value (485.69) and p-value (0) indicate that these differences are statistically significant. This suggests that transgender individuals experience the highest level of exclusion in family living environments, such as acceptance of gender identity and participation in family functions, while issues related to infrastructure, like access to private spaces, are less significant in comparison. Personal safety, although important, ranks second, reflecting the emotional and physical challenges faced within family settings.

The test results for the Housing Domain indicate significant differences in the exclusion experiences of transgender individuals within housing settings. The mean ranks for the three variables—Living Environment**,** Infrastructural Access, and Personal Safety—are as follows: Living Environment (mean rank = 2.58), Infrastructural Access (mean rank = 1.62), and Personal Safety (mean rank = 1.79). The Chi-square value (281.553) and p-value (0) confirm that the differences in perceived exclusion are statistically significant. Living Environment is perceived as the most significant factor, highlighting issues like acceptance of gender identity, safe living conditions, and equal treatment within housing, which are seen as more impactful than infrastructural issues or safety concerns. Infrastructural Access (private space, toilets) ranks lower, indicating that while access to facilities is important, it is less significant than the emotional and relational aspects of housing. Personal Safety**,** while important, ranks second, reflecting experiences of mental harassment, physical assault, and abuse, but still seen as less critical than the overall living environment.

The Friedman test results for the Education Domain show significant differences in the exclusion experienced by transgender individuals across three variables: Learning Environment**,** Infrastructural Access, and Personal Safety. With a p-value of 0, the differences are statistically significant. Personal Safety (mean rank = 2.35) was perceived as the most significant form of exclusion, with transgender individuals reporting experiences of mental harassment, physical assault, and verbal abuse. Learning Environment (mean rank = 2.12) followed, highlighting challenges such as acceptance of gender identity and participation in school activities. Infrastructural Access (mean rank = 1.53), primarily concerning restroom and toilet facilities, ranked the lowest, indicating that while access to physical facilities is important, it is less impactful than issues related to safety and acceptance within the educational environment.

The Friedman test for the Employment Domain reveals significant differences in exclusion, with the Working Environment (mean rank = 2.49) being the most significant factor, indicating challenges in acceptance, wages, and work conditions. Personal Safety (mean rank = 1.90) ranked second, reflecting issues like harassment and abuse, while Infrastructural Access (mean rank = 1.61), related to restroom facilities, ranked the lowest, suggesting it is less impactful than relational and safety concerns in the workplace. The results are statistically significant with a p-value of 0.

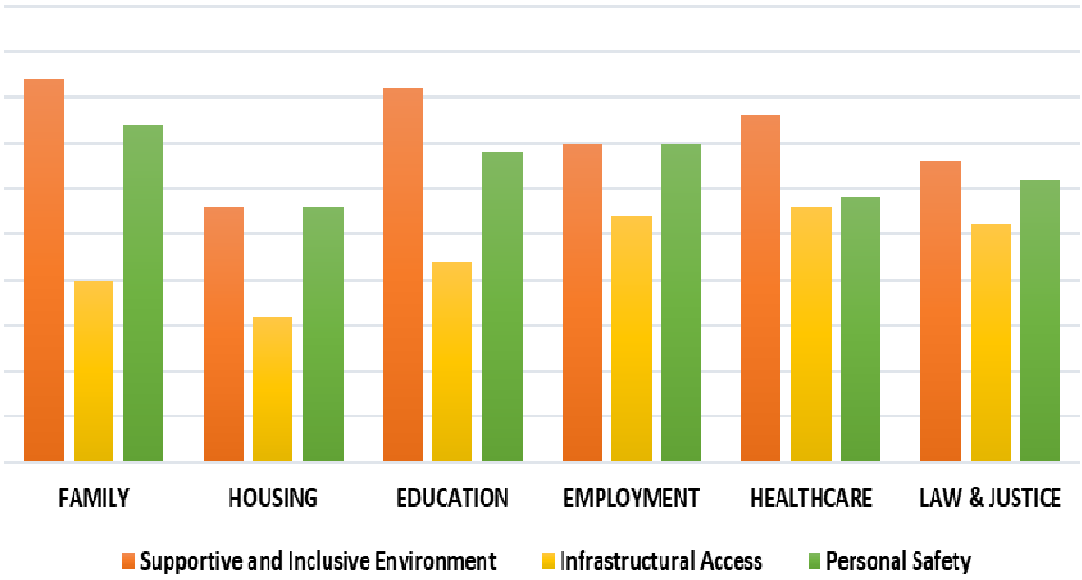
The Friedman test results for the Healthcare Domain show significant differences in exclusion experiences, with Working Environment (mean rank = 2.36) being the most significant, indicating challenges such as awareness of gender-related health issues and unequal treatment. Personal Safety (mean rank = 1.85) ranked second, highlighting experiences of harassment and abuse in healthcare settings. Infrastructural Access (mean rank = 1.79), concerning gender-appropriate wards and facilities, ranked the lowest. The p-value of 0 confirms the statistical significance of these differences.

Test results for the Law and Order Domain indicate significant differences in exclusion experiences, with Inclusive Environment (mean rank = 2.45) being the most significant factor, reflecting issues related to support and acceptance. Infrastructural Access (mean rank = 1.70) followed, highlighting challenges with accessibility, while Personal Safety

(mean rank = 1.85) ranked third, pointing to experiences of harassment and abuse. The Chi-square value (151.784) and p-value (0) confirm that these differences are statistically significant, emphasizing the need for improvements in both legal support and safety for transgender individual.

The summary of the table 5.12 presents with help of following Diagram:

Figure 5.3 Effect of Exclusion while Functioning within the Domain



5.8 Comparison of Trans-men and trans-women Across the Two stages of Exclusion within Each Domains

The Mann-Whitney U test was used to compare the experiences of trans men and trans-women across the two stages of exclusion within each domains that is exclusion from the access point and exclusion while functioning within the domain. This non-parametric test is suitable for comparing independent groups on ordinal or continuous data that may not follow a normal distribution. It allows us to assess whether there are significant differences between trans men and trans-women in terms of the level of exclusion they face when accessing services or institutions (access point exclusion) and while engaging or functioning within those services or institutions (exclusion while functioning). The following table presents the results of these comparisons, including U-values, Z-values, and p-values to indicate statistical significance

Table: 5.13 Comparison of Trans-men and Trans-women Across the Two Stages of Exclusion

Trans-man/Trans-women		N	Mean Rank	Mann-Whitney U	Z Value	P Value
Family: Access Point Exclusion	trans men	92	175.26			
	women	259	176.26	11845.500	-.085	.932
	Total	351				
Family: Exclusion while Functioning	trans men	92	167.53			
	trans women	259	170.21	10983.000	-.233	.815
	Total	351				
House: Access Point Exclusion	trans men	92	142.33			
	trans women	259	18	8816.000	-3.946	.000
	Total	351				
House: Exclusion while Functioning	trans men	92	130.98			
	trans women	259	191.99	7772.000	-5.135	.000
	Total	351				
Education: Access Point Exclusion	trans men	92	185.63			
	trans women	259	172.58	11028.000	-5.136	.000
	Total	351				
Education: Exclusion while Functioning	trans men	92	122.38			
	trans women	259	195.05	6981.000	-6.127	.000
	Total	351				
Employment: Access Point Exclusion	trans men	92	134.93			
	trans women	259	190.59	8135.500	-4.764	.000
	Total	351				
Employment: Exclusion while Functioning	trans men	92	144.17			
	trans women	259	187.31	8986.000	-3.675	.000
	Total	351				
Health: Access Point	trans men	92	122.91	7029.500	-6.028	.000

Exclusion	trans women	259	194.86			
	Total	351				
Health: Exclusion while Functioning	trans men	92	130.49			
	trans women	259	190.93	7727.000	-5.159	.000
	Total	351				
Law: Access Point Exclusion	trans men	92	165.16			
	trans women	259	179.85	10917	-1.225	.221
	Total	351				
Law: Exclusion while Functioning	trans men	92	157.50			
	trans women	259	182.57	10212.000	-2.091	.037
	Total	351				

Source: Primary Survey Data

The results reveal significant differences in exclusion levels between trans-men and trans-women across most domains, particularly at the two stages: access point and while functioning within the domain. The differences are more pronounced in the housing, education, employment, and healthcare domains, while the family and law and order domains exhibit fewer significant differences.

In the family domain, both at the access point and while functioning, the results show no significant difference between trans-men and trans women. This suggests that both groups experience similar levels of exclusion in their interactions within family settings. But trans men experiences much more exclusion than trans-women at both levels in Housing. The dramatic contrast underscores the difficulties that trans-women have in locating safe and inexpensive accommodation, as well as operating within a housing setting.

In the education sector, trans-women report less exclusion at the access stage but significantly more exclusion while functioning within educational institutions. This suggests that while access might not be a significant barrier for trans-women, their experiences within educational environments are considerably more challenging. In the employment sector, trans-women face greater exclusion at both the access point and while functioning within workplaces, with significant differences compared to trans women. This highlight systemic barriers in hiring and workplace dynamics.

trans-women consistently report significantly higher exclusion than trans men in the healthcare domain, both at the access point and while functioning. This underscore critical gaps

in healthcare accessibility and service provision, particularly for trans women, who might face unique challenges related to their gender identity and medical needs. While there is no significant difference at the access stage, trans-women experience greater exclusion while functioning within the law and order system, with a significant difference in mean ranks.

“trans-women often face greater exclusion in employment due to visible markers of their gender identity and associated societal stigma. Employers frequently deny them fair wages, benefits, and equitable working conditions (Hossain A,2017). Discrimination in healthcare settings against trans-women is widely documented, including denial of gender-affirming care, biased treatment, and lack of infrastructure accommodating their needs e.g., gender-appropriate wards (Khan, S. I., et al. 2009). transgender individuals face discrimination from teachers and peers, which impacts their participation in school activities. trans men face challenges accessing institutions, whereas trans-women experience more exclusion while functioning due to stereotyping and harassment (UNESCO. 2016). While Kerala's healthcare system is well-regarded, there have been instances of transgender individuals being denied medical care or experiencing significant barriers to accessing gender-affirming healthcare services. A study published in the *Indian Journal of Gender Studies* also highlights that trans-women are more likely to encounter difficulties in healthcare institutions.

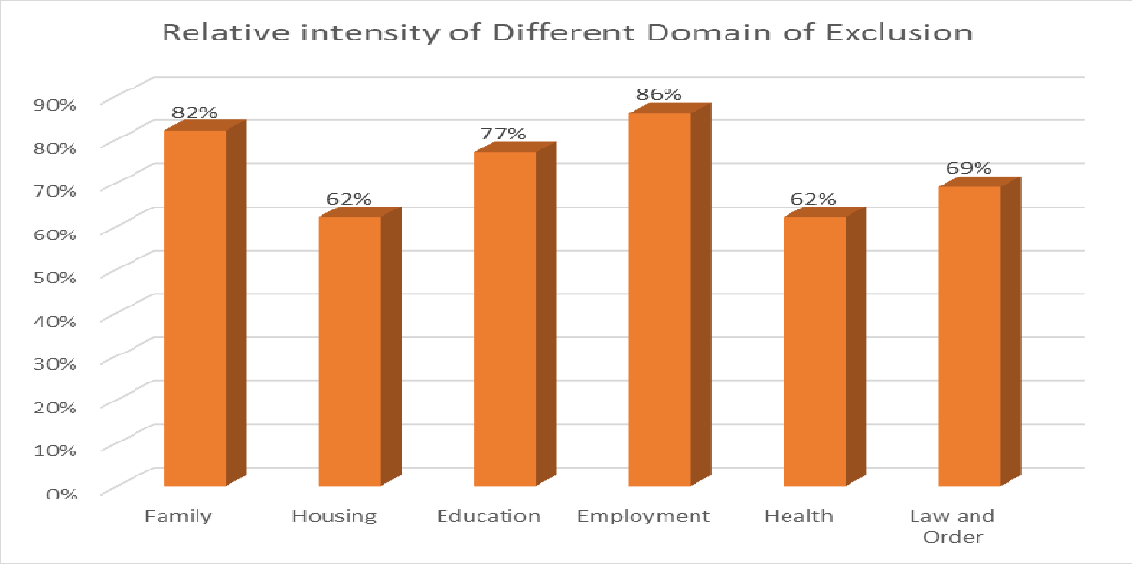
Table: 5.14 Relative Intensity of Exclusion across the Six Domains

No:	Various Domains of Exclusion	Mean	S. D	Skewness	Kurtosis	Exclusion Index (%)	K-S Test of Normality	Df	P Value
1	Family	3.9	1.02669	-.641	-.779	**82%**	.237	.351	.000
2	Housing	2.9	.97946	.179	-.310	**62%**	.211	.351	.000
3	Education	3.2	.96942	.060	-.495	**77%**	.187	.351	.000
4	Employment	3.8	1.03417	-.580	-.728	**86%**	.268	.351	.000
5	Health	3.1	1.05247	.622	-.515	**62%**	.259	.351	.000
6	Law and Order	3.4	1.30151	-.473	-.905	**69%**	.222	.351	.000

Note: Exclusion Index is the percentage of the sum of weighted responses to their

maximum possible value, which in this study is (5*351)

Figure 5.4 Relative Intensity of Different Domains of the Exclusion of the Transgender People in Kerala



Source: Primary Survey Data

5.9 Severity of Exclusion among Transgender Persons in Kerala.

The extent of exclusion across six domains (Family, Housing, Education, Employment, Health, and Law and Order) was analyzed by standardizing the raw scores using the formula (Raw Score−Min)/(Max−Min) ensuring comparability across domains. Each domain's standardized score was then multiplied by its respective weight to compute the exclusion index. Based on these computed values, participants were categorized into Low Exclusion, Moderate Exclusion, and High Exclusion for each domain. Subsequently, the analysis examined the differences in exclusion levels between trans men and trans women, as detailed in the table, highlighting significant disparities across most domains.

Table: 5.15: Severity of Exclusion among Transgender Persons in Kerala.

Degree of Exclusion across the Domain		Gender Identity		Total	Chi-Square Value	df	P value
		trans men	trans women				
			Family				
Moderate Exclusion	Count	27	76	103	.000	1	.999
	%	26.2%	73.8%	100.0%			
High Exclusion	Count	65	183	248			

	%	26.2%	73.8%	100.0%			
Total	Count	92	259	351			
	%	26.2%	73.8%	100.0%			
			Housing				
Low Exclusion	Count	51	68	119	27	2	.000
	%	42.9%	57.1%	100.0%			
Moderate Exclusion	Count	39	171	210			
	%	18.6%	81.4%	100.0%			
High Exclusion	Count	2	20	22			
	%	9.1%	90.9%	100.0%			
Total	Count	92	259	351			
	%	26.2%	73.8%	100.0%			
			Education				
Low Exclusion	Count	8	13	21	10.9	2	.000
	%	38.1%	61.9%	100.0%			
Moderate Exclusion	Count	70	161	231			
	%	30.3%	69.7%	100.0%			
High Exclusion	Count	14	85	99			
	%	14.1%	85.9%	100.0%			
Total	Count	92	259	351			
	%	26.2%	73.8%	100.0%			
			Employment				
Low Exclusion	Count	0	1	1	17.039	2	.000
	%	0.0%	100.0%	100.0%			
Moderate Exclusion	Count	43	62	105			
	%	41.0%	59.0%	100.0%			
High Exclusion	Count	49	196	245			
	%	20.0%	80.0%	100.0%			
Total	Count	92	259	351			
	%	26.2%	73.8%	100.0%			
			Health				
Low Exclusion	Count	71	94	165	48.286	2	.000
	%	43.0%	57.0%	100.0%			
Moderate Exclusion	Count	21	131	152			
	%	13.8%	86.2%	100.0%			
High Exclusion	Count	0	34	34			
	%	0.0%	100.0%	100.0%			
Total	Count	92	259	351			
	%	26.2%	73.8%	100.0%			
			Law and Order				
Low Exclusion	Count	38	107	145	13.248	2	.000
	%	25.0%	75.0%	100.0%			
Moderate	Count	34	130	164			

Exclusion	%	22.4%	78.0%	100.0%
High Exclusion	Count	2000.0%	22.0%	42.0%
	%	48.0%	52.0%	100.0%
Total	Count	92	259	351
	%	26.2%	73.8%	100.0%

Source: Primary Survey Data

The table: 5.15 analyses the degree of exclusion across six domains (Family, Housing, Education, Employment, Health, and Law and Order) for trans men and trans women, based on Chi-Square tests. trans-women consistently report higher levels of exclusion across all domains compared to trans men. Significant differences ($p < 0.05$) between the two groups are observed in Housing ($\chi^2 = 27$, df = 2), Education ($\chi^2 = 10.9$, df = 2), Employment ($\chi^2 = 17.039$, df = 2), Health ($\chi^2 = 48.286$, df = 2), and Law and Order ($\chi^2 = 13.248$, df = 3), while Family shows no significant difference ($p = 1$). Notably, Health and Employment exhibit the most pronounced disparities, highlighting the greater exclusion experienced by trans-women in these domains.

5.10 Method of Calculation of Weights for Each Domain

Amartya Sen (*Development as Freedom*, 1999) emphasizes the importance of participatory approaches in constructing indices to reflect the lived realities of marginalized groups. Similarly, Alkire and Foster (2011) highlight the role of participant responses in determining weights for multidimensional indices like the Multidimensional Poverty Index. Using participant responses to assign weights ensures contextual relevance and captures the subjective experiences of exclusion faced by transgender individuals in Kerala.

To determine the importance of each domain in the Exclusion Index, a Likert scale survey was administered to 30 respondents, asking them to rate six domains—Family, Present Housing Sector, Education Sector, Employment Sector, Health Sector, and Law and Order on a scale of 1 to 5, with 1 indicating "Not Important" and 5 indicating "Very Important" based on how important do you think each domain in determining intensity of Exclusion. Using the data gathered, weights for each domain were determined in SPSS by first calculating the mean score for each domain, which represents the average importance provided by respondents.

Table 5.16 Method of Calculation of Weights for Each Domain

Domain	Mean Score	Weight Calculation	Weight
Family	4.97	4.97/23.32= .21	21%
Housing	3.53	3.53/23.32= .15	15%
Education	4.19	4.19/23.32=.18	18%
Health	3.83	3.83/23.32 =.16	16%
Employment	4.63	4.63/23.32 = .20	20%
Law and Order	2.43	2.43/23.32 = .10	10%
Total	**23.58**	**1**	**100%**

Source: Primary Survey Data

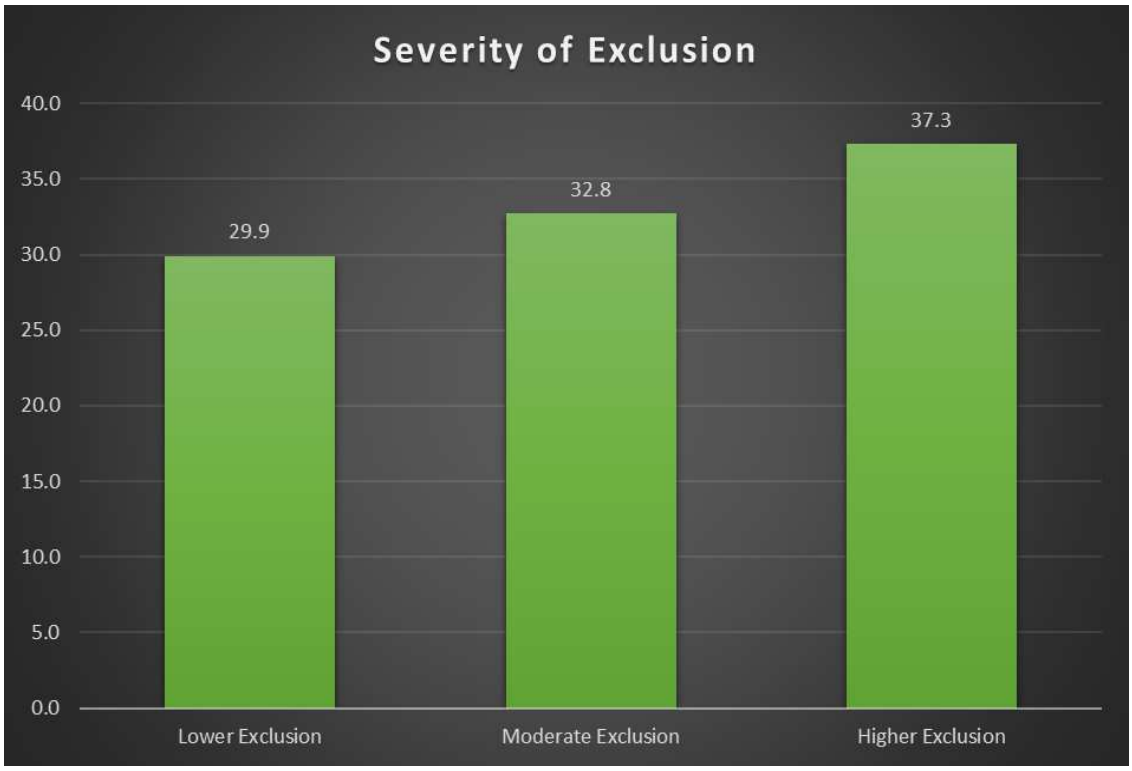
Table: 5.17 Severity of Exclusion among Transgender Persons

Degrees of Exclusion		Gender Identity		Total	Chi-Square Value	df	P value
		trans men	trans women				
Low Exclusion	Count	44	61	105			
	%	41.9%	58.1%	100.0%			
Moderate Exclusion	Count	39	76	115	42.235[a]	2	0
	%	33.9%	66.1%	100.0%			
High Exclusion	Count	9	122	131			
	%	6.9%	93.1%	100.0%			
Total	Count	92	259	351			
	%	26.2%	73.8%	100.0%			

Source: Primary Survey Data

The table presents the distribution of exclusion levels by gender identity among 351 participants, consisting of 92 trans men and 259 trans women. The findings reveal that trans-women experience higher levels of exclusion compared to trans men. Specifically, 58.1% of trans-women report low exclusion, 66.1% report moderate exclusion, and 93.1% report high exclusion. In contrast, trans men report lower levels of exclusion, with 41.9% in the low exclusion category, 33.9% in the moderate exclusion category, and 6.9% in the high exclusion category. The Chi-square test results (Chi-Square = 42.235, p = 0.000) indicate a significant relationship between gender identity and the degree of exclusion, suggesting that trans-women face higher exclusion than trans men in the sample.

Figure 5.5 Security of Exclusion among Transgenders



Source: Primary Survey Data

The distribution of exclusion levels among the 351 participants shows that the majority experience higher exclusion (37.3%), followed by those with moderate exclusion (32.8%) and lower exclusion (29.9%). These results suggest a relatively higher proportion of transgender individuals face moderate to high levels of exclusion, with only a small percentage reporting lower exclusion. This distribution provides insight into the varying degrees of exclusion experienced within the sample population.

Both trans men and trans-women experience exclusion, but the severity is more pronounced for trans-women due to several factors:

1. ***Gender Norms****:* While both trans men and trans-women challenge traditional gender norms, trans-women face greater visibility and scrutiny because of their femininity. *"People see me as 'different' because I don't fit their idea of what a woman should be."*
2. ***Family Rejection****:* Although both groups experience family rejection, trans-women are often more vulnerable to emotional and financial isolation. *"I was*

thrown out when I transitioned—it was much harder for me than it was for my male friends."

3. ***Workplace Discrimination:*** trans-women are more likely to encounter discrimination in the workplace, leading to economic insecurity. *"I was rejected for jobs because of my gender, despite my qualifications."*
4. ***Healthcare Barriers***: trans-women face **greater stigma** and **mis gendering** in healthcare settings, which affects their access to necessary care. *"I was humiliated by a doctor when seeking gender-affirming treatment."*
5. ***Social Violence****:* Due to their visibility**,** trans-women are at higher risk of violence and harassment. *"I constantly fear for my safety, especially when I'm out in public."*

5.11 Conclusion

While both trans men and trans-women face exclusion, the severity of this exclusion is greater for trans women. Factors like visibility**,** discrimination, and social violence contribute to their heightened vulnerability. A holistic approach is needed to address the structural and social barriers that disproportionately affect trans women.

Chapter 6
Effects of Social Exclusion on Socio-Economic Outcome of Transgender Persons in Kerala

6.1 Introduction

Socio-economic outcomes reflect the overall well-being and quality of life of individuals, shaped by their access to basic resources, opportunities, and rights. For transgender persons in Kerala, these outcomes are deeply interconnected with the extent of social exclusion they face in different domains of life, such as family, housing, education, employment, health care, and law and order. Exclusion in these spheres often restricts their ability to secure stable income, adequate housing, quality health care, educational attainment, and social participation, all of which are fundamental for human development.

1 & 2: Income and Asset Ownership Dimensions

Income and Asset Ownership are fundamental indicators of Socio-Economic status, reflecting an individual's financial stability, economic independence, and long-term security. *Income* provides a measure of regular financial resources, enabling access to essential goods and services. In contrast, *asset ownership,* such as savings, durable goods, and other assets indicates wealth accumulation and resilience against economic shocks. In this study, *Per Capita Income (PCI)* serves as the primary indicator for income, reflecting the average financial resources available to each household member. For assets, the focus is on *savings and asset ownership*, which represents accumulated wealth and long-term economic stability. To determine Transgender respondents' asset ownership, the current market value of several tangible assets and the total level of savings were calculated. These assets included major categories such as houses, land, automobiles, other structures, and jewellery. The valuation of each asset was based on its current market value at the time of data collection. After obtaining the numbers for all individual asset categories, they were added together to get each respondent's total asset value. In this study Asset ownership means combined value of total asset value and total level of saving.

In this study, the natural logarithm of per capita income is employed to measure the income component, aligning with the income-to-capabilities transformation framework suggested by Anand and Sen (2000). This approach acknowledges the concave relationship between income and human capability, where higher income levels have diminishing marginal effects on expanding capabilities. The logarithmic transformation

reduces the disproportionate influence of extreme income values, ensuring a balanced representation of income data. Similarly, this method is applied to indicators such as asset ownership and savings to normalize their distribution and minimize the impact of outliers, facilitating a more accurate and equitable analysis of the socio-economic outcomes of transgender individuals in Kerala.

$$\text{Income Value} = \frac{\text{Index}= [ln\ (Actual\ Income) - ln\ (Minimum\ Income)]}{[ln(Maximum\ Income) - ln(Minimum\ Income)]}$$

$$\text{Saving Value} = \frac{[ln\ (Actual\ \text{Saving}) - ln\ (Minimum\ \text{Saving})]}{[ln\ (Maximum\ \text{Saving}) - ln(Minimum\ \text{Saving})]}$$

$$\text{Asset Ownership} = \frac{[ln\ (Actual\ \text{Asset}) - ln\ (Minimum\ \text{Asset})]}{[ln\ (Maximum\ \text{Asset}) - ln(Minimum\ \text{Asset})]}$$

3. Housing Quality Dimension

Housing quality plays a crucial role in shaping the socio-economic well-being of individuals, particularly marginalized communities like transgender individuals. Key indicators of Housing Quality such as the type of House, ownership of the house and adequate housing facilities. These factors collectively influence an individual's ability to participate in society and improve their socio-economic status.

Tables: 6.1 show the scoring scheme used to assess the ownership of the houses, type of the house, and adequate housing facilities respectively.

Table: 6.1 Scoring scheme for Housing Quality and Stability

Scoring Scheme for Housing Quality and Stability		
Sl. No:	Type of House	Score
1	Concrete Double Storied House	6
2	Concrete Single Storied House	5
3	Brick Wall tiled House	4
4	Mud wall thatched house	3
5	Fully thatched house	2
6	Others (the worst)	1
Scoring Scheme for ownership of the house		
Sl. No:	Type of Ownership	Score
1	Owned House. Family house	6
2	Rented House	5
3	Government Shelter Homes	4

4	Hostel	3
5	Lodge	2
6	Others (the worst)	1

Scoring Scheme for Adequate housing facilities

Sl. No:	Housing Facilities	Score
1	Water facility	0/1
2	Enough space in the house	0/1
3	Electricity Connection	0/1
4	Gas Connection	0/1
5	Sanitation	0/1
6	Toilets Facility	0/1
	Total	0-6

Source: Primary Survey Data

The Housing Quality Index was created by combining and normalizing the values of these three indicators.

4. Educational Attainment

Education is a crucial determinant of socio-economic outcomes, serving as a pathway to better employment opportunities, higher income levels, and improved quality of life. In this study, *level of education* is used as the primary indicator to capture educational attainment. It reflects the duration of formal education an individual has received, which directly influences their employability and skill development. Educational attainment is measured by assigning scores according to the scoring scheme given in Table: The educational attainment Index was created by normalising the educational attainment score for each respondent.

Table: 6.2 Scoring scheme for Educational Attainment

Sl. No:	**Level of Education**	**Score**
1	No Schooling	0
2	Lower Primary	1
3	Upper Primary	2
4	SSLC	3
5	Higher secondary/PDC/Diploma	4
6	Graduation and Above	5

Source: Primary Survey Data

5. Employment Stability

Employment is a crucial component of socio-economic well-being, providing financial stability, social recognition, and personal fulfilment. In this study, the Employment dimension is assessed through three key indicators: *present employment status*, which captures whether individuals are currently employed; duration of *unemployment within the last two years***,** reflecting challenges in securing stable work; and *job security*, indicating the reliability and continuity of their employment. The employment index was calculated by combining and normalising the values of these three indicators. The scoring of indicators of employment according to the Table: 6.3

Table 6.3 Scoring scheme for Employment Stability

Employment Status		
Sl.No:	**Employment Status**	**Score**
1	Unemployed	0
2	Part-time Employment	1
3	Self-employment	2
4	Full-time/ Regular/ Permanent	3
Duration of Unemployed During the last 2 years		
Sl. No:	**Duration of Unemployed**	
1	Not Unemployed Yet	4
2	Less than 1 Year	3
3	1 - 2 Years	2
4	2 -3 Year	1
Level of Job Security		
Sl. No:	**Indicators of Job Security**	**Score**
1	Provident Fund	0/1
2	Pension	0/1
3	Leave benefits	0/1
4	ESI	0/1
	Total	0 -4
Fair & equitable remuneration		
1	Same remuneration for the same job	0/1
2	Regularity in Wages	0/1
3	Adequate remuneration	0/1
	Total	0 - 3

Source: Primary Survey Data

6. Mental and Physical Well- Being

The health dimension in this study is measured using two key indicators: *mental health* and *physical health.* These indicators collectively capture the overall well-being of transgender individuals, highlighting the dual impact of exclusion on their psychological and physiological state. Mental health reflects the emotional and cognitive challenges arising from societal stigma and discrimination, while physical health assesses the tangible impacts of healthcare access and living conditions. Together, these indicators provide a comprehensive understanding of the health-related barriers that influence the socio-economic outcomes of transgender individuals. The health index was measured by combining and normalising the values of these indicators.

Table: 6.4 Scoring Scheme for Mental and Physical Well-Being

Sl. No:	**Mental Health Status**	**Score**
1	Mental health issues which are related to Gender Transition Treatments	0/1
2	Mental health issues like anxiety and depression	0/1
3	Use of addictive substances for mental relief	0/1
4	Attempts of Self-Harm and Suicide	0/1
	Total	0 - 4
Sl. No:	**Physical Health Status**	**Score**
1	Lifestyle Diseases	0/1
2	Physical Health Issues Related to Gender Transition Treatments	0/1
3	Chronic Diseases	0/1
	Total	0-3
		Yes-0
		No-1

Source: Primary Survey Data

7. Legal Rights & Accessibility

Legal rights are a critical dimension of socio-economic well-being, representing an individual's access to justice, equality, and legal protection. The legal rights dimension in this study is assessed through four key indicators: the *right to cast a vote,* representing political inclusion and democratic participation; the *legal recognition of*

transgender people's marriages, reflecting equality in personal laws; the *right to ancestral property,* highlighting access to economic security; and *justice in cases of human rights violations,* ensuring protection against systemic discrimination. The legal rights index was calculated by combing and normalising the values of these four indicators. The scoring of indicators is depicted in table 6.5.

Table: 6.5 Scoring Scheme for Legal Rights & Accessibility

Sl. No:		Legal Rights and Accessibility	Score
	1	Right to Caste Vote in Election	0/1
	2	Registration of Transgender marriage legally	0/1
	3	Right to get Ancestral Property	0/1
	4	Justice in Human Rights Violation	0/1
		Total	0-4
			Yes = 1
			No = 2

Source: Primary Survey Data

8. Social and Community Resources

The social and community resources dimension was assessed through three key indicators: social network, social support, and accessibility to public services. Each indicator was evaluated using multiple components scored on a 1-5 Likert scale, where higher scores reflected stronger networks, better support, or greater accessibility. The social network included relationships with family, friends, colleagues, and relatives, and the scores from these components were aggregated to form a Social Network Index. Similarly, the social support indicator assessed the perceived support from sources such as government organizations, NGOs, CBOs, Hijra communities, and clubs. These were combined to compute the Social Support Index. The accessibility to public services indicator included access to transportation, healthcare, education, and public spaces, culminating in an Accessibility Index. Each of these indices was normalized to a 0-1 scale to ensure comparability, using the formula: Normalized Score = (Actual Score−Minimum Score)/ (Maximum Score−Minimum Score). Finally, the normalized indices were combined to compute an overall Social and Community Resources Score.

6.2 Dimensions of Socio-Economic Outcomes of transgender persons in Kerala

Summary of descriptive statistics of the A summary of descriptive statistics of the socio-economic outcomes of transgender people and its six component indices are shown in Table 3.34. The socio-economic Outcome index and its six associated component indices were subjected to an exploratory study in terms of skewness, kurtosis, and the Kolmogorov-Smirnov test of normality. The results in Table 3.43 suggest that the distributions of these variables are not normal. Because of this, a non-parametric approach is used to analyses these variables in the subsequent analysis.

Table: 6.6 Descriptive Statistics and Normality Test Results for Socio-Economic Outcomes of transgender individuals in Kerala

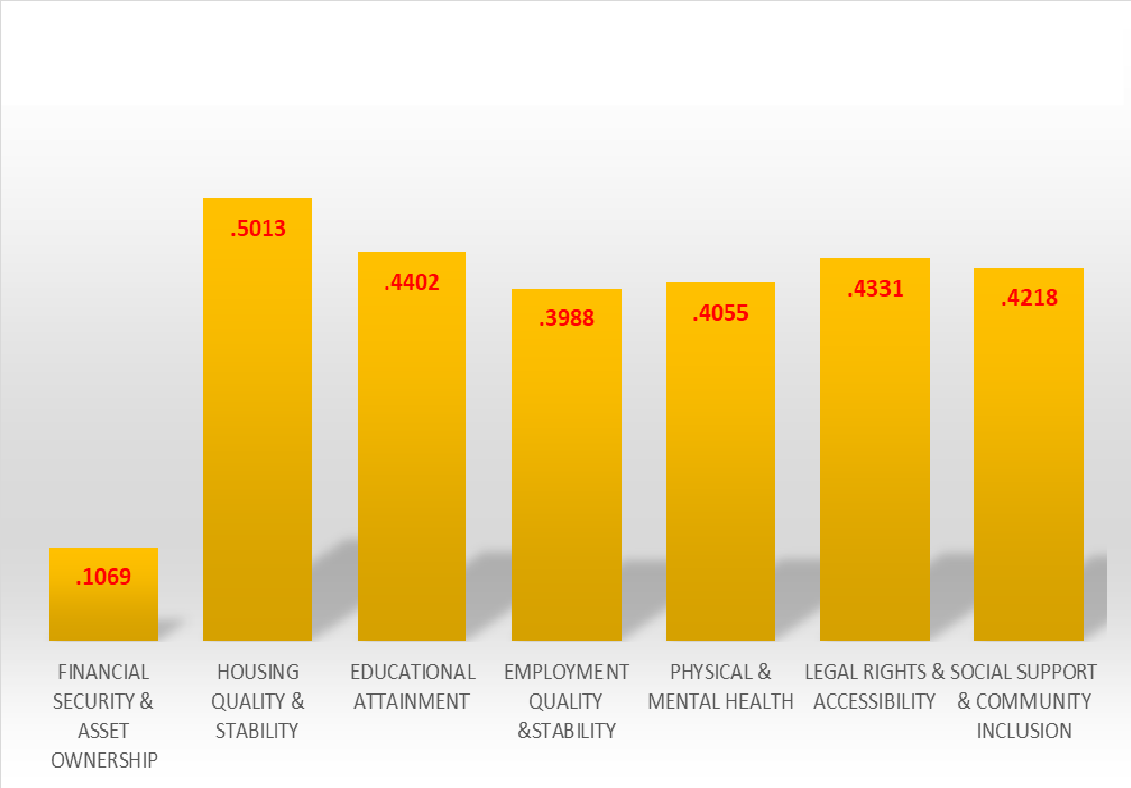
Socio-Economic Outcomes	Mean	Std. Deviation	Kolmogorov-Smirnov Normality Test	
Financial Security & Asset Ownership	.1069	.08189	0.105	0
Housing quality & Stability	.5013	.13151	0.191	0
Educational Attainment	.4402	.14511	0.206	0
Employment Quality & Stability	.3988	.16364	0.133	0
Physical & Mental Health	.4055	.24465	0.095	0
Legal Rights & Accessibility	.4331	.20224	0.071	0
Social Support & Community Inclusion	.4218	.15551	0.086	0

Source: Primary Survey Data

The socio-economic outcomes of transgender individuals in Kerala reveal significant disparities across various dimensions, with housing quality being the only dimension performing above 50%. However, the remaining dimensions—education attainment (44%), social and community resources (42%), legal rights (43%), employment status (39%), health status (40%), income (28%), and asset ownership (5%)—are all below

the 50% mark. The low percentages in income and asset ownership highlight persistent financial instability and limited opportunities for wealth accumulation. Health status (40%) and employment status (39%) reflect the ongoing struggles to access healthcare services and secure stable, discrimination-free employment. Education attainment (44%) and legal rights (43%) show moderate progress but still fail to reach acceptable levels, indicating incomplete access to education systems and legal entitlements. Similarly, social and community resources (42%) reflect gaps in access to strong support networks and public services essential for social inclusion.

Figure: 6.1 Dimensions Wise Socio Economic Outcomes of Transgender Persons in Kerala



Source: Primary Survey Data

Table: 6.7 Comparison of Socio-Economic Outcomes Between trans men and trans-women in Kerala: Results of Kruskal Wallis Test

Trans-man/Trans-women		N	Mean Rank	Chi-Square	P value
Financial security & Asset Ownership	trans men	92	141.28	14.602	0.001
	trans women	259	188.33		
	Total	351			
Housing Quality & Stability	trans men	92	168.24	6.223	0.013
	trans women	259	184.88		
	Total	351			
Educational Attainment	trans men	92	202.71	9.222	0.002
	trans women	259	166.57		
	Total	351			
Employment Quality & Stability	trans men	92	163.16	2.004	0.157
	trans women	259	180.56		
	Total	351			
Physical &Mental Health	trans men	92	175.41	0.004	0.948
	trans women	259	176.21		
	Total	351			
Legal Rights & Accessibility	trans men	92	161.08	2.721	0.099
	trans women	259	181.30		
	Total	351			
Social Support & Community Inclusion	trans men	92	157.03	4.372	0.036
	trans women	259	182.74		
	Total	351			

Source: Primary Survey Data

The Kruskal Wallis test results show a statistically significant difference in housing quality between trans men and trans-women (U = 9615.000, Z = -2.874, p = 0.004). The p-value (0.004) is less than the 0.05 significance level, indicating that the null hypothesis is rejected. The mean ranks for trans-women (184.88) are higher than those for trans men, suggesting that trans-women tend to report better housing quality than trans men. This

could imply that trans-women may have more stable or suitable living conditions compared to trans men, possibly due to factors like discrimination in housing or socio-economic advantages. There is also a statistically significant difference between trans men and trans-women in terms of per-capita income The p-value indicates that trans men have higher income levels than trans women, as reflected in the mean ranks (trans men: 184.97, trans women: 150.74). This suggests that trans men might have better access to employment opportunities or higher-paying jobs compared to trans-women in Kerala, which could be attributed to gender-based discrimination or biases within the workforce.

In terms of educational attainment, trans men report higher levels of education than trans-women (U = 9382.000, Z = -3.205, p = 0.001). The p-value indicates that the difference is statistically significant, with trans men having higher mean ranks compared to trans women. This result suggests that trans men may have greater access to or success in the educational system, possibly due to better societal acceptance, support, or fewer barriers to education when compared to trans women. The test reveals a significant difference in employment status between trans men and trans-women (U = 9559.500, Z = -2.765, p = 0.006). The p-value (0.006) indicates that trans-women report better employment outcomes than trans men, as shown by their higher mean ranks compared to trans men. Interestingly, the Mann-Whitney U test results show no significant difference in health status between trans men and trans-women (U = 11103.500, Z = -0.869, p = 0.385). The p-value (0.385) is greater than 0.05, suggesting that both groups have similar health outcomes. The p-value (0.011) shows that trans men have higher mean ranks compared to trans women, indicating that trans men might have greater access to legal protections than Tran-women. trans-women have higher mean ranks compared to trans men , indicating that trans-women report better access to social and community resources, such as support from family, friends, and NGOs. This could reflect greater support networks available to trans women, possibly due to more visibility or advocacy from gender-related organizations for trans-women compared to trans men.

In conclusion, the Kruskal Wallis test highlights that gender plays a significant role in the socio-economic outcomes of transgender individuals in Kerala. trans men tend to fare better in terms of income, education, and legal rights, while trans-women report

better housing quality, employment status, and access to social/community resources. However, there is no significant difference in health status between the two groups

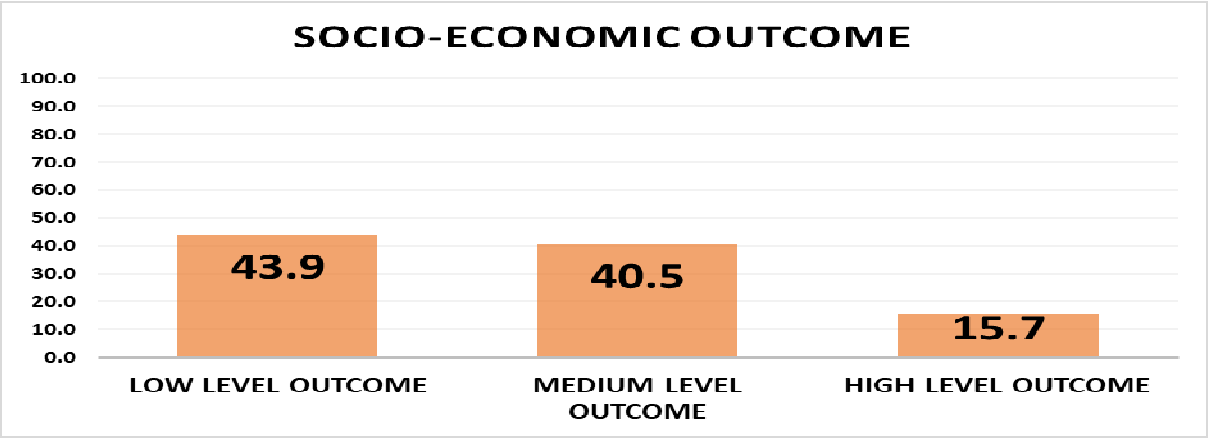
The Friedman test was conducted to determine whether there were significant differences among the eight socio-economic outcome variables: income, housing quality, asset ownership, education, employment, health, legal rights, and social/community resources. Since the data did not meet the assumption of normality, the Friedman test, a non-parametric alternative to repeated-measures ANOVA, was employed. The results revealed a **s**tatistically significant difference in the distributions of these indices, as indicated by a p-value of 0.000 ($p < 0.05$) and Chi-Square = 1224.817 (df=7,N=351). Therefore, the null hypothesis stating that the distributions of the socio-economic outcome indices are the same was rejected. This suggests that at least one of the indices differs significantly in its ranking, highlighting variability in the socio-economic outcomes among transgender individuals in Kerala.

Table: 6.8 Distribution of Socio-Economic Outcomes Among transgender individuals in Kerala

	Frequency	Percentage
Low-level outcome	154	43.9
Medium level outcome	142	40.5
High-level outcome	55	15.7
Total	351	100.0

Source: Primary Survey Data

Figure: 6.2 Distribution of Level of Socio-Economic Outcomes



Source: Primary Survey Data

Table: 6.9 Distribution of Socio-Economic Outcomes by Gender Identity

Levels of Socio-Economic Outcomes		Gender-Identity		Total	Chi-Square	df	P value
		trans men	trans women				
Low	Count	30	48	78			
	%	39.0%	61.0%	100.0%			
Moderate	Count	55	182	237			
	%	23.2%	76.8%	100.0%	12.92	2	.02
Higher	Count	8	28	36			
	%	22.0%	78.0%	100.0%			
Total	Count	92	255	351			
	%	26.5%	73.5%	100.0%			

Source: Primary Survey Data

Table: 6.10 Spearman's Correlation Between Socio-Economic Outcomes and Degree of Exclusion

Socio-Economic Outcomes vs Degrees of Exclusion	Spearman's Correlation Coefficient	P Value
Income vs Degree of Exclusion	-0.128	0.017
Housing Quality vs Degree of Exclusion	-0.197	0
Asset Ownership vs Degree of Exclusion	-0.084	0.034
Education vs Degree of Exclusion	-0.195	0
Employment vs Degree of Exclusion	-0.1	0.001
Legal Rights vs Degree of Exclusion	-0.17	0.001
Health vs Degree of Exclusion	0.027	0.621
Social and Community Resources vs Exclusion	0.387	0

Source: Primary Survey Data

The table: 6.10 highlights that higher levels of exclusion are associated with poorer socio-economic outcomes such as income, housing quality, education, employment, asset ownership, and access to legal rights. However, no significant relationship is observed with health outcomes. Interestingly, social and community resources positively correlate with exclusion, suggesting that individuals experiencing exclusion tend to depend more on social networks and community support. Overall, the findings emphasize the adverse effects of exclusion on key socio-economic dimensions while underscoring the role of social and community resources.

Table: 6.11 Relation Between Exclusion and Socio-Economic Outcomes

Spearman's Rank Correlation		Socio-Economic Outcome	Extent of Exclusion
Socio-Economic Outcome	Correlation Coefficient	1.000	-.139
	Sig. (2-tailed)		.048
	N	351	351
Extent of Exclusion	Correlation Coefficient	-.139	1.000
	Sig. (2-tailed)	.048	
	N	351	351

Source: Primary Survey Data

The results of the Spearman's Rank Correlation analysis indicate a weak negative relationship between Socio-Economic Outcome and Extent of Exclusion. With a correlation coefficient of -0.139, this suggests that while there is a slight tendency for socio-economic outcomes to worsen as the extent of exclusion increases, the relationship between these two variables is relatively weak. This weak association implies that while exclusion undeniably plays a role in shaping the socio-economic well-being of transgender individuals, it is not the sole or most dominant factor. The statistically significant p-value of 0.048 reinforces that the observed relationship is not due to random chance, but the low strength of the correlation calls attention to the complexity of socio-economic outcomes. These outcomes are likely influenced by a range of additional factors, including but not limited to education, employment opportunities, social support, and access to healthcare. Therefore, while exclusion is a significant variable in understanding socio-economic disparities, it is evident that other intersecting forces must also be considered in future research.

Chapter 7
Summary and Conclusion

7.1 INTRODUCTION

Transgender people have become more visible in Kerala's public realm in recent years. They endure inequality, discrimination, and violence from mainstream society in every facet of their lives. They are subjected to a series of social constraints and hazards that make their lives miserable. They are the most socially and economically marginalised segment of Kerala society because they are deprived of basic needs such as education, employment, infrastructure, property ownership, and health care. Furthermore, they are denied dignity, treated unfairly, abused, and oppressed, pushing them to the margins of society. The social stigma associated with their gender creates a vicious circle of emotional and economic stress, robbing them of their chances of achieving a decent standard of living. The government of Kerala has adopted so many programmes for the development of transgender people. Kerala was the first Indian state to conduct a transgender survey in 2014 and to adopt a transgender policy in 2015. Unfortunately, transgender people continue to be one of the most disadvantaged segments of Kerala's economy and society.

The first objective of this study is to assess the current socio-economic status of transgender individuals in Kerala using quantitative tools. This includes a comparative analysis of trans men and trans-women to identify differences in their socio-economic variables. The second objective seeks to explore the domains and extent of exclusion experienced by transgender individuals across six critical domains, along with a comparison between trans men and trans women. Finally, the study aims to examine the relationship between exclusion and socio-economic outcomes.

The research is based solely on primary data acquired from transgender people in several regions of Kerala. The information is gathered using a pre-designed interview schedule that includes a series of structured questions about various aspects of the study. Before finalizing the study's interview schedule, exploratory methods such as a pilot study with 89 transgender people, in-depth interviews, and focus group discussions (FGDs) were used. Given these varying estimates, the sample size was determinedbased the 2011 Census population of 3,902 as the reference. Cochran’s sample size calculator was used to calculate the required sample size for the study, resulting in a total of 351 participants. This sample was deemed representative for the

purpose of the research. 30% of the trans-men population and 70% of trans-women made up the study's overall sample.

7.2 The Study has been Structured into Seven Chapters as Follows:

The first chapter includes background of transgender persons, research problem and scope of the study, relevance of the study, research questions, objectives, hypothesis, data sources and sample size, methodology, area of the study and the chapter scheme. The second chapter gives relevant literature review related to the study. The study's conceptual framework, theoretical background and a review of empirical studies related to the deprivation of transgender individuals are also included in this chapter. The third chapter examines the policies and initiatives undertaken by both the Kerala state government and the central government to support the Transgender community, focusing on the transition from exclusion to inclusion.

Chapter four presents a detailed analysis of the socio-economic characteristics of transgender individuals in Kerala. It explores key demographic characteristics such as age, education, employment, income, and living conditions, providing a comprehensive understanding of the socio-economic profile of the transgender community.

The fifth chapter presents the indicators of each domains of Exclusion of transgender community in Kerala. This chapter deals with exclusion within and between the domains, and the relative intensity of various domains.

Chapter six explores the various domains of exclusion faced by transgender individuals, including family, housing, education, employment, healthcare, and law and order. It examines both within-domain exclusion, focusing on the challenges faced during access and functioning within each domain, and between-domain exclusion.

Chapter seven examines the relationship between the degree of exclusion faced by transgender individuals and their socio-economic outcomes, including housing quality, education, income, health, legal rights, and social resources.The final chapter is the summary and conclusion of the study. Here, we discuss the major findings and the contribution of the study. Furthermore, it also highlights the policy implications, the contribution of the thesis, the limitations of the study, and flags issues for further

research

7.3 Major Findings:

7.3.1 Socio-Economic Characteristics of Transgender Persons in Kerala

- The majority completed plus two / pre-degree but higher qualifications are very low
- Early gender identity revelation is linked to lower educational attainment
- The majority (33%) are unemployed, facing severe challenges in job market
- Self-employment is common among the community, reflecting resilience and entrepreneurial spirit
- Most of them work in the unorganized sector and the majority of the jobs are in the area of performing and creative arts
- Most reside alone or with community members due to limited familial support and only Few of them live with parents
- High debt levels, primarily for living expenses and healthcare, most of them borrowed from non-institutional sources
- The findings reveal a clear correlation, where lower-income respondents tend to own fewer or no assets, while higher-income respondents are more likely to own valuable assets.
- The results reveal significant disparities in asset ownership, with most respondents belonging to lower asset categories, highlighting the economic inequality within the transgender community.
- Asset ownership varies significantly between trans men and trans women, with trans-women more likely to own lower-value or no assets compared to trans men
- The ownership pattern differs significantly across trans men and trans women, suggesting that gender identity affects economic capability or access to consumer durables in this setting.
- Lower-income respondents rely more on government hospitals, most likely because they are more affordable. In contrast, higher-income individuals choose private hospitals, most likely because they value better facilities and services.
- Although there are more transgender women with debt, the difference in debt

status between the two gender identities is not statistically significant.

- In the majority of categories, a sizable proportion of respondents reported no savings.
- While there are observable differences in the distribution of savings between trans men and trans women, these differences are not significant enough to suggest a strong association.

7.3.2 Exploring Social Exclusion: Domains Affecting Transgender Individuals

- Trans-women experience higher levels of exclusion in multiple domains, particularly in the moderate to high exclusion categories.
- Trans men generally experience lower levels of exclusion
- In the family domain, all actors exhibit higher exclusionary, with family relatives contributing the most followed by parents. While we considering the housing the exclusion is comparatively lower than in all other domains
- In education domain, students are the key exclusionary actor followed by the teachers. In the employment domain, employers, co-workers and customers contribute equally.
- The findings highlight the need for targeted interventions to reduce exclusion for trans women, with a focus on education, employment, and healthcare.
- Majority of the respondents fall under the category of moderate to high levels of exclusion.
- Extent of exclusion in all the domains are above 50%.
- In all domains, the severity of Exclusion affects the Supportive and inclusive Environment most followed by personal safety aspect.

7.3.3 Relationship Between Extent Of Exclusion And Socio-Economic Outcomes

- Trans men generally have better outcomes across most dimensions, Trans-women have better outcomes in financial and asset ownership dimension and also in Social networks and community inclusion.
- This exclusion significantly impacts their socio-economic outcomes, which predominantly fall into the low to medium outcome categories.

- The relationship between the extent of exclusion and socio-economic outcomes reveals a weak negative correlation. This suggests that as exclusion increases, socio-economic outcomes tend to decrease slightly, further emphasizing the importance of addressing exclusionary practices to improve the overall well-being of transgender individuals.

In this study, I examined the socio-economic outcomes and the extent of exclusion experienced by transgender individuals in Kerala, focusing on the differences between trans men and trans women. The findings show that trans-women experience a higher extent of exclusion as compared with Trans-men. This exclusion significantly impacts their socio-economic outcomes, which predominantly fall into the low to medium outcome categories. Based on the Kruskal Wallis Test results, trans-women show higher outcome in domains like Financial security and asset ownership as well as social networks and community inclusion. However, in all other dimension Demonstrate better outcomes. The analysis also reveals a weak negative correlation between exclusion and socio-economic outcomes, indicating that higher exclusion is associated with lower socio-economic conditions.

7. 4 Policy Implications

- In the absence of a comprehensive data set on transgender people in Kerala, there is an urgent need to create a database of this community in the state. The government should initiate adequate measures to identify and enumerate the transgender population in Kerala.
- Government should take appropriate steps to increase the acceptance of transgender people by sensitising society and families. Massive campaigning and awareness programs like seminars, workshops, and symposiums should be conducted officially to develop a transgender - inclusive society.
- Government should take the initiative to inclusive education and accommodate the Transgender community in educational institutions. A comprehensive ‘sex education and sexual orientation, gender identity, gender expression and sex based curriculum can be used to educate teachers and students to make them aware of gender diversity and the inclusion of genderqueer students.

- To ensure and increase employment opportunities, government should introduce special recruitment drives, reservations, job and skill training, need-based vocational training, and financial assistance for self-employment for transgender people and ensure their participation in all economic activities.
- Government should provide free or subsidised housing facilities like care homes, shelter homes, drop-in centres, or group houses. A centralised approach to rehabilitating the aged transgender people who are engaged in begging needs to be taken urgently. A housing project like the Livelihood Inclusion and Financial Empowerment (LIFE) mission can be adopted to make a change.
- Government should initiate proper health support, which can be more inclusive and supportive for them to lead a healthy and dignified life. Health workers should be trained on World Professional Association for transgender Health (WPATH) guidelines to provide equal service.
- All constitutional rights should be assured and provided to transgender people, like marriage, property, adoption, reservation, etc. The government can introduce an emergency helpline and crisis management centre and set up a grievance redressal mechanism to address the issues of transgender people.
- Government should introduce special welfare schemes to rehabilitate and provide life support to the trans community.

7.5 Limitations Of The Study

- The shortage of secondary data regarding various aspects of the transgender groups is another shortcoming of the study. Due to shortage of secondary data, there is no recent information regarding the population of transgender people in Kerala. Therefore, this thesis suffers from some deficiencies due to the scarcity of enough secondary data.
- Apart from these, enough research materials, especially books and journal articles about transgender people, are unavailable in the Kerala context.
- As the data in this study were collected through self-reported questionnaires, there is a possibility of subjectivity in the responses., which may be subject to biases such as social desirability bias or recall bias. Participants may have underreported or overreported experiences based on their perception of social norms.

- The study measured exclusion using a Likert scale, which might not fully capture the nuanced experiences of exclusion that transgender individuals face. A more qualitative approach or mixed-methods design might have provided richer insights into these experiences
- This study employed snowball sampling, where initial participants helped recruit further participants. While this method was useful for reaching hard-to-access transgender populations, it may introduce sampling bias. The sample may overrepresent individuals with stronger social networks or those more involved in advocacy, and underrepresent those who are isolated or less visible in the community

7.6 Scope of the Further Research

- The study focuses on the intensity of various domains of Exclusion. Hence, future researchers may concentrate on each domains of Exclusion separately for further research. Therefore, a special focus on economic Exclusion should also be brought under the scope of further study.
- While this study focused on six domains of exclusion, future research could examine other potential areas of exclusion, such as cultural practices, social stigmas, and the role of religion in shaping the lives of transgender individuals.
- Further research could compare the experiences of transgender individuals in different regions of India or across countries, identifying cultural and legal differences that contribute to varied exclusionary practices and socio-economic outcomes
- Future research could explore the effectiveness of government and NGO-led interventions aimed at reducing exclusion and improving socio-economic outcomes for transgender individuals. A focus on the impact of specific policies, such as anti-discrimination laws or affirmative action, would be beneficial.
- Research could further explore the intersectionality of transgender identities with other social categories such as caste, class, religion, and migration status. This would provide a more comprehensive understanding of how multiple layers of discrimination affect the socio-economic outcomes of transgender individuals.

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Questionnaire

INTERVIEW SCHEDULE USED FOR FIELD SURVEY

A STUDY OF TRANSGENDERS IN KERALA: EXTENT OF EXCLUSION AND THEIR SOCIO-ECONOMIC OUTCOMES

I hereby declare that the information provided in this questionnaire is true and accurate to the best of my knowledge. The responses will be used solely for academic research purposes and will be kept confidential. This study aims to investigate the extent, nature, and consequences of exclusion experienced by transgender individuals, and to understand its impact on their socio-economic outcomes.

Thanking you,

Ruksana P
Research Scholar
Dr John Matthai Centre
University of Calicut
Aranattukara, Thrissur.

Appendix – Interview Schedule

Part A: General Details

(The following questions are intended to collect basic socio-demographic information of the respondents. The information provided will be kept strictly confidential and used only for academic purposes.)

1. Gender Identity
   ☐ Trans-Man
   ☐ Trans-Woman
   ☐ Other (Please specify): _____

2. Age (in completed years): _____

3. Marital Status
   ☐ Married
   ☐ Unmarried
   ☐ Divorced/Separated
   ☐ Widowed

4. Religion
   ☐ Hindu
   ☐ Muslim
   ☐ Christian
   ☐ Other (Specify): _____

5. Social Group (Caste Category)
   ☐ SC
   ☐ ST
   ☐ OBC
   ☐ General
   ☐ Other (Specify): _____

Education and Skills

Details about Formal Educational Qualification

Level of Education	Type of Institution	Have you Discontinued? (Yes/No)	If 'Yes', Reason for Discontinuing
Primary			
Secondary			
Higher Secondary			
Graduation			
Post-Graduation /			

Level of Education	Type of Institution	Have you Discontinued? (Yes/No)	If 'Yes', Reason for Discontinuing
Diploma / Other			

Please mention your skills acquired: -

_____ -

_____

Mention other co-curricular activities: -

_____ -

_____

6. Occupation (Please specify the nature of work and sector)

- Nature of Occupation: _____

- Sector of Employment:
  ☐ Government / Semi-Government
  ☐ Private
  ☐ Self-employed
  ☐ Daily wage / Contract work
  ☐ Unemployed
  ☐ Student
  ☐ Other (Specify): _____

7. Monthly Personal Income (in ₹): _____
8. Household Size (Number of members): _____
9. Current Living Arrangement
   ☐ Living with family
   ☐ Living alone
   ☐ Living with friends/partner
   ☐ Living in a rented house
   ☐ Living in community/shelter home
   ☐ Other (Specify): _____
10. Migration Status
    ☐ Native resident of Kerala

☐ Migrated within Kerala
☐ Migrated from other state (Specify): _____

11. District of Residence: _____

12. Type of Ration Card
☐ APL (Above Poverty Line)
☐ BPL (Below Poverty Line)
☐ Antyodaya Anna Yojana (AAY)
☐ Other (Specify): _____

13. Color of Ration Card
☐ Blue
☐ Pink
☐ Yellow
☐ White
☐ Other (Specify): _____

14. Do you possess a Transgender Identity Card issued by the Government?
☐ Yes
☐ No
☐ Applied / Under process

15. If yes, specify the year of issue: _____

Family Details of Respondents

1. If you are living with your biological family:

Sl. No.	Relation with you	Sex	Occupation	Sector	Monthly Income (₹)	Educational Qualification
1						
2						
3						
4						

2. If you are not living with your biological family, please mention your current family details:

Sl. No.	Relation with you	Sex	Occupation	Sector	Monthly Income (₹)	Educational Qualification
1						
2						
3						
4						

Health Profile

1. Do you take any medicine for chronic disease?
   ☐ Yes
   ☐ No

2. If yes, please specify: _____

3. Have you had a Health Insurance Card?
   ☐ Yes
   ☐ No

4. If yes, specify the type of Health Insurance Card:
   ☐ Karunya / Karunya Arogya Suraksha Padhathi
   ☐ Ayushman Bharat
   ☐ Private Insurance
   ☐ Other (Specify): _____

5. Have you ever preferred or undergone any gender reassignment surgery?
   ☐ Yes
   ☐ No

6. If yes, please provide the details below:

Type of Surgery	Age at the Time of Surgery	Type of Hospital	Total Cost (₹)	Reimbursement by Govt. (Yes/No)	How You Met the Remaining Amount	Regularity of Medical Check-ups (Regular/Occasional /Never)

7. Have you ever been evicted or forced to leave your house?
   ☐ Yes
   ☐ No

If Yes, please specify:
- Reason for eviction / being forced to leave: _____
- Who was responsible (e.g., landlord, family, neighbours, others): _____
- Where did you stay immediately after eviction? _____

Part B: Gender Identity and Transition History

(Please estimate the following ages, if they apply to you. Mark "N.A." if not applicable or if you have no desire to transition. Kindly mark each line.)

Statements	**Age in Years / Not Applicable**
Age at which you first recognized that you were "different" in terms of your gender	_____
Age at which you first recognized your transgender/gender-non-conforming identity	_____
Age at which you began to live part-time as a transgender/gender-non-conforming person	_____
Age at which you began to live full-time as a transgender/gender-non-conforming person	_____
Age at which you first received any kind of transgender-related medical treatment	_____

Part C: Economic and Financial Profile

1. Current Income

- Monthly Personal Income (in ₹): _____

2. Assets

a) Immovable Resources (other than house):

Type of Asset	Description / Location	Approximate Value (₹)

b) Movable Resources:

Type of Asset	Description / Details	Approximate Value (₹)

3. Savings, Investments, and Borrowings

A) Savings and Investments

Total Savings (₹)	Where do you save?	Type of Accounts	Investments (e.g., fixed deposit, mutual funds)	Do you have Insurance? (Yes/No)	Have you ever used Mobile / Internet Banking? (Yes/No)

Additional Details of Savings and Investments: -

_____ -

_____

B) Borrowing Details

Did you ever borrow? (Yes/No)	When	Purpose	Amount (₹)	From Whom	Were you able to pay back? (Yes/No)	On time? (Yes/No)	If not, how much remains? (₹)

EXCLUSION FROM FAMILY DOMAIN

Note:
Please indicate your experience in each area. Access to Institution measures exclusion while entering or accessing the domain. While Functioning within the Domain measures exclusion while living or interacting within the domain.

Abbreviation **Codes:**
VL – Very Low L – Low A – Acceptable H – High VH – Very High
VP – Very Poor P – Poor A – Acceptable G – Good VG – Very Good
AL – Always O – Often S – Sometimes R – Rarely N – Never

Access to Institution

Indicator	VL	L	A	H	VH
Access to family support	☐	☐	☐	☐	☐

While Functioning within the Domain – Environment

Indicator	VP	P	A	G	VG
Acceptance of gender identity	☐	☐	☐	☐	☐
Equal treatment	☐	☐	☐	☐	☐
Relationship with family members	☐	☐	☐	☐	☐
Participation in family functions	☐	☐	☐	☐	☐
Gender-appropriate marriage	☐	☐	☐	☐	☐
Right to ancestral property	☐	☐	☐	☐	☐

Emotional and material support	☐	☐	☐	☐	☐

Infrastructural Access

Indicator	VP	P	A	G	VG
Private space	☐	☐	☐	☐	☐
Kitchen	☐	☐	☐	☐	☐
Dining	☐	☐	☐	☐	☐

Personal Safety

Indicator	AL	O	S	R	N
Mental harassment/assault	☐	☐	☐	☐	☐
Physical harassment/assault	☐	☐	☐	☐	☐
Use of demeaning words	☐	☐	☐	☐	☐
Sexual abuse	☐	☐	☐	☐	☐

Exclusion from Key Actors

Actors	AL	O	S	R	N
Parents	☐	☐	☐	☐	☐
Siblings	☐	☐	☐	☐	☐
Neighbours	☐	☐	☐	☐	☐
In-laws	☐	☐	☐	☐	☐
Other relatives	☐	☐	☐	☐	☐

EXCLUSION FROM HOUSING DOMAIN

Note:

Please indicate your experience in each area.

Access to Institution measures exclusion while entering or accessing the domain. While Functioning within the Domain measures exclusion while living or interacting within the domain.

Abbreviation Codes:

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VP – Very Poor P – Poor A – Acceptable G – Good VG – Very Good

AL – Always O – Often S – Sometimes R – Rarely N – Never

Access to Institution

Indicator	VL	L	A	H	VH
Access to shelter/house	☐	☐	☐	☐	☐

While Functioning within the Domain – Environment

Indicator	VP	P	A	G	VG
Equal treatment	☐	☐	☐	☐	☐
Reasonable price/rent	☐	☐	☐	☐	☐
Safe living conditions	☐	☐	☐	☐	☐
Acceptance of gender identity	☐	☐	☐	☐	☐

Infrastructural Access

Indicator	VP	P	A	G	VG
Private space	☐	☐	☐	☐	☐
Kitchen	☐	☐	☐	☐	☐

Toilets	☐	☐	☐	☐	☐

Personal Safety

Indicator	AL	O	S	R	N
Mental harassment/assault	☐	☐	☐	☐	☐
Physical harassment/assault	☐	☐	☐	☐	☐
Use of demeaning words	☐	☐	☐	☐	☐
Sexual abuse	☐	☐	☐	☐	☐

Exclusion from Key Actors

Actors	AL	O	S	R	N
Landlord	☐	☐	☐	☐	☐
Co-fellows	☐	☐	☐	☐	☐
Neighbours	☐	☐	☐	☐	☐
Relatives	☐	☐	☐	☐	☐

EXCLUSION FROM EDUCATION DOMAIN

Note:
Please indicate your experience in each area.
Access to Institution measures exclusion while entering or accessing the domain.
While Functioning within the Domain measures exclusion while living or interacting within the domain.

Abbreviation Codes:
VL – Very Low L – Low A – Acceptable H – High VH – Very High
VP – Very Poor P – Poor A – Acceptable G – Good VG – Very Good
AL – Always O – Often S – Sometimes R – Rarely N – Never

Access to Institution

Indicator	VL	L	A	H	VH
Acceptance in the institution	☐	☐	☐	☐	☐

While Functioning within the Domain – Environment

Indicator	VP	P	A	G	VG
Academic support	☐	☐	☐	☐	☐
Participation in classroom activities	☐	☐	☐	☐	☐
Participation in school functions and games	☐	☐	☐	☐	☐
Acceptance of gender identity	☐	☐	☐	☐	☐
Confidential reporting mechanism	☐	☐	☐	☐	☐

Infrastructural Access

Indicator	VP	P	A	G	VG
Library	☐	☐	☐	☐	☐
Playgrounds	☐	☐	☐	☐	☐
Toilet facilities	☐	☐	☐	☐	☐

Drinking water	☐	☐	☐	☐	☐
Restroom facility	☐	☐	☐	☐	☐

Personal Safety

Indicator	AL	O	S	R	N
Mental harassment/assault	☐	☐	☐	☐	☐
Physical harassment/assault	☐	☐	☐	☐	☐
Use of demeaning words	☐	☐	☐	☐	☐
Sexual abuse	☐	☐	☐	☐	☐

Exclusion from Key Actors

Actors	AL	O	S	R	N
Teachers	☐	☐	☐	☐	☐
Co-students	☐	☐	☐	☐	☐
Administrators/Management	☐	☐	☐	☐	☐
Non-teaching staff	☐	☐	☐	☐	☐

EXCLUSION FROM EMPLOYMENT DOMAIN

Note:
Please indicate your experience in each area.
Access to Institution measures exclusion while entering or accessing the domain.
While Functioning within the Domain measures exclusion while living or interacting within the domain.

Abbreviation Codes:
VL – Very Low L – Low A – Acceptable H – High VH – Very High
VP – Very Poor P – Poor A – Acceptable G – Good VG – Very Good
AL – Always O – Often S – Sometimes R – Rarely N – Never

Access to Institution

Indicator	VL	L	A	H	VH
Access to employment institution	☐	☐	☐	☐	☐

While Functioning within the Domain – Environment

Indicator	VP	P	A	G	VG
Equal terms and conditions of work	☐	☐	☐	☐	☐
Acceptance of gender identity	☐	☐	☐	☐	☐
Friendly approach	☐	☐	☐	☐	☐
Equal treatment in wages	☐	☐	☐	☐	☐
Adequate wages	☐	☐	☐	☐	☐
Access to employment benefits	☐	☐	☐	☐	☐
Consideration of personal interest	☐	☐	☐	☐	☐

Infrastructural Access

Indicator	VP	P	A	G	VG
Restroom facility	☐	☐	☐	☐	☐

Toilets	☐	☐	☐	☐	☐

Personal Safety

Indicator	AL	O	S	R	N
Mental harassment	☐	☐	☐	☐	☐
Physical violence/harassment	☐	☐	☐	☐	☐
Derogatory comments	☐	☐	☐	☐	☐
Sexual abuse	☐	☐	☐	☐	☐

Exclusion from Key Actors

Actors	AL	O	S	R	N
Co-workers	☐	☐	☐	☐	☐
Employers/supervisors	☐	☐	☐	☐	☐
Customers	☐	☐	☐	☐	☐

EXCLUSION FROM HEALTH DOMAIN

Note:
Please indicate your experience in each area.
Access to Institution measures exclusion while entering or accessing the domain.
While Functioning within the Domain measures exclusion while living or interacting within the domain.

Abbreviation Codes:
VL – Very Low L – Low A – Acceptable H – High VH – Very High
VP – Very Poor P – Poor A – Acceptable G – Good VG – Very Good
AL – Always O – Often S – Sometimes R – Rarely N – Never

Access to Institution

Indicator	VL	L	A	H	VH
Access to healthcare institutions	☐	☐	☐	☐	☐

While Functioning within the Domain – Environment

Indicator	VP	P	A	G	VG
Awareness of transgender-related health issues	☐	☐	☐	☐	☐
Equal treatment	☐	☐	☐	☐	☐
Quality of care	☐	☐	☐	☐	☐
Affordable price	☐	☐	☐	☐	☐
Referrals	☐	☐	☐	☐	☐
Counselling	☐	☐	☐	☐	☐
Access to healthcare insurance	☐	☐	☐	☐	☐

Infrastructural Access

Indicator	VP	P	A	G	VG
Appropriate rooms/wards	☐	☐	☐	☐	☐
Toilets	☐	☐	☐	☐	☐

Ambulance	☐	☐	☐	☐	☐
Waiting areas	☐	☐	☐	☐	☐

Personal Safety

Indicator	AL	O	S	R	N
Mental harassment/assault	☐	☐	☐	☐	☐
Physical harassment/assault	☐	☐	☐	☐	☐
Use of demeaning words	☐	☐	☐	☐	☐
Sexual abuse	☐	☐	☐	☐	☐

Exclusion from Key Actors

Actors	AL	O	S	R	N
Doctors	☐	☐	☐	☐	☐
Lab technicians	☐	☐	☐	☐	☐
Pharmacists	☐	☐	☐	☐	☐
Nurses	☐	☐	☐	☐	☐
ASHA/Anganwadi workers	☐	☐	☐	☐	☐

EXCLUSION FROM LAW AND ORDER DOMAIN

Note:
Please indicate your experience in each area.
Access to Institution measures exclusion while entering or accessing the domain.
While Functioning within the Domain measures exclusion while living or interacting within the domain.

Abbreviation Codes:
VL – Very Low L – Low A – Acceptable H – High VH – Very High
VP – Very Poor P – Poor A – Acceptable G – Good VG – Very Good
AL – Always O – Often S – Sometimes R – Rarely N – Never

Access to Institution

Indicator	VL	L	A	H	VH
Access to law and justice institutions	☐	☐	☐	☐	☐

While Functioning within the Domain – Environment

Indicator	VP	P	A	G	VG
Timely action	☐	☐	☐	☐	☐
Equal treatment	☐	☐	☐	☐	☐
Confidential reporting mechanism	☐	☐	☐	☐	☐
Inclusive and anti-discrimination laws	☐	☐	☐	☐	☐
Gender-friendly approach	☐	☐	☐	☐	☐

Infrastructural Access

Indicator	VP	P	A	G	VG
Gender-appropriate cells	☐	☐	☐	☐	☐
Toilets	☐	☐	☐	☐	☐

Personal Safety

Indicator	AL	O	S	R	N
Mental harassment/assault	☐	☐	☐	☐	☐
Physical harassment/assault	☐	☐	☐	☐	☐
Use of demeaning words	☐	☐	☐	☐	☐
Sexual abuse	☐	☐	☐	☐	☐

Exclusion from Key Actors

Actors	AL	O	S	R	N
Police	☐	☐	☐	☐	☐
Prosecutors/advocates	☐	☐	☐	☐	☐
Judges	☐	☐	☐	☐	☐

SECTION 3: SOCIO-ECONOMIC OUTCOMES

Educational Qualification

Note: Please tick (✔) your highest completed qualification. If you have a double degree or master's, please specify.

Educational Qualification	Tick	Remarks
Illiterate		
Up to lower primary		
Up to upper primary		
Up to high school		
SSLC		
Plus two / Pre-degree		
Diploma		
Graduation		
Post-graduation		

Employment and Income

Note: Please provide details regarding your current or past employment and income status.

Employment Status	Occupation	Sector	Benefits Ensured
Unemployed			
Full time / Regular / Permanent			
Part time / Temporary / Contract basis			
Self-employment			
Student			
Others (Specify)			

Monthly Expenditure

Note: Please specify approximate monthly expenditure for each item (in rupees).

Item	Amount (₹)

Food
Education
Transportation
Health expenses
Rent / Electricity / Water
Entertainment
Other (Specify)
Total

Adequate Remuneration

Note: Please indicate whether you agree (Yes/No) with the following statements.

Indicators of Adequate Remuneration	**Response (Yes/No)**
Remuneration for work based on output/services	
Same remuneration for the same job	
Regularity in getting remuneration	
Difference between remuneration and work-related expenses (Positive/Negative)	

Savings and Borrowing

Note: Please mention the amount (if any) under each category.

Category	**Tick**	**Amount (₹)**
Bank deposit		
Chitty		
Insurance		
Post office savings		
Other		
Not applicable		
Total		

Assets and Consumer Durables

Note: Please list assets owned by you and their approximate market value.

Category	Tick	Market Value (₹)
House (area)		
Land (area in cents)		
Vehicle		
Other buildings		
Jewellery		
Other (Specify)		

Health Status

Note: Tick (✔) whichever is applicable for your current health condition.

Mental Health Issues	Tick
Issues related to gender transition treatments (HT & SRS)	
Anxiety and depression	
Attempt of self-harm or suicide	
Use of addictive substances	
No mental health issues	

Physical Health Issues	Tick
Lifestyle diseases	
Health issues related to gender transition treatments	
Chronic diseases	
No physical health issues	
Disability (Visual/Hearing/Speech/Locomotor)	

Housing Conditions

Note: Tick (✔) the appropriate option related to your housing condition.

Type of House	Tick
Fully thatched house	

Mud wall thatched house

Brick wall tiled house

Concrete single storied house

Concrete double storied house

Other

Ownership Type	**Tick**
Owned house	
Rented house	
Government shelter home	
Family house	
Hostel	
Other	

Social and Community Resources

Note: Rate each area using the scale: VG–Very Good, G–Good, A–Acceptable, B–Bad, VB–Very Bad.

Social Networks	**VB**	**B**	**A**	**G**	**VG**
Family					
Friends					
Colleagues					
Relatives					
Social Support from Organizations	**VB**	**B**	**A**	**G**	**VG**
Government organizations					
NGOs					
CBOs					
Hijra communities					
Clubs					

Legal Rights Dimension

Note: Rate your access and experience with legal rights using the scale: VB–Very Bad, B–Bad, A–Acceptable, G–Good, VG–Very Good.

Legal Rights	**VB**	**B**	**A**	**G**	**VG**
Right to cast vote					
Registration of marriage					
Right to ancestral property					
Access to justice in human rights violation					