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**TRANSGENDER (HIJRA): AN UNDER - BANKED
COMMUNITY AND NEEDS OF FINANCIAL
INCLUSION IN KOLHAPUR CITY**

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DECLARATION

I the undersigned hereby declare that the project entitled **TRANSGENDER (HIJRA): AN UNDER - BANKED COMMUNITY AND NEEDS OF FINANCIAL INCLUSION IN KOLHAPUR CITY** is a original work done by me. The findings in this report are based on the data collected by me. The matter included in this report is not a reproduction from any other sources.

I also hereby declare that this project has not been submitted to any time to any other university or institution for the award of any degree or diploma.

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CHAPTER - I
INTRODUCTION AND RESEARCH
METHODOLOGY

CHAPTER I

INTRODUCTION AND RESEARCH METHODOLOGY

1.1 Introduction

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CHAPTER I

INTRODUCTION AND RESEARCH METHODOLOGY

1.1 Introduction:

True concerns about gender equality and sex were a feature of the 21st century in promoting egalitarian participants in the society. Gender and sexuality is a dynamic and complex social construct depends on biological or physical sex. But it is not the same as sexual and emotional filings. It can also be debatable and argued that gender or sexuality alone drives and that sex is an incidental feature.

Gender facilitates sexual reproduction and sexual interaction. Gender and sexuality is intertwined with structure, games, pairing, eroticism, identity, presentation, expression, relationships, societal role and child rearing. Physical appearance and existence is one important component of gender marker, because human race is a sexually dimorphic species. Gender becomes fixed in infancy, but it remains full surprise, full twist and remarkably fluid.

Gender or sexual equality means that the opportunities, responsibilities and rights of individuals will not depend on their gender or sexual orientation, whether they are born as Transgender, female or male. Equality does not mean the same as. Promotion and development of Gender Equality in our society has both a qualitative and quantitative. The qualitative aspect promotes the change mentality f our society about homo phobia and gender inequality. Also quantitative aspect refers to the desire to achieve increasing balance of a life, equitable representation and parity refers to fulfill equitable influence on outcomes and establishing development priorities. Equality includes ensuring that the priorities, needs, interest and perceptions to be given equal weight and balance in decision making and planning.

Transgender is an umbrella term coined in the decade of 1960 to 1970. In that term includes people whose gender and sexuality identity, their behavior and expression does not match or conform to societal gender norms associated with sex at birth. They are grouped by their sexuality and gender as male to female and female to male.

In addition to those who feel, think and behave opposite of their biological gender or sexuality. With their gender identity and sexuality, some may define or consider themselves to fall between genders, may not find and identify strictly to one gender or the other and may identify themselves as neither fully female nor male.

The Transgender is a contemporary term, which arose in the middle of the decade of 1980 to 1990 from the basic and grassroots community of the people who facing gender inequality and sexual victimization or discrimination. In contemporary language, Trans community has become an umbrella term, which is used to explained and describe a high or wide range of experiences and identities.

In this tern include not only Transsexual people but also female and male, who wear cross dressers. Most of the time referred to these persons as drag kings, drag queens and transvestites. Intersex individuals, women and men, regardless of sexual orientation, whose characteristics and appearance are perceived to be gender atypical.

In its highlighted sense that Transgender identified anyone whose physical and emotional behavior and gender identity falls outside of stereotypical gender norms. Some people not clearly identified that they are Transgender these people include. But most of them are perceived or a victims as such by others and thus are subject to the same physical violence and social oppressions as those who actually identify with any of these categories.

Other current synonyms for Transgender community include gender none confirming, gender different and gender variant. Concept of Transgender is not about surgery or clothing; it is about core expression, presentation, behavior and identity. There are extremely rare cases which talk about it, some children proclaim to be the opposite gender practically as soon as they can talk. Rare too are adolescents who protest being in the opposite or a wrong body.

Most peoples in the Transgender community are simply variant from the average gender norms. They must live in a state of secrecy and denial, until internal pressure finally forces them to resist societal pressures such as guilt and shame in order to decide who

they are. The unwanted and unexpected rewards for being Transgender people include suicide tendencies, deep depression, and a sense of loss and not belonging.

Transgender people may live part time or full time in the gender role opposite or against to their biological sex. In addition to respecting the preferred term to be used by the Transgender women, it is highly recognized that Transgender people have different and unique concerns and needs.

People of Transgender community are individuals of any age or sex whose behavior, personal characters and appearance are different from stereo typed behavior on how women and men are supposed to be. These peoples have interested and existed in every class, culture and race since the origin and begin of human life has been recorded. Only the term mental technology and Transgender available to transsexual people are new.

The Status of Transgender community or sexual minorities in India is interesting. Rights of lesbian, gay, bisexual, transgender, queer, intersex and asexual have not begun to addresses by the human rights commission or organizations in India. Sexuality is a personal opinion or a choice of a person, sometimes it viewed even in radical and liberal circles as a bourgeois issue or frivolous. Though LGBIQIA or sexual minorities have always ready and existed in India. Sometimes in forms, which are legally and culturally sanctioned such as the *hijra* and most of the times in silence and invisibility, their issues and problems are never seriously mentioned and handled in our society.

Now a days and recently in India taken serious decisions and planning about rights of sexual minorities. Various civil society organizations in India focused on the rights of sexual minorities. In our country i.e. India there are a host of socio economical and socio cultural groups of sexual minorities or Transgender people like *kinnars* or *hijra*. And other sexual minority or Trans people identities like *koti*, *sakhi*, *aradhis*, *jogappas*, *jogtas* and *shiv shakti* etc.

Though a reliable, proper and accurate prediction or estimate about people of Transgender community is not available, it cannot be specifically denied that their numbers are miniscule compared with the total population of the out country. India's first magazine about gay i.e. *Bombay Dost* published in 1980 and the starting of a lesbian

collective in Delhi namely *Sakhi*, gay, bisexual and lesbian issues were first articulated in a public forum. After that written revolution about sexual minorities, the fledgling about sexual minority rights movement have started, and it grown increasingly articulate and vocal. Our society looks at LGBTIQ community or sexual minorities with hatred and disgust, and values them as less than human beings according to our society.

1.2 Statement of the Problems:

This research study is about the financial position of Transgender community. Primary aim of this study is to measure financial position of Transgender in Kolhapur city. This community faced lot of problems and issues about financial condition. Most of the people not use banking and other financial facilities. Hence, researcher specifically focused on financial position of Transgender community in Kolhapur city.

Transgender community is always ignored by the authorities and society. They are facing so many problems like financial problems, social problems and economical problems. In this study focused on following problems related to financial position of Transgender community in Kolhapur city.

This issue raised some questions in the researchers mind, such as:

1. What is the financial position of Transgender community?
2. What is the income and expenditure pattern of Transgender community?
3. Why Transgender community is financial excluded?

To answer properly these investigative questions, the present researcher came to formulate the title of “Transgender (Hijra): An Underbanked Community and Needs of Financial Inclusion in Kolhapur City.”

1.3 Objectives of the Study:

1. To study the financial position of Transgender community.
2. To analyze the financial relation between Transgender community and Banks.
3. To develop the model for Bank Linkage System of Transgender community.
4. To suggest the proper way to improve financial position and awareness of Transgender community.

1.4 Hypotheses of the Study:

Following are the hypotheses which are formulated to be tested during the study:

1. Income of Transgender community is significantly higher than per capita income in India.
2. There is positive relation between Transgender community and banks.

1.5 Research Methodology:

The present study aims at a measure financial position of Transgender community and also identifies the relationship between banks and Transgender community. The following methodology will be adopted for this research work:

1.5.1 Sample Design:

In selected area i.e. Kolhapur city the people in Transgender community is limited. Hence, for the present study researcher has been taken all population as respondents. In Kolhapur city nearby 302 Transgender out of them 300 Transgender selected for present research study by using Censes survey method will be adopted for selection of sample size.

1.5.2 Technique of Analysis:

The data has analyzed by using different statistical techniques and tools such as simple average method and mean, and various statistical software's has used like MS-Excel and Statistical Package for Social Sciences (SPSS) etc. The Z test and *t* test has been used for testing both of the hypotheses.

Data are presented in tabular format, present data systematically presented in rows and columns of table. Also graphical presentation has used for simplify the analysis. Graphs and charts has used for graphical presentation.

1.5.3 Sources of Data Collection:

a. Primary Data:

Present researcher has collected data from Transgender community in Kolhapur city by using structured interview schedule, personal interview and personal observations. 300 respondents have selected for collection of data, this data collected researched herself.

Researcher identified the variables and parameters for measure financial position of Transgender community and relationship between banks and Transgender community, with the help of those parameters, researcher has prepared interview schedule. Also personal interviews conducted by researcher from eminent Transgender personalities in the study area.

b. Secondary Data:

Present researcher has collected secondary data by using books, Ph.D. theses, M. Phil, dissertations, research articles and published and unpublished sources.

In addition the necessary secondary information concerning the theoretical premises was collected from archives and supplementary books as well as periodicals by personally visiting the library of Shivaji University, Kolhapur, Vivekanand College, Kolhapur (Autonomous) and Chatrapati Shahu Institute of Business Educations and Research (CSIBER).

1.5.4. Parameters:

For the purpose of measure the financial position of Transgender and relation between banks and Transgender community, researcher has used following parameters;

a. Demographic Profile:

1. Age
2. Education
3. Religion
4. Cast
5. Family Background
6. Relation with *Guru*
7. Guru - Chela System
8. Family Businesses
9. Bands (*Gharanas*)

b. Having Identity Proof:

1. Ration Card
2. Voting Card

3. Aadhar Card

c. Financial Status and Relation with Banks:

1. Nature of Work

2. Reason for Selection Work

3. Monthly Income

4. Expected Monthly Income

5. Monthly Expenses

6. Expected Monthly Expenses

7. Monthly Saving

8. Sources of Saving

9. Investment

10. Source of Investment

11. Borrowed Loan

12. Amount of Loan

13. Sources of Loan

14. Reason for Taken Loan

15. Life Insurance

16. Having Bank Account

17. Having ATM Card

18. Having Debit Card

19. Having Credit Card

20. Nature of Shelter

21. Gold and Ornaments

22. Bike

23. Four Wheeler

24. Other Assets

25. Reasons for Deprived from Banking Facilities

26. Their Interest in Doing Business

1.6 Significance of the Study:

This study has assessed the financial position of Transgender community also the relationship between the banks and Transgender community in Kolhapur city. This study is significant to the Transgender community to know their financial position or financial health and improve their financial position.

Also this study is significant to the banks for understand the income pattern of Transgender community and understand the reasons for deprived banking facilities of Transgender community and their financial exclusion. With the help of that information banks should prescribe policies and schemes for financial inclusion of Transgender community.

This study is also needful to research scholar who want to do research in the same area.

1.7 Scope of the Study

The scope of the present study is classified into five different parts which are:

1. Geographical Scope:

The geographical scope of study is confined to the vicinity of Kolhapur city.

2. Topical Scope:

The topical scope of the study is focus on the financial position of Transgender community and Relationship between banks and Transgender community.

3. Functional Scope:

The functional scope covers fulfillment of the objectives set out and offer some meaningful suggestions to the Transgender community and the Banks.

4. Analytical Scope:

The analytical scope is confined to analyze the data by using various statistical tools like simple averages and mean. Hypotheses will test with the help of Z test and t test. All data have analyzed by using SPSS and MS Excel. Also charts and graphs have used for graphical presentation.

1.8 Delimitations of the Study:

1. This study covers the financial position of Transgender community, other sexual minorities' i.e. lesbian, gay, and bisexual, intersex, queer and asexual have not covered in this study.
2. Geographical area other than Kolhapur city has not covered in this research study.
3. This study indicates the needs of financial inclusion. Hence, only reasons for financial exclusion and way for financial inclusion have covered. All financial inclusion not covered in the present study.

1.9 Chapter Scheme:

The project will be divided into five chapters shown as follows:

Chapter I - Introduction and Research Methodology:

In this chapter, the matter of research work will be discussed as the introduction and research methodology. It will cover introduction, statement of the problems, objectives of the study, hypotheses of the study, research methodology, and significance of the study, scope of the study, delimitations of the study, chapter scheme and conclusion etc.

Chapter II - Conceptual Framework and Review of Literature:

This chapter divides among two parts i.e. conceptual framework and review of literature. This chapter has consisted of the various concepts regarding Transgender community, financial position and financial inclusion. Also describe review of studies already done by earlier researchers on the similar topic.

Chapter III - Profile of Transgender Community:

This chapter will cover profile of the Transgender community.

Chapter IV - Analysis and Interpretation of Data:

In this chapter data will be analyzed and interpreted by descriptive statistics as well as inferential statistics.

Chapter V - Conclusion:

This chapter will put fourth findings of the study and will offer suggestions for improving financial position and level of financial inclusion to Transgender community and Banks.

1.10 Conclusion:

This chapter consists to introduction and Research Methodology. In this chapter covered that introduction, statement of the problem, objectives of the study, hypotheses of the study, research methodology, significance of the study, scope of the study, delimitations of the study, chapter scheme and conclusion. This will let us know on which topic the research work is undertaken. In the next chapter, conceptual framework and review of literature has presented.

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CHAPTER - II

CONCEPTUAL FRAMEWORK AND REVIEW OF

LITERATURE

CHAPTER II

CONCEPTUAL FRAMEWORK AND REVIEW OF LITERATURE

2.1 Introduction

2.2 LGBTIQ+ Community

2.3 Concept of Transgender Community

2.4 Financial Position

2.5 Financial Position Indicators

2.6 Review of Literature

2.7 Research Gap

2.8 Conclusion

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CHAPTER II

CONCEPTUAL FRAMEWORK AND REVIEW OF LITERATURE

2.1 Introduction:

This study is about a unique and extraordinarily interesting group, the Transgender (*HIJ-ras*) of India. The *hijras* are neither women nor man. They act and behave like a woman. The significance and well known thing about this community is in traditional role in the Indian society, they perform like a *Badhai* at the time of new baby born or new married. The birth of a child in Indian family is important and memorable event and a cause for great celebration. It is on this auspicious, memorable and happy event and occasion that the Trans community given blessings to the child and the parents of child and provide entertainment for relatives, this family, neighbors and friends.

The following is a description of one of the several performances researcher has observed in particular community. It is typical in its major details, though somewhat more explained than usual because the family celebrating the birth was from the upper, middle and lower class also. This event or a performance is called as a *badhai*, which refers to the cash or a goods as a traditional gifts that they receive as payment on particular occasions. They have no legal and simple source of income, their financial condition is not so good.

2.2 LGBTIQA+ Community:

LGBT community is very important and coherent part of the society. Acronym that groups Lesbian, Gay, Bisexual, Transgender, Intersexual, Queer and Asexual, individuals into one group based on their regular and common experience as targets of heterosexism and trans phobia and their common, they yet complex, struggle for their sexuality and their gender freedom. This term is basically and generally considered a highly affirming descriptor and inclusive than the more limited Homosexual.

2.2.1 Lesbian:

In the term of Lesbian include the women's those are romantically or physically and emotionally attracted to some other women. It means in that case women's attract towards same sexual person. In such term a woman who is not sexually attracted to mans. The term lesbian is received from the name of the Greek word *Lesbos*.

2.2.2 Gay:

In the term of Gay includes a man who is physically or romantically and emotionally attracted to some other people who having the same gender. It means man attracted to the man in this case. Here they don't have attracted towards any women n the society, and its natural according to their feelings.

2.2.3 Bisexual:

In the term of bisexual a person sexually, physically or romantically and emotionally attracted towards both of the sex it means towards men and women also. In that case their attraction is about both type of gender. They prefer for one gender over another. Here women attracts towards both man and women. Men attracts towards women and men also.

2.2.4 Transgender:

The terms Transgender people or Trans people both are generally used as umbrella terms for people whose gender expression or gender identity are different from other people from their birth sex.

Transgender people are generally included with sexual orientation, which is inappropriate as it is a very confusing and different concept and transgender people may be Gay, Lesbian, Heterosexual or bisexual.

There are two different concepts, first is a Trans man, who having sexual organ like a men but his emotional and sexual filings like a women. Another is Trans women, who having sexual organ like a women, but she behave and fill like a men.

2.2.5 Intersex:

In the term of Intersex include people who having both sex organs i.e. vagina and penis from their birth. It is a variation in sexual characteristics, including genitals, gonads and chromosomes that do not allow an individual to be distinctly specified or identified whether male or female.

This person generally not clearly identified whether they are female or male, because of their sex organs. They are having both of the sex organs.

2.2.6 Queer:

This sexual minority i.e. Queer is a umbrella concept for gender minorities and sexual that are not heterosexual. Queer was originally used pejoratively against those with similar sexual relationship desires.

2.2.7 Asexual:

In the term of Asexual includes people who don't having interest about sex. This term is nothing but a non sexuality. These peoples not attract any other sex neither to male nor female.

It may be considered the lack of sexual orientation against other sexual gender. This people not came under homosexual and heterosexual category.

2.3 Concept of Transgender Community:

2.3.1 Transgender:

Transgender is a extraordinarily interesting and unique and extraordinarily group of people in our society. The Trans people are a social and religious community of women and men who act and dress like their opposite sex. In this community Trans men is a biologically men but, their experiences, fillings and emotional attitude like a women, hence, he act and dress like a women. And Trans women are biologically women but their experiences, fillings and emotional attitude like a men, hence, she dress and act like a men. In India this community centers on the worship of goddess *Bahuchara Mata*. In orientation and connection with the faith and worship of this goddess, the Trans

community undergoes an operation of their sex organ in which their genitals are removed.

The Trans community do their operation consists of surgical removal of their sex organ i.e. penis or vagina, but no construction of opposite sex organ i.e. vagina or a penis. This operation defines them as Transgender and they are neither men nor women. Hence, female creative power are imbibed in their body, and in Indian society they having special place.

Trans community, as neither women nor men, function as an organized third gender role and their actions. Their ambiguous sexual nature and gender behavior, through which they embody the power of generatively of the goddess, accounts for their traditional occupation, that of performing after the birth of a child, at temple festival and at weddings etc.

2.3.2 Status of Transgender:

In western countries, they already accept Transgender community for equal human rights. Election Commission of India has given Transgender as an independent identity by letting them state their gender as *other* on ballot forms and other governmental documents. Thus, Transgender have been forced to describe their gender as being either female or a male. Their acceptance and their recognition as an independent group of people is the first step about their gender equality and gender freedom towards official recognition of a community.

This community has so far remained on the margins of society. The recognition comes sixteen years after their legal revolution it means the third sex was granted the right to vote in India in 1994.

Besides the election rolls, the option about Transgender is to indicate the third sex as “O” will also be available and prevail in other documents of the Government and the Commission, including Internet Technology based websites, documents and forms. The Government of India has finally accepted that homosexuality is not a deices there are a plurality of sexuality and genders in our society. This think is ultimately helpful for building a good, healthy and tolerant society. This decision has been welcomed by the

eminent personality in Transgender community i.e. social activist Laxmi Narayan Tripathi, Gauri Sawant and Ashok Rao etc.

2.4 Financial Position:

Financial position may be referred as the financial health or the financial condition of the people. It includes their wealth, income, saving, expenditure, relation with banks, loan, investment, assets owned, life insurance and income from other sources etc. In this study researcher focused on their income from all above sources and other elements.

It is observed that the financial condition of the Transgender community of Kolhapur city is constant; in some cases it is decreasing. Increase in financial position is found in only few cases.

2.5 Financial Position Indicators:

As mentioned above indicators are the data or the combination of data and analysis of that data for a specific purpose for defining financial position. Following indicators should be considered. There is difference in indicators according to person and firm for individual. Following parameters can be used.

2.5.1 Income:

Income is the main factor affecting people's financial health or the financial position, because all possible activities of human economic aspect are depended upon their income of the person. Income may come from various sources, like salary, wages, and rental basis income from house property, capital gains, agriculture and other sources. Hence, researcher considers the income as the indicator for measure the financial position of Transgender community.

2.5.2 Expenses:

Expenses are another major part of the person's financial condition or the financial health. All financial activities are depending upon income and expenditure. When any person gets income, then only he can expend some amount to fulfill his needs. An expense defines the standard of living of any person. They spend their salary or a income

to fulfill their daily needs. Hence, researcher considers the expenses of Transgender as the indicator for measure the financial position of Transgender community.

2.5.3 Saving:

Saving = Income - Expenses

Human has large number of needs. Basically human needs security. Security is of financial security, social security and physical security. Financial security includes saving for future. Future is uncertain and to avoid that uncertainty person adopts saving policy, from his income all expenses are deducted and remaining amount can treated as saving.

There may deficit also i.e. Expenses > Income, at that time he can borrow money from others and fulfill his needs. Hence, researcher considers the saving as the indicator for measure the financial position of Transgender community.

2.5.4 Loan:

When expenditure is excess of income then there is need of loan to fill up the deficit in income and fulfill their daily needs. Loan may include borrow money from others, loan from bank or from other sources. Hence, researcher considers their borrowing status i.e. loan as the indicator for measure the financial position of Transgender community.

2.5.5 Employment:

Employment is the source of income. Employment is of various types i.e. permanent, temporary and on contract basis. Financial position is depends upon the type of employment. Permanent employees may get more benefits than other two types.

Hence, researcher considers the employment as a indicator for measure the financial position of Transgender community.

2.5.6 Assets Owned:

Any person has a target to achieve some assets to increase his standard of living. From his income he makes some savings and when the saving amount will be big enough to purchase any asset then he purchases assets he requires. Hence, researcher considers the assets owned by the Transgender as the indicator for measure the financial position of Transgender community.

2.5.7 Bank:

The bank is nothing but a financial institution, which provides funds to the needy persons or a institutions. It also provides financial services and banking facilities to their customers. A bank is generally working under Banking Regulations Act, 1949.

According to this law banks as an institution which provides fundamental services regarding banking such as providing loan, accepting deposits, withdraw funds, issue cheque and other services.

2.5.8 Rate of Interest:

Rate of interest have been charged on the loan given by the banks or the financial institutions to their clients It as the percentage of an specific amount of money which is charged against or loan paid by the bank or paid for its use for a specified period of time. This percentage charged on the principal amount of loan, this is charged on annual basis. Interest rates define by banks as per their convenience. REPO and Reverse REPO rate define by the Reserve Bank of India. Also RBI control and provide mechanism to the banks and financial institutions regarding rate of interest.

2.5.9 Bank Transactions:

To measure the financial position of any community or a people financial institutions and bank plays very vital role. Bank provides mobility of cash. Savings made by person can put in to bank and it can be utilized at any time he wants. Normally a process of financial inclusion starts with a bank account. Hence, researcher considers the employment as a indicator for measure the financial position of Transgender community.

2.5.10 Life Insurance:

Insurance is a device for the transfer of an insurer a certain risk of economic loss that would otherwise be borne by the insured. Life insurance is a tool for doing work continuous without any pressure or a tension about their future or their family's future from the point of view of monetary side. It is a security and financial safety tool for any head of the family.

It can be said that if any person is able to get life insurance then he is financially sound because he have enough money to pay premium. Hence, researcher considers the employment as a indicator for measure the financial position of Transgender community.

2.6 Review of Literature:

Nancy Burkholder (1991) has studied the transsexual women. According to her Male to Female transsexual, was ejected from the organizers and from the festival justified the action, saying that the MWMF was only for women born women. Ultimately, this narrowed definition of woman was generalize specifically to exclude transsexual women from the festival, and a variety of arguments, both practical and theoretical, are still raised to support the exclusionary policy of the Government. The MWMF has a large attendance of Female to Male transsexuals, indicating that from the point of view of the organizers and the vocal majority of attendees, once female, always female.

McLachlan (1993) has stated that at primarily level attempts at determining and defining the reasons for the estrogen city of hormonal mimics relied on structural analysis, which is used to define the action of a chemical based upon its shape. However, many chemicals known to mimic estrogen were find out to have radically different shapes, rendering structural analysis useless for this particular problem. This resulted directly in the need for animal and human testing in order to identify which chemicals had estrogenic properties.

Initially, support and funding for early work on endocrine disruptors came from the National Institute of Environmental Health Sciences (NIEHS), a branch of the National Institutes of Health for the people. As research advanced, new tools such as screening assays were developed, and methods of studying the effects of endocrine disruption began to enhance the pace of discovery.

Colborn (1996) has identified particular patterns in the wildlife that focused and indicated that the Great Lakes system was not resolve and recovering as expected. Unhitched eggs, crossed bills, behavioral changes and missing eyes in parenting. The results of this research study were detailed in the 1990 book great legacy and great lakes that chronicled the environmental and natural changes in the region particularly in politics and wildlife

for the future. The scientist coordinated a conference in Wisconsin and Racine, that brought together 12 scientists from a various disciplines and various countries and they discussed lot of problems regarding homosexuality. Some experts from the fields of: ecology, comparative endocrinology, anthropology, law, medicine, immunology, histopathology, mamma logy, psychiatry, reproductive physiology, management, tumor biology, toxicology, wildlife management and zoology participated in the Wingspread Conference which published a consensus statement that summarized the findings of the participants.

Mari Cauce, Ginzler, Joshua, Angela Steward and Bryan Cochran (2002), they have comparatively studied of Lesbian, Gay, Bisexual, and Transgender Homeless Adolescents with their heterosexual counterparts. According to them, they have said that the major aim of this study was to identify the differences between homosexual persons i.e. lesbian, gay, bisexual, and transgender, their heterosexual counterparts and homeless youths in terms of mental and physical health difficulties. They have analyzed data by using survey method of 84 LGBT community peoples.

They have found that the people belongs from LGBT group frequently left their home. Reason behind that, is social victimization and discrimination. It affected their social, physical and mental health.

John Ohle and Lisa Mottet (2006) have studied about the shelter facility of Transgender community in June 2006. Name of their article is that, transitioning our shelters: Making homeless shelters safe for transgender people. In their research work they have explained that most shelters how don't have their own home in the United States are segregated by sex, with placement based on assumptions about a gender of a person.

They found as a result, Transgender adults and youth, who identified and came out and express their gender different from their birth sex. They can experience high level of problems and difficulties in obtaining proper, adequate and safe shelter and home for living purpose. Many houses are not proper or unsafe for Transgender community. There is failure to provide proper and adequate protections for their privacy. Do not respect

gender identity or discrimination are there and not respect their autonomy to define their own gender identity.

This article provides proper information about Transgender community, their problems, issues related to gender discrimination, their experiences with poverty and homelessness. Also how shelters can be made safe and welcoming for them.

A study conducted by Esther Rothblum and Rhodna (2008) have studied Transgender adults and their problems, non Transgender siblings on mental and physical violence, their demographic characteristics, experiences and social support. They have described their study with collection of data from 295 Transgender respondents and their non Transgender siblings were surveyed about harassment, social discrimination or victimization, their demographics, violence and perceptions of social support. Transgender women were older than the other 5 groups. Trans men, Trans women and gender queers were more educated than non transgender brothers and non transgender sisters.

But did not have a corresponding higher income, saving and financial health. Other demographic and basic differences between groups were found in geographical mobility, religion, sexual orientation and relationship status. Transgender people were more victim about experience discrimination and harassment other people. All transgender people perceived less social support from their friends, relatives, family and society than non transgender sisters. This is the first study to compare Transgender community with Trans siblings.

The research study conducted by Mitchell Katz, Rani Marks and Kristen Clement (2008) on suicide attempted cases among the Trans community. Gender victimization, homophobia, Trans phobia and gender discrimination are the major reasons for attempted suicide by the people in Transgender community. Present researchers have taken data from 123 female to male transgender and 292 male to female transgender. Systematic sample survey has been conducted for selection sample size for the present research study. Respondents were selected through respondent driven sampling, agency referrals and targeted sampling. They have found that 32% suicide attempted prevalence. In a

multivariate logistic regression analysis younger age like less than 24 years, they are fully depressed. Reason behind that is a history of forced sex, gender based victimization, and history of substance abuse treatment and gender based discrimination in the society were independently associated with attempted suicide.

There are needs for presentational interventions for suicide of Transgender persons, particularly for young people. Social workers, Medical and mental health should faces this issue of depression, substance abuse, physical violence on the Trans community and forced sex in attempt to reduce the suicidal behaviors among transgender. When social acceptance for Transgender community will increased, then gender victimization and gender discrimination will be prevent.

Joseph DeSantis (2009) has described in their research article, which published in reputed journal, volume 20, Issue 5. He has studied that HIV Infection Risk issues Among Male to Female and Female to Male Transgender Persons. He has described describes that Male to Female transgender women faced so many psychosocial problems and issues such as marginalization, stigmatization and discrimination in the society. These problems, issues and challenges often limitations about occupy public places, affects mental and psychological health and economic opportunities. It may placed members of this population at a highly risk for diesis like HIV infection. This study or a research is depends on the risk factors for HIV infection particularly in Male to Female Trans people. So many factors like high risk sexual behavior, health care access, commercial sex work, substance abuse, mental and physical violence and lack of knowledge about HIV transmission have been affected by the Transgender.

The research study conducted by the Stacey Horn and Katherine Romeo in the year of 2010, they have a study on Peer Contexts for LGBT community i.e. Lesbian, Gay, Bisexual and Transgender Students, their discrimination, prejudice and Reducing Stigma. They have explained that there are so many importances to the peer relationships; it is very needed for adolescent's lives.

They have analyzed about lesbian, gay, bisexual and transgender (LGBT) students and youth, whether these relationships are helpful, supportive and positive for living life or

not. They found that discrimination rests, stigma and prejudice, to some degree, on attitude of their heterosexual peers and beliefs about homosexuality. For while LGBT students and youth may experience the negative thoughts and consequences from anti gay bullying, harassment and exclusion. It is their heterosexual peers who are most likely engaging in these harmful and dangerous behaviors.

Paisley Currah and Suhas Stryker (2012) have studied the Transgender Studies Quarterly Volume I Journal it talks regarding how a Transgender people lives in the society of all the countries. This interdisciplinary work publishes that the explores the diversity of sexuality, sex, gender, identity and embodiment in ways that have not been addressed by queer and feminist scholarship at all. Important and major topics addressed regarding cultural production and discrimination of Transgender communities, redial critiques of political economy and its related problems and issues, critical analysis of transgender population studies and transgender bio politics of explaining and describe the practices across the linguistic communities and concept about gender.

Smile Vidya (2013), she has written the book namely 'I Am Vidya: A Journey Transgender. In that she said that Identities are not mere markers and pointers we are known by; they limit us as well as they determine our sexuality or define our sexuality. They can both release and confine a consciousness. I Am Vidya, it is the story of one Transgender journey. In that claiming of a gender identity and of a declaration about gender or a sexuality. It is an assertion and defines of a consciousness that has suffered the agony of being trapped in a mould it does not belong to, a body it does not identify with.

Susan Rankin and Crystal Jimenez (2014) have studied and described the research examining resilience and risk in between transgender individuals suggests that connection to a Transgender community may be protective. They have taken survey of 3,087 individual Transgender and adult Transgender participants. They have also collected secondary data from various social magazines. They have collected data for the year of 2005-06.

This study further examined and evaluated how creates awareness and engagement with other individual transgender resilience and influences risk during early gender identity development. As hypothesized, between Trans men i.e. male to female and Trans women i.e. female to male respondents, both prior engaged and awareness with other transgender individuals were independently related to less suicide cases and low fearfulness, and more comfort and relaxation. These relationships were not significant among male to other gender or female to other gender participants. acceptance of these findings are discussed.

Moving Truth about Transgender and Queer, this writings by Aparajeeta Duttchoudhury in the year of 2015, she stated that the overarching the structure and theme of the article is relating to the ethnic and the cultural identities with the gender and sexual identities in a transphobic and homophobic world. But as one digs deeper, the book is really about problems and issues discussed which faced because of homo phobia in the world. A Transgender community willing to listen and talk is a community that steps away from the notion and homo phobia.

2.7 Research Gap:

Researcher has reviewed literature from various sources like books, government and non government reports, Ph. D. theses, M. Phil. dissertations, projects, research papers and research articles etc.

Earlier studies covered research work on various problems and issues related to Transgender community i.e. health problems and social problems. Health problem includes daisies, HIV Aids, mental problems and physical problems.

Social problems include victimization, discrimination, mental pressure and mental violence, physical violence. One researcher has studied the suicide cases of Transgender community in Tamil Nadu.

It is found that most of the studies are related to health issues and social problems of Transgender community. There are no one any study related with financial position of Transgender community and financial relation between banks and Transgender community.

2.8 Conclusion:

In this chapter various concepts regarding the topic are included for easy understanding of all research work. Concepts like LGBTIQ+ plus community i.e. sexual minorities, Transgender people (*hijras*) and financial position. Second part of this chapter covered review of literature and research gap of the study. This topic is very helpful to the non-commerce people while studying this research.

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CHAPTER – III

PROFILE OF THE TRANSGENDER COMMUNITY

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3.1 Introduction

3.2 Profile of Kolhapur City

3.3 History of Transgender Community

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CHAPTER III

PROFILE OF THE TRANSGENDER COMMUNITY

3.1 Introduction:

This chapter covers profile of the study area i.e. Kolhapur and profile of Transgender community. Kolhapur district is the southernmost district of Maharashtra state and is one of the agriculturally and industrially developed district. Headquarter of this district is Kolhapur city which situated in Karveer Tehsil. The city Kolhapur is situated on the *Dakshin Kashi* i.e. bank of river *Panchaganga*. *Ambabai (Mahalaxmi)* is one of the *shaktipeethas* mentioned in Indian mythology; this is the goddess of Kolhapur District. The growth of the district in modern times is fascinating. *Rajshree Chatrapati Shahu Maharaja* is a founder, real hero and architect of modern Kolhapur.

Lifestyle of Transgender community is very different from other people, they developed different lifestyle. They don't have any job opportunities.

3.2 Profile of Kolhapur City:

Kolhapur city is very famous for being a center of industry, sports and art, specially for *Kusti* (wrestling) and wrestlers are called as a *Malla*. This wrestling match is played in the square clay ground which called as *Akhada*. The Warana Project of Kolhapur city is similar to the operation food project in Gujarat. Warana Project was started and till date is popular for huge amount of generation of milk product and milk which are transported to all over the country.

Sugarcane is also major produce in Kolhapur District, hence, Kolhapur comes under sugarcane belt and because of this reason people are very rich, live prosperous lifestyle. *Kolhapuri chappals* are very popular and famous for their durability and beauty of make. Now a day's *Kolhapuri chappal* is available on Amazon for sales. Kolhapur's tobacco is also very popular. Kolhapur's *saaj* is special type of necklace and ornaments which is very famous with Maharashtra's women. The *saaj* is designed in all over Maharashtra but the Kolhapur's *Saaj* is very famous.

Kolhapur is a center of Marathi Film Industry, most of the films shoot in this city. 'Kolhapur possesses mythological as well as historical importance. It is known as *dakshin Kashi* on account of its deity Ambabai (*Mahalaxmi*) Temple. The *Amababai's* temple was built by the *Chalukya* king *Karandeve* in 635AD. The Irwin agricultural museum of Kolhapur having some old Bahubali Jain Pilgrim center and Andra coin lies at distance of 40 km from Kolhapur city.

The era of *Rajshree Chatrapati* Shahu Maharaj is the most glorious period in the historical movements of Kolhapur. It was the period of progress and development in Kolhapur in every walk of life, in politics, in educational and social field too. The age of the reign of Chhatrapati Shahu Maharaj in Kolhapur city once again provided the glory and ancient prosperity to Kolhapur and a place on national map. *Chatrapati* Shahu was born on 26th June 1874, and coroneted as the king of Kolhapur on 2nd May, 1894. He ruled on Kolhapur for more than twenty years only for the betterment of the massed and welfare of the masses. His chief protest was against ancient Hindu orthodoxy and the caste system. He realized the need of social awareness and education as the only way for the welfare of the masses. He provided an opportunity to masses to share the politics and ideas. He also worked to nurture the art music, wrestling, journalism and literature etc.

3.3 History of Transgender Community:

Gender is a complicated construct, a multifaceted phenomenon viewed in a different ways in different societies. In Western society, traditional views of gender enforce a female or male role, causing many to suppress characters related with the opposite sexuality. Some societies, allow individuals to define and express opposite gender identity and behaviors. Just as those who outline landscapes, place themselves in the plain to deliberate the nature of mountains, one can learn more about gender and sexuality in their society by investigating places in which transgender acceptance is higher.

India has a special role for male to female transgender called *Hijras*, who are differently treated than the transgender treated in the Western countries. By examining *Hijras* in India, one can improve the understanding of Transgenderism and learn how transgender everywhere can achieve greater acceptance. In Western society, transgender often keep

their lifestyle secret whereas transgender in India have a celebrated and active lifestyle. All dissimilarities of Transgenderism: hermaphrodites, transsexuals, intersexual and transvestites are drawn to a special role in India called *Hijras*.

Transgender are exceptional because they have an active social organization that is both traditional and ritualistic. Besides tradition, tolerance of transgenderism in India is due to the country's population and diversity ingredients model for an organized form of transgenderism. Transgender exist all over India and their numbers are assessed at 51,000 nationwide. Most Transgender live in shared households in large cities and some find husbands. However, finding a husband does not breakdown ones ties to the Transgender community. Transgender earn a living by beg, dancing, *Badhai*, prostitution and by performing a traditional ceremony which happens whenever a new baby is born in the community. This is a christening ceremony comprised of dancing, music performance and singing at the home of the new infant. Transgender and the new parents negotiate a *Badhai* i.e. payment and performance time before the event. Local people contribute in the ceremony, which is a well-known part of Indian social culture. Moreover, it should be noted, that this ceremony is not wholly accepted by everyone. It is sometimes viewed with disrespect, for a timely exit wherewith Transgender are compensated with money.

When Transgender earn a living by prostitution or beg, they work in houses comprised of entirely prostitute Transgender in the red-light districts others may work for a pimp. Customers recognize that they are transgender and precisely seek out them. As in all societies having negative thoughts and views about transgender exist, this is compounded by the ramifications of prostitution that caused many Transgender to live in ghettos. In spite of this, a third gender is still a collective part of Indian society which has social support and religious meaning.

The sex change operation for Transgender is a ritualized ceremony closely tied to the Hindu religion in the country. Transgender assess the operation as a process that modifies a man into a significant figure. When the male dies a special power emerges and is replaced with a new person, someone who is not a male and not wholly either a female. The operation is a traditional ceremony, for which written records date its presence to the 19th century and verbal history dates its presence even prior. Exclusively within the

Transgender domain the operation is performed. All the male organs or body parts are removed during the operation, because the act is prohibited by Indian law, so it is performed secretly in the country. Similarly, Transgender perceiving themselves as a third gender, non transgender in India also perceive Transgender as neither men nor women.

In contrast with Western society in which gender roles are more dichotomous, averting an accepted third gender. Due to the acceptance and legal ramifications, transgender in Western society are more likely to hide their transgenderism or else strive to change completely into the opposite gender as a means of escaping those negative consequences.

Similarly, when Britain took control of the country, Western influences in India affected Transgender. As a result, laws were passed outlawing transgenderism, impacting the Transgender traditional way of life. As a result, transgenderism then became a crime for which Transgender could be arrested without a warrant, fined for three years and ordered to pay fines.

Similarly, for the inhabitants of India, Western prosecution of transgenderism is not unique. Many laws bullying transgender can be also be found in European history. Besides India, the concept of a Transgender is getting in other non-Western cultures. Many Native Americans were lenient of a third sex group called Berdaches.

The Mahu of Tahiti has a separate class for transgender and male transgender in modern Philippines cross dress with social approval. In fact, there are several examples of non Western societies representing the tolerance of transgenderism and sometimes, non Western societies do not subordinate transgenderism with homosexuality. Nanda observed that strong cultural beliefs in the United States inhibited from developing any alternative gender category. It should also be noted, however, that transgender harassment can be identified almost everywhere, even in the societies with high transgender tolerance. Many Native American nations condemned of Berdaches.

3. 4 Transgender in India:

By examining Transgender in India, one can perceive the ingredients of transgender acceptance. The lifestyle of Transgender is traditional, dating back through generations. Due to this reason, people become habituated to transgenderism as they mature from infancy into childhood and adulthood, just as they learn to appreciate and understand other aspects of their social culture. Though negativity is experienced by Transgender, the traditional component garners are adopted. Similarly, within Western culture, a greater knowledge of gender is growing and therefore greatly adopted. In India, Transgender include Hijiras/Kinnars, Shiv shaktis, Jogappas, Sakhi, Jogtas, Aradhis etc. In fact, there are so many people who do not coming to any of the groups but are individually Transgender. Transgender came under the LGBTQA plus group (Lesbian, Gay, Bisexual and Transgender, Queer, Asexual). They constitute the marginalized section of the society in India and thus face legal, social as well as economic troubles.

The problems faced by the Transgender in India include having difficulty in exercising their ground level, basic civil rights, shunned by society and family alike, politics and decision making processes have been out of their reach, restricted access to primary and basic education, health services and occupy public spaces, reports of sexual, physical harassment violence, denial of services and unfair treatment against Transgender have come to light, sexual activity between two persons of the same sex is criminalized and is punishable by incarceration and they were excluded from effectively participating in cultural and social life.

In 2014, in a landmark decision, the Supreme Court of India witnessed that, the Transgender community, basically known as *Hijras* in this country, are a section of Indian peoples who are treated by the society and country as not natural and generally as objects of ridicule and even fear on account of superstition. The Supreme Court passed a their decision and given judgment that, in view of the constitutional assurance, the Transgender community is entitled to their basic rights specifically, occupy public places, right against violence, freedom of expression, right to personal liberty, right to education and empowerment, dignity, discrimination, right to work and exploitation. Hence, every person must have the right to define and select his or her gender identity, sexuality and

expression including *Hijras*, Transgender and Transsexuals and should have the right to freely expressed their identity and be considered as a third sex. In India, the Transgender are nowadays considered to be the Third Gender.

During the era of the British Raj, authorities endeavored to eliminate *Hijras*, whom they saw as a breach of public decency. Anti Trans laws were abolished, but a law outlawing castration, a central part of the Trans community, though enforced few and also during the English rule in India they were placed under the Criminal Tribes Act, 1871 and labeled a criminal tribe, hence, subjected to strict examining, stigmatized and compulsory registration for a long time, though the centuries old stigma continues, after independence in 1955, however they were not notified. A form of syncretism is practiced by few that drew on so many casts and religions.

Seeing them neither to be women nor men, rituals are practiced by Trans for both women and men. Transgender belong to distinct religions and are usually devotees of the mother goddess Bahuchara Mata, Lord Shiva or both.

Bahuchara Mata is a Hinduism goddess with four dissimilar stories all related with Transgender behavior. One story is that she appeared in the role of a princess who neutered her husband because he would run in the woods and acts like a woman rather than have maintain sexual relation with her. Another story is that a man tries to rape her, so she annoyed him with impotence. When the man requested her forgiveness to have the curse detached, she conceded only after he agreed to run in the woods and act like a woman. The primary temple is situated in Gujarat and it is a place of pilgrimage for Trans, who see Bahuchara Mata as a patroness.

One of the forms of Lord Shiva is merging with his wife Parvati organized known as *Ardhanari*, a god that is half Parvati and half Shiva. *Ardhanari* has an unusual consequence as a patron of Transgender, who classify with the gender uncertainty.

In Ramayana describe the believes of Trans people on goddess Rama, when Rama leaves *Ayodhya* for his fourteen year refugee, a crowd of his subjects follow him into the forest because of their believe and devotion to him. Rama saw this and collects them to address them not to mourn and that all the women and men his kingdom should go back to their

places in *Ayodhya*. Then Rama leaves and has exploits for fourteen years. When he returns to *Ayodhya*, he noticed that the Trans (being neither men nor women) have not been encouraged from the place where he gave his speech. Goddess Rama impressed with their believes and devotion, he grants Transgender the boon to deliberate blessings on people and society during favorable initial occasions like weddings, childbirth etc. This boon is the origin of *Badhai* in which Trans people sing, dance and give blessings.

Mahabharata comprises an episode in which Arjun, one of the heroes of the epic, is sent into an expatriate. There he accepts an identity of a Transgender accomplishes ritual and transvestite during weddings and childbirths that are now executed by Transgender. In the Mahabharata, before the *Kurukshetra* War, Iravan offers his life blood to goddess *Kali* to guarantee the victory of the *Pandavas* and *Kali* agrees to grant him specific power. On the night before the battle, Iravan expresses a wish to get married before he dies. No woman was desirably ready to marry a man destined to die in a few hours or a day, so Arjuna as *Brihinala* weds him. In south-east India, Transgender claim Iravan as their progenitor and call them *Aravanis*.

Sangam literature has used word *Pedi* and *Tonna* to denote to people which born with Intersex situation it means which having both sex organs i.e. penis and vagina, it also denoted to *antharlinga* Transgender and numerous Hijira people. The Aravani cult in Koovagam village of Tamil Nadu is a folk habit of the Trans women, where the members endorse the legend during an annual three day festival. This is entirely diverse from the sakibeki cult of West Bengal, where trans women don't have to shave off their facial hair or undergo sex change surgery. They dressed as women still retaining their gender features and sings in praise for Lord Krishna. Since, the Tamil society is more hereto normative and traditional, trans women totally change themselves as women. In the antiquity, even religion has its own way of tolerant of these fringe communities. The other examples are bachura Devi worship in Gujarat and Jogappa cult of Karnataka. The categories of language and dialect are spoken by these communities in diverse parts of the country and the social and cultural effect on the lingo.

Transgender people used Farsi, a mix of Persian, Hindi and Urdu spoken in the North West belt of India, Pakistan and Afghanistan, Kothi Baashai is vocalized by the

Transgender community in various parts of Tamil Nadu, Orissa, Andhra and Karnataka. They even have sign languages and characteristic mannerisms to communicate. The special clap is one such Gopi Shankar Madurai, National Queer conference.

In Tamil Nadu, each year during April to June, Trans party an 18th day religious festival. The Aravani temple is situated in the Koovagam village, in the Ulundurpet Tehsil, Villupuram district and is devoted to the divinity Koothandavar, who is recognized with Aravan. The Aravani during the festival re-enact a story of the wedding of Lord Aravan and Lord Krishna, tracked by Aravan succeeding sacrifices. They then mourn Aravan death through ceremonial dances and by breaking their bangles. An annual beauty pageant is also organized, as well as numerous health and seminars on HIV or AIDS.

3.4.1 Transgender in Christianity:

The wholly book Bible nowhere openly mentions Transgenderism or defines anyone as having Transgender feelings. However, the wholly book Bible has plenty to say about gender equality and human sexuality. Most basic to our understanding of gender is that God created two genders the female and the male (Genesis 1:27). All the modern day assumption about lot off gender fluidity or genders or even a gender continuum with limitless genders is foreign to the Bible.

3.4.2 Transgender in Islam:

There is a solid proof that, Indian Trans people classifying as Muslim also include aspects of Hinduism. Still, despite this syncretism, noted that a Transgender does not practice Islam contrarily from other Muslims and maintains that their syncretism does not make them any less Muslim. It also documented an instance of how this syncretism manifests in India, a group of Muslim in Hyderabad transforms were circumcised, something seen as the typical marker of male Muslim uniqueness.

3.4.3 Transgender Rights in Tamil Nadu:

Tamil Nadu is a state in that figure of Transgender is high as compare to other states of India. Hence, researcher has focused on Transgender in Tamil Nadu. Vaadamalli by novelist *Muthiram* is the first Telugu novel about Transgender community in Tamil Nadu, which was published in 1997.

A. Parvathi is a Transgender socialist and activist became the third Trans, who write about the issues and problems of transgender and gender politics in Tamil Nadu and Kannada, her works have been translated and reflected in more than ten languages and acting as a major resources on gender studies in Asia. Her book is the part of research project for more than 110 universities. She is the author of *Unarvum Uruvoamum*, feelings of the entire body, is the first of its category in English from a member of the Transgender community. She also directed and acted several stage shows on sexuality and Gender problems in Kannada and Tamil. The Truth about Myself: A Transgender Life Story, by transgender. Revathi is a part of the syllabus for final Year students in The American College in Madurai. Later Vidya's *I am Vidya* published in 2008 and *Naan Saravanan Alla* published in 2007 became first Trans women autobiography. *Kamran Qureshi* published in 2004, directed a Trans drama, *Moorat effigy*, moreover, the English title was *Transgender Wedding*. It was produced by the famous actor and producer Abdullah Kadwani and Humayun Saeed with more than a dozen star-studded cast members for a 33 episode series. It was nominated for Best Drama Serial, A bid Ali for best actor and Maria Wasti for best actress at the Lux Style 2005 Awards.

The show was attributed for making people comprehend the pain and abuse that khwaja sara (Transgender) continuously endure when people make fun of the way they dress or look without knowing them or how they were indeed born this way. The story involves a young lady who decided to marry. It turns out that her husband is a Transgender. The story unfolds Transgender community and their depressed and secluded world.

They are subjected as taboo and are not seriously considered in normal sight. This makes them hurt infinitely in silence enfolded in slurs. The 33rd episode series hence touches on transgender abuse, poverty, women abuse, immorality of arranged marriages and child abuse.

3.4.4 Eminent Transgender in Maharashtra:

Miss. Gauri Sawant is a Transgender activist working in Mumbai, India. She has started NGO namely *Sakhi Char Chowghi* for Transgender welfare and development. She is a founder of that NGO. With the help of that NGO she has created awareness and provide solutions on the problem on Trans people. She was featured in an ad by Vicks in 2017.

She was made the well reputation and goodwill ambassador of Election Commission in Maharashtra.

Gauri Sawant was born in wrong body, she born like a boy namely Ganesh and raised in Pune. Her mother was died because some health problems, when Gauri was five years old and she was up bring by her grandmother. Her father is a police officer in Pune division. She left her house at the age of eighteen as she didn't want to be a disappointment for her dad in front of society.

Gauri Sawant founded the *Sakhi Char Chowghi* Trust in the year of 2000. The NGO promotes safe, natural sex and provides counseling to Transgender people. Miss. Gauri Sawant file petition in 2014 on adoption rights of Transgender people in Supreme court. She was a petitioner and motivator person in the National Legal Services Authority (NALSA) case in which the Supreme Court recognized Transgender as the third gender. Gauri Sawant adopted a girl named Gayatri in 2008 after Gayatri's mother was died because of AIDS.

In 2017, Gauri Sawant and her daughter Gayatri was featured in an ad by Vicks. The ad was part of Vicks. Touch of Care, this campaign start by Vicks, she performed in that campaign with her adopted daughter.

Another eminent personality in Maharashtra is Miss. Laxmi Narayan Tripathi (known as Laxmi) is a Bharatnatyam dancer and Transgender rights activist in Mumbai, India. Laxmi Narayan Tripathi was born on 13th December, 1978 in Malti Bai Hospital which situated in Thane. Laxmi is the only one transgender person, who represents Asia Pacific in the United Nations for the year 2008-09. In the assembly, she directly spoke about the plight of LGBTQAI plus and sexual minorities. People should be more human like. Members of Assembly should respect Laxmi thoughts and they respect as humans and consider their rights as a Transgender. She was a contestant on the popular reality show *Bigg Boss* in the year 2011 hosted by Salman Khan.

Laxmi has served and join on the boards of several NGO's which conduct LGBTQIA plus activist work. In 2002 she became president of the NGO *DAI Welfare Society*, the first working and registered organization for Trans people in South Asia. In 2007 she

started her own organization namely *Astitiva*. This organization works to promote the welfare of sexual minorities, their development and support.

After that she left India at first time and headed to Canada, Toronto and Asia Pacific sex workers network. Her passport stated that she was a female and transgender.

3.5 Transgender in Films and Literature:

In Indian cinema Transgender have been depicted on screen since its commencement, traditionally as comic relief. A prominent turning point happened in 1976 when real Transgender were seen during a dance and song arrangement in the film of *Kunwaara Baap* it means the Unmarried Father. There are also Trans peoples in the Hindi movie which released in 1977 namely *Amar Akbar Anthony* who complements one of the heroes, i.e. Akbar as Rishi Kapoor, in a song entitled *Tayyab Ali Pyar Ka Dushman*. One of the first sensitive Transgender depictions was in Mani Ratnam's *Bombay* in 1995. In 1997 the film *Tamanna* featured male actor namely Paresh Rawal in a lead role i.e. as *Tiku*, a Transgender who raises a young orphan.

Pooja Bhatt produced and also featured in the movie, with her father Mahesh Bhatt co-writing and directing. Deepa Mehta Water starred the Transgender character *Gulabi* played by Raghubir Yadav, who has taken to introducing the down trodden, exile widows of Varanasi to prostitution. Not surprisingly, the film produced much disagreement. There is a short term appearance of Trans people in the 2004, Gurinder Chadha film *Bride and Prejudice*, singing to a bride to be in the marketplace.

There's also a loose reference, in the pretence of *Rocky* in Deepha Mehta's Bollywood or Hollywood. In 1997 Hindi film *Darmiyaan*: In amongst co-written and directed by Kalpana Lajmi is established on the subject of Transgender, it is an untrue story of an actress bearing a son that turns out to be neuter. In 2000, Tamil film namely *Appu* which directed by Vasanth, a remake of the Hindi film namely *Sadak*, the antagonist is a brothel owning Transgender played by eminent actor Mr. Prakash Raj. In the film of *Sadak*, the brothel owning character was played by Mr. Amrapurkar Sadashiv under the name *Maharani*.

A fiction feature film titled *Shabnam Mausi*, which released in the year of 2005, was made on the life of a Transgender namely Miss. Shabnam Mausi who is politician and was directed by Mr. Ashutosh Rana and Mr. Yogesh Bharadwaj played the title role.

The Marathi film namely *Jogwa*, which released in 2009, it described the story of a men forcefully become a Transgender under particular circumstances. The movie has received lot of rewards and awards. In Soorma Bhopali, Jag deep encounters a troupe of Transgender on his arrival in Bombay. Jag deep played the leader of this pack.

In the film of *Nayak*, Johnny Lever, who played the role of the hero's assistant, gets trampled up by Transgender, when he is caught calling them "Hijra" and he is in habit of calling almost everyone who bothers him by this disapproving and no one cares much, excluding this once paradoxically, as the spectators are factually calling them.

One of the predominant characters in Khushwant Singh's novel Delhi, Ms. Baghmati is a Transgender. Bhaghmati makes a living as a prostitute and she wanted in the confused circles of the city. A Tamil show, Vijay TVs *Ippadikku Rose*, conducted by postgraduate educated transgender woman Rose was an effective program that deliberated numerous problems faced by youth in Tamil Nadu, where she also gives her own practices.

In the Malayalam movie *Ardhanari*, released on 23 November 2012, director Mr. Santhosh Sowparnika tries to portray the life of a transgender person. Manoj K Jayan, maniyanpilla Raju, Sukumari and Thilakan perform leading roles. In August, 2015, a music video featuring seven Trans People dressed in outfits or uniforms of numerous professions and singing the National Anthem of India fashioned by a YouTube channel. The Trans contained in the video were brought together by the *Humsafar* Trust, a Mumbai based NGO which endorses LGBTQIA plus rights.

3.6 Basic Information about Transgender Community:

Transgender (*Hijra*) is an umbrella term used for those men who are transgender, transvestites or intersex bisexuals or homosexuals. Transgender have developed a unique lifestyle which different than others. There is a large difference in the distinguishing

features of Transgender in different regions of India. In this community have 7 families or band i.e. 'Gharanas' like:

1. Hadir Ibrahimwala
2. Dehliwala
3. Punawala
4. Lalanwala
5. Bulakwala
6. Lakhnowwala
7. Bhendi Bazarwala

Each Bands i.e. *gharanas* having one leader i.e. *Guru* or called *Naya'*. Upon starting their lives at the *guru's* home, Transgender are generally given new names and have to discard their old family name. All relationships start and end with other Trans people, with whom they develop close relationships and bonds. *Gurus* of Transgender are invariably Transgender themselves. Transgender call one another *mausi* (mother's sister), *nani* (grandmother), *didi* (elder sister), *dadnani* (great grandmother), *gurumai* (head of the band), *chela* (disciple), *natichela* (disciple of disciple) or *amma* or *ma* (mother), *gurubhai* (disciples of the same *guru*) etc, depending on age of relative but do not relate to female relations on the father side i.e. *tai*, *chachi*, though they have words to identified male characters like *tonna* (young male), *chodda* (aged man), *dengu* (police), *tonna billa* (hooligan etc).

3.6.1 Language:

Though most Transgender of India speak other vernacular languages like Bengali, Panjabi, Tamil and Telugu and Hindi etc, they also communicate among themselves in a language that they term as *ulti bhasha* or *gupti* (secret language or clandestine).

When initiated into Transgender society, they are always renamed, discard their own names and given female names. Thus, Transgender language has Transgender substitutes for words like *nikam* (penis), *thappar* (money) and *kothi* (sister) etc.

3.6.2 Education:

The education level of Transgender community in India is very poor. Approximately 29 percent of Trans have taken primary education. 8 percent having got secondary education and only 3 percent passed H.S.C. examination. Less than 1 percent was graduates and the same percentage knew English language. 59 percent Transgender are illiterate in nature.

3.6.3 Food Habits:

Transgender generally prefer non vegetarian curries cooked at home. However, they don't worried about their selection of food. They eat whatever are available, usually Indian preparations like vegetables, chapattis and *dal-rice*. 98 percent Transgender are non-vegetarian and 2 percent are vegetarian.

3.6.4 Dress:

Transgender are very selective and picky about their dresses, trying many different shades before making a choice of dresses. Often, the advice of fellow Transgender is trusted in matters of hair style, jewelry, dress and other items of personal use. They tend to go in for fast and bright colors. *Gurus* never accept used clothes from anyone but disciples often accept and wear the old clothes discarded by their *gurus*, as well as those received as alms from the public and the society.

Some Muslim Transgender does the Haj pilgrimage and visit Madina and Mecca. Their attire consists of white *salwar kameez* (loose trousers and half button shirt) or *lungi* (loose cloth tied around the hips) and it is customary for them to wear a scarf blessed in Mecca and Madina on their shoulders and heads. Transgender other than the *hajis* are supposed to wear only saris and *salwar kameez*. In present era however, some of them have taken to wearing western outfits like jeans, T-shirts etc.

3.6.5 Toilet Practices:

They are neither women nor men and thus, they do not want others to see their genitals. At the time they using public toilets, the women or ladies section is used and they urinate in a squatting style or position like Indian women.

3.6.6 Ornaments:

Transgender, especially *nayaks* and *gurus* wear a lot of jewelry, including heavy necklaces, rings, chains, anklets and bracelets etc. Most of them usually wear *mangalsutras* (necklaces that adorn married Indian women), as also apply *sindoor* (vermillion) on their foreheads in the name of their *gurus*.

Haji Transgender shun wearing ornaments and makeup as per Islamic tenets. Jewelry is generally of imitation type, made of low quality metals. But this is not the case with cash rich *gurus*, *nayaks* and relatively better off Transgender. They wear jewelry made up of silver, gold and occasionally diamonds.

During any special occasion or festivals, *gurus* and *nayak* indulge in a game of one upmanship. Each one tries to wear more ornaments and jewelry than the other. However, this jewelry is procured through the hard earned money of their disciples.

3.6.7 Cosmetics and Toiletries:

We are accustomed to thinking that people try to look their best and beauty with intent to attract the opposite sexual person. Since, this is not applicable to Transgender one may mislead conclude that they are not bothered about their appearances and looks.

However, the truth is that, very much like the rest of us, Transgender also like to look attractive in front of others. As they say themselves that, not to attract any men but rather, just to feel and look good and fresh and get more alms.

3.6.8 Hair Style:

Transgender like doing their hair in attractive styles and unique but do not like to pay for getting it done at a parlor. Instead, they take help of other Transgender people within their community, any one equipped and experienced with a beautician course or even just familiar and well known about makeover volunteers. Preference for straitening and coloring hair is with natural *mehndi* namely henna instead of regular dyes. Very often, they shine their hairs with wearing *gajra* (decorative flower garland) on their head.

3.6.9 Footwear:

Transgender mostly wear *chappals* or open sandals. Pointed shoes and High heels are avoided, as are canvas or sport shoes. Monetarily better off Level 1 and 2 Transgender wear costly sandals and *chappals*. Transgender avoid wearing footwear for men, as they are afraid of being labeled as a *bahurupia* or Transgender imposter. However, the upkeep of the footwear is quite poor and they are rarely polished.

3.6.10 Dancing and Singing:

In most cases, Transgender are neither best or good dancer nor singers. This may be due to lack of any physical abilities and training, in addition to psychological reasons. They tend to sing and dance like women but their bodies and fitness are neither flexible and attractive nor are their voices as beautiful as women.

3.6.11 Clapping:

Transgender clap loudly and unique in their own distinctive way, the open palms hitting each other in crossed manner and resulting in a large popping clap. They say that their distinctive way of clapping is God gifted and natural to them, not a tutored one. However, in reality, they are taught this art by their *gurus* when they move into the home of *gurus*.

3.6.12 Vices:

Most of the Transgender indulge in some form of intoxication or drug addict. They drink *toddy* (made from fermented date or palm tree sap) and other intoxicating drinks such as liquor or other arrack.

They do not utilize drugs like heroin and cocaine because they don't afford those much costly intoxicants. However, ganja (marijuana) smoking, *afeem or charas* and plain tobacco, consumption of *paan* or cigarettes (mostly *beedies*), *gutka* (mixture of tobacco and areca nut), *zarda* etc. is fairly common.

3.6.13 Sickness:

Few level of Transgender suffers from lot of infections and TB but do not normally fall prey to lifestyle illness and diseases. Many of them maintain unsafe sexual relationship

with others of their community and their clients and are extremely faced to so many infections and Sexually Transmitted Diseases like HIV.

3.6.14 Organizational Structure and *Gurus*:

A hierarchical *chela guru* structure exists in the Trans society. Each band (*gharana*) having its own *guru*. These *nayaks* also have intelligent and superiors above them, they are the leader of these particular bands. A Trans people becomes a *nayak* or a *guru* on the basis of some criteria like their seniority, age, their ability, and wisdom and leadership quality. Many a time, the *guru* takes the initiative to take care of new entrants i.e. *chela*. This is her investment. These *nayaks* need not be senior or old people.

3.6.15 Duties of *Gurus*:

The *nayak or guru* is responsible for the welfare and health of all the Transgender in her band. They train their disciples and protect them from various problems. The *guru* provides shelter and food to her ‘wards’ and in return, receives a part of their daily income. The *nayak or guru* is also responsible for solve problems and issues of their *chelas*.

3.6.16 Marriage:

Transgender generally and naturally do not marry. Nobody wants to marry Transgender among society because they cannot bear children. Generally, they do have live in relationships, where they live like married couples with women, men or even other members of their community, as per their convenience.

3.6.17 Transgender Children and Adoption:

The birth of a baby is always considered to be a joyous event for everyone but not if the new born is devoid of a clear gender. Transgender *gurus* or *nayaks* are always eager to adopt such unwanted children’s and kids.

3.6.18 Transgender as Income Tax Payers:

Transgender, as may be noted, are exploited economically and physically but a few of them, like Transgender *nayaks* or *gurus* and their associates have made very good money by exploiting their disciples it means *chelas*.

They are financiers to numerous builders and hoteliers in big cities. Some of them have made investments in the highly organized financial or corporate sector and also in other investor friendly countries. In spite of this, it is difficult to come across a single Transgender or *guru* who has ever paid income tax or filed an income tax return. Authorities are aware of this fact but seem reluctant to book these third gendered offenders, fearing their nuisance value.

3.6.19 Complaints and Penalties:

When the Transgender do bad or improper behavior in front of another Transgender, that time *guru* charges penalties. Penalties charges for violations as follows;

Table 3.1
Penalties for violations

No.	Violation	Amount of Fine
1.	Pointing fingers at <i>guru</i>	11,000
2.	Erasing a mark made by another Transgender, as a right to earn alms at that particular place for an impending event	11,000 2,100
3.	Driving a vehicle (travelling as passengers is allowed)	11,000
4.	Acting against other Transgender	1,100
5.	Refusing to eat at a function of Transgender	11,000
6.	Riding a bike/scooter/cycle or as Pillion	11,000
7.	Crossing the threshold while begging	11,000
8.	Cutting hair (other than trimming)	21,000
9.	Using a razor (for shaving)	11,000
10.	Wearing male clothes	11,000
11.	Lifting of clothes and threaten to flash privates	11,000

(Source: Neither Man nor Woman *The Hijras of India*)

3.7 Conclusion:

This chapter is consists of profile of the study area i.e. Kolhapur city and Transgender community which will be helpful to understand the place and about lifestyle of

Transgender community. In this chapter researcher has focused on history of Transgender, Transgender in India, Transgender in films and literature and basic information about Transgender community. Profile includes the behavior, activities and lifestyle of Transgender community.

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CHAPTER – IV

DATA ANALYSIS AND INTERPRETATION

CHAPTER IV

DATA ANALYSIS AND INTERPRETATION

4.1 Introduction

4.2 Analysis and Interpretation of Data

4.3 Testing of Hypotheses

4.4 Conclusion

References

CHAPTER IV

DATA ANALYSIS AND INTERPRETATION

4.1 Introduction:

In this chapter the researcher has analyzed the various parameters of the personal financial position of Transgender community in the study area. Major parameters which are analyzed are as follows, income of the respondents, expenses of the respondents, savings, loan taken, nature of work, relation with banks and reasons for deprived from banking facilities etc. Financial position can be measured from those elements. Financial position includes all financial activities and economical activities with financial position.

It is require to measure social status to some extent, because financial position is connected with social status of community. In this study researcher tried to measure both parameters but focused on financial parameters. All possible factors are considered in this study. Analysis is made with the help of tables, charts, graphs and interpretation in brief. It is helpful to get financial position of respondents to understand their problems and to give appropriate suggestions. Following is the descriptive analysis of the parameters.

4.2 Analysis of Personal Information:

In this section personal information and demographic profile of the Transgender community in Kolhapur city is analyzed as it is vital to understand background of this community.

4.2.1 Age:

Age of the Transgender people is taken into consideration. Age decides career way of people. Age is taken consideration because it shows the work capacity. Age is considered as social parameter in this study.

Table 4.1
Age wise Classification of Respondents

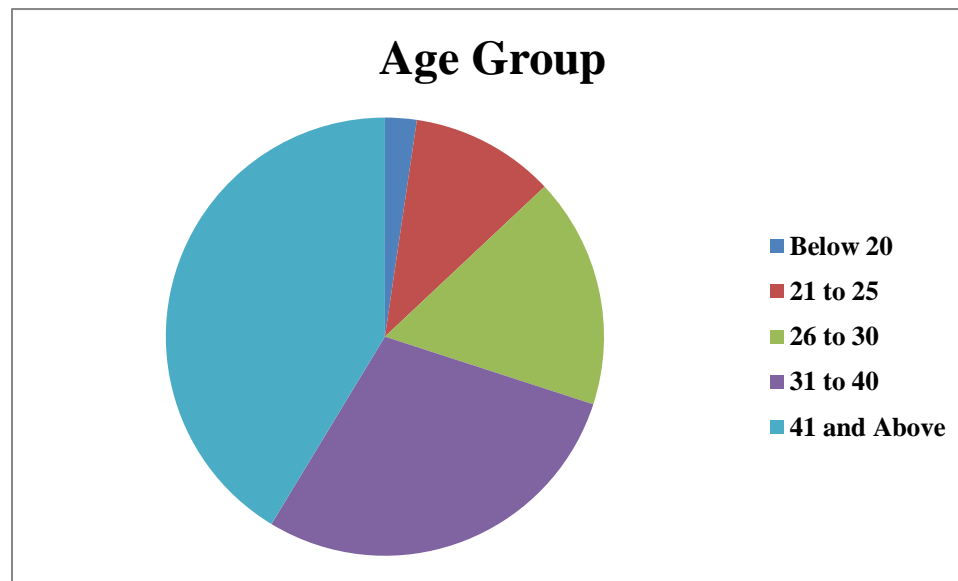
Age Group	Frequency	Percentage (%)
Below 20	7	02.33
21 to 25	32	10.67

26 to 30	51	17.00
31 to 40	86	28.67
41 and Above	124	41.33
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.1

Age wise Classification of Respondents



(Source: Compiled by Researcher)

Table 4.1 is showing that, 41.33 percent respondents i.e. 124 respondents are above 41 years. 86 respondents age is between 31 to 40 are 86 i.e. 28.67 percent. A Bellow 20 age there is only 7 people in total population of study area.

In the study area it is observed that young Transgender are more than old people in Kolhapur city. Young force for work is available for work which will helpful to do any kind of hard work.

4.2.2 Education:

Education is main factor which affects life style of people. Education not only widens the knowledge but also helps a person to make use of rational and scientific approach to solve problems. Social and economical conditions of people are depends upon education. It may become reason for choosing any sector to work.

Table 4.2

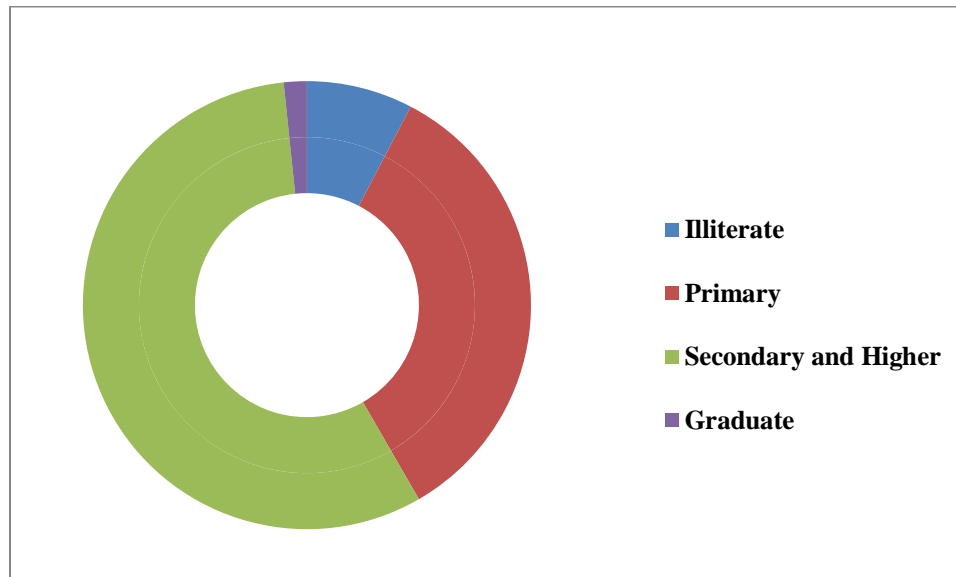
Classification of Educational Status of Transgender

Education	Frequency	Percentage (%)
Illiterate	23	07.67
Primary	102	34.00
Secondary and Higher	170	56.67
Graduate	5	01.66
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.2

Classification of Educational Status of Transgender



(Source: Compiled by Researcher)

It is very clear picture in table 4.2 that 56.67 percent Transgender are having secondary and higher education. 23 respondents i.e. 7.67 percent Transgender in the study area don't have any type of education i.e. illiterate in nature. 102 respondents i.e. 34 percent are having primary education. Only 1.66 percent respondents are degree holder.

Education decides way of our career. It is observed that when Transgender fill they are neither men nor women that time they act and dress like women, then their families eliminate such type of person from their life in childhood. Thus, they are not getting high education.

4.2.3 Religion:

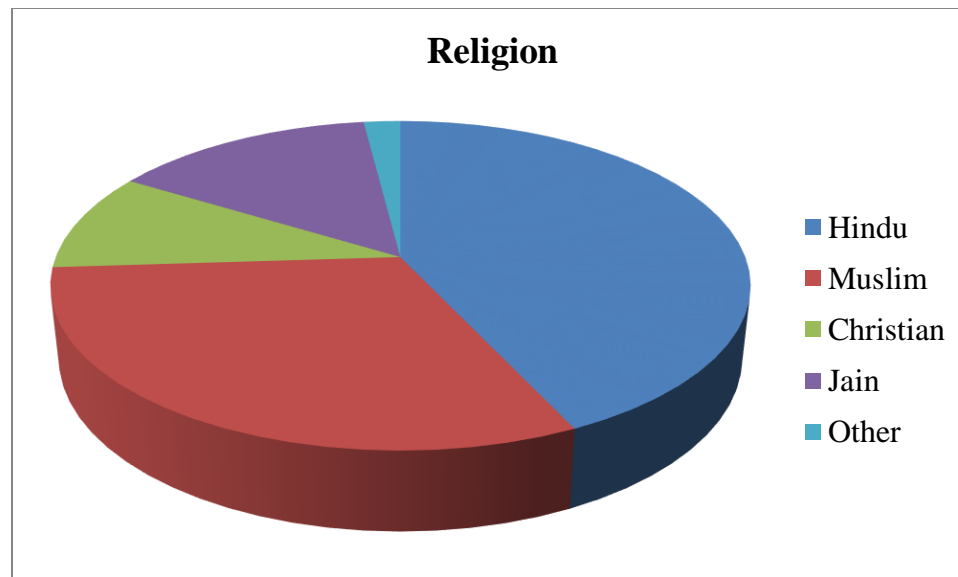
Religion is most important social parameter. Every person related to the religion and all activities of that person are depending upon their religion and culture. Thus, religion is taken into consideration by the researcher in this study.

Table 4.3
Classification According to Religion of Transgender

Religion	Frequency	Percentage (%)
Hindu	129	43.00
Muslim	93	31.00
Christian	29	09.67
Jain	43	14.33
Other	6	02.00
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.3
Classification According to Religion of Transgender



(Source: Compiled by Researcher)

Table 4.3 is showing that most of the Transgender are belonging from Hindu community i.e. 43 percent. On national level highest 47 percent Transgender are belonging to Muslim community, but in the study area 93 percent Transgender are Muslim. 29 Transgender

are belonging to Christian community. 14.33 percent Transgender are belonging from Jain community. Only 2 percent Transgender are belonging from other religion.

Researcher has observed that Kolhapur city is located in Maharashtra. Kolhapur's Goddess *Ambabai (Mahalaxmi)* is one of the *shaktipeethas* mentioned in Indian mythology. That's why in study area most of respondents are belonging to Hindu community.

4.2.4 Cast:

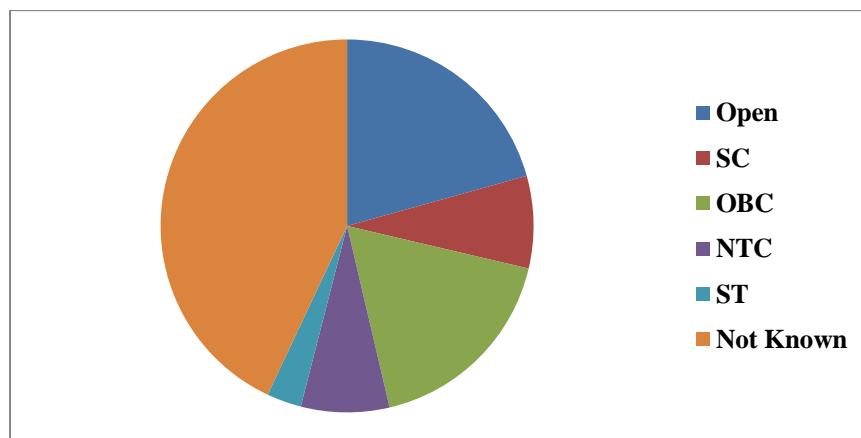
The status and life style of the respondents vary from one society to another. The caste is also determined by the traditional occupation, participation and social interaction patterns. The information about the caste of the respondents was collected in six basic categories viz., Open, SC, OBC, NTC, ST and not known.

Table 4.4
Cast wise Distribution

Caste	Frequency	Percentage (%)
Open	62	20.67
SC	24	08.00
OBC	53	17.67
NTC	23	07.66
ST	9	03.00
Not Known	129	43.00
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.4
Cast wise Distribution



(Source: Compiled by Researcher)

Table 4.4 depicts caste-wise classification of respondents. Majority of respondents i.e. 43 percent of Transgender do not know their cast. 62 respondents are belonging from open category. 17.67 percent respondents follow by OBC cast. 10.66 percent respondents are from NTC and ST cast.

From the above information it is clear that the most of the Transgender don't know their cast because of in small age leave their home or eliminated by family.

4.2.5 Family:

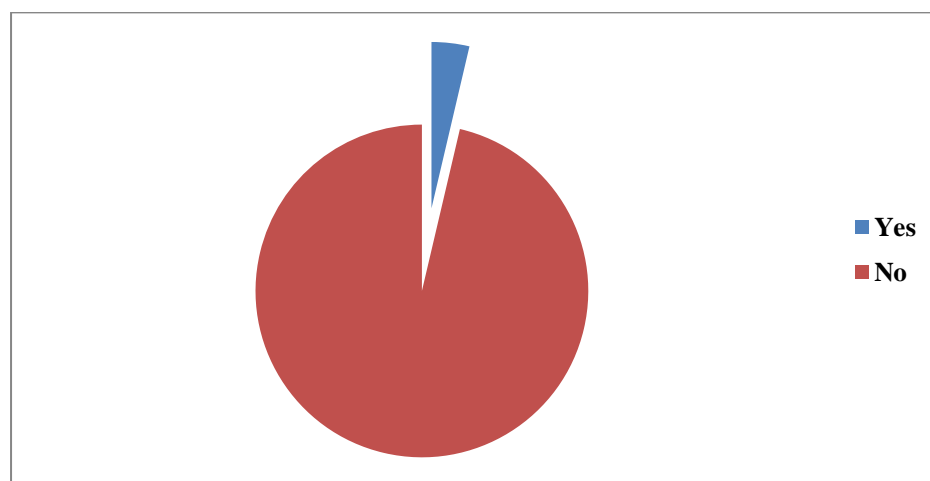
Family affects an individual's socio-economic wellbeing. It affects educational achievement, occupational status, and earnings attainment for individual. It is a fact that family structure has different effects by gender.

Table 4.5
Live with Family

Particular	Frequency	Percentage (%)
Yes	11	03.67
No	289	96.33
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.5
Live with Family



(Source: Compiled by Researcher)

It is evident from the above table that more than 95 percent of the respondents that is of 289 are not living with their family. And only 11 Transgender are living with their family.

This indicates that majority of the Transgender are not living with their family.

4.2.6 Live with Guru:

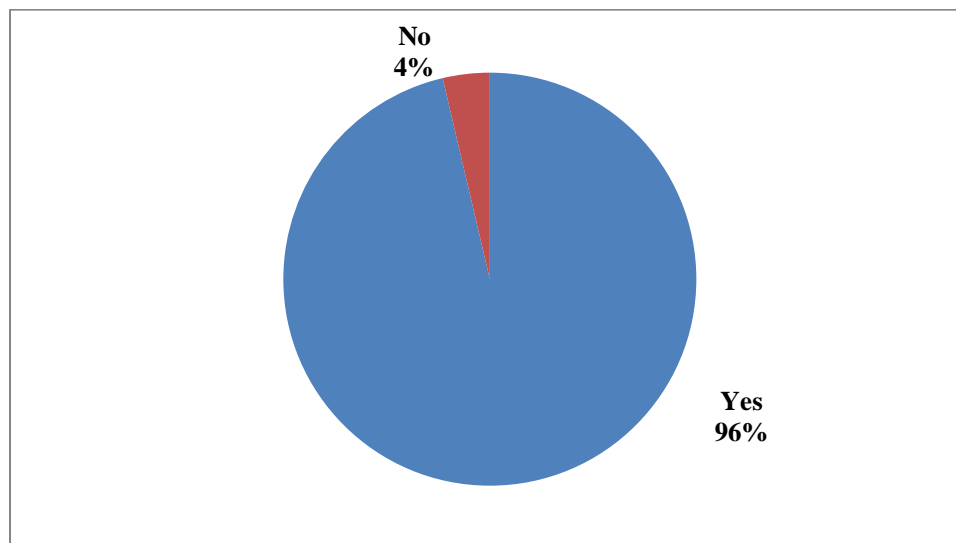
Most of the families do not accept if their child starts behaving in ways that are considered inappropriate. After rejection by their family, they lose their identity and face many challenges and live their entire life in fear of discrimination and stigma, but a Guru or Nayak gives them protection and shelter. The Gurus of Transgender be recognized as guardian and be given more power.

Table 4.6
Live with Guru

Particular	Frequency	Percentage (%)
Yes	289	96.33
No	11	03.67
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.6
Live with Guru



(Source: Compiled by Researcher)

Table 4.6 shows how many Transgender live with their Guru. It indicates that more than 95 percent of respondents i.e. 289 are live with their Guru. Only 3.67 percent Transgender are not living with their Guru.

The above explanation it indicates that the guru and chela tradition of Transgender Community is existence in study area.

4.2.7 Guru:

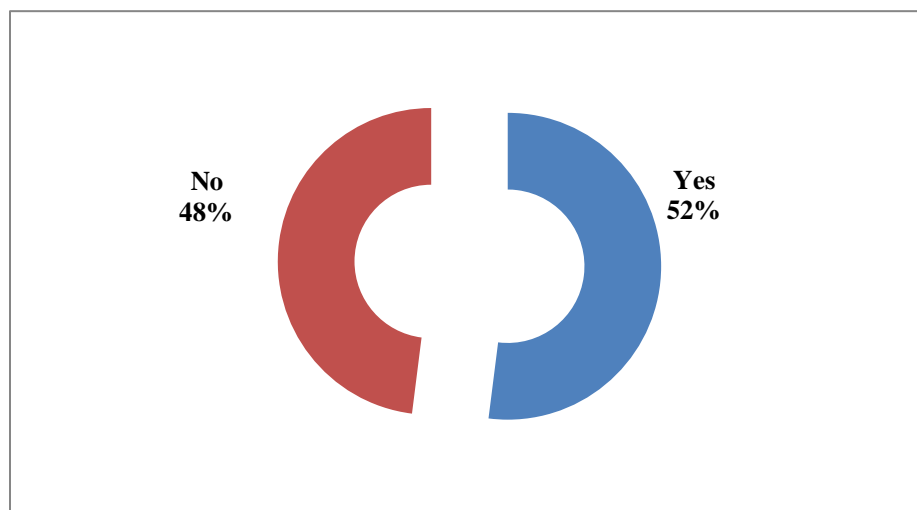
The community works on a discipleship lineage system. To be accepted into the community, a Transgender *guru* initiates a person through adoption into the non-biological Transgender kinship network. This network is affiliated to a symbolically organized housing system of Transgender *gharanas* that function as an internal system of segregation within the communities.

Table 4.7
Became a Guru

Particular	Frequency	Percentage (%)
Yes	156	52.00
No	144	48.00
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.7
Became a Guru



(Source: Compiled by Researcher)

Table 4.7 shows that, how many Transgender are became Guru. Out of 100 percent Transgender 52 percent i.e. 156 respondents are become Guru. And 144 respondents i.e. 48 percent Transgender are not guru.

The above explanation clears that in Transgender gharanas guru plays an important role as a head of house.

4.2.8 Guru - Chela System:

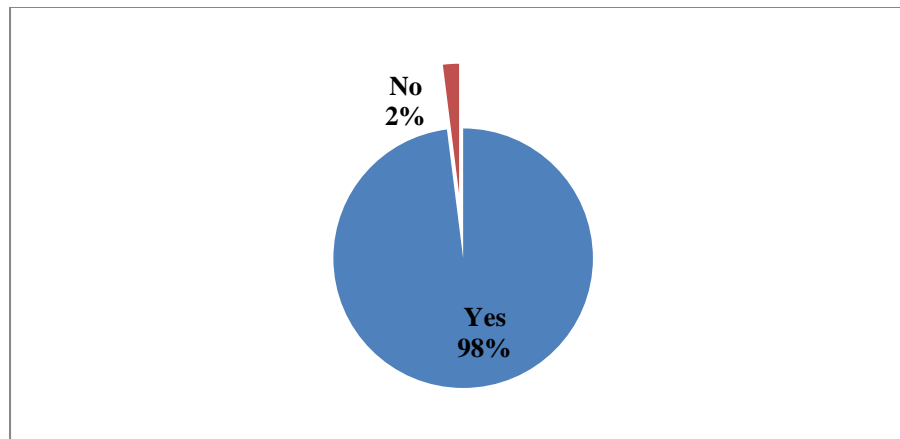
The guru, is like an elder in a family, it expected to caring of their chela's and fulfill their needs and the chela is expected to give respect to the guru's and obedience to the guru and give their earnings. Through the relationship of chela and guru, the chelas of a guru are like sisters. Every Transgender joins the community under the sponsorship of a guru, who is ideally guru for life. Gurus also provide the trust and umbrella under which transgender earn a living, as financial and economic territories among Transgender all come under the control of a their guru.

Table 4.8
Believe on Guru - Chela System

Particular	Frequency	Percentage (%)
Yes	294	98.00
No	6	02.00
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.8
Believe on Guru - Chela System



(Source: Compiled by Researcher)

Table 4.8 reveals that most of the respondents i.e. 294 (98 percent) are believing on Guru Chela system. Only 2 percent respondents do not believe on Guru- Chela Relation.

In the study area it indicates that the most of the respondents are believing on Transgender community's traditions.

4.2.9 Ration Card:

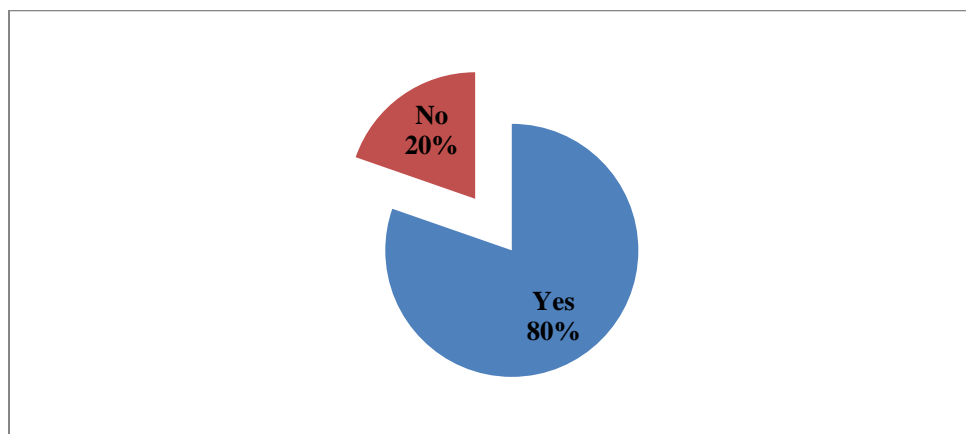
The possession of the social security card shows the economic position of the respondents. A ration card is a document issued under an authority of the State commodities from FPS under Public Distribution System. State Governments are issued unique cards to the various categories of households like Above Poverty Line, Below Poverty Line, and Antyodaya households. Also, they have the responsibility to evaluate periodical assessment and scrutiny of ration cards. An Indian resident may get the application form for making a new ration card from any circle office.

Table 4.9
Having Ration Card

Particular	Frequency	Percentage (%)
Yes	241	80.33
No	59	19.67
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.9
Having Ration Card



(Source: Compiled by Researcher)

Table No. 4.9 indicates how many Transgender having ration card. It is shows that 80.33 percent i.e. 241 respondents having ration card. And 19.97 percent i.e. 59 respondents don't have ration card.

This table indicates that most of the Transgender having ration cards.

4.2.10 Voting Card:

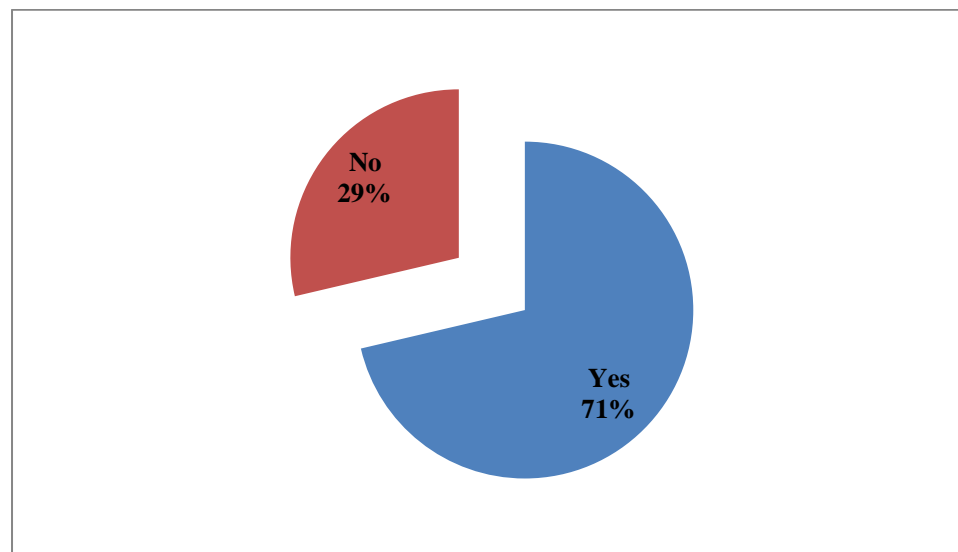
Election Commission of India is issued by voter card. It is an identity document to adult domiciles of India, who have completed the age of 18 years, which primarily serves as an identity proof for Indian people while casting their ballot in the country national, state, municipal and local elections. It also used as age proof, address and general identity.

Table 4.10
Having Voting Card

Particular	Frequency	Percentage (%)
Yes	214	71.33
No	86	28.67
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.10
Having Voting Card



(Source: Compiled by Researcher)

The table indicates how much transgender having voting card. From the above table, it shows that 214 i.e. 71.33 percent respondents having voting card. And 28.67 percent respondents i.e. 86 percent respondents don't have voting cards.

The table indicates that most of the Transgender having voting card.

4.2.11 Aadhar Card:

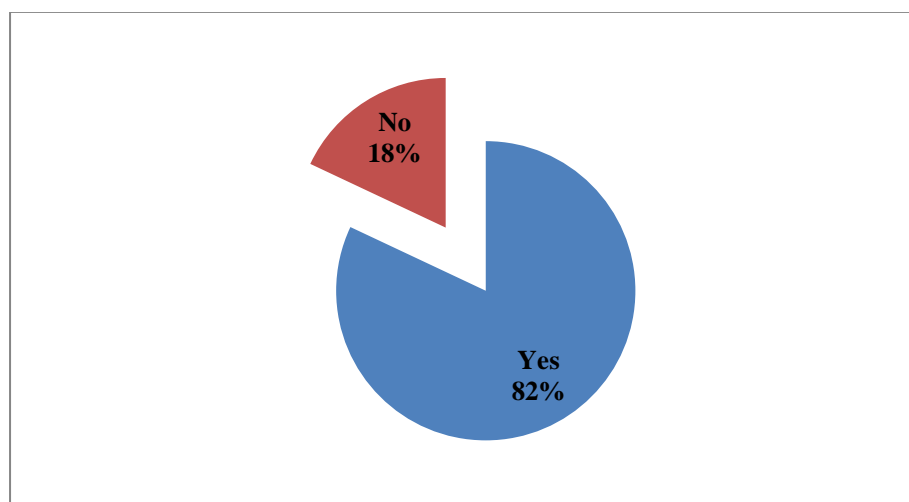
Aadhar Card is a unique identification card. Aadhar card having twelve digits, this number or digits issued by the **UIDAI** to the residents of India. For getting Aadhar card fulfill all conditions and satisfying the verification process laid down by the Authority. Any resident of India, irrespective of age and gender and any individual may voluntarily enroll to obtain Aadhar number. Aadhar Card is very used as proof as a document.

Table 4.11
Having Aadhar Card

Particular	Frequency	Percentage (%)
Yes	246	82.00
No	54	18.00
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.11
Having Aadhar Card



(Source: Compiled by Researcher)

Above table shows how many respondents having Aadhar Card with them. More than 80 percent i.e. 246 respondents having Aadhar card. 18 percent i.e. 54 respondents don't have Aadhar card.

As an Indian citizen each and every individual have an aadhar card. But Transgender faced so many problems for Aadhar Card. Still all Transgender don't have Aadhar card.

4.2.12 At What Age you Realize:

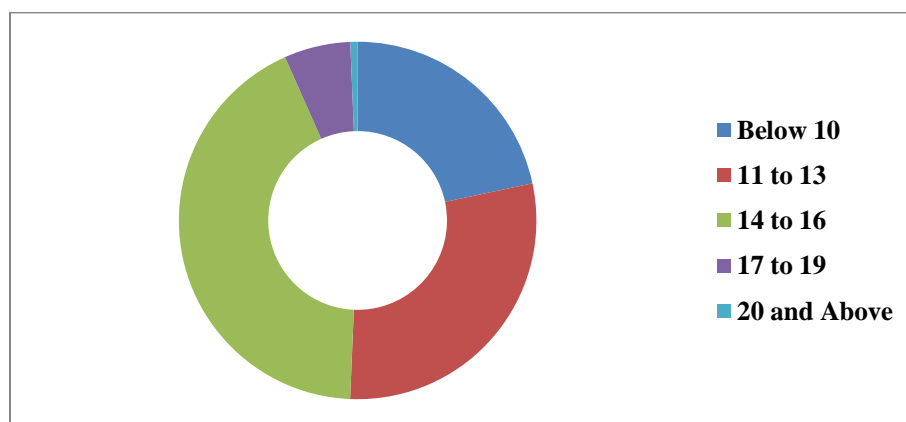
Generally when the child realize they are neither men nor women that time they immediately converted into Transgender. In childhood such type of children's act and dress like opposite. When the situation is unassisted then they leave their families and stay alone after than they slowly converted into Transgender.

Table 4.12
At What Age you Realize

Age Group	Frequency	Percentage (%)
Below 10	65	21.67
11 to 13	87	29.00
14 to 16	128	42.67
17 to 19	18	06.00
20 and Above	2	00.66
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.12
At What Age you Realize



(Source: Compiled by Researcher)

The above table indicates 42.67 percent i.e. 128 respondents realized at the age of 14 to 16. 29 percent respondents realized in between 11 to 13 years old. 65 respondents realized at the below 10 years. 6 percent respondents realized in between 17 to 19 years. Only 2 respondents realized above 20 years as a transgender. Most of the transgender realized as a Transgender in between 14 to 16 age.

4.2.13 At What Age You Leave Family:

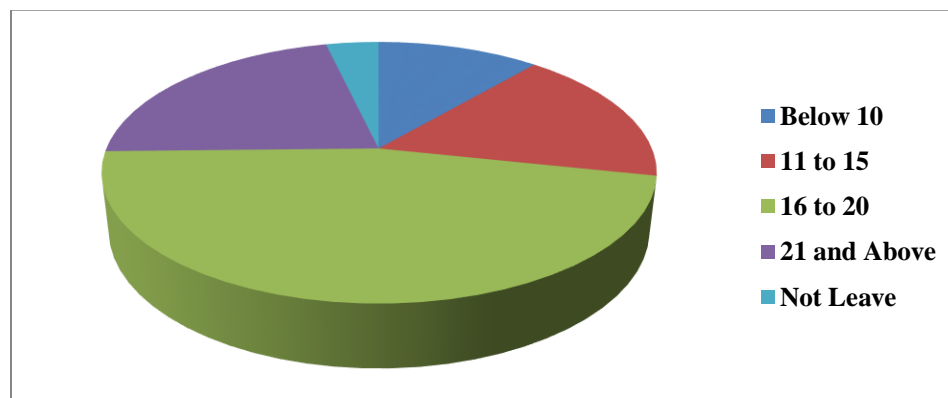
Family is a very important part of human life. When Transgender realize their sexuality and they know about the reality, they tell reality to their family. Because of mentality of society, their family not accepts it. Due to torture of society, relatives and family, transgender leave their family.

Table 4.13
At What Age You Leave Family

Age Group	Frequency	Percentage (%)
Below 10	34	11.33
11 to 15	51	17.00
16 to 20	139	46.33
21 and Above	65	21.67
Not Leave	11	03.67
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.13
At What Age You Leave Family



(Source: Compiled by Researcher)

From the above table, it shows that 139 respondents leave their family at the age of 16 to 20 years. 21.67 percent of respondents leave their family at the age of 21 and above. 34 respondents separated from their family at the age of below 10 years. Only 3.67 percent of respondents are living with their family.

Most of the respondents are separated and leave without their family.

4.2.14 Family Business:

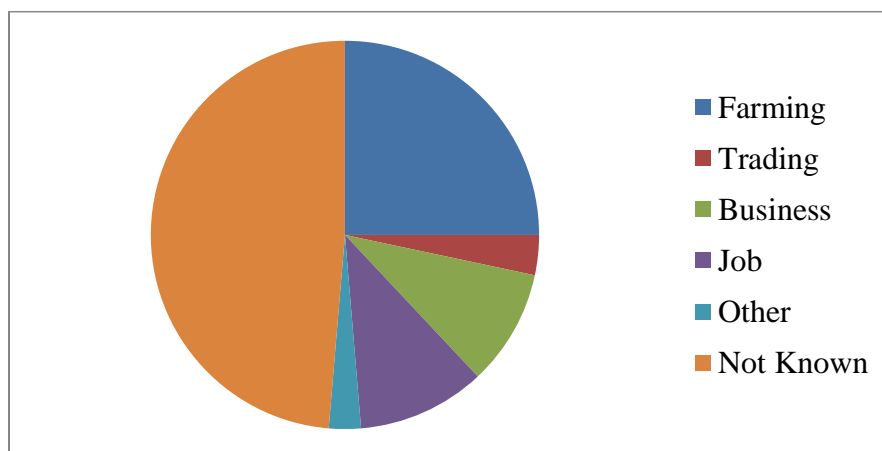
Family business shows the financial background of every person. Family businesses like farming, business, trading or *Hindu* undivided family business such types of businesses are more affected on the thinking, efficiency of a person. Thus, family business is taken into consideration by the researcher in this study.

Table 4.14
Family Business

Nature of Work	Frequency	Percentage (%)
Farming	75	25.00
Trading	10	03.33
Business	29	09.67
Job	32	10.67
Other	8	02.66
Not Known	146	48.67
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.14
Family Business



(Source: Compiled by Researcher)

Table 4.14 is showing that family businesses of the respondents. In the study area 48.67 percent respondents don't know about their family business. Here 75 and 10 respondent's family doing farming and trading respectively. 10.67 percent respondent's parents doing job.

It is observed that all respondents are not live with their families. That's why their family businesses and financial position are not affected on their activities.

4.2.15 Bands (*Gharanas*):

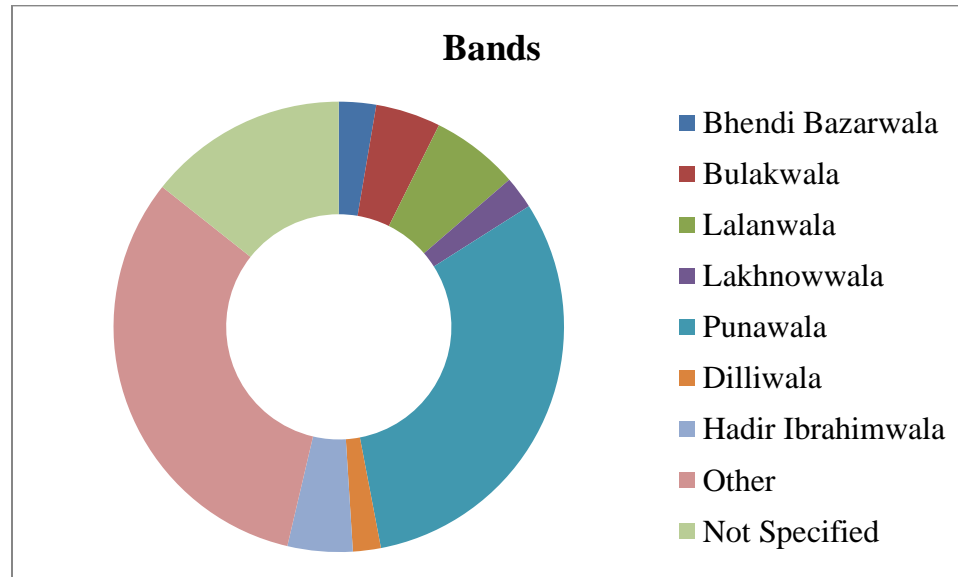
In India shows the amazing unity among the Transgender community. Whole Transgender community are divided into seven bands (*gharanas*) each band having a one leader (*guru, nayak*). All Transgender are related to each band and follow the rules and regulations of related band.

Table 4.15
Bands (*Gharanas*)

Bands	Frequency	Percentage (%)
Bhendi Bazarwala	8	02.67
Bulakwala	14	04.67
Lalanwala	19	06.33
Lakhnowwala	7	02.33
Punawala	93	31.00
Dilliwala	6	02.00
Hadir Ibrahimwala	14	04.67
Other	96	32.00
Not Specified	43	14.33
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.15
Bands (Gharanas)



(Source: Compiled by Researcher)

It is very clear picture in table 4.15 that 96 respondents are related to any with other bands. 31 percent Transgender are related to the *punawala* band. Only 2 and 2.67 percent Transgender are related to *Dilliwala* and *Bhendi Bazarwala* bands respectively. Only 7 and 14 respondents are related to *Lakhnowwala* and *Hadir Ibrahimwala* band respectively. In research area shows that 11 percent respondents are related with *Lalanwala* and *Bulakwala* Bands. And 43 respondents are not specified their band.

It is observed that most of respondents are related to the other bands. Near to that, respondents are belongs from *punawala* band. Because of Pune city is nearby study area. In *hadir ibrahimwala* band all respondents are Muslim. *Dilliwala*, *Lakhnowwala* and *Bhendi Bazarwala* bands are not famous in Maharashtra. That's why only few respondents are related to such bands.

4.2.16 Satisfied with this Life:

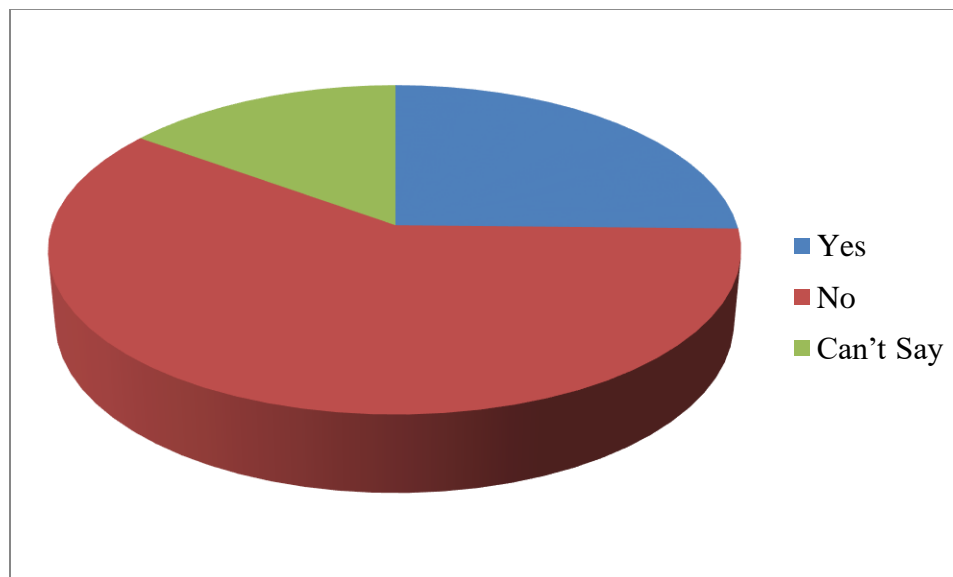
The most of Transgender people are not satisfied regarding their life. Because of they are neither men nor women it is natural, but society not accept them. Because of this, they are in stress.

Table 4.16
Satisfied with this Life

Particular	Frequency	Percentage (%)
Yes	76	25.33
No	179	59.67
Can't Say	45	15.00
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.16
Satisfied with this Life



(Source: Compiled by Researcher)

Table 4.16 reveals that most of the respondents 179 i.e. 59.67 percent respondents are not satisfied with their life. 25.33 percent respondents are satisfied with their family. 45 respondents not specified about they satisfied or not.

Transgender community accepted their real situation. In the study area all respondents are not live with their families; they leave their families and stay alone. And because of social and economical factors also affected on their life. Hence, most of the respondents are not satisfied.

4.2.17 Nature of Work:

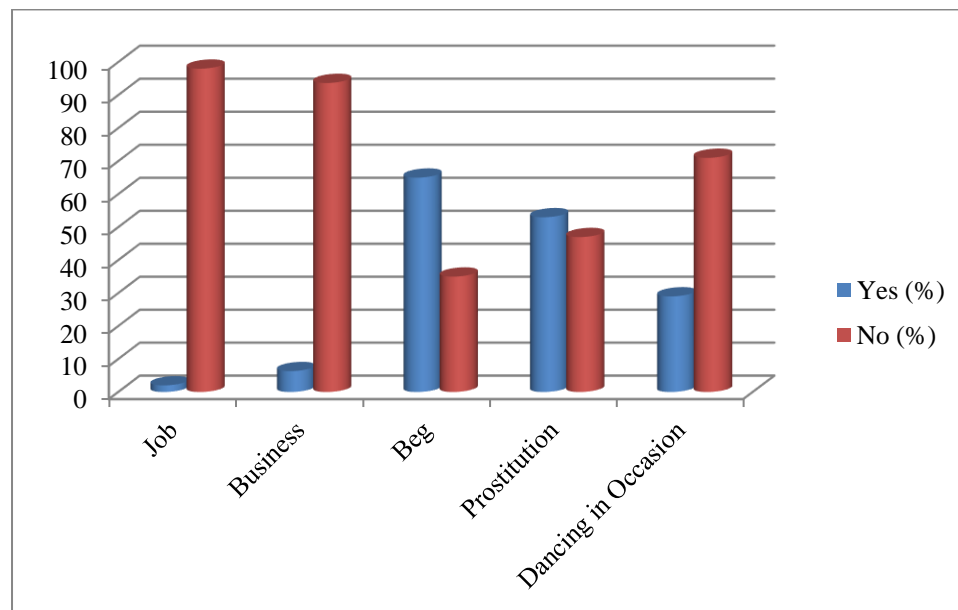
Nature of work of every person is playing very important role in the financial position. The level of earning and income is totally depending upon the nature of work. Thus, nature of work is taken into consideration by the researcher in this study.

Table 4.17
Nature of Work

Nature of Work	Yes (%)	No (%)
Job	6 (02.00)	294 (98.00)
Business	19 (06.33)	281 (93.67)
Beg	195 (65.00)	105 (35.00)
Prostitution	159 (53.00)	141 (47.00)
Dancing in Occasion	87 (29.00)	213 (71.00)

(Source: Compiled by Researcher)

Figure 4.17
Nature of Work



(Source: Compiled by Researcher)

Table no. 4.17 is depicts that nature of work of respondents. 65 percent i.e. 195 respondents earn money with the help of beg in various famous places and trains. 53 percent i.e. 159 respondents to do the prostitution. In study area 29 percent respondents

earn money with the help of dancing in various occasions like childbirth and marriage and also at inaugural functions. This set the stage for the custom of *badhai* in which *Transgender* sing, dance and confer blessings. 6.33 percent respondents earning way is business, they do various types of activities like sale tobacco, *guthaka*, *mawa*, etc. in small shops. Only 2 percent respondents are job holder in the study area. Because of there is lack of education.

4.2.18 Reason for Selection of Work:

Every man kind on the earth wants to engage in work from where he can get salary or wages to show his existence. Getting work anywhere is related with any one reason. Situation decides where to work. If situation is good then person will get job as like. There are more reasons to choose any work for e.g. Education, Unemployment, Interest and poverty etc.

Table 4.18

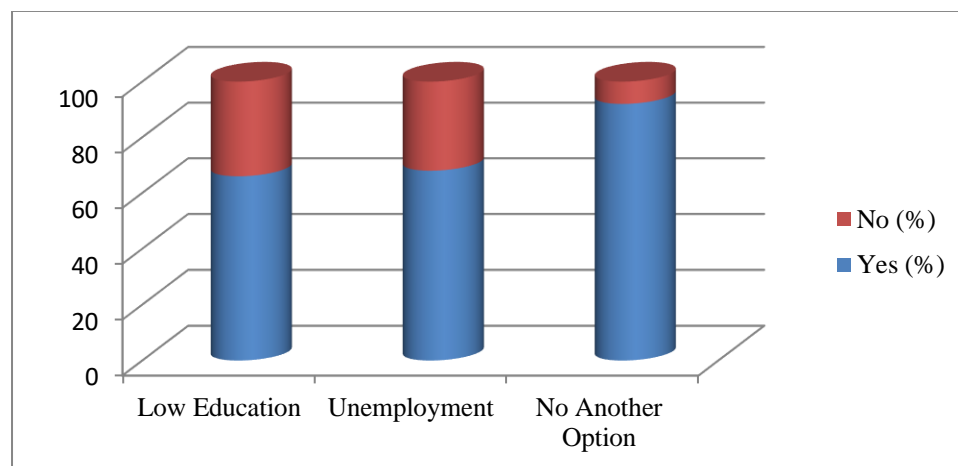
Reason for Selection of Work

Reasons	Yes (%)	No (%)
Low Education	198 (66.00)	102 (34.00)
Unemployment	204 (68.00)	96 (32.00)
No Another Option	276 (92.00)	24 (08.00)

(Source: Compiled by Researcher)

Figure 4.18

Reason for Selection of Work



(Source: Compiled by Researcher)

In table no. 4.18 clear that the reasons for selection of work. 66 percent respondents select the above nature of work; because of they have low education. Now-a-day in India lot of unemployment are created that's why 204 respondents chooses unethical nature of work. And near half of the respondents in study area i.e. 276 i.e. 92 percent respondents selected such type of work because it is observed that no any another option or way are there as well as Transgender community is not given respect in the society.

4.2.19 Having Bank Account:

To measure financial position or financial inclusion, it is very important that measurement of bank transactions. If any person is having bank account, if he is making transactions regularly then it can be said that they are having financial knowledge.

Table 4.19

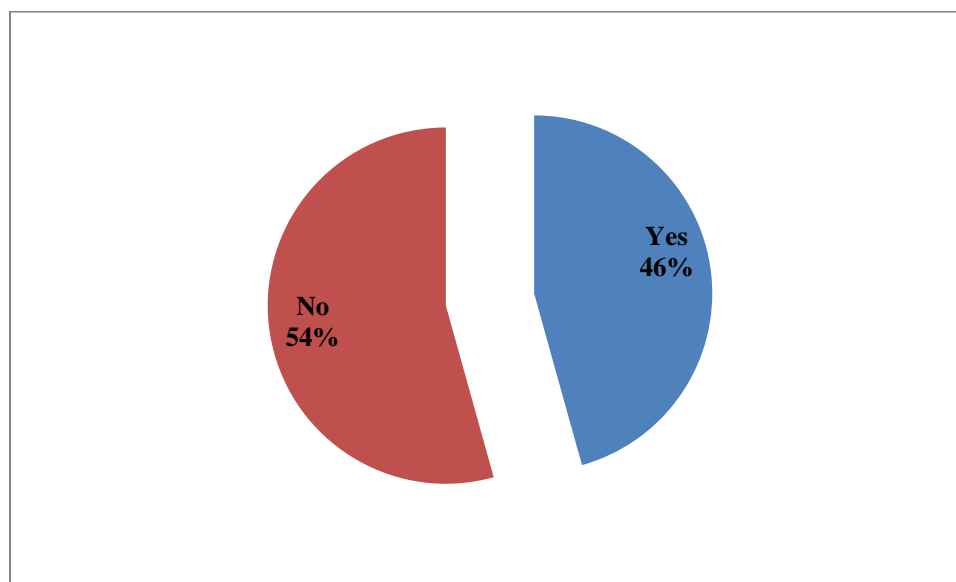
Having Bank Account

Particular	Frequency	Percentage (%)
Yes	137	45.67
No	163	54.33
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.19

Having Bank Account



(Source: Compiled by Researcher)

Table 4.19 is showing that how many respondents having bank account. Only 45.67 percent i.e. 137 respondents are having bank account. And 54.33 percent i.e. 163 respondents are not having bank account.

To have a bank account shows that, the person is aware about banking services and they have financial literacy. They are able to do bank transactions. Awareness about the banking services is only 45.67 percent in the study area.

4.2.20 Having ATM Card:

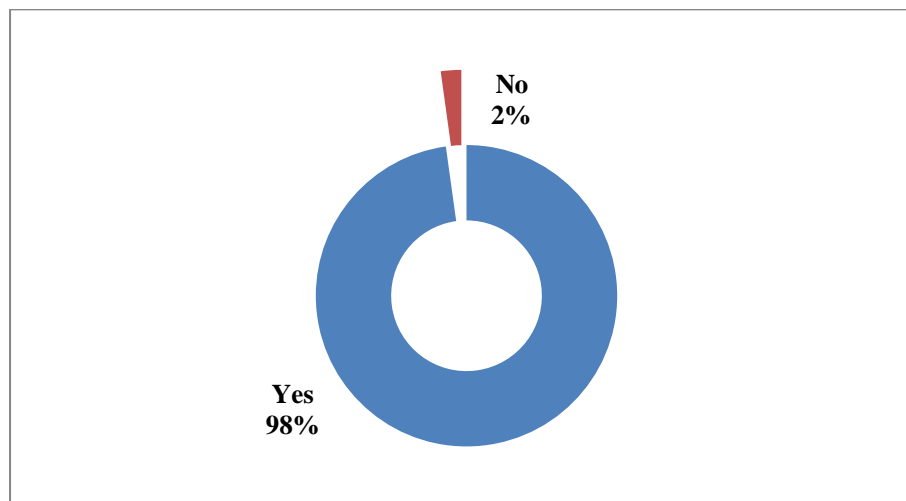
Now a day's everyone is using ATM card. An ATM card issued by the financial institutions and banks, it is a payment card or dedicated payment card. ATM card enables a customer to access their financial accounts. It is an automated teller machines (ATMs) and to make approved point of purchase retail transactions.

Table 4.20
Having ATM Card

Particular	Frequency	Percentage (%)
Yes	134	97.81
No	3	02.19
Total	137	100.0

(Source: Compiled by Researcher)

Figure 4.20
Having ATM Card



(Source: Compiled by Researcher)

It is evident from the above table that how many respondents having ATM card. 97.81 percent i.e. 134 respondents having ATM card. 2.19 percent i.e. 3 respondents do not have ATM card. Most of Transgender having ATM card.

4.2.21 Having Debit Card:

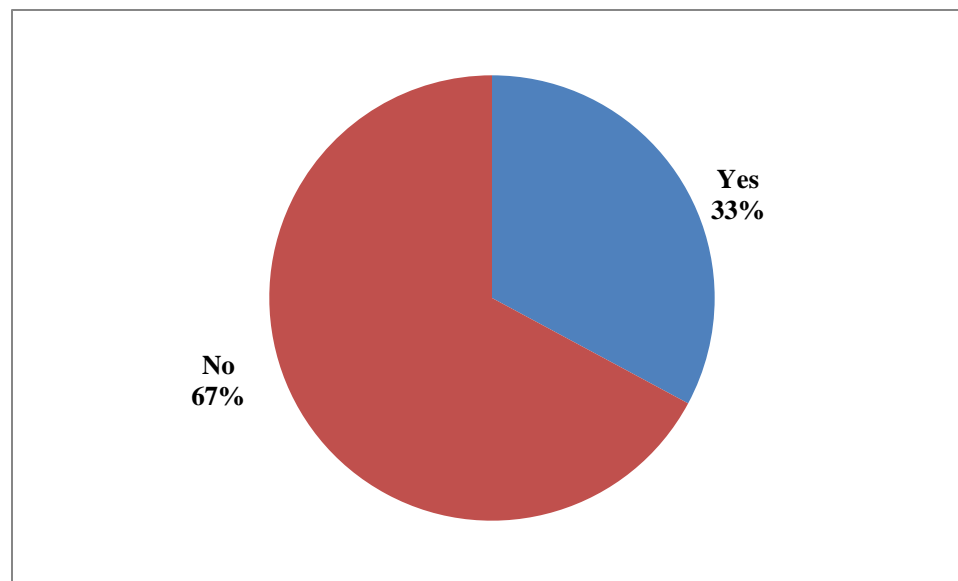
A debit card issued by the financial institutions and banks to their customers, it is a payment card it deducts money directly from a bank account of a consumer. Debit cards is very essential for eliminate the need to carry physical cheque and cash to make purchases directly from your savings. Debit cards are designed for customers who like to pay by plastic card but do not want credit.

Table 4.21
Having Debit Card

Particular	Frequency	Percentage (%)
Yes	45	32.85
No	92	67.15
Total	137	100.0

(Source: Compiled by Researcher)

Figure 4.21
Having Debit Card



(Source: Compiled by Researcher)

Table no. 4.21 is depicts that how many Transgender having debit card. 67.15 percent i.e. 92 respondents do not have debit card. 45 respondents are having debit card i.e. 32.85 percent. Most of the respondents do not having debit card.

4.2.22 Having Credit Card:

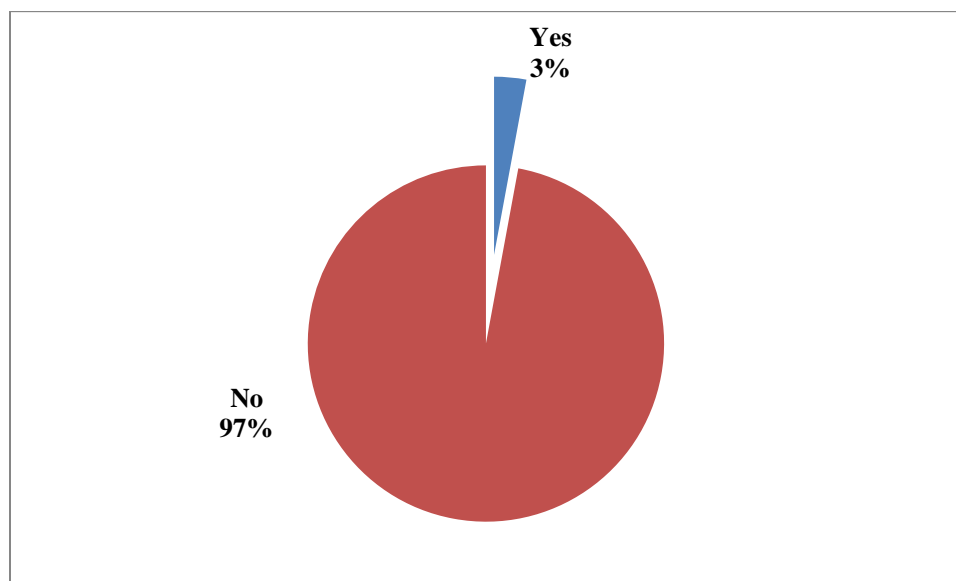
A credit card is a tool for payment, it issued by the various banks and financial institutions to their customers for online payment and credit payments. This is a tool of buying on credit basis from merchant and cardholders promise to him for paid their amount. The card issuer (usually a bank or financial institutions) generate a revolving account and grants a line of credit to the client or a cardholder, from which the cardholder can borrowed money for payment to a merchant or as a cash advance.

Table 4.22
Having Credit Card

Particular	Frequency	Percentage (%)
Yes	04	02.91
No	133	97.09
Total	137	100.0

(Source: Compiled by Researcher)

Figure 4.22
Having Credit Card



(Source: Compiled by Researcher)

Table 4.22 reveals that most of the respondents 97.09 percent i.e. 133 respondents do not having credit card. Only 4 percent respondents having credit card i.e. 2.91 percent. Most of the Transgender do not having credit card.

4.2.23 Monthly Income:

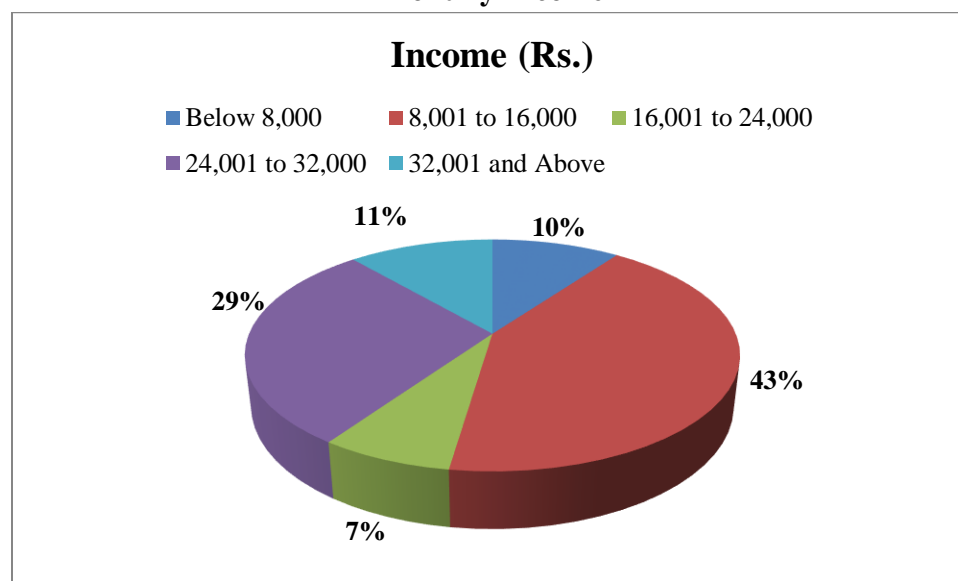
Income is the main factor affecting people’s financial position, because all possible activities of human’s economic aspect are depended upon income of the person. Income may come from various sources, like salary, wages, from house property, capital gains, agriculture and other. To increase financial position income is playing lead role.

Table 4.23
Monthly Income

Income (Rs.)	Frequency	Percentage (%)
Below 8,000	30	10.00
8,001 to 16,000	127	42.33
16,001 to 24,000	22	07.33
24,001 to 32,000	87	29.00
32,001 and Above	34	11.34
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.23
Monthly Income



(Source: Compiled by Researcher)

It is very clear picture in table 4.23 that monthly income of respondents. In the study area only 10 percent respondents earn money bellow Rs. 8,000. Most of 127 respondents i.e. 42.33 percent earn money between Rs. 8,001 to 16,000. 87 respondents monthly income is between 24,001 to 32,000. 11.34 percent respondents are having very high income i.e. Rs. 32,001 and above.

Financial position of any person is depending upon their income. Income is important parameters of measure the financial position. In the case of Transgender community there is neither any legal source of finance nor job opportunity. But those peoples earn income very well with the help of beg in famous places and trains, prostitution, dancing in various occasions.

4.2.24 Opinion about Expected Monthly Income:

In this study researcher frame basically three objectives and the main objective is measure the position of financial inclusion of respondents. That's why the data analyzed regarding opinion of respondents about standard monthly income.

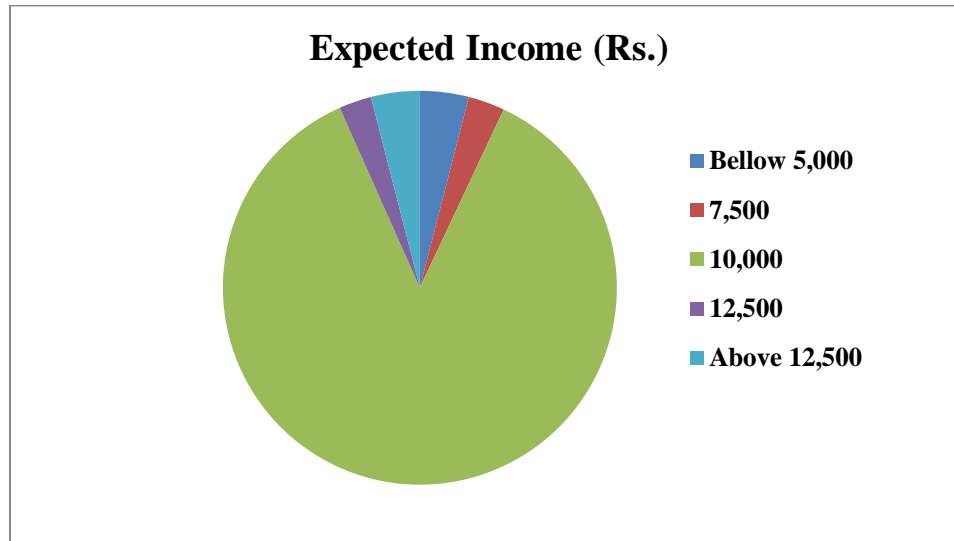
Table 4.24

Opinion about Expected Monthly Income

Expected Income (Rs.)	Frequency	Percentage (%)
Bellow 5,000	12	04.00
7,500	9	03.00
10,000	259	86.33
12,500	8	02.67
Above 12,500	12	04.00
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.24
Opinion about Expected Monthly Income



(Source: Compiled by Researcher)

Table 4.24 indicates that opinion of respondents regarding expected monthly income. In the study area 259 respondents said that Rs. 10,000 is required monthly income for live satisfy daily life. 3 percent respondents are agree with Rs. 7,500 is a satisfied amount required for their daily life. 2.67 percent respondents agreed that Rs. 12,500 is satisfied amount required for their daily life. Only 12 respondent said that bellow Rs. 5,000 and above Rs. 12,500 respective amount is required for living.

It is observed that most of respondents are agree with Rs. 10,000 is satisfied amount for living their daily life.

4.2.25 Monthly Expenses:

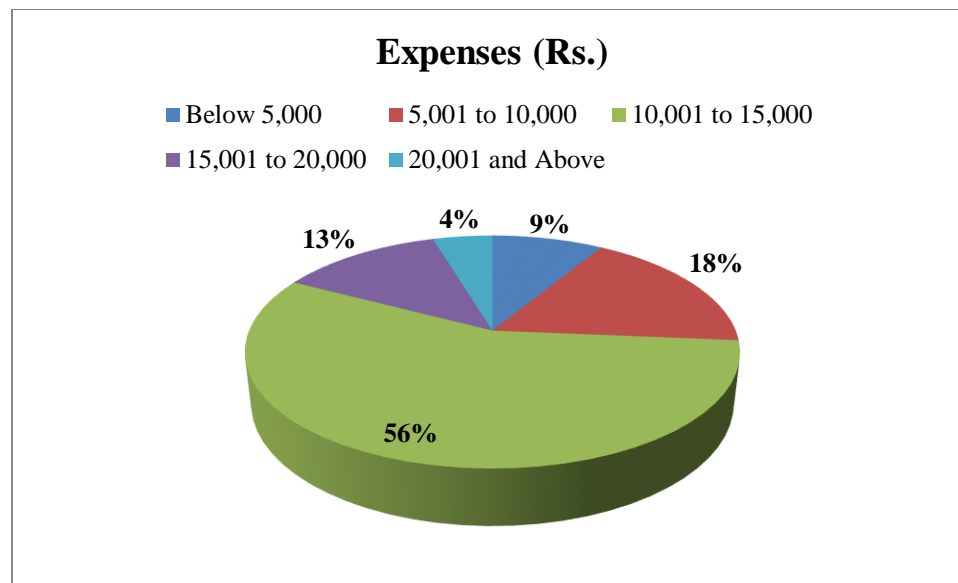
For satisfied daily wants and need every individual have spent some proportion of their income. It is termed as expenses. And the expenses of month is known as monthly expenses.

Table 4.25
Monthly Expenses

Expenses (Rs.)	Frequency	Percentage (%)
Below 5,000	26	08.67
5,001 to 10,000	53	17.67
10,001 to 15,000	169	56.33
15,001 to 20,000	38	12.66
20,001 and Above	14	04.67
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.25
Monthly Expenses



(Source: Compiled by Researcher)

Table 4.25 reveals that expenses of the respondents on their needs. 4.67 percent respondents spend high amount on their primary and luxury needs between Rs. 20,001 and above. More than half of respondents i.e. 169 spend their money in between 10,001 to 15,000. 26 respondents spend their money bellow Rs. 5,000. And 17.67 percent respondents expend their money between Rs. 5,001 to 10,000. 38 respondents spend their money between Rs. 15,001 to 20,000.

Researcher has observed that most of the respondents spend money on their needs like hairstyle, non-veg food, ornaments, cosmetics, toiletries, entertainment, vices and bad habits etc.

4.2.26 Opinion about Expected Monthly Expenses:

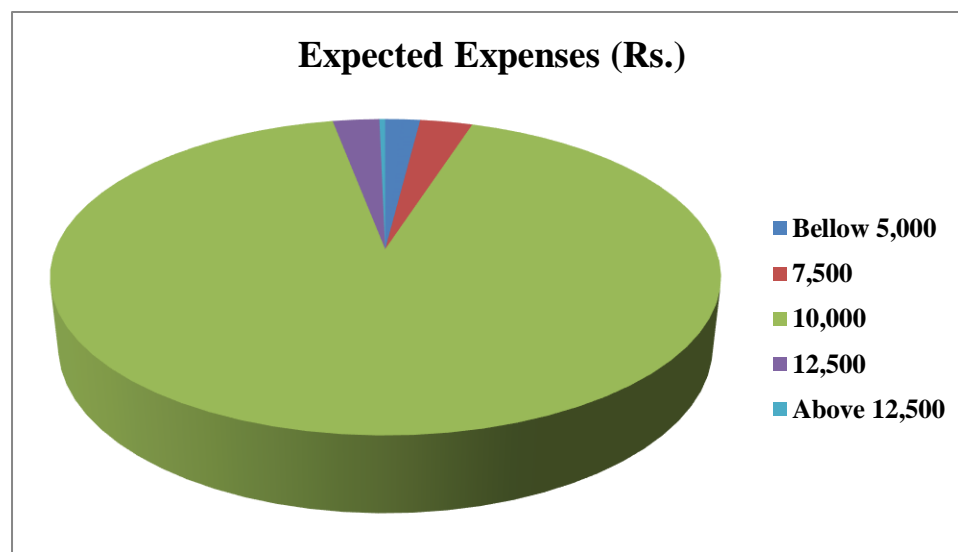
According to objective of the study, measure financial position of transgender is required. Hence, researcher asked question about expected monthly expenses, it specified their monthly need of funds.

Table 4.26
Opinion about Expected Monthly Expenses

Expected Expenses (Rs.)	Frequency	Percentage (%)
Bellow 5,000	6	02.00
7,500	9	03.00
10,000	276	92.00
12,500	8	02.67
Above 12,500	1	00.33
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.26
Opinion about Expected Monthly Expenses



(Source: Compiled by Researcher)

Table 4.26 is related to opinion of respondents regarding expected monthly expenses for fulfill their all needs. In the study area 92 percent respondents said that Rs. 10,000 is sufficient for fulfill their daily needs. Only one respondent is agree with above Rs. 12,500 is satisfied amount on spend for daily life. 2 percent respondents are satisfied with bellow Rs. 5,000 utilizes for their daily life. 9 and 8 respondents are satisfied with Rs. 7,500 and Rs. 12,500.

It is observed that in the case of required standard expenses most of the respondents are agree with Rs. 10,000 is satisfied amount for fulfill their needs.

4.2.27 Monthly Saving:

Saving is the source for making the future bright. Savings can be made from the income received. When any person gets any income then he/ she expend some amount on his needs and remaining amount is transferred to savings if any. Savings can be used for their betterment in future. For e.g. if he wanted to purchase any asset and he have not enough money then he made savings and after making enough savings he purchase that asset. More savings are equal to better future. When income is greater than expenses, people make provision of saving.

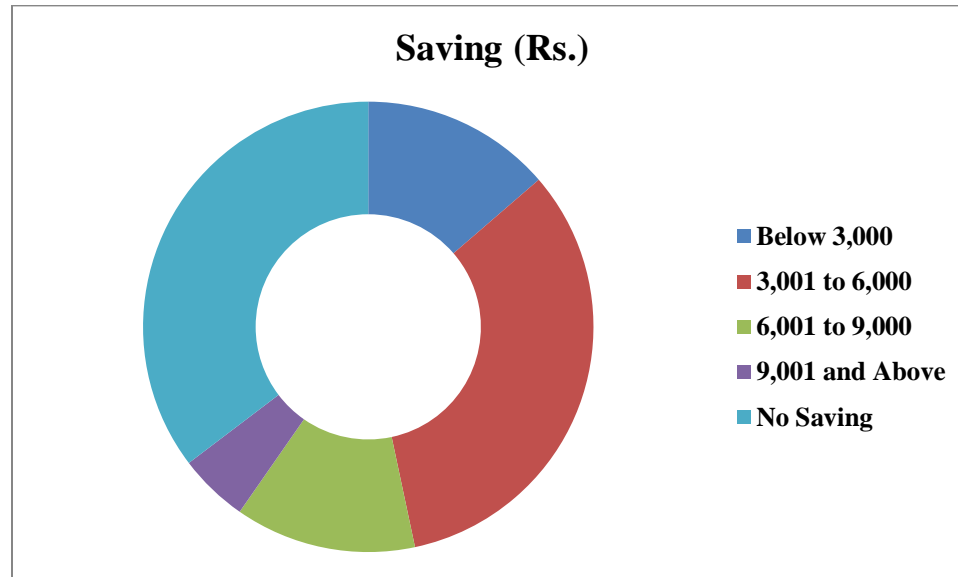
$$\text{Savings} = \text{Income} - \text{Expenses}$$

Table 4.27
Monthly Saving

Saving (Rs.)	Frequency	Percentage (%)
Below 3,000	41	13.67
3,001 to 6,000	99	33.00
6,001 to 9,000	39	13.00
9,001 and Above	15	05.00
No Saving	106	35.33
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.27
Monthly Saving



(Source: Compiled by Researcher)

In table no. 4.27 shows that saving from income of respondents. 35.33 percent respondents spend all money on their needs. That's why they not save money. 33 percent respondents save money between Rs.3,001 to 6,000. Near 13 percent respondents save their money below 3,000 and 6,001 to 9,000 respectively. In the study area 5 percent respondents saving large amount i.e. between Rs. 9,001 and above. It is observed that mostly respondents save money themselves.

4.2.28 Source for Saving:

Source of saving means in which type the savings are made in savings account, in post office, in fixed deposit, in LIC etc. If savings are made then it is very essential that the savings are to be made in a proper way and for that respondents has some knowledge about various ways to invest. Smart saving makes future smart.

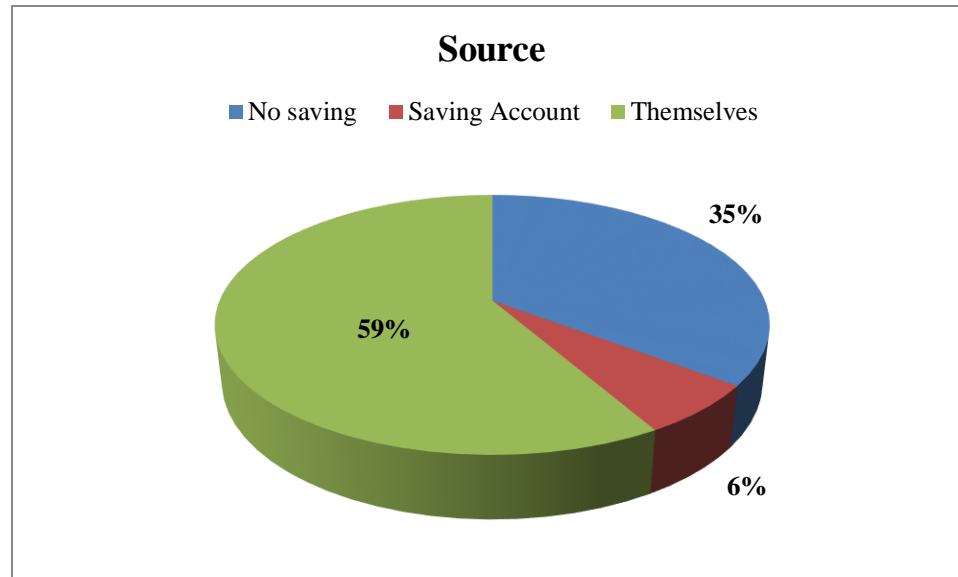
Table 4.28
Source for Saving

Source	Frequency	Percentage (%)
No saving	106	35.33
Saving Account	19	06.33

Themselves	175	58.34
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.28
Source for Saving



(Source: Compiled by Researcher)

From the table 4.28 it is said that 35.33 percent respondents are not interested to save any amount they expend the whole income of month. 6 respondents i.e. 6.33 percent are showing their interest to invest their money with saving account in bank. Most of 175 respondents save their amount with themselves.

It can be said that most of the respondents save money in their own pocket. Only few respondents save their money in banks. Because of the reasons behind may be interest, not enough money, lack of knowledge about saving etc. There is lack of smart saving in the study area. They do not know any ways of investment.

4.2.29 Investment:

An investment is an item accrued with the goal of generating recognition or income and one type of asset. An investment is the buying of goods or services that are not utilized today but are used in the future for created wealth. An investment is an item that is buy

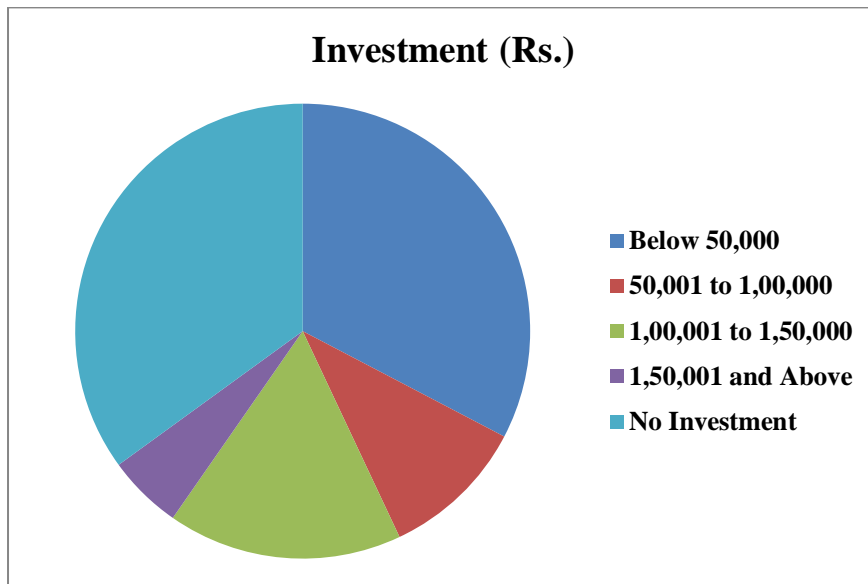
with the hope that it will generate wealth or income in value at some manner in the future and an asset.

Table 4.29
Investment

Investment (Rs.)	Frequency	Percentage (%)
Below 50,000	98	32.67
50,001 to 1,00,000	31	10.33
1,00,001 to 1,50,000	50	16.67
1,50,001 and Above	16	05.33
No Investment	105	35.00
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.29
Investment



(Source: Compiled by Researcher)

Table 4.29 shows investment of respondents. 35 percent respondents are not investing their money because they are not saving their money. 98 respondents investing money below Rs. 50,000. 10.33 percent respondents are investing their money in between 50,001 to 1,00,000. 50 respondents are investing their money 1,00,001 to 1,50,000. Only 5.33 percent respondents are investing their money Rs. 1,50,001.

4.2.30 Investment In:

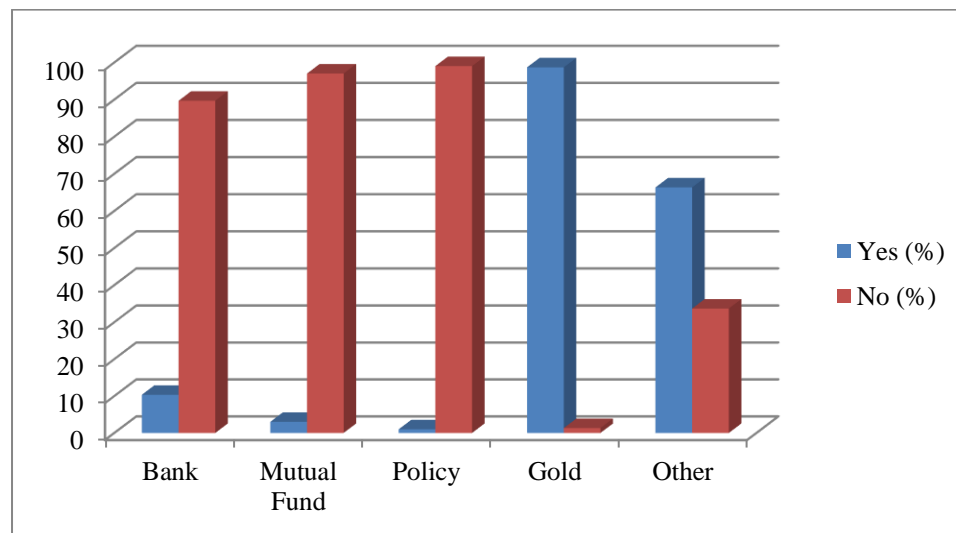
Investment can be defined as a tool, which is brought with the expectation that it will create wealth and income, also value will increase in the future. In an economic sense, an investment is the purchase of assets, which is not use today but will be used in the future to generate wealth.

Table 4.30
Investment In

Source of Investment	Yes (%)	No (%)
Bank	31 (10.33)	269 (89.67)
Mutual Fund	9 (03.00)	291 (97.00)
Policy	3 (01.00)	297 (99.00)
Gold	296 (98.67)	4 (01.33)
Other	199 (66.33)	101 (33.67)

(Source: Compiled by Researcher)

Figure 4.30
Investment In



(Source: Compiled by Researcher)

Table 4.30 shows that respondents are invest in which type of source of investment. 98.67 percent respondents invest their money in gold. 31 respondents are investing their money in bank. 1 percent respondents are investing their money in policy. 9 respondents

are investing their money in mutual fund. 199 respondents invest their money in other source.

4.2.31 Borrowed Loan:

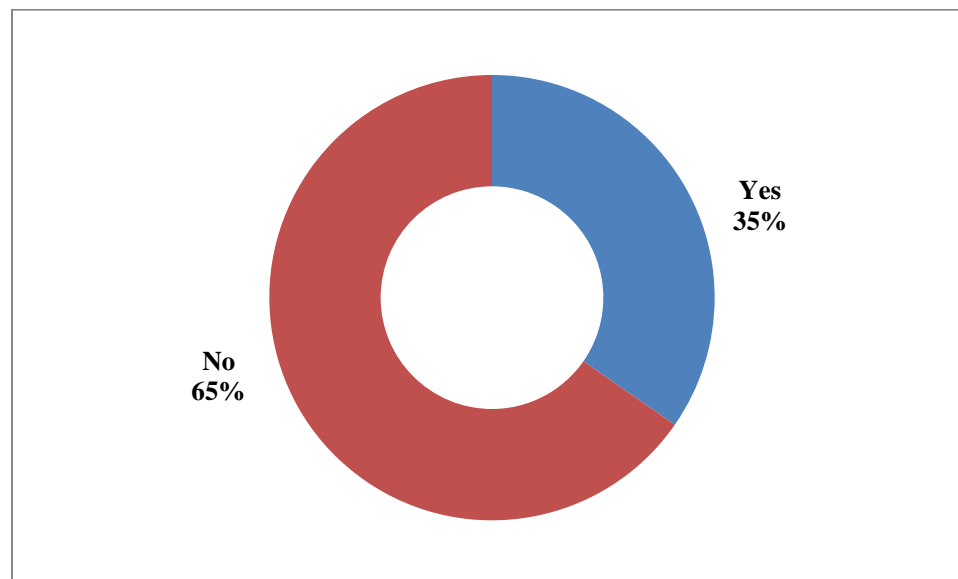
Loan is another major parameter for measuring the financial position. Because now-a-days only those people can get loan, who is having financial support or having any asset as mortgage. Loan is taken to fulfill their needs if they are not fulfilling from their income. If expenses are excess than income then loan is to be taken.

Table 4.31
Borrowed Loan

Particular	Frequency	Percentage (%)
Yes	104	34.67
No	196	65.33
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.31
Borrowed Loan



(Source: Compiled by Researcher)

From table 4.31 it is clear that 65.33 percent (196 respondents) have not taken any loan and 34.67 percent (104 respondents) have taken loan from available source.

From above data it is clear respondents are not interested to take loan, reason is most of the respondents not having bank accounts. Who are having assets they can take loan from bank but who are not having any assets they can approach to the money lenders or friends. It can be said that the respondents in the study area are not doing any other business or job therefore they need not any extra amount for any purpose, they need only few amounts for fulfill their needs.

4.2.32 Amount of Loan:

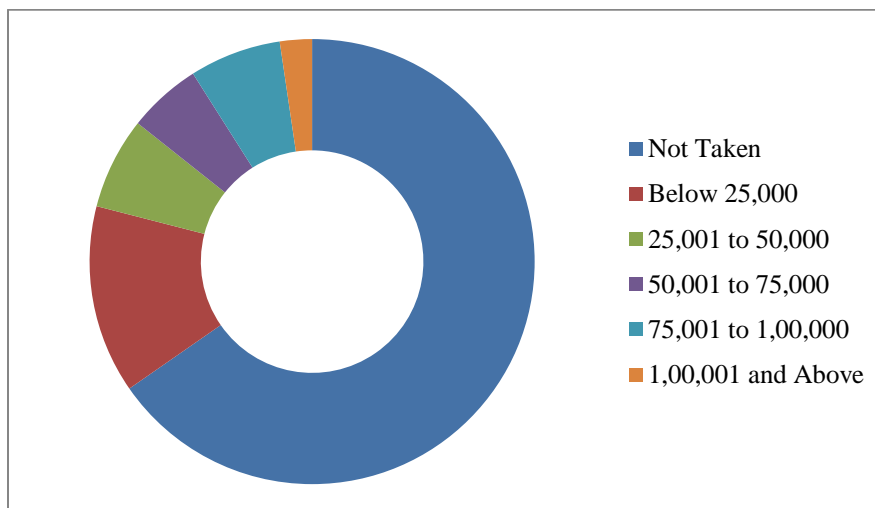
Transgender has taken loan as per their needs and their requirements. Their needs are very specific like health problem, buy any assets or buy vehicle for their daily travelling. Hence, they borrowed small amount from banks, financial institutions or their friends.

Table 4.32
Amount of Loan

Loan (Rs.)	Frequency	Percentage (%)
Not Taken	196	65.33
Below 25,000	41	13.67
25,001 to 50,000	20	06.67
50,001 to 75,000	16	05.33
75,001 to 1,00,000	20	06.67
1,00,001 and Above	7	02.33
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.32
Amount of Loan



(Source: Compiled by Researcher)

Table 4.32 indicates that amount of loan taken from various sources. 196 respondents are not taking loan from any sources. 13.67 percent respondents are taking loan below Rs. 25,000. 25,001 to 50,000 and 75,001 to 1,00,000 in between that 20 respondents are taking loan respectively. 16 respondents are taking loan of Rs. 50,001 to 75,000. Most of the respondents are not taking any loan.

4.2.33 Reason for Taken Loan:

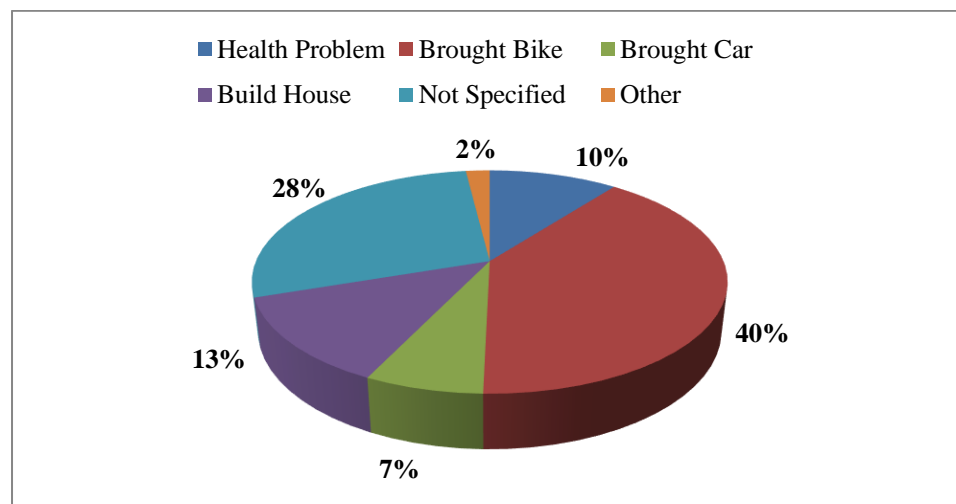
The loan taken by individuals from a bank or financial institution to meet their personal needs. The personal needs may be, health problem and brought assets etc. Transgender taken loan for fulfill there needs from bank or any financial institution or from guru or from friends.

Table 4.33
Reason for Taken Loan

Reasons	Frequency	Percentage (%)
Health Problem	11	10.57
Brought Bike	42	40.39
Brought Car	7	06.73
Build House	13	12.50
Not Specified	29	27.89
Other	2	01.92
Total	104	100.0

(Source: Compiled by Researcher)

Figure 4.33
Reason for Taken Loan



(Source: Compiled by Researcher)

Table 4.33 shows the for what reasons respondents taken loan. 40.39 percent i.e. 42 respondents taken loan for brought bike. 12.50 percent i.e. 13 respondents taken loan for build house. 11 respondents taken loan for health issues. 7 respondents taken loan for brought car. 1.92 percent respondents taken loan for other purposes. 27.89 percent i.e. 29 respondents are not specified the reason of taken loan.

From the above its clear that most of the respondents taken loan for brought bike.

4.2.34 Source for Loan:

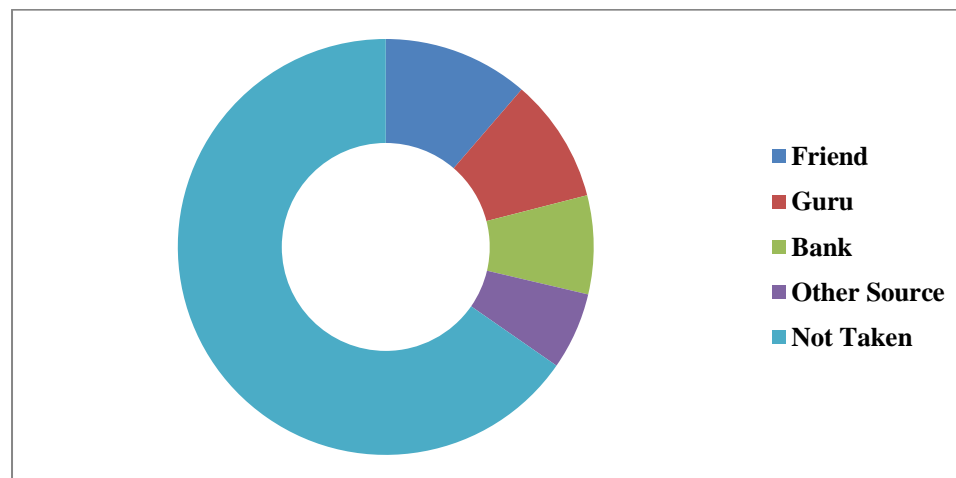
From whom the loans have taken is called as source of loan. There are many sources available in the current scenario. Mostly bank is preferable for loan if mortgage is available and if mortgage is not available then they have to approach to the money lenders.

Table 4.34
Source for Loan

Source	Frequency	Percentage (%)
Friend	34	11.33
Guru	29	09.67
Bank	23	07.67
Other Source	18	06.00
Not Taken	196	65.33
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.34
Source for Loan



(Source: Compiled by Researcher)

Table 4.34 indicates sources of loan. 65.33 percent i.e. 196 respondents are not taken loan from any source. 34 respondents have taken loan from their friends. 9.67 percent i.e. 29 respondents have taken loan from there guru. 7.67 percent respondents taken loan from bank. 18 respondents taken loan from other sources.

The above table clears that most of the respondents not taken loan.

4.2.35 Nature of House:

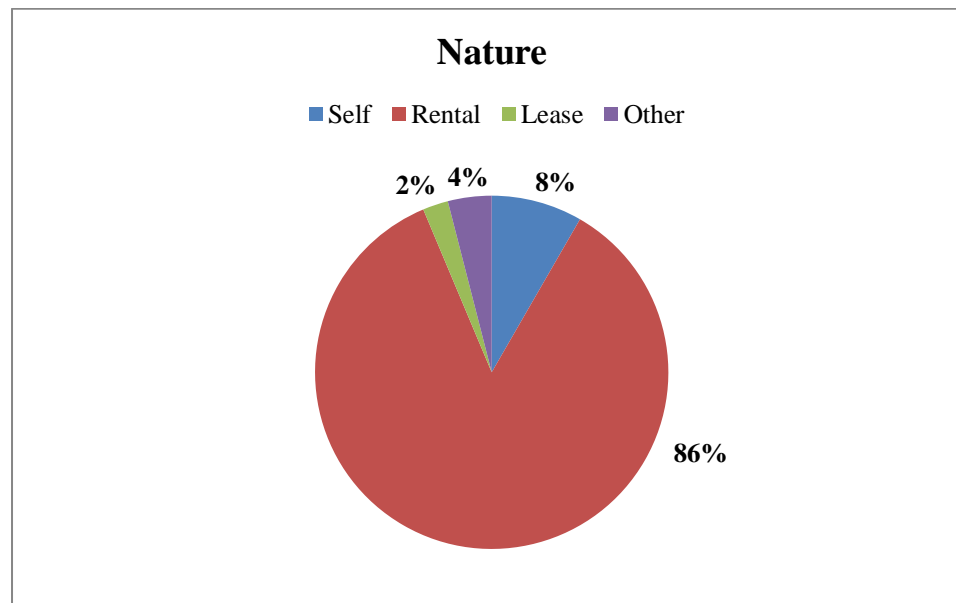
House is a basic need of every individual. There are various types of houses. Its depends upon the financial position and income of an individual. The nature of house includes self, rental and on lease basis etc.

Table 4.35
Nature of House

Nature	Frequency	Percentage (%)
Self	25	08.33
Rental	256	85.34
Lease	7	02.33
Other	12	04.00
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.35
Nature of House



(Source: Compiled by Researcher)

It is evident from the above table that respondents are living in which type of house. Most of the respondents i.e. 85.34 percent respondents are living on rental basis. 25 respondents having there own house. 2.33 percent respondents having house on lease basis. 12 respondents are living under other types.

It is clear that the most of the respondents are living on rental basis.

4.2.36 Having Gold and Ornaments:

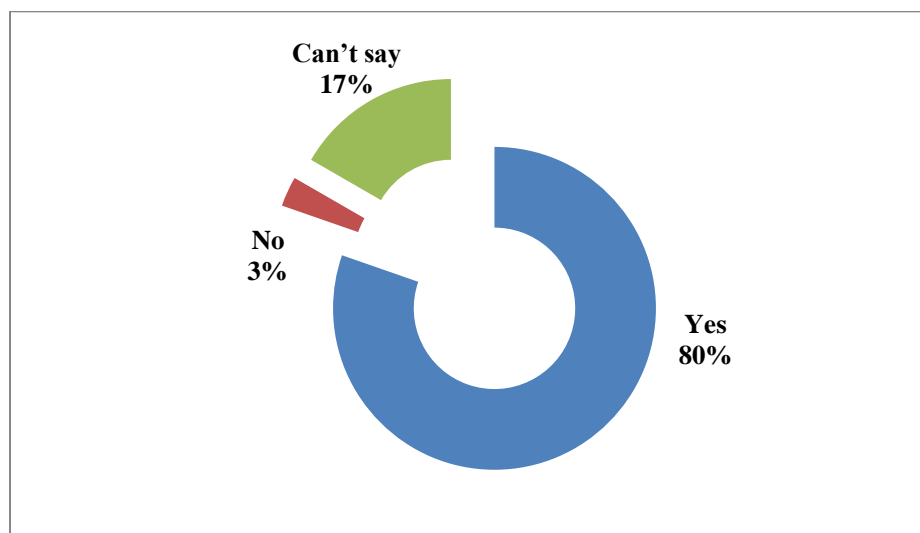
In India there is tradition of gold and ornaments. Likewise, Transgender community people having more craze about gold ornaments and jewelry. They spend and invest more money on gold and ornaments.

Table 4.36
Having Gold and Ornaments

Particular	Frequency	Percentage (%)
Yes	241	80.33
No	9	03.00
Can't say	50	16.67
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.36
Having Gold and Ornaments



(Source: Compiled by Researcher)

The table 4.36 shows that the how many respondents having gold and ornaments. The most of the respondents i.e. 80.33 percent respondents having gold and ornaments. 9 respondents don't have gold and ornaments. 16.67 percent respondents don't said about their jewelry.

It shows the clear picture that the most of the respondents having gold and ornaments.

4.2.37 Having Bike:

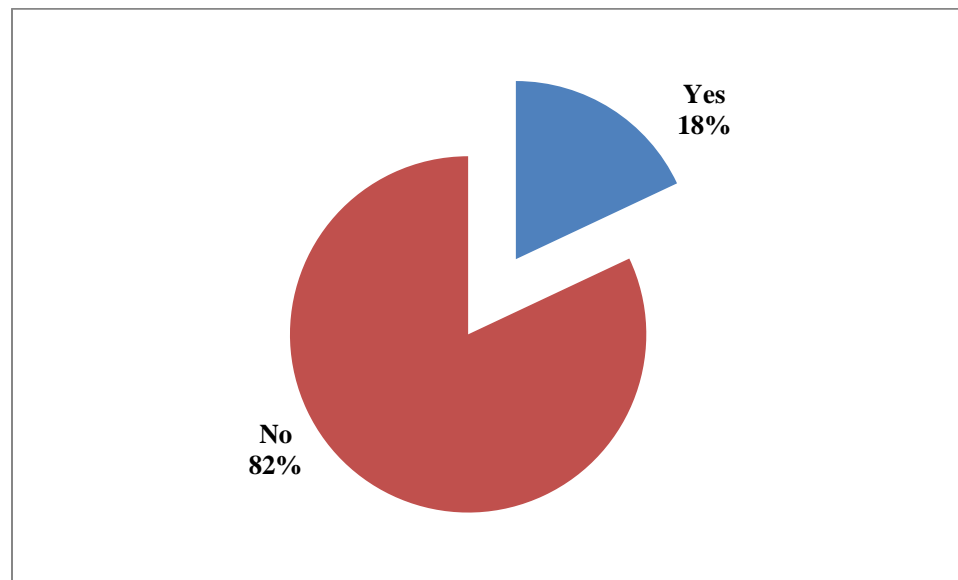
In now a day's bike is very essential. Generally each and every person having bike. Now we see, how many Transgender having bike.

Table 4.37
Having Bike

Particular	Frequency	Percentage (%)
Yes	54	18.00
No	246	82.00
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.37
Having Bike



(Source: Compiled by Researcher)

It is evident from the above table that how many respondents having bike. The most of the Transgender i.e. 246 Transgender don't having bike. And only 18 percent respondents having bike. From the above table it is clear that the most of the respondents don't having bike.

4.2.38 Having Four Wheelers:

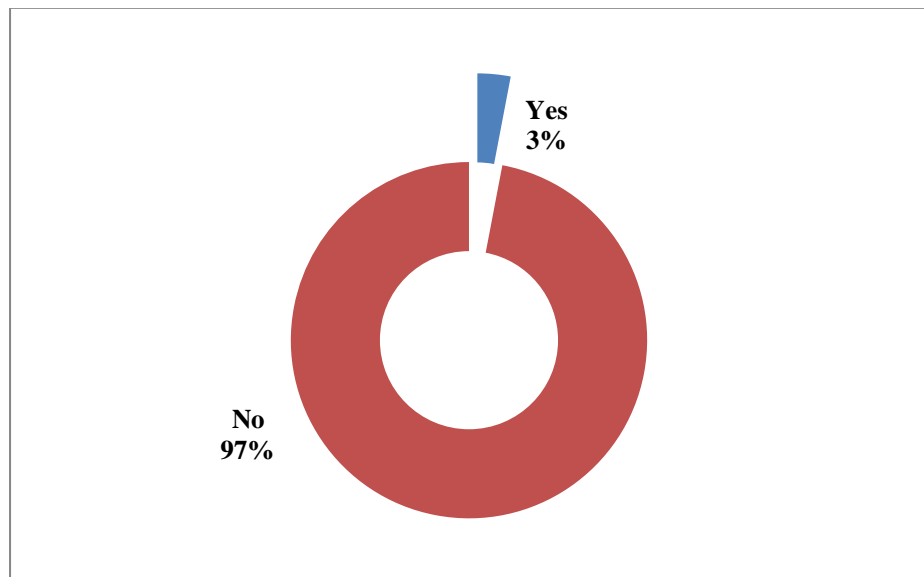
The four wheeler is considered in luxurious item. The persons income is high or financial position is strong they can buy it easily. Lets we see what's in case of Transgender community?

Table 4.38
Having Four Wheelers

Particular	Frequency	Percentage (%)
Yes	9	03.00
No	291	97.00
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.38
Having Four Wheelers



(Source: Compiled by Researcher)

The table 4.38 shows that the how much Transgender having four wheeler. 291 respondents don't having four wheeler. But only few i.e. only 3 percent respondents having four wheeler.

4.2.39 Having Other Assets:

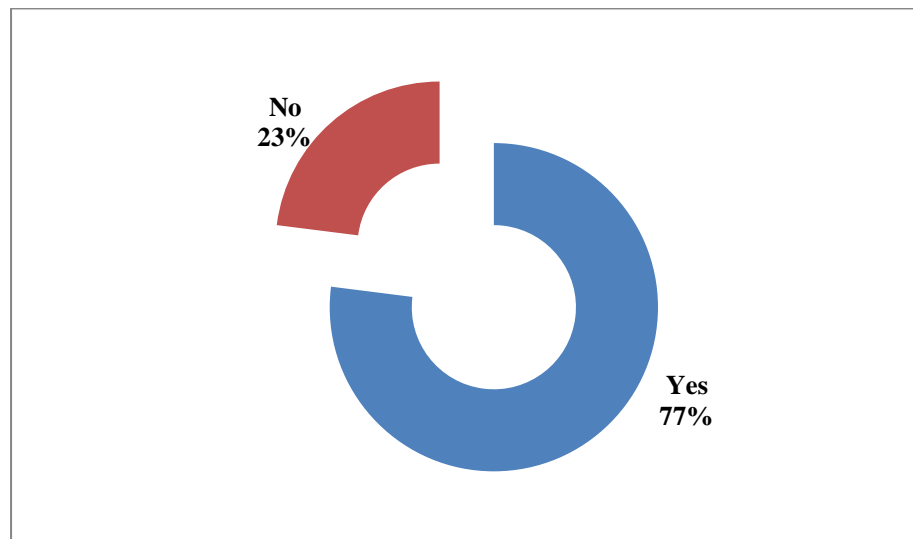
Having various assets is one of the variables for measurement of financial position of transgender. Hence, researcher asked question about having other assets, except house, vehicles and ornaments etc.

Table 4.39
Having Other Assets

Particular	Frequency	Percentage (%)
Yes	231	77.00
No	69	23.00
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.39
Having Other Assets



(Source: Compiled by Researcher)

Table 4.39 is showing that 77 percent respondents are having other assets. And 69 i.e. 23 percent respondents don't have other assets. From the above table it indicates that most of the respondents having other assets.

4.2.40 Reasons for Deprived from Banking Facilities:

In the study area researcher has observed that most of respondents deprived from the banking facilities. Because of some reasons respondents are not enjoy the banking services.

Table 4.40

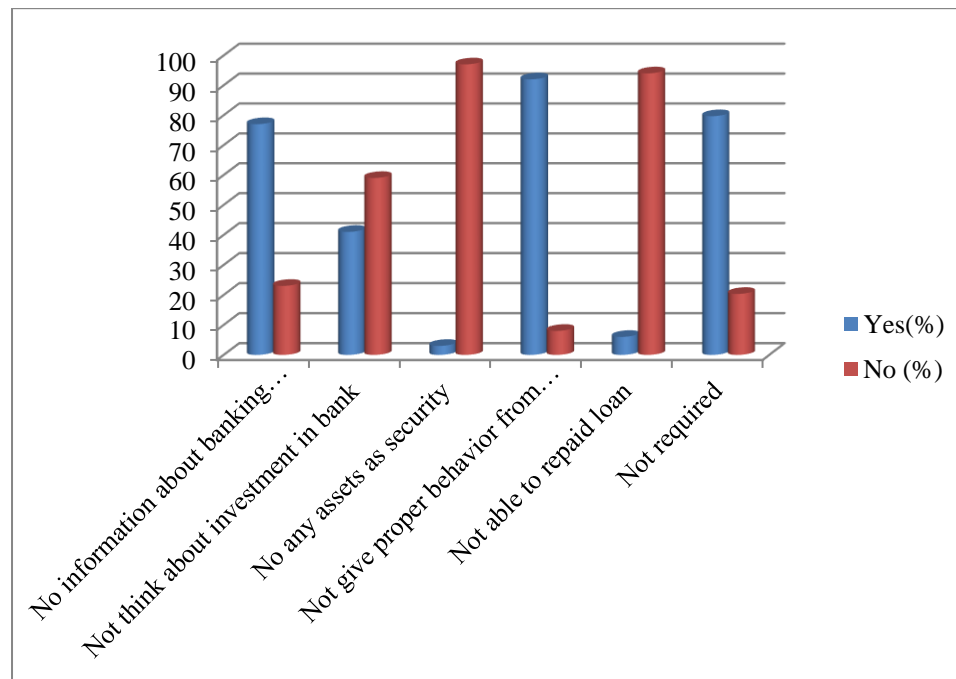
Reasons for Deprived from Banking Facilities

Reasons	Yes(%)	No (%)
No information about banking facilities	231 (77.00)	69 (23.00)
Not think about investment in bank	123 (41.00)	177 (59.00)
No any assets as security	9 (03.00)	291 (97.00)
Not give proper behavior from employees	276 (92.00)	24 (08.00)
Not able to repaid loan	18 (06.00)	282 (94.00)
Not required	239 (79.67)	61 (20.33)

(Source: Compiled by Researcher)

Figure 4.40

Reasons for Deprived from Banking Facilities



(Source: Compiled by Researcher)

Table 4.40 shows that the reasons for deprived from the banking facilities. In the study area 79.67 percent i.e. 239 respondents are not interested to any deal with banks or any other financial institutions. 276 respondents deprived from banking facilities because bank employees don't do proper behave with them. In the study area 77 percent i.e. 231 respondents don't have information about banking facilities. In the study area 41 percent respondents have few needs. That's why they not take any type of loan as well as they are not save their money in banking services. It means they are not thinks about investment in banks. Only 3 percent i.e. 9 respondents said that the reason for deprived from banking facilities is they not having any assets as a mortgage or securities. Respondents have lot of earning that's why they are capable to repay the loan. Thus, no any respondents said that they are not able to repay the loan.

It is observed that near all respondents are not interested in invest banking sector or any deal with banks. Because their needs are limited and these needs are fulfill with the help of their income. That's why they are not converted to banking sector. Another main reason is they save money at their own pocket i.e. with themselves. Generally society includes banking officers and workers don't give respect to the Transgender people. Thus, they feel shy and not maintain any relation with any financial sector.

4.2.41 Whether Interested for Doing Business:

Entrepreneurship does not emerge and develop automatically and establishing a business venture. The start up of new business needs out of box thinking, creative and hard working people with managing business effectively. The Transgender community peoples have lots of skills and they are hard working people.

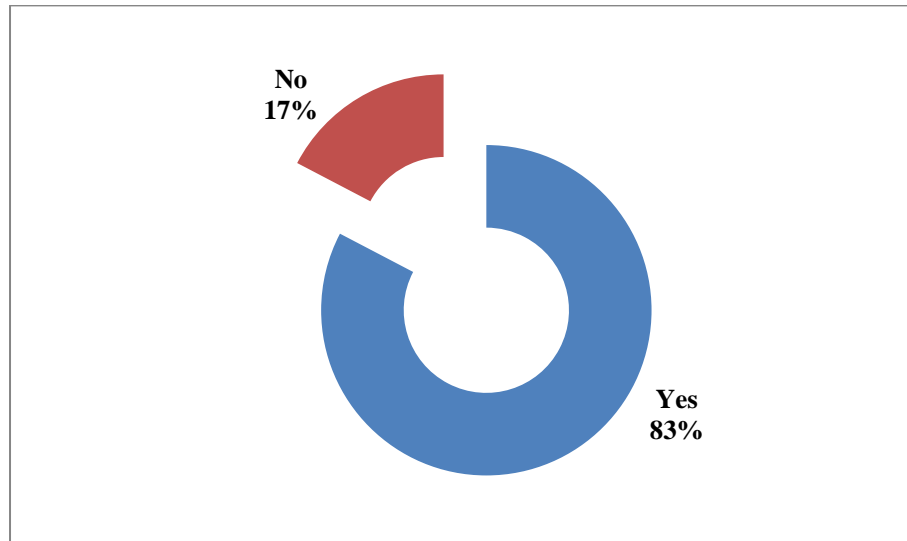
Table 4.41

Whether Interested for Doing Business

Particular	Frequency	Percentage (%)
Yes	248	82.67
No	52	17.33
Total	300	100.0

(Source: Compiled by Researcher)

Figure 4.41
Whether Interested for Doing Business



(Source: Compiled by Researcher)

The willingness of the respondents to start own business are represented in the table 4.41. It summarizes that 248 respondents (82.67 percent) are interested to do own business and 52 respondents (17.33 percent) are not willing to start own business.

4.3 Testing of Hypotheses:

4.3.1 (H₀) Income of Transgender community is significantly lower than per capita income in India

(H₁) Income of Transgender community is significantly higher than per capita income in India.

Table 4.42
Testing of Hypothesis on Per Capita Income

Observations	Z - Calculated Value	Z - Table Value	P - Value	Mean Difference
	Equal Variances Assumed			
300	7.769	1.96	0.0001 (P < 0.05)	21,605
Z - test at 95 Percent Confidence Interval				

Result: H₀ is rejected
--

(Source: Calculated by Researcher through SPSS)

Table 4.42 shows that testing of hypothesis i.e. income of Transgender community is significantly high than per capita income in India.

In above table;

Test for Testing Hypothesis	: Z Test
Number of Observations	: 300 Observations
Confidence Level	: 95%
Z Calculated Value	: 7.769
Z Table Value	: 1.96
Level of Significance	: 05% i.e. 0.05
Calculated P Value	: 0.0001
Mean Difference	: Rs. 21,605
Result	: H ₀ is rejected

Researcher has framed first hypothesis about comparison of per capita income of Transgender community and other peoples in the India. Sample size are more than 30 hence, researcher used Z test for the purpose of testing the hypothesis.

Confidence level define as 95% and significance level defines at 5% i.e. 0.05. In the study area total numbers of respondents are 300; hence, all samples are observation in this case.

Researcher has compared the yearly income of Transgender community and per capita income in India. As per result there are difference in per capita income of Transgender community and other peoples in India. Rs. 21,605 is a mean difference, it means per capita income of Transgender community is greater than per capita income of India, and the difference between per capita incomes are Rs. 21,605.

In this hypothesis calculated Z value is 7.769 which are greater than Z table value i.e. 1.96. Also calculated P value is 0.0001 which is less than 0.05. Hence, null hypothesis is

rejected it means per capita income of Transgender community is significantly higher than per capita income of India.

4.3.2 (H₀) There is negative relation between Transgender community and banks

(H₂) There is positive relation between Transgender community and banks.

Table 4.43

Testing of Hypothesis on Relation between Transgender Community and Banks

Observations	<i>t</i> - Calculated Value	<i>t</i> - Table Value	P - Value
Equal Variances Assumed			
14	0.682	1.96	0.78 (P < 0.05)
<i>t</i> - test at 95 Percent Confidence Interval			
Result: H₀ is accepted			

(Source: Calculated by Researcher through SPSS)

Table 4.43 shows that testing of hypothesis i.e. there is positive relationship between Transgender community and Banks.

In above table;

- Test for Testing Hypothesis : *t* Test
- Number of Observations : 14 Observations (Parameters)
- Confidence Level : 95%
- t* Calculated Value : 0.682
- t* Table Value : 1.96
- Level of Significance : 05% i.e. 0.05
- Calculated P Value : 0.78
- Result : H₀ is accepted

Researcher has framed second hypothesis about relationship of Transgender community and Banks. For the purpose of testing this hypothesis researcher has selected 14 questions (Parameters). Hence, for testing this hypothesis researcher has used independent sample *t* test.

Confidence level define as 95% and significance level defines at 5% i.e. 0.05. Researcher has taken 14 parameters i.e. yes – no type questions. As per result lot of respondents having negative result about the relationship between them and the banks

In this hypothesis calculated t value is 0.682 which is less than t table value i.e. 1.96. Also calculated P value is 0.78 which is greater than 0.05. Hence, null hypothesis is accepted, it means there is negative relationship between Transgender community and the banks.

4.4 Conclusion:

This chapter covered data analysis and interpretation. In this chapter includes introduction, data analysis about demographic and personal information, data analysis about nature of work, financial position of Transgender community and relationship of banks with Transgender community. Also tested hypotheses which framed by researcher by various statistical test.

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1. Dutt N. (2002). 'Eunuchs - India's Third Gender', Shodh Sanchayan Publishing Company, ISSN 0975 1254.
2. Kalra S. (2012). 'The Eunuchs of India: An endocrine eye opener', Indian Journal of Endocrinology and Metabolism.
3. Maharashtra State Gazetteer Kolhapur District. (1960). (Revised edition) Vol. - II Chapter - II, pp. 57.

CHAPTER - V

CONCLUSION

CHAPTER V

CONCLUSION

5.1 Introduction

5.2 Findings

5.3 Suggestions

5.4 Conclusion

CHAPTER V

CONCLUSION

5.1 Introduction:

In the fourth chapter all the data has been analyzed by the researcher and from that data will be derived regarding the financial position of the Transgender community and Relationship between Banks and Transgender community in Kolhapur city. There are some positive and some negative things which are found in the study area. Various parameters are used for data analysis and from that the following findings has derived with these findings researcher has also gave some applicable suggestions to overcome the problem in the research study and finally the conclusion is made.

5.2 Findings:

In the study area researcher has found that overall situation of Transgender community with the help of data analyzed in previous chapter. Findings are related to personal information, nature of work and financial position, relation with the banks of Transgender community.

5.2.1 General Observations:

1. Most of the respondents are not living with their families.
2. When the respondents behave, act and dress like women that time their families treated like enemies and tried to punish them.
3. Transgender community is excluded from the society
4. In this community financial awareness is very low, because most of respondents are not related with banks or any financial institution.
5. This community is identified with their unity, because of they help to each other.
6. All respondents are interested in education but they not took any type of education. Because of unhealthy situation.
7. All respondents are working under the control of their leader (*guru, nayak*).

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8. When people call them like *Hijda, chakka, bichka, mamu* that time they feel very shy.
 9. Generally in India most of Transgender are belonging from Muslim community.
 10. This community is more worship in nature.
 11. These people are not aware about their future life.
 12. Behavior of this community is very friendly with their general friends.
 13. It is found that maximum of the respondents have willing to establish their own business.

5.2.2 Personal Information:

14. In the study area most of the respondents are above 40 age i.e. 41.33 percent. Only 7 respondents are below 20 ages. (Table 4.1)
15. More than half i.e. 56.67 percent respondents have completed their secondary education. And 5 respondents have completed graduate degree. (Table 4.2)
16. Most of the respondents i.e. 43 percent are belonging from Hindu religion and 31 percent from Muslim religion, 9.67 percent are from Christian and 14.33 percent respondents are from Jain and only 2 percent are from other religion. (Table 4.3)
17. Most of the respondents i.e. 43 percent respondents don't know their cast and only 20.67 percent of respondents are from open cast. (Table 4.4)
18. It was found that majority of transgender i.e. 96.33 percent respondents do not live with their family and only 3.67 percent respondents live with their family. (Table 4.5)
19. Majority of the respondents i.e. 96.33 percent respondents live with their Guru and only 3.67 percent respondents do not live with their Guru. (Table 4.6)
20. More than 50 percent of the respondents agree become Guru and 48 percent respondents are not Guru. (Table 4.7)
21. Most of the respondents i.e. 98 percent believe on Guru Chela system and only 2 percent respondents do not believe Guru Chela relation. (Table 4.8)

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22. More than 80 percent respondents i.e. 241 respondent having ration card. And 19.97 percent of the respondents do not have ration card. (Table 4.9)
 23. It is found that 7133 percent respondents having voting card and 28.67 percent respondents do not having voting card. (Table 4.10)
 24. It is found that most of the respondents i.e. 59.67 percent are not satisfied with their life and 25.33 percent respondents are not satisfied with their life. (Table 4.11)
 25. It was found that most of the respondents i.e. 42.67 percent realized at the age of 14 to 16 as they are transgender. And only 2 respondents realized above 20 years as a transgender. (Table 4.12)
 26. It is found that 139 responded leave their family at the age of 10 to 20 years only 3.67 percent responded live with their family. (Table 4.13)
 27. In the study area it was found that 48.67 percent respondents do not know above their family business. 3.33 percent respondent's parents doing trading. (Table 4.14)
 28. It is found that 96 respondents are related to others bonds. 31 percent respondents belong to *Punawala* band and only 2 transgender are related to *Diliwala* and 43 respondents did not specify their bond. (Table 4.15)
 29. Most of the respondents i.e. 9.67 percent are not satisfied with their life and 25.33 percent respondents are satisfied with their life. (Table 4.16)
 30. It was found that 65 percent respondents earn money with the help of begging from various famous places and trains. Only 2 percent respondents are job holders in the study area. (Table 4.17)

5.2.3 Information about Financial Position

31. 26.6 percent respondents select the different nature of work because of them have low education. 92 percent respondents say that they have no option of work because it is observed that they are not given respect. (Table 4.18)

-
32. 45.67 percent respondents have bank account and 54.33 percent respondents i.e. 163 respondents do not have their bank account. (Table 4.19)
 33. 97.81 percent respondents who having bank accounts have their ATM card. 2.19 percent respondents do not have ATM card. (Table 4.20)
 34. It is found that 92 respondents do not have debit card and only 45 respondents have debit card. (Table 4.21)
 35. Most of the respondents i.e. 97.09 percent respondents do not have credit card. And only 4 respondents have credit card. (Table 4.22)
 36. It was clearly found that 42.33 percent respondents earn money between Rs. 8,001 to 16,000. And only 11.34 percent respondents having very high income i.e. Rs. 32,001 and above. (Table 4.23)
 37. It was found that 259 respondents said that Rs. 10,000 is required to live satisfied life for every month. (Table 4.24)
 38. More than half of the respondents i.e. 169 spend their money in between Rs. 10,001 to 15,000 and only 14 respondents says that they spend their money between Rs. 20,001 and above. (Table 4.25)
 39. 92 percent respondents said that Rs. 10,000 is sufficient to fulfill their daily needs and only one respondent agreed that Rs. 12,500 and above is required to satisfied daily needs. (Table 4.26)
 40. Near 35 percent of respondents not saving their money. Near 1/3rd of respondents save their money in between Rs. 3,001 to 6,000. Only 15 respondents save their money Rs. 9,001 and above. (Table 4.27)
 41. It is found that the more than 50 percent of the respondents save their money with themselves. Only 6.33 percent of respondents save their money in their saving account. (Table 4.28)
 42. 105 respondents not interested to invest their money. 32.67 percent respondents invested their money below Rs. 50,000. 81 percent respondents invested their money in between Rs. 50,001 to 1,50,000. And only 16 respondents invested their

money in between Rs. 1,50,001 and above. (Table 4.29)

43. It is clearly found that 98.67 percent respondents invested in gold. 66.33 percent respondents invested in other investment. Only 10.33 percent respondents invested in bank. And only 3 respondents invested in policy. (Table 4.30)
44. It is found that 65.33 percent respondents have not taken loan. And only 34.67 percent respondents have taken loan. (Table 4.31)
45. More than half of the respondents i.e. 65.33 percent have not taken loan. 13.67 percent respondents taken loan below Rs. 25,000. 20 respondents have taken loan in between Rs. 25,001 to 50,000 and 75,001 to 1,00,000 respectively. And only 7 respondents have taken loan in between Rs. 1,00,001 and above. (Table 4.32)
46. Near 40 percent respondents took loan for brought bike. 11 respondents have taken loan for brought bike. 11 respondents have taken loan for health problem. 27.87 percent respondents not specified the reason. 2 respondents have taken loan for other purpose. (Table 4.33)
47. Near 11 percent respondents have taken loan from their friends. 29 respondents have taken loan from their friends. 29 respondents have taken loan from their respected Guru. 7.67 percent respondents taken loan from bank. 6 percent respondents have taken loan from other sources. (Table 4.34)
48. Most of the respondents i.e. 85.34 percent respondents are living in rental house. 25 respondents are living in their own house. 2.33 percent respondents are living on the basis of lease. (Table 4.35)
49. 80.33 percent respondents having gold and ornaments. 3 percent respondents do not have gold and ornaments and 16.67 percent respondents did not disclose about their gold and ornaments. (Table 4.36)
50. Most of the respondents i.e. 82 percent respondents not having their bike. Only 18 percent of respondents having their own bike. (Table 4.37)
51. It is found that only 9 respondents having their own four wheeler. 97 percent respondents are not having their own four wheelers. (Table 4.38)

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52. 77 percent respondents are having their other assets. 69 respondents are not having any other assets. (Table 4.39)
53. 231 respondents said that they do not have any information about banking facilities. 92 percent respondents are agreed that they do not get proper behavior from employees. 41 percent respondents agreed that not thinking about investment. 6 percent respondents said that it is not required for them. (Table 4.40)
54. Most of the respondents i.e. 82.67 percent respondents are interested for doing business. Only 17.33 percent respondents are not interested to do any type of business. (Table 4.41)
55. Per capita income of Transgender community is high as compare to per capita income in India. (Table 4.42)
56. Relationship between banks and Transgender community is not strong, because this community deprived from banking facilities. (Table 4.43)

5.3 Suggestions:

5.3.1 To Banks:

1. Most of the respondents have deprived from banking facilities, because they don't have proper information about banking facilities. Hence, researcher has suggested that banking employees are required to provide the proper information regarding the banking facilities and services to the Transgender community and they should open their bank accounts with liberal conditions like open their account with limited charges, open account with zero balance, without ration card because most of respondents don't have ration cards. And it helps to increase financial awareness among them.
2. Transgender community deprived from the banking facilities because of bank officers and employees not give the respect and not to be proper behavior with Transgender community. Thus, it is suggested that they should give respect and behave properly with Transgender community and they will try to increase the interest of this community for deal with banks and financial institution. Bank

employees create healthy financial relationship with Transgender community through this way.

3. Respondents owned only few assets like bike vehicles, mobiles and ornament etc. no other big assets with them. That's why it is suggested that banks should provide the loan to Transgender community with low or liberal security as a mortgage for establish new business and fulfill their permanent needs. Their financial position is strong so they are capable to repay the loan.
4. It is strongly suggested by the researcher that bank should make a policy to attract Transgender community to deal with banking institutions. Because they keep lots of money in their own pocket. This money can move from this community to economical flow.

5.3.2 To Government:

5. Most of the respondents are willing for establish new business, that's why researcher suggested that government should encourage them and provide various facilities to Transgender community for establish new business.
6. Government should pass the law regarding the security of Eunuch community from their families and society.
7. Government should motivate and provide free education facilities to the Transgender community. Because in the study most of the Transgender peoples are illiterate of they have got primary education.
8. They don't have any support from financial institutions and banks as well as they don't have any job opportunity. Thus, it is suggested that the government should take initiative and create the job opportunities in different sectors for Transgender community.

5.3.3 To Transgender Community:

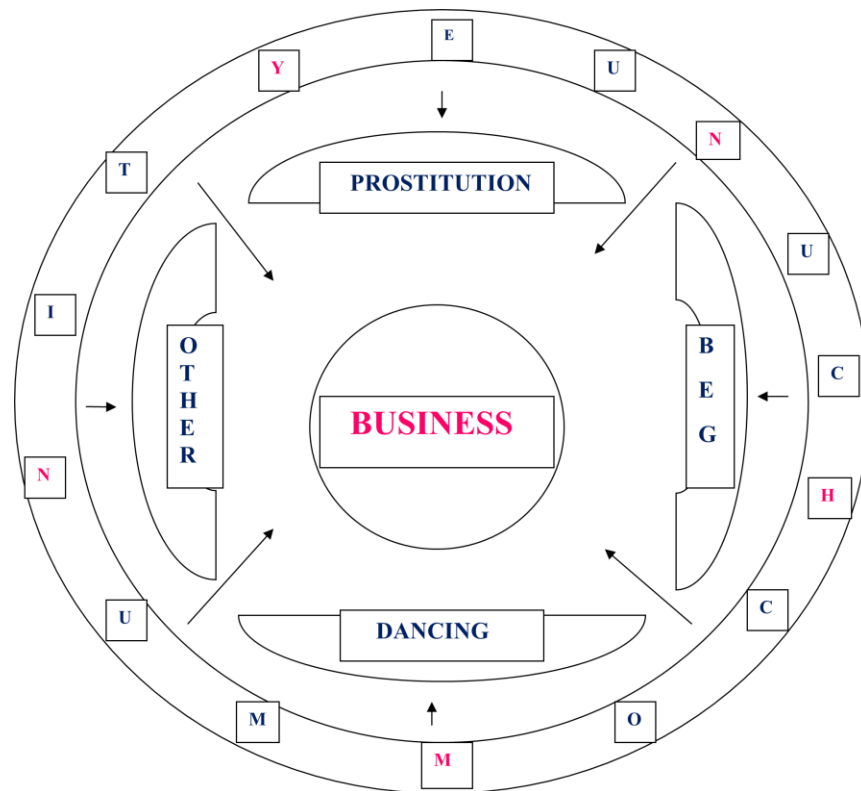
9. The earning of Transgender community are good, hence, they has lot of finance. But, they have spent more money only on enjoyment and their luxury needs. It is

suggested that the Transgender community should save the money in banks and other financial institution and create healthy financial relations with the banks and financial institutions.

10. Transgender peoples are neither men nor women. Among them lots of guts, skills and qualities. They should take entrepreneurship/ business knowledge and for the purpose of creating their own funds and also create financial awareness among them.

11. It is suggested that Transgender community should divert from prostitution, beg and dancing in various occasions to establish the various businesses like beauty-parlor, fashion designing, start dancing classes or any trade etc. It is briefly explain with the help of following figure.

Figure No. 5.1
Way for Do Business

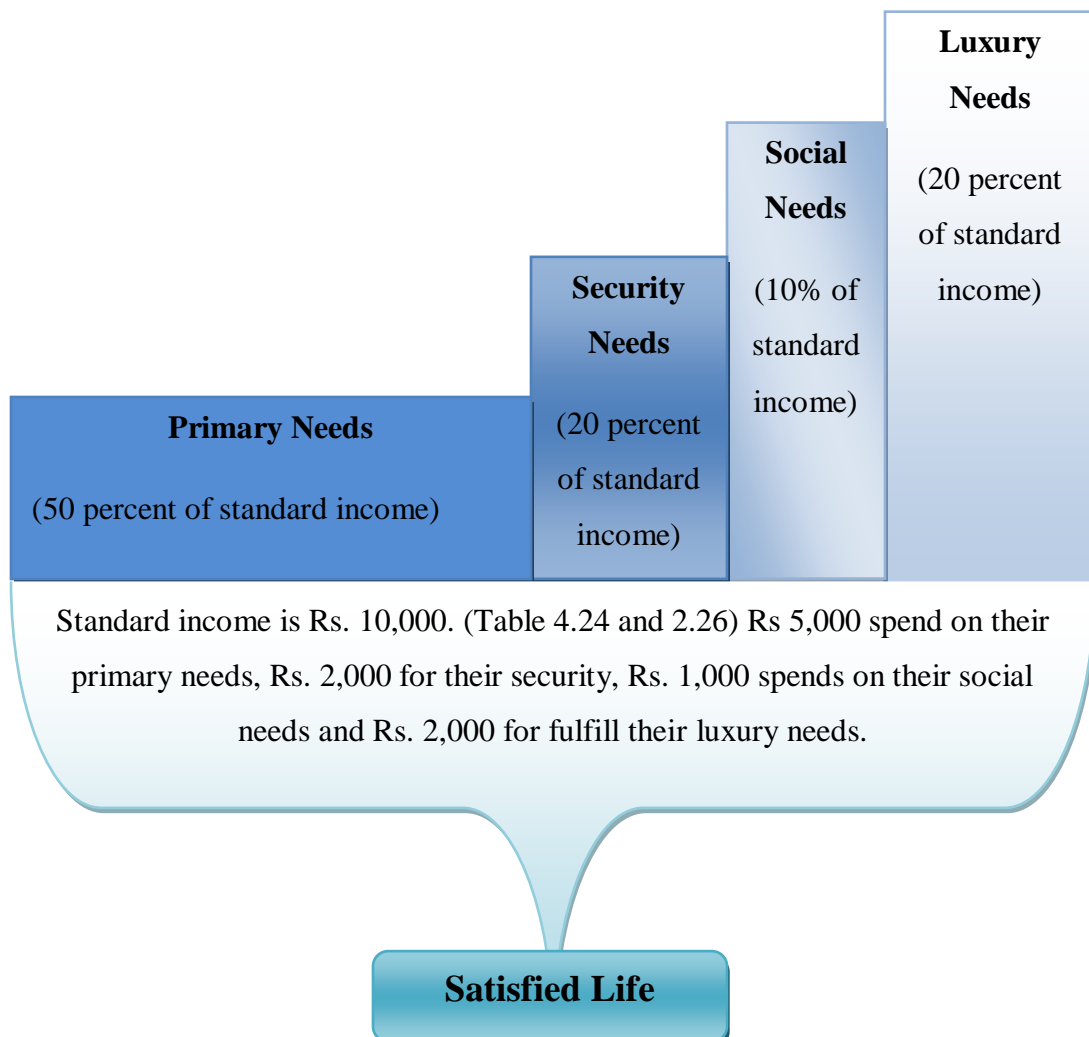


This picture clears that all Eunuch (Transgender) people earn money through unethical work like Prostitution (*dehavikri*), beg, dancing in bars and any occasion. Thus researcher suggest that this people should move from such type of works and do business or trade because they have lots of quality, skills and guts like risk taking, decision making, behave friendly and draw *mehandi* etc.

12. Researcher has developed a model regarding the guidance for utilization of money. This model is closely related to Maslow's 'Need Hierarchy Theory' for motivation. In this model researcher separation the needs of respondents like primary needs, security needs, social needs and luxury needs. This matter understands briefly with the help of following figure.

Figure No. 5.2

Mantra for Satisfied Life



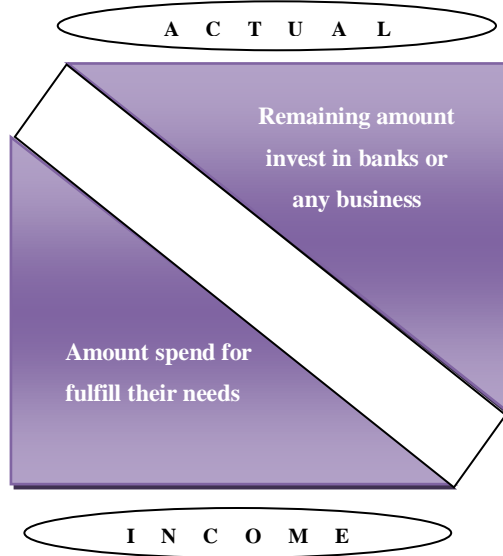


Table No. 5.1

Classification of Needs

Sr. No.	Needs	Component
1	Primary Needs	Foods, Cloths and House
2	Security Needs	Health issues
3	Social Needs	Worship needs
4	Luxury Needs	Buy costly things and Fashion

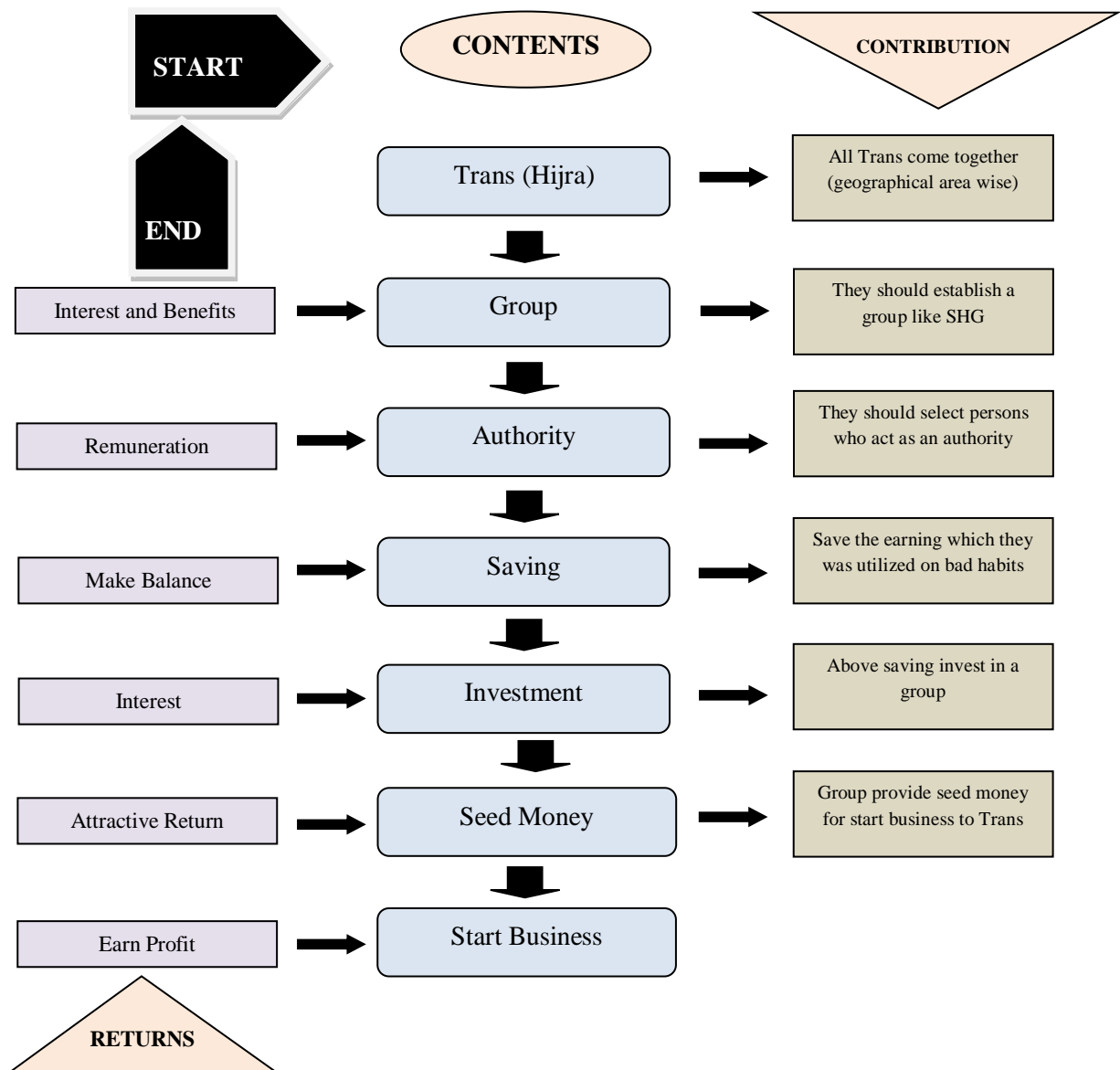
In above figure no. 5.2 indicates that way of live satisfied life. According to opinion of respondents regarding required monthly income Rs. 10,000 enough for fulfill their needs. Every Transgender has human being that's why they have primary needs like food, cloth and shelter etc. After fulfillment of these needs they should try to fulfill their security needs up to 20 percent of their standard income. Every person is a part of society that's why they should have to contribute 10 percent of their standard income. The Transgender people stay alone; they are not live with their families. That's why their primary needs are few but they spend more on their luxury needs. Thus, researcher suggested that this community should use only 20 percent of their standard income on their luxury needs.

Most of respondents earn more than their standard income. So after fulfill their primary needs, security needs, social needs and luxury needs then remaining amount should invest in banks, financial institutions and businesses.

13. Business Startup Model for Transgender (*Hijra*) Community:

Transgender (*Hijra*) is an under developed community, they have lot of money but they don't have proper guidance of utilize this earning. They utilized their earning on luxury goods and their bad habits. Also they doing work as a prostitute, they collect money through beg and *badhai*. Aim of this model is that, this community diverts form illegal to legal source of income. Also they take initiative to startup their own business.

Business Startup Model for Transgender (*Hijra*) Community



This developed model classified into seven stages at first stage all Transgender (*Hijra*) community come together (Geographical area wise) and established one group like Self Help Group (SHG). Then they select authoritative persons who governed and directed this group. At next stage all individuals save earning which was utilized on their bad habits. They invest their saving into this developed group, after that this group provide seed money to needy Transgender for startup purpose. At last stage this individual establishes their own business. Profit is an outcome of business activities; it is a return of business. Also individual will get interest and various benefits against their contribution.

This model starts from contents and contribution and ends with returns to each and every content against their contribution. Unity of Transgender community is base of this developed model.

Importance of this Developed Model:

Transgender community is neglected strata of the society. Hence, they need to develop themselves as socially as well as financially. They have lot of sources of earnings like beg, *badhai* and prostitution. These all sources are illegal, hence, they need to divert from these sources to legal sources or businesses. When this community adopts this model then they divert one by one from such type of activities and make beautiful their life.

5.4 Conclusion:

It is concluded that the Transgender community has been earning more; per capita income of Transgender community in the study area is greater than per capita income in India. Hence, their financial position is strong, but they are not utilizing it properly because they do not get proper guidance for utilization of their earning. Maximum respondents make waste expenses on fashion and luxuries goods.

Transgender community is deprived from banking facilities because they don't have proper knowledge about banking facilities, services and no one approaches them for increase their financial literacy. Financial relationship between Transgender community and banks are not good. Hence, this community is financial excluded.

Researcher has given applicable suggestions and developed model for start their own businesses. This developed model helps to them for their financial inclusion.

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ANNEXURE

ANNEXURE

INTERVIEW SCHEDULE

1. Name:

2. Age: 3. Education:

4. Religion: 5. Cast:

6. Are you live with your family?

Yes No

7. Are you live with your *Guru/Nayak*?

Yes No

8. Have you chela's?

Yes No

9. Have you believe on guru - chela system?

Yes No

10. Have you Ration card?

Yes No

11. Have you Voting ID?

Yes No

12. Have you Aadhar card?

Yes No

13. At what age you realize about your gender identity?

14. At what age you leave your family?

15. What was your family business?

16. You belong from which Band?

Bhendi Bazarwala	<input type="checkbox"/>	Bulakwala	<input type="checkbox"/>
Lalanwala	<input type="checkbox"/>	Lakhnouwala	<input type="checkbox"/>
Punawala	<input type="checkbox"/>	Dilliwala	<input type="checkbox"/>
Hadir Ibrahimwala	<input type="checkbox"/>	Other	<input type="checkbox"/>
Not Specified	<input type="checkbox"/>		

17. Are you satisfied with your life?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

18. Nature of work: (click more than one, if)

Job	<input type="checkbox"/>	Business	<input type="checkbox"/>
Beg	<input type="checkbox"/>	Prostitution	<input type="checkbox"/>
Dancing	<input type="checkbox"/>	Other	<input type="checkbox"/>

19. What is the reason for selection such work?

.....

20. Have you bank account?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

21. Have you ATM card?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

22. Have you debit card?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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23. Have you credit card?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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24. Your monthly income:

25. What is your expected monthly income for live satisfied life?

26. Your monthly expenses:

27. What are your expected monthly expenses for live satisfied life?

28. Monthly saving:

29. What is the source for saving?
.....

30. How much you invest money in schemes or banks?

31. Invest money in:
.....

32. Have you borrowed loan?

Yes No

33. How much amount you borrowed?

34. What are the reasons for taken loan?
.....

35. What are the sources of loan?
.....

36. Nature of your shelter:
.....

37. Have you ornaments?

Yes No

38. Have you bike?

Yes No

39. Have you four wheeler?

Yes

No

40. Have you other assets?

Yes

No

41. What the reasons are for deprived from banking facilities?

Lack of information regarding banking facility

Not think about investment in bank

No any assets as security

Not give proper behavior from employees

Not able to repaid loan

Not required

42. Have you interested to do business, if you will get opportunities?

Yes

No