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The Transgender Plight: Evidence from Bangalore

I. Introduction

Initially it was contemplated that informal sector of any economy would wane away, as an economy progresses paving way for gradual advancement of the formal economy. However, with more globalization and modernization informality seems to be spreading even more. This is prominent in developing countries where informal or unorganized sector constitutes a large chunk of the work force and enterprises.

In India, more than 90 percent of workforce and 50 percent of the national product are accounted to by the informal economy. A high proportion of socially and economically underprivileged sections of the society are concentrated in the informal economic activities. The spectrum of informal sector ranges from self employment or micro enterprises to street vendors and shoe shiners. There exists no uniformity in definitions of the informal sector. However, the most noteworthy definition of informal sector in India is given by National Commission for Enterprises in the Unorganized Sector according to which informal sector is the one which "consists of all unincorporated private enterprises owned by individuals or households engaged in the sale and production of goods and services operated on a proprietary or partnership basis and with less than ten total workers".¹

The term "transgender" arose in the 1990s and is an umbrella term that signifies gender identities that does not conform to the biological sex which includes transsexuals, transvestites, and inter-sex, bisexual, asexual and many more. A person's sex is assigned at birth and sex refers to the biological status, whether male or female. Gender is the behavior, identity and

¹ Definition given by NCEUS, Government of India 2009

expression associated with the sex. Transgenders are those who do not identify themselves with the sex they are assigned at birth. They feel that their gender do not conform to what they are born. Transgenders can either be male to female (MTF) or female to male (FTM). Male to female are those who are born as male but their gender identity relates to females. While female to male are those who are born as females but their gender identity relates to males. Unlike gays or lesbians they are not attracted to the same sex. Once the transgenders change their gender, they are attracted to the opposite sex.

In India, transgenders are widely known as 'hijras' which is a cultural term. Hijras are mainly male to female transgenders. That is, they are predominantly male but will undergo emasculation, breast implants and will take up feminine identity by wearing female attire thus becoming part of the Hijra culture. They are treated by the society as unnatural and generally are considered as objects of ridicule. At a very early stage itself, most of the transgenders become aware of their gender identity. They realize that their gender is different from the one that is assigned at birth as a result exhibit cross gender behavior patterns including cross dressing. Most of the transgenders live in very poor and economically backward conditions. Most of the time, the term 'hijra' is used in a derogatory manner.

Hijras or transgenders are excluded from the formal system because of their gender identity. They are stigmatized because Indian culture socially disapproves males or females who are sexually deformed. There is no public acknowledgment for this group as a third gender due to which they are denied many rights and privileges which other people enjoy as citizens of the country. The TG community is the most marginalized both economically and socially. They do not have a legal status, neither treated as male or female nor given

the status of a third gender. Thus most of the transgenders work within the informal sector. Due to these social structural and structural inequalities the members of the society have differential access to social and economic opportunities.

In 2014, the official count of transgenders was taken in the country and it was recorded that there were about 4.2 lakh people who identified themselves as third gender. Of the total third gender population, 69% of them lived in rural areas. The highest number of transgenders was recorded in that state of Uttar Pradesh (28%) followed by Andhra Pradesh (9%), Maharashtra and Bihar (8%), Madhya Pradesh and West Bengal (6%) and around 4% in Karnataka, Tamil Nadu and Odisha. The state of Kerala did not officially identify any transgenders.

II. Problems faced by Transgenders

The various problems faced by transgenders are classified under four main headings which are:

II.1 Economic problems

Most of the individuals who identified themselves as transgenders faced the problem of identity crisis at puberty. This created hurdles for continuing their education. Unable to handle the discrimination in the places of education, they are branded as 'drop outs', 'lacking qualification.' Due to lack of academic qualification, they do not have market value to acquire good jobs and because of their gender identity they are not employed anywhere. As a result they are involved in begging and sex work to earn income for their living. They also choose this occupation as they are in need of finance to fund their operations for change of sex organs. Few of the TG's set up their own business, like fruit sellers or vegetables vendors. However, the other side of this prospect is very

dismal. Few of them who tried this, opined that there is enormous difficulty of setting up shops or running a business in a city like Bangalore. Firstly, they do not have access to credit to invest and no reliable collaterals to seek loans. Even if they manage to access credit and invest they cannot sustain the business because of very high rent. The cost of running a small shop is up to fifty thousand or more which is not affordable for them. From the data collected it is accounted that there are about five thousand transgenders in Bangalore. They do not have any proof for their identification restricting their access to all provisions and amenities. Recently, there has been an attempt to provide PAN card, ration card, voter id to recognize the third gender, nevertheless the entire community is not covered. This problem again enhances the difficulty of obtaining credit.

II.2 Social problems

The identification crisis and the reactions by the society form the baseline of the different social problems faced by TG's. When they realize that there is a mismatch between their biological identity (sex) and gender they are subject to eve teasing and discrimination. Even close family members do not understand and are not willing to accept them. As a result they migrate to cities and faraway places. There are differences in the way people perceive the TG's. It was understood that rural people accept and treat them as individuals in a better way than the urban ones.

Most of the TG's crave for identification. They wanted to be treated as normal individuals. They suffer without a companion for life. Due to this they cannot form a social unit which leaves them isolated. However, there are very few TG's who are married and leading a normal life. Problem of exploitation and harassment from different social agents is an inevitable part of their lives. They narrate experiences of having beaten up by their gurus and police of the

locality. Out of their everyday earnings they are bound to give a proportion of it to their gurus. Even if employed somewhere, there are instances of the so called educated ones in corporate firms having teased TG's due to which they have left the jobs.

II.3 Political problems

The NGO's operating for the support of transgenders and the transgenders themselves feel that there is no proper support from the government of Karnataka. They are not doing enough in terms of providing identity cards, giving loans to all for business, for surgeries, helping in sustaining their business, creating employment opportunities. Though they are a few services provided, the entire community is not covered, therefore only very few avail those services, around 5 - 10%. The government of Karnataka is faring worse compared to that of Tamil Nadu and Maharashtra. The process of surgery is legalized in Tamil Nadu. In Karnataka the process of sexual surgery is not legalized, which gives way to unhealthy methods and severe health issues.

Another reason for the entire community being not covered in allocation of funds or other services is the problem of implementation of the sanctioned fund. It was found that different NGOs submit the requirement of funds for different projects they are undertaking but on the other end officials should do not do a background check if all the criteria of the NGO and TG's are fulfilled before distributing the respective amount. Corruption also plays an important role here. Even if funds are allocated by the government, they do not reach the intended targets. The problem lies with the officials who engage in corrupt practices. There is lack of co-ordination and no healthy attitude towards actually solving the problem.

II.4 Psychological and Biological problems

The whole process of coming out from their zones and revealing their identity needs a lot of courage. The process of undergoing sexual surgery too brings in a lot of stress physiologically and psychologically. Most of the time, it becomes difficult due to lack of support from family or friends. They refuse to do jobs in formal sector even if they are qualified due to discrimination and eve teasing. They manage odd jobs for a living which they are not happy. Feeling of loneliness due to lack of companion and just the lack of feeling of normality in leading a life is the reason they just survive and not live their life.

III. Policy Recommendations

III.1 Education

Free and fair education to all groups is one of the most important constitutionally bound duties of the state. But it remains farfetched to the transgenders. As most of the transgenders discontinue their education, the dropout rate is high among them. It is to be noted that the Government of Karnataka is not making any efforts to resolve this issue. Its initiatives in this field are nil.

Firstly drop outs should be discouraged. Attempts should be made by the government to provide transgenders counseling through education institutions and support them to continue education.

Children in schools should be educated about the issues of LGBT community. They should be guided to accept and respect different identities of people. This initiative should be adopted by aided as well as private institutions as it helps in providing the right information to children so they do not resort to inappropriate sources for information.

Initiatives like scholarships and fee concessions to TG's should be provided similar to the ones given to students from poor economic backgrounds. This will incentivize the TG's not to discontinue education.

III.2 Employment

The constitutional provisions clearly state that discrimination should not be practiced on any grounds to people in terms of job opportunities. But a stable livelihood option for transgenders is too scarce. There are very few who have been employed in the main stream in Karnataka, one is a typewriter in High Court, another employed as a radio jockey. Most of the TG's are aware of the health risks of doing sex work. They resort to sex work or begging only for survival. Since the skill levels are very low, they can be employed in the production related to small scale industries like candle making, camphor making, agarbattis, attenders, sweepers. Many of them are also aware of creative skills needed for mehendi, painting and parlour.

III.3 General Recommendations

In the state of Karnataka there is a social security scheme called "Mythri Yojana" which has come into order from August, 2013. According to this, sexual minorities from 25 years of age will be provided Rs 500/- per month. But the problems in implementation are huge. Out of approximately 5000 TG's in Bangalore only 200-300 members are availing the benefits of this scheme.

Loans of Rs 20,000/- are provided to TG's to start business. This scheme is in place from one year and training is also to be provided for the same. around four hundred TG's in Bangalore have finished training and the process of giving loans is in process. But the transgenders themselves feel that this is a futile exercise as the fixed and initial operating cost of setting up a business is very high and business can't be sustained. An alternative is providing secure jobs with appropriate salaries.

The process of providing identity cards - Aadhaar, PAN card and permission to open bank account is in process. In the city of Bangalore about two thousand transgenders are covered. The Supreme Court of India on April 15, 2014 has passed a judgment to recognize TG's as third gender and it says the same should be followed for all identity proofs, access to education and employment. But in many states it is not implemented well which is hindering the credit accessibility. The process of financial inclusion should be completely covered.

Civic amenities like access to public toilets, transport services with bus passes should be made possible. Access to health insurance is lacking. Given the kind of health issues they face due to sex work health insurance is a necessity. Successive models like Yashaswini health insurance scheme can be used as an example to start an insurance scheme for TG's as well. There is no impartial system of justice delivered against the harassment faced by TG's. The role of courts should be active. The role of all forms of media to sensitize people and the acceptance of people in the society becomes extremely important.

III.4 Conclusion

At present, the government of Karnataka is coming out with initiatives to uplift the TG community. However; there are many hurdles in the implementation. As the population of TGs is growing in the country day by day, it is essential to account them in the formal sector. This results in the creation of more employment leading to more income and output thereby facilitating economic development along with economic growth. This study paves way for more interdisciplinary future research focusing on the need for TGs to be included in the formal sector.

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Importance of the Liquid Gold: An Analysis

Modern life is increasingly dependent on oil and other natural resources. This dependence is growing every year with the development of new technologies. The limitation of oil as a natural resource followed by a increase in demand makes it a valuable natural resource. However, over the past few months the oil prices have witnessed a severe drop which led to major economic repercussions in dozens of countries like United States, Russia, Iran and others.

The determination of oil prices is solely determined by an organisation called OPEC (Organisation of Petroleum Exporting Countries) which is a cartel established in 1960 that chose to collaborate in order to manage the exportation of their crude oil resources across the world. Oil being a crucial commodity, OPEC's ability to adjust the production levels and set the market price for oil allows them to exert a strong influence over the global economy. Prior to the OPEC's meeting on 27th of November 2014, there was a speculation that OPEC countries might cut back on their oil production in order to hike the prices. This is the clear display of the monopoly that OPEC as an organisation and Arab countries in general exercise control over the availability of oil in the market, producing 40% of the world's oil and comprising of 55% of the world's traded oil.

In June, 2014 the price of oil was up to around 115\$ per barrel but as of January, 2015 the price of oil fell more than half i.e. to 49\$ per barrel. The high prices made the companies of US and Canada to drill for new and hard to extract crude oil. By late 2014 the demand for oil soared, as a reason a lot of oil was being stockpiled away for later use. This led the prices to fall sharply in September, 2014. This made the observers hope that OPEC would cut back its oil production and push the prices back up. But as per the November meeting,

OPEC didn't bring any change in their policies due to which many oil supplying countries are facing a downfall. Russia is facing a potential meltdown. Venezuela is facing unrest and well off countries like Saudi Arabia may face heavy pressure if prices continue to be low. The US shale projects have become vulnerable due to the dip in price below 60\$ per barrel, the wells are depleting quickly, the output has been decreasing at a rate of 65% and number of US rigs has been falling at a rate of 15%. Heavy oil exporting countries like Algeria, Iraq, Kuwait and Nigeria are facing a domino effect. The economies are struggling to keep up to their supplies, their currencies are crashing and the budget is getting strained. Due to low reserves of oil and lack of financial cushion the Arab countries are being hard hit due to this price crash. An imminent conflict appears to be lurking behind this shifting global position in the oil market.

The tendency of oil to be linked to political conflicts and alter political equations was evident in 1973 oil crisis in the backdrop of The Cold War and the 1979 oil shock which saw the rise of AYOTOLLAH KHOMEINI. The 1973 oil embargo acutely strained a U.S economy that was increasingly dependent on foreign oil. This ban was implemented by the Arab countries of OPEC against the United States as an opposition to the US decision to supply the oil to the Israeli military and to gain leverage in the post world war negotiation. The onset of this contributed to hiking of oil prices with global implications. The price of oil barrels doubled imposing skyrocketing costs and thus disturbing the stability of most of the economies. Moreover, the global recession was imminent due to coincidence of the restriction with the devaluation of dollar process.

Oil policies are a determining factor of a country's national policy and this allow these small Arab countries to exercise a leverage which is disproportionate to the size of their economies, forcing superpowers to bow down to their dominance. The instability and political volatility of the Middle Eastern region makes it an unreliable player in the global politics and makes the global oil market prone to fluctuations. This 'political risk' was witnessed during the Arab uprisings in most of the OPEC countries. The countries thus kept the oil prices artificially high, resulting in frequent fluctuations in the oil market.

OPEC is now engaged in war with the US, which means that it is cheap to pump out places like Saudi Arabia and Kuwait and expensive to extract oil from shale formations in places like Texas and North Decota. The US drilling companies may become unprofitable and go out of the business if the prices of oil keep on falling which would stabilize the oil prices and help maintain OPEC its market share. This could plunge the stock markets and collapse the entire global financial system tethered on the brink of catastrophe. Commodities like oil are linked the US dollar. Due to falling currency the countries would buy less of oil which in turn would affect the financial system of exporting countries. The current price of oil is at its lowest since its 2010.

As the world enters a new millennium wars are no more restricted by boundaries, ideologies and religion. Currently, the countries are fighting over natural resources. Oil is becoming a source of conflict in the modern international community. The reserves of oil are expected to dwindle in another 10 to 30 years.

The critical question that now matters is that where will the oil come from? And if the reserves for oil keep on diminishing at an alarming rate, the competition of powerful countries to secure their share of their resource will

intensify and lead to increased tensions between states that have the much sought after resources. Since half of the world's oil comes from in or around the Middle East and Central Asia, for the world's powerful nations to rely on these volatile countries for their share of the natural resource can prove to be very dangerous for the nations as well as for the world at large. Whether the war this crisis triggers will be fought with guns and bombs or lawyers and money it's hard to predict, but war it will be!

**Nayona Banerjee
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TITLE: **Who Gets What- and Why**

DATE OF PUBLICATION: June, 2015

AUTHOR: Alvin E. Roth

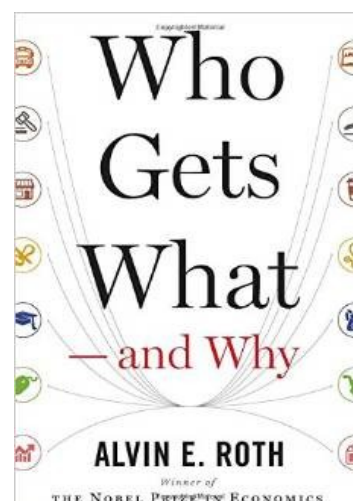
PLACE: New York

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The book "Who Gets What- and Why" is written by the Nobel laureate and Stanford University Professor Alvin E. Roth whose works previously have been in the fields of game theory, experimental economics, market design and real-world problems.

Economics often sees markets as commodity markets, where buyers and sellers come to a strike a bargain through one common variable, price, and these markets are driven by the goal of profit-maximization. On the contrary the author talks about "matching markets", where price is not the only variable which determines who gets what. These markets allocate to benefit the individual as well as the society as a whole. The book discusses the process of matchmaking in the market and helps us to get a better understanding how a person gets what through this market design, which is not as random as it seems to us. He also applies mathematical algorithms to economics in order to reach the conclusions successfully.

The book provides a practical approach to individuals and organisations to recognize the hidden markets around them and make better decisions when it comes to good matches. It would definitely engage and surprise the readers.

Gauri Dubey
II PSEco

Statistics: Concepts and Applications

DATE OF PUBLICATION: September, 2013

AUTHOR: Nabendu Pal and Sahadeb Sarkar

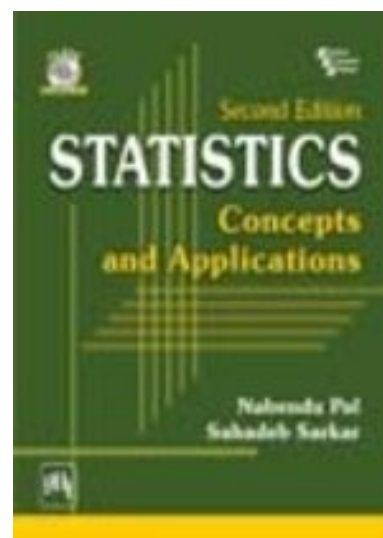
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PAGES: 404

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ISBN: 978-81-203-3445-8



'Statistics-Concepts and Applications' is not only a guide for statistical analysis but it is also structured to propound the knowledge of important technicalities. This is an exceptional guideline for statistics due to the coverage of the field of the subject as encompassed by the brilliant authors Nabendu Pal (University of Louisiana) and Sahadeb Sarkar (IIM, Kolkata). Their book consists of the varied topic on testing of hypothesis, correlation, ANOVAs, estimated parameters, raw data synthesis, regression line formulation and fitting. It is also a guideline to the software's like MEGASTAT, GRETL, R, R+, VBA, EXCEL and SPSS. The book offers an analytical view and suffices the required clarity for a reader.

Madhurima Das
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Be an Analyst: Explore the Real World of Data

The job profile of a Data analyst involves economics and business related data. All economics graduates must consider that the data sets they will examine as an analyst will have enormous implications as these remain the major business indicators to the industries.

An updated profile in the major job sites (naukri.com, monster.com) is the initial requirement. This will help the candidate to get interview calls from different companies like Goldman Sachs, Thompson Reuters, IBM and others. It is suggested to accept only direct interviews with the management of the company because expectations of the candidate about certain aspects like position, pay etc can be clarified.

There will be two rounds of interview. One would be a telephonic interview. Majority of the discussion here would revolve around self introduction, reasons for choosing the career/company and future goals. The next set of questions will be from subject. Therefore, the candidate is required to revise his/her basic economic concepts well.

Once the candidate qualifies he/she will be called for an interview in person. In this round a company and a job profile will be given. There might be some questions from your software skills and dissertation. On qualification of the interview the candidates will be provided joining dates. The next couple of months probably would be your training period and later you would be on the job.

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Shop to Create Jobs

In "*Confessions of a Shopaholic*" one of Rebecca's apparently witless chants sees her saying, "When I shop, the world gets better". She spotted a great truth that a girl would never lose a chance to shop. Shopping could be the key to a better world. A country's economy is in the hands of those who shop.

Household consumption of goods and services is by far the biggest component of Gross Domestic Product. Greater consumption is one way of increasing GDP. Consumer spending makes up roughly 70% of India's economic activity. So it can be argued that more spending will help to stimulate our economy.

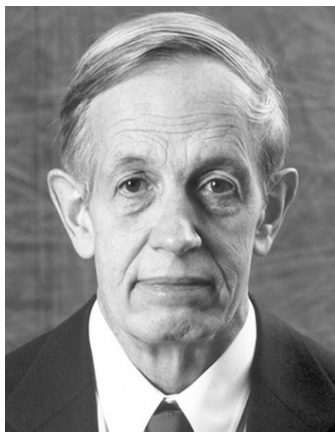
In order to enable consumers to spend more the government should take steps such that the real purchasing power of the wage earners increases. In this process aggregate demand will increase, businesses will thrive and jobs will be created. Spending is necessary to stimulate an economy. So go ahead, shop wisely and generously before the last Jimmy Choo is out of sale.

Nisarga Velur
I EMS



Adieu Beautiful mind!

John Forbes Nash Jr., became popular for the 2001 movie starring Russell Crowe "*A Beautiful Mind*" which depicted Nash's struggles with schizophrenia. His biggest achievement was his groundbreaking and pioneering



work on game theory. Nash earned a Ph.D. degree in 1950 with a 28-page dissertation on non-cooperative games.

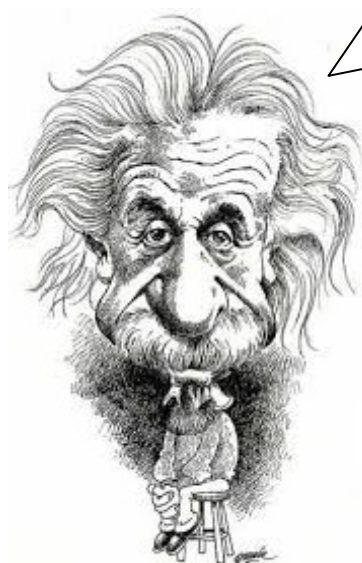
If each player has chosen a strategy and no player can benefit by changing strategies while the other players keep theirs' unchanged, then the current set of strategy choices and the corresponding payoffs constitutes an equilibrium. Nash proved in his thesis that there exists at least one such equilibrium in every situation of competition or conflict where the parties are unwilling or unable to cooperate. This equilibrium became famous as Nash equilibrium in the theory of games and won Nash the Nobel Prize in Economics in 1994.

In 1959 he was diagnosed of paranoid schizophrenia which led to the breakup of his marriage (remarried his wife Alicia again in 2001), the loss of his job, and nearly the loss of his Nobel prize when members of the selection committee doubted that he might never be able to pursue serious research again.

Nash proved them wrong and continued to make contributions to many areas of mathematics, especially in the solution of partial differential equations which describe how several factors affect each other when all are changing simultaneously.

Nash spent his career at Princeton University and the Massachusetts Institute of Technology. In addition to the Nobel, Nash also won the John von Neumann Theory Prize (1978), the American Mathematical Society's Steele Prize (1999), Double Helix Medal (2010) and Abel prize (2015) for his seminal contributions to mathematics. Nash strongly believed that Einstein theory of relativity has some mistake and wanted to work on that. However due to his untimely death he did not get the time to work on it. He is survived by his two sons and one sister Martha.

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Let's talk about
it now...

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