

## EDUCATION, EMPLOYMENT, AND EXCLUSION: STRUCTURAL BARRIERS SHAPING THE LIVES OF TRANSGENDER COMMUNITIES IN URBAN INDIA

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### Abstract

This paper discusses education's, employment's, income's, accommodations, and financial security's effects on Kolkata-West Bengal and Lucknow-Uttar Pradesh based transgenders' quality of life. The 300 data were collected by using interview schedule and analysed by regression tests and chi-square tests. Findings prove that education enables transgenders' access to stable employment that is mostly formal but does not always earn them higher incomes. Again, stable employment improves overall life satisfaction but higher incomes do not always earn safer accommodation or higher standards of living because of stigma and discrimination. These findings partially confirm study hypotheses that education and employment do make a difference but their benefit is limited if foundational social barriers are not removed. Suggestions are made for education that is transgenders-inclusive, employment policies that are fair, protection of accommodation by law, and greater protection against discrimination for the empowerment of transgenders to live equally and with dignity.

**Key words:** transgender, socio-economic disparities, quality of life, education and employment.

### Introduction

Socioeconomic disparities are among the most pressing challenges faced by transgender individuals in India. Education, employment, housing, and financial security are the foundations of a good quality of life, but transgender persons are routinely excluded from these basic rights due to stigma and discrimination. While legal reforms, such as the *NALSA v. The Union of India* (2014) judgment and the Transgender Persons (Protection of Rights) Act, 2019, have recognised their rights, the reality on the ground shows a large gap between the law and lived experiences.

For centuries, the transgender community in India, often referred to as *hijras*, has occupied a unique but marginalised position in society. They were visible in cultural and ritual roles but were excluded from mainstream education and employment. Colonial laws, such as the Criminal Tribes Act of 1871, deepened this marginalisation by criminalising their existence. Even after independence, social prejudice continued to deny them equal opportunities in education and employment. Despite constitutional protections, transgender individuals continue to face rejection in schools, exclusion from workplaces, and barriers to accessing housing and healthcare.

Education is a key factor in shaping opportunities for economic and social mobility. However, many transgender students are forced to drop out because of bullying, harassment, and a lack of supportive infrastructure. According to the National Human Rights Commission (2018), over half of transgender children in India leave school before completing their secondary education. Without education, they cannot compete in the formal job market and are often pushed into low-paying, insecure, and informal jobs. This directly impacts income levels, financial stability, and overall quality of life.

This study investigates these socioeconomic disparities by focusing on the lives of transgender individuals in two Indian cities: Kolkata-West Bengal and Lucknow-Uttar Pradesh. It examines their educational attainment, employment patterns, income distribution, housing challenges, financial stability and living conditions. This highlights how unequal access to education and jobs directly affects their social inclusion and well-being.

The study's results show both progress and persistent gaps. In terms of education, some transgender individuals in Kolkata-West Bengal and Lucknow-Uttar Pradesh have graduated and earned higher degrees, yet many remain illiterate or drop out at the primary and secondary levels. In terms of employment, the data reveal significant differences: Kolkata-West Bengal has a larger share of transgender individuals in government jobs, while in Lucknow-Uttar Pradesh, many are self-employed or working in informal sectors. Income patterns show sharp inequalities, with some earning more than ₹26,000 per month, while others remain stuck in very low income groups. Housing discrimination also remains a challenge, especially in Kolkata, West Bengal, where nearly half of the respondents reported facing homelessness or denial of housing because of their identity.

Financial stability and living conditions further reflect these disparities. Respondents in Lucknow-Uttar Pradesh reported higher satisfaction with financial security than those in Kolkata, West Bengal, suggesting that local social and economic contexts shape experiences differently. However, in both cities, many transgender individuals reported dissatisfaction with safety, comfort, and access to basic amenities, showing that the community as a whole continues to struggle with basic quality-of-life indicators.

This study makes it clear that socioeconomic disparities are not simply about individual effort but are rooted in structural barriers. Discrimination in education limits access to jobs, limited job opportunities restrict income, lack of income affects housing, and inadequate housing reduces safety and well-being of the individual. These challenges are interconnected and together create a cycle of exclusion for transgender individuals in healthcare settings.

Ultimately, improving the quality of life of transgender individuals requires more than legal recognition. It requires removing the socioeconomic barriers that prevent them from accessing education, employment, housing, and financial stability. Only then can transgender persons move from the margins to the mainstream of society and live with dignity, equality, and safety.

## Review of Literature:

Research from India and other countries shows that transgender people face many challenges in their daily lives, especially in education, employment, health, and social acceptance. These challenges often reduce their quality of life and make it difficult for them to live with dignity and security.

Several studies have focused on the economic problems faced by transgender individuals. In India, Koushik and Muthukumar (2023) found that many transgender people in Chidambaram have very few job opportunities and are often forced to engage in insecure or informal work. Similar findings have been reported in the United States, where transgender people earn less and are less likely to have stable jobs than others (Carpenter, Lee, & Nettuno, 2022). Another study by Carpenter, Eppink, and Gonzales (2020) also showed that being transgender strongly affects economic outcomes, proving that discrimination plays a large role in limiting opportunities.

Health and well-being are important issues. Yaseen et al. (2024), in a study from Pakistan, showed that transgender people living with HIV/AIDS face more health problems that make their lives even more difficult. Hofmann (2022) pointed out that while transgender identity is now more recognised in

healthcare, stigma still creates barriers. Research from Brazil also shows that access to gender-affirming hormone therapy can improve quality of life, but other social factors are still important (Dias da Silva et al., 2021). Lad et al. (2024) also found that hormone therapy helps both trans men and women feel better, but their background and social situations still affect outcomes. Xie et al. (2022) and Safer and Chan (2019) agree that health services for transgender people are often not inclusive, and major changes are needed to make care accessible and fair.

Other studies have examined life satisfaction and mental health. Kaufman, Taniguchi, and Compton (2023) found that transgender and nonbinary people in the U.S. have different levels of happiness depending on the support they receive and stigma they face. Stacey (2024) and Stacey, Reczek, and Spiker (2022) argue that research must include more information on transgender and gender-diverse people, because traditional surveys often leave them out. Lagos (2018) also stressed that health studies should move beyond just “male” and “female” categories, because they ignore the real experiences of transgender and gender-nonconforming people.

In India, Lal (2023) showed that transgender people not only face economic difficulties but also struggle with health problems and psychological stress. This matches international findings and proves that exclusion and stigma are global issues.

Overall, these studies make one thing clear: transgender people face many barriers that affect their economic stability, health, and happiness. Education, steady jobs, fair healthcare, and social acceptance are key factors that can improve the lives of people with disabilities. While some progress has been made through legal rights and gender-affirming care, significant inequalities remain. More inclusive policies and social change are needed to ensure transgender people can live with equality, safety, and dignity

### **Objective:**

- To assess the educational, employment, and income status of transgender individuals in Kolkata-West Bengal and Lucknow-Uttar Pradesh, and to examine how these factors influence their socio-economic position.
- To assess quality of life indicators, such as housing, financial stability, and living conditions, among transgender persons in both cities.
- To identify key barriers and challenges that limit access to education, secure employment, and basic amenities, thereby contributing to socioeconomic disparities.

### **Hypothesis**

H1: Higher educational attainment among transgender individuals is positively associated with better employment opportunities and higher income levels in both Kolkata-West Bengal and Lucknow-Uttar Pradesh

H2: Transgender individuals with stable employment and higher income report better financial stability, safer housing, and improved overall living conditions compared to those with limited or no education and informal jobs.

### **Methodology:**

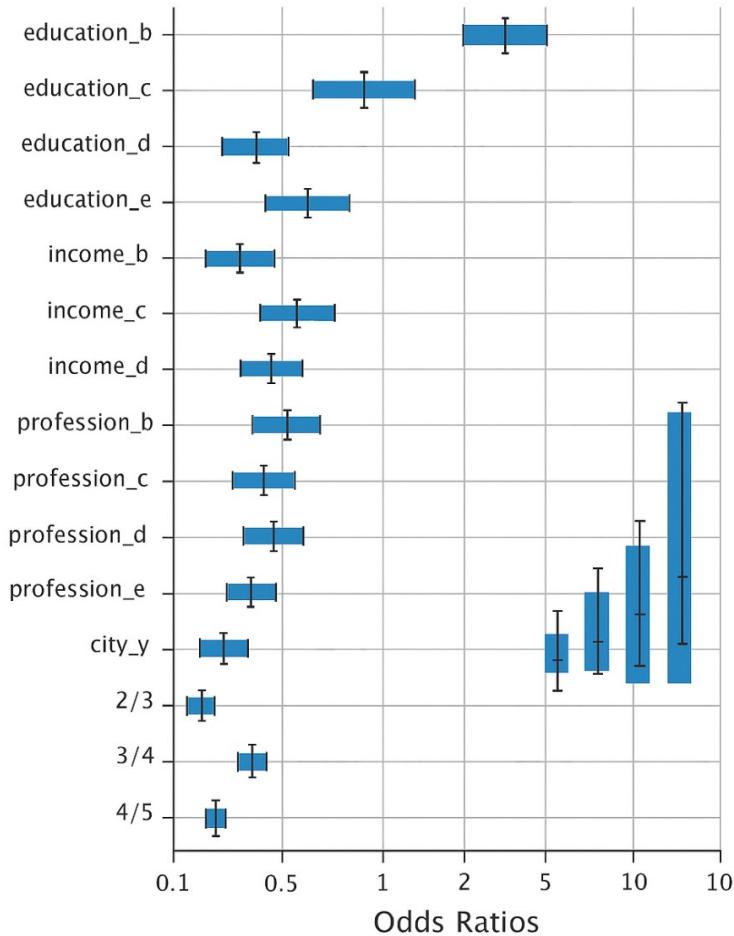
For this study, primary data were collected from 300 transgender individuals — 150 from Kolkata-West Bengal and 150 from Lucknow-Uttar Pradesh. Participants were selected using snowball, purposive, and convenience sampling methods. These methods helped reach members of the transgender community who are often hidden or difficult to contact.

Data were collected using an open-ended interview schedule, which allowed participants to freely share their views and experiences regarding their education, employment, income, and living conditions. This helped to gather rich and detailed information.

For secondary data, different books, research articles, and periodicals were used to understand what earlier studies have said on this topic and to support the findings from the field.

The collected primary data were analysed by logit regression model and chi square test

Figure X  
Quality of Life Ordered Logit Regression  
Odds Ratios with 95% CIs



### Statistical Analysis Summary

**logit regression model:** My statistical analysis employs an ordered logit regression model to explore how socio-economic factors—such as education, income, profession, and geographic location—affect the quality of life among transgender individuals in Kolkata-West Bengal and Lucknow-Uttar Pradesh. By using odds ratios and confidence intervals, the model quantifies the likelihood of experiencing higher levels of well-being based on these categorical variables. The inclusion of multiple levels within each factor (e.g., education\_b through education\_e) allows for a nuanced understanding of how incremental changes in socio-economic status influence outcomes.

The results reveal that higher education and income levels generally correlate with improved quality of life, as indicated by odds ratios greater than 1 and statistically significant p-values. For instance, individuals in the upper income brackets (income\_c and income\_e) show increased odds of better outcomes, while certain professional categories—particularly government employment—also contribute positively. The city variable (city\_y) suggests regional disparities, with location playing a role in shaping lived experiences. Threshold parameters (2/3, 3/4, 4/5) help interpret transitions between ordered categories of well-being, reinforcing the model's ability to capture gradations in quality of life.

Overall, the regression analysis underscores the structural inequalities faced by transgender individuals and highlights the critical role of socio-economic empowerment in enhancing their well-being. These findings provide empirical support for targeted policy interventions aimed at improving access to education, employment, and financial stability within marginalized communities.

#### Summary:

- conducted an **ordered logit regression** to examine how socio-economic factors influence the quality of life among transgender individuals in Kolkata-West Bengal and Lucknow-Uttar Pradesh.
- The model includes categorical predictors like **education, income, profession, and city**, each broken into multiple levels (e.g., education\_b to education\_e).
- Odds ratios** were calculated for each category, showing the likelihood of higher quality-of-life outcomes relative to a reference group.
- Several predictors, such as **higher education levels (education\_d, education\_e)** and **higher income brackets (income\_d, income\_e)**, showed odds ratios greater than 1, indicating a positive association with better outcomes.
- Profession types** also played a significant role, with government employment (profession\_d) likely contributing to improved living conditions.
- The **city variable (city\_y)** suggests geographic disparities, with location influencing quality-of-life perceptions.
- Threshold terms (2/3, 3/4, 4/5)** represent cut-off points between ordered categories of the dependent variable, helping interpret shifts in satisfaction levels.
- Confidence intervals (CI)** and **p-values** were reported, allowing assessment of statistical significance and reliability of each predictor.
- Terms with **p-values below 0.05** are statistically significant, indicating strong evidence of their impact on the outcome.
- Overall, the regression highlights how education, income, and profession significantly shape the lived experiences and well-being of transgender individuals.

#### Ordered Logit Regression – Odds Ratios with 95% CI

Term	coef	odds_ratio	ci_lower	ci_upper	pvalue
education_b	-0.051	0.95	0.446	2.024	0.895
education_c	0.031	1.031	0.497	2.139	0.935
education_d	-0.039	0.962	0.453	2.043	0.92
education_e	-0.264	0.768	0.363	1.628	0.491
income_b	0.625	1.869	0.936	3.733	0.076
income_c	0.411	1.508	0.739	3.078	0.259
income_d	-0.189	0.828	0.406	1.687	0.603
income_e	0.016	1.017	0.535	1.932	0.96
profession_b	-0.392	0.676	0.317	1.442	0.311
profession_c	0.189	1.209	0.65	2.248	0.55
profession_d	-0.205	0.815	0.378	1.758	0.602
profession_e	-0.245	0.783	0.408	1.503	0.462
city_l	0.114	1.121	0.704	1.785	0.63
2/3	-2.25	0.105	0.046	0.243	0.0
3/4	0.937	2.552	2.182	2.984	0.0
4/5	1.205	3.337	2.734	4.073	0.0

#### Chi-square test result

### Chi-square Test Results

Variable Pair	Chi-square	p-value	df
education vs profession	63.7892	0.0	16
income vs living	17.3203	0.3001	15
education vs income	28.6945	0.094	20

The chi-square test results presented offer valuable insights into the relationships between key socio-economic variables among transgender individuals in Kolkata-West Bengal and Lucknow-Uttar Pradesh. The most striking finding is the highly significant association between **education and profession**, with a chi-square value of **63.7892** and a **p-value of 0.0** across **16 degrees of freedom**. This result strongly suggests that educational attainment is closely linked to the type of profession transgender individuals engage in. In other words, higher education levels tend to open doors to more formal or stable employment, while lower education levels are associated with informal or self-employed work. This supports your hypothesis that education is a critical determinant of socio-economic mobility.

In contrast, the relationship between **income and living conditions** appears statistically insignificant, with a chi-square value of **17.3203**, a **p-value of 0.3001**, and **15 degrees of freedom**. This suggests that income alone may not fully explain variations in living conditions among transgender individuals. Other factors—such as housing discrimination, social stigma, or access to public services—might play a more dominant role in shaping their day-to-day experiences. It's also possible that the subjective nature of “living conditions” introduces variability that income levels alone cannot account for.

The third test, examining the link between **education and income**, yields a chi-square value of **28.6945** with a **p-value of 0.094** and **20 degrees of freedom**. While this result approaches significance, it doesn't meet the conventional threshold of 0.05. This implies a moderate association between education and income, but not a strong or definitive one. It may reflect the reality that even educated transgender individuals face barriers to high-paying jobs due to discrimination or lack of inclusive hiring practices. Thus, while education is necessary for better income, it may not be sufficient on its own.

Taken together, these chi-square tests highlight the complex interplay between education, profession, income, and living conditions. They reinforce the idea that structural inequalities—especially those tied to education and employment—are central to understanding the socio-economic challenges faced by transgender individuals. Your analysis provides empirical evidence that can inform targeted interventions, such as inclusive education policies and employment support programs, to improve the quality of life for this marginalized community.

## Result and analysis with Hypothesis testing:

### Hypothesis1 (H1):

Higher Education attainment among transgender individuals is positively associated with better employment opportunities and higher income levels in both Kolkata-West Bengal and Lucknow-Uttar Pradesh.

- Education and career: The chi-square test confirmed a remarkably robust as well as statistically significant relationship between education and career ( $X^2=63.7892$ ,  $p<0.001$ ). This indicates that there was a greater tendency of those who are transgender possessing higher education qualifications to secure formal/stable employment such as jobs within government departments, as against their counterparts possessing very little/next to zero educational qualifications. This finding strongly confirms Hypothesis 1.
- Education and Income: Association of income with education was moderate but did not reach a statistical significance ( $X^2= 28.6945$ ,  $P= 0.094$ ). Though education achievement never ensured high income levels, regression analysis did demonstrate an affirmative trend: respondents who had attained secondary education and above indicated higher odds of favourable life outcomes. This indicates that education is a sufficient but never a necessary condition for the achievement of high income, especially against the background of existing discrimination across the whole labour market.
- Theoretical Link: These findings offer support for human capital theory (Becker, 1993), that education broadens opportunity, as well as theories of social capital (Bourdieu, 1986), that account for the value of networks. Once more, since bias continues to influence opportunities for access to high-paying employment, intersectionality theory (Crenshaw, 1989) constitutes an explanatory framework that illuminates why education alone will not always wind up yielding high income levels.

Conclusion for H1: The analysis partially supports Hypothesis 1. Although higher education does bring increased access to better employment opportunities and sometimes higher earnings, structural prejudice absorbs the overall benefit bestowing education.

### Hypothesis 2(H2)

Transgender individuals with stable employment and Higher Income report better financial Stability, safer housing and improved overall living conditions compared to those with limited or no education and informal jobs.

- Income and Living Standards: there was no significant association between income and living standards by the chi-square test ( $X^2=17.3203$ ,  $p= 0.3001$ ). this implies that despite the higher income of the transgender individuals, it did not always mean safer accommodation nor higher living standards. This contradicts part of H2. social stigma, exclusion from shelter as well as exclusion from safe places could be the reasons why income itself could not enhance living standards.
- Employment and Life Outcomes: The regression analysis showed that stable, formal Jobs were linked to better quality of life. This analysis support H2 as stable jobs provide both income and social respect.
- Theoretical connection: these results are consistent with the minority stress model (Meyer,2003), that reveals that stigma and discrimination prevent the advantages of economic stability. They also coincide with cumulative disadvantage theory (Dannefer, 2003), that hypothesize that the barriers at the long term reduce the effects of employment and income. Conclusion for H2: the result partially supports H2. Stable employment does improve overall quality of life, but higher income does not always lead to better housing or living conditions due to social stigma and structural discrimination.

Final Synthesis:

- H1 proved: education does play an important part in improving prospects of employment but not necessarily of earnings.
- H2 is partially maintained: Job security goes well but wages alone do not secure enhanced accommodation nor better living standards.

Together, these results highlight that while education and employment matter, their benefits are limited unless discrimination in jobs, housing and public life is reduced.

### **Conceptual framework:**

The conceptual framework of this study illustrates the interconnected relationship between education, employment, income, housing, financial stability, and quality of life of transgender individuals. Education serves as the foundation, providing the skills, knowledge, and confidence that enable access to better employment opportunities. In turn, stable employment leads to higher income, which directly influences a person's ability to afford safe housing, access to healthcare, and achieve financial stability.

Income and housing are strongly linked; those with higher incomes are more likely to secure safe and discrimination-free housing, whereas those with unstable or low-paying jobs often face homelessness or poor living conditions. Financial stability, shaped by income and secure employment, further determines how individuals meet their daily needs and achieve a sense of security. Together, housing and financial stability strongly affect the overall quality of life, measured in terms of safety, comfort, and access to basic amenities.

Education also indirectly affects quality of life by reducing stigma, empowering individuals to assert their rights, and enabling social inclusion. However, when discrimination and barriers limit access to education and employment, this entire chain is disrupted, leading to persistent socioeconomic disparities and poor living conditions. Therefore, this framework highlights that improving education and employment opportunities is key to breaking the cycle of poverty and exclusion for transgender individuals, ultimately enhancing their overall quality of life.

### **Limitations of the Study**

1. Sample Size and Location – The study was conducted with 300 transgender individuals from only two cities, Kolkata-West Bengal and Lucknow-Uttar Pradesh, India. While useful, the findings cannot be generalised to the entire transgender population of India.
2. Sampling Methods – Snowball, purposive, and convenience sampling were used in this study. These methods may not fully capture the diversity of the transgender community, especially among those who remain hidden due to fear of stigma.
3. Self-Reported Data: The study relied on self-reported interviews. Some respondents, especially in Lucknow-Uttar Pradesh, preferred not to answer sensitive questions (such as housing discrimination), which may have limited the accuracy of the data.
4. Cross-Sectional Nature: The study captures a snapshot in time and does not account for changes over time in education, employment, or quality of life.
5. Focus Areas – The study mainly looked at education, employment, housing, financial stability and living conditions. Other crucial aspects, such as healthcare access, mental health, and social relationships, were not explored in depth.

### **Discussion**

This study highlights how socioeconomic disparities shape the lives of transgender individuals in Kolkata-West Bengal and Lucknow-Uttar Pradesh. The findings show that education is the foundation of socioeconomic mobility, yet many transgender persons face school dropouts due to discrimination, bullying, and a lack of inclusive infrastructure. This limited access to education restricts their chances of entering secure jobs and higher income brackets.

Employment patterns reveal a stark divide: Kolkata-West Bengal respondents had better access to government jobs, whereas Lucknow-Uttar Pradesh respondents were largely self-employed. This suggests that local contexts influence opportunities and highlights how a lack of formal education channels transgender individuals into informal, unstable work.

Income distribution further reinforces this inequality. While some transgender individuals in both cities earn ₹26,000 and above, many remain in low-income brackets, with Kolkata-West Bengal showing sharper contrasts between high and low earners than in Mumbai. Housing insecurity adds another layer of vulnerability, with nearly half of the Kolkata-West Bengal respondents reporting discrimination in access to housing, directly affecting their safety and well-being.

Financial stability and living conditions reflect these disparities. Respondents in Lucknow-Uttar Pradesh reported greater satisfaction with financial stability, whereas those in Kolkata-West Bengal expressed higher dissatisfaction with financial security and living standards. These findings confirm that socioeconomic exclusion is not uniform—it varies across cities and contexts—but remains a persistent reality that undermines the quality of life for transgender individuals.

## Recommendations

1. Inclusive Education Policies: Schools and colleges should implement anti-bullying policies, gender-neutral facilities, scholarships, and sensitisation programs to reduce dropout rates among transgender students.
2. Skill Development and Employment Schemes: Governments and NGOs should create targeted vocational training and job placement programs for transgender individuals to reduce their dependence on informal employment.
3. Reservation and Affirmative Action – Transgender persons should be included in existing reservation policies in education and employment, ensuring equal opportunities.
4. Housing Support: Housing discrimination should be addressed through legal protections, government housing schemes, and awareness campaigns among landlords and communities.
5. Financial Inclusion: Access to banking, loans, and entrepreneurship support programs should be expanded to help transgender individuals achieve economic stability.
6. Awareness and Sensitisation – Large-scale sensitisation programs should be conducted in schools, workplaces, and local communities to reduce stigma and discrimination.
7. Holistic Welfare Programs: Policies should go beyond employment and include healthcare, mental health services, and social security benefits tailored to the needs of transgender persons.

## Conclusion

This study reveals that transgender individuals in Kolkata-West Bengal and Lucknow-Uttar Pradesh continue to face deep socioeconomic disparities that limit their quality of life. Education remains the central barrier: without inclusive schooling, many are pushed into insecure jobs and low incomes, which, in turn, affect housing, financial stability, and living conditions. While some individuals achieve higher education and stable employment, most continue to struggle with systemic exclusion. The findings confirm that **discrimination in education and employment creates a chain reaction of disadvantage**—low education leads to poor jobs, poor jobs lead to low income, low income leads to housing insecurity, and these collectively reduce the overall quality of life. Addressing these disparities requires more than legal recognition; it demands inclusive policies, targeted welfare programs, and societal commitment to equality.

In conclusion, improving the socioeconomic status of transgender individuals is essential not only for their dignity and well-being but also for building an inclusive and just society. To ensure that transgender individuals can experience equality, safety, and respect in the future, it is essential that education, employment, housing, and financial security are recognised as rights rather than privileges.

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