Chapter V

"There came a time when the risk to remain tight in the bud was more painful than the risk it took to blossom".

- Anais Nin.

Findings, Suggestions and Conclusion
V. Findings, Suggestions and Conclusion

This chapter deals with the summary of Findings, Suggestions and Conclusion of the study on the Socio-Economic Status of Transgender members in Self Help Groups in Tamil Nadu. The findings mainly focus on the achievement of Socio-Economic Development attained by the Transgender members through Self Help Groups in Tamil Nadu. The suggestions made are based on the experience and observation of the researcher and also on the opinion expressed by Transgender members in the Self Help Groups.

The findings are entirely based on the primary data and analysis thereof. The findings are done under three categories namely employment generation, improvement of business and Socio-Economic Achievement by members through Self Help Groups activities. The opinions were expressed by the Transgender Self Help Group members on wide range of issues as listed below, using positive and negative statements depicting the kind, coverage and extent of the impact of the Self Help Groups.

The findings of the study on different dimensions are represented in the following sub heads:

V.1.1. Comprehensive findings about the Respondent Transgenders Self Help Group Members in 32 Districts in Tamil Nadu

Out of the 506 total respondents sample members, one per cent of the sample members belong up to 20 years age group, 40.5 per cent of the sample members belong to between 21-30 years age group, 32.6 per cent of the members belong to 31-40 years age group, 16.4 per cent of the members belong to 41-50 years age group and 9.5 per cent members are in the age group of above 50. Hence the researcher concluded that the majority of the sample members belong to between 21-30 years age group. 13.8 per cent of the members have male
appearance and 86.2 per cent of the members have female appearances in the Transgender Self Help Groups. Compared to male appearance members, female appearance members have higher representation. 69.2 per cent of member respondents are converted Transgenders at the age of 15 years.

25.1 per cent of member respondents are converted Transgenders at the age of between 15 and 20 years. 5.3 per cent member respondents are converted Transgenders at the age of between 21 and 30 years and 0.4 per cent member respondents are converted Transgenders at the age of between 31 to 40 years. Hence the researcher concluded that more number of the members are converted Transgenders at the age of below 15 years. 26.9 per cent of the Transgender SHG members are uneducated, 64.6 per cent of the Transgender SHG members have completed school education and only 8.5 per cent of the Transgender SHG members are qualified at degree level. So the researcher could conclude that more number of members have completed school level education. 40.90 per cent of the Transgender SHG members are living in villages, 11.7 per cent of the Transgender SHG members are living in municipal areas, 32.6 per cent of the Transgender SHG members are living in urban areas and 14.82 per cent of the Transgender SHG members are living in corporation areas. Hence the researcher could conclude that majority of the Transgender SHG members are living in villages.

79.2 per cent of the Transgender SHG members are unmarried and 20.8 per cent of the Transgender SHG members are married. So the researcher concluded that more number of Transgender SHG members are unmarried. 31 per cent of the Transgender SHG members are living as family members, 56.52 per cent of the Transgender SHG members are living with other Transgenders, 1.18 per cent of the Transgender SHG members are living with some others and 11.26 per cent of the Transgender SHG members are living alone. Hence the researcher concluded that majority of the Transgender SHG members are living with other Transgenders.

80.8 per cent of the Transgender SHG members didn’t get life partner’s income because they are unmarried, 5.3 per cent of the Transgender SHG members life partners’ earning monthly income level is ₹ 2,001 to 4,000, 8.1 per cent of the Transgender SHG members life partners’ earning monthly income level is ₹ 4,001
to 6,000, 4.7 per cent of the Transgender SHG members life partners’ earning monthly income level is ₹6,001 to 8,000 and 1.0 per cent of the Transgender SHG members life partners’ earning monthly income level is ₹8,001 to 10,000. Hence the researcher concluded that majority of the Transgender SHG members didn’t get life partner’s income because they are unmarried. 5.1 per cent Transgender respondents have got the loan amount of ₹35,000.

2.4 per cent respondents have got a loan amount of ₹40,000. 4.0 per cent respondents got a loan amount of ₹50,000. 13.8 per cent respondents got a loan amount of ₹60,000. 2.0 per cent respondents got a loan amount of ₹80,000. 5.5 per cent respondents got a loan amount of ₹1,00,000. 2.0 per cent respondents got a loan amount of ₹1,20,000. 3.6 per cent respondents got a loan amount of ₹1,25,000. 2.2 per cent respondents got the loan amount of ₹1,40,000. 2.4 per cent respondents got a loan amount of ₹1,45,000. 5.3 per cent respondents got a loan amount of ₹1,60,000. 13.0 per cent respondents got a loan amount of ₹1,80,000. 34.4 per cent respondents got a loan amount of ₹2,00,000. 2.0 per cent respondents got the loan amount of ₹2,10,000. 2.4 per cent respondents got the loan amount of ₹2,20,000. 4.9 per cent respondents got the loan amount of ₹2,60,000. 2.4 per cent respondents got the loan amount of ₹4,35,000. 0.4 per cent respondents got the loan amount of ₹4,85,000. 2.4 per cent respondents got the loan amount of ₹6,00,000. 53.4 per cent of the Transgender SHG members paid interest within ₹1,000, 2.8 per cent of the Transgender SHG members paid interest between ₹1,001 and 2,000, 5.9 per cent of the Transgender SHG members paid interest between ₹2,001 and 3,000, and 2.4 per cent of the Transgender SHG members paid interest above ₹5,000 and 35.6 per cent of the Transgender SHG members paid not any interest because the Transgender SHG members not received any subsidy and loan. Hence the researcher concluded that majority of the Transgender SHG members paid interest within ₹1,000.

50.8 per cent of the Transgender SHG members monthly income earning level is within ₹5,000, 4.2 per cent of the Transgender SHG members monthly income earning level is between ₹5,000 and 10,000 and 4.7 per cent of the Transgender SHG members monthly income earning level is between ₹10,000
and 15,000 and above ₹20,000 and 35.6 per cent of the Transgender SHG members didn’t earn income because these Transgender SHG members not received any subsidy and loan. Hence the researcher concluded that majority of the Transgender SHG members monthly income earning level is within ₹5,000.

51.4 per cent of the Transgender SHG members earned net profit below ₹1,000, 1.4 per cent of the Transgender SHG members earned net profit between ₹1,001 and 2,000, 3.6 per cent of the Transgender SHG members earned net profit between ₹2,001 and 3,000, 0.2 per cent of the Transgender SHG members earned net profit of ₹3,001 to 4,000, 7.9 per cent of the Transgender SHG members earned net profit above ₹5,000 and 35.6 per cent of the Transgender SHG members didn’t earn any net profit because such Transgender SHG members not received any subsidy and loan. Hence the researcher concluded that majority of the Transgender SHG members’ monthly profit earning level is within ₹1,000.

51.4 % of the Transgender SHG members are getting their share of profit below ₹.500, 4.2 of the Transgender SHG members are getting their share of profit between ₹.501-1,000, 2.8 of the Transgender SHG members are getting their share of profit between ₹1,001-1,500, 6.1 per cent of the Transgender SHG members are getting their share of profit above ₹2,000 and 35.6 per cent of the Transgender SHG members did not get any share in profit because the Transgender SHG members not received any subsidy and loan. Hence the researcher concluded that majority of the Transgender SHG members are getting their share of profit below ₹.500.

7.1 per cent of Transgender SHG members are using their share of profit to develop their business, 92.5 per cent of Transgender SHG members are using their share of profit to develop their business and standard of living and 0.4 per cent of Transgender SHG members are using their share of profit to improve their standard of living only. Hence the researcher concluded that majority of the Transgender SHG members are using their share of profit to develop their business and standard of living.
55.5 per cent of Transgender SHG members invest their share of profit in business below ₹.500, 27.7 per cent of Transgender SHG members invest their share in business between ₹.501 and 1,000, 9.1 per cent of Transgender SHG members invest their share in business between ₹.1,001 and 1,500, 0.6 per cent of Transgender SHG members invest their share in business between ₹1,501 and 2,000 and 7.1 per cent of Transgender SHG members invest their share in business above ₹.2,000. Hence the researcher concluded that majority of the Transgender SHG members invest their share of profit in business below ₹.500.

10.7 per cent of the Transgender SHG members are spending their share of profit to family expenditure below ₹.500, 36.4 per cent of the Transgender SHG members are spending their share to family expenditure between ₹.501 and 1,000, 17.4 per cent of the Transgender SHG members are spending their share to family expenditure between ₹.1,001 and 1,500, 9.3 per cent of the Transgender SHG members are spending their share to family expenditure between ₹.1,501 and 2,000 and 26.3 per cent of the Transgender SHG members are spending their share of profit to family expenditure above ₹.2,000. Hence the researcher concluded that majority of the Transgender SHG members are spending their share of profit to family expenditure between ₹.501-1,000. 0.6 per cent of the Transgender SHG members are saving ₹.25 per month from their share of profit, 5.1 per cent of the Transgender SHG members are saving ₹.50 per month from their share of profit, 53.6 per cent of the Transgender SHG members are saving ₹.100 per month from their share of profit and 40.7 per cent of the Transgender SHG members are saving above ₹.100 per month from their share of profit. Hence the researcher concluded that majority of the Transgender SHG members are saving ₹.100 per month from their share of profit.

V.2. District wise Employment Generation and Socio-Economic Achievement of Respondent Transgender Self Help Group Members in 32 Districts in Tamil Nadu

District wise employment Generation and Socio-Economic Achievement: Here the researcher explores the Socio-Economic Achievement and various business activities of Transgender members in 32 districts of Tamil Nadu.
V.2.1 Ariyalur District: Before starting SHGs, 30 Transgender members were involved in flesh trade and begging. During 2011, 10 members started one group and it increased to two groups with an additional member of 10 during 2012. They were engaged in cloth sales, cow and goat rearing business. In this district 67 percent of members (20 members) were freed from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 41 percent, compared to their earning from flesh trade and begging the net earnings on gross earnings from SHGs were 22 percent higher than from flesh trade and begging. All the 10 members’ overall economic achievement before and after joining Self Help Groups were evaluated in the aspects of increased income and self employment; acquisition of own houses, increased purchasing power, purchase of good dresses, Jewells, quality food, saving attitudes and increased liquidity of cash. The overall impact of all these economic improvement brought good life and public recognition. In the above said aspects, before joining SHGs, 81 per cent of members were very low achievers but after joining SHGs, 9 per cent of members were very high achievers. Finally the researcher concluded, through empirical and statistical justifications, that the 10 members in the SHGs were under developed in socio-economic point of view and they had opportunities to improve their Socio-Economic Status.

V.2.2 Chennai District: Before starting the SHGs, 578 Transgender members were involved in flesh trade and begging. During 2011, 10 members started two groups and they increased to six groups having an additional 32 members during 2012. They were engaged in sale of fancy goods, cosmetics items, cloth, fish and vegetables. In this district 5 percent (32 members) of the Transgender members were relieved from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 11 per cent, compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs was 30 per cent higher than from the latter. In this district, all the 24 members’ overall economic achievement before and after joining Self Help Groups was evaluated in the aspects of increased income and self employment, acquiring own house, increased purchasing power, good dresses, jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these
improvements brought good life and public recognition. In the above said aspects, before joining SHGs, 84 per cent members’ achievement was very low but after joining SHGs, 28 per cent members’ achievement was very high. Finally the researcher concluded through empirical and statistical justification, that the 24 members in the SHGs developed in socio-economic point of view and they had further opportunities to develop.

V.2.3 Coimbatore District: Before starting SHGs, 332 Transgender members were involved in flesh trade and begging in Coimbatore district. During 2011, 34 members started four groups and they increased to 13 groups with an addition of 110 members during 2012. They were engaged in cooking, running street food stalls, selling vegetables and fruits. In this district, 33 percent (110 members) of Transgender members were freed from the clutches of illegal business like flesh trade and begging after they joined SHGs. Even though the net earnings of the members from SHGs were less than 23 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 22 per cent higher than from the latter one. All the 42 members’ overall economic achievements, before and after starting Self Help Groups, were evaluated in the aspects of increased income and self employments, acquiring own house, increased purchasing power of house utilities, good dresses, Jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these achievements brought good life and public recognition. In the above said aspects, before joining SHGs, 52 per cent members’ achievements were very low but after joining SHGs, 22 per cent members’ achievements were very high. So the researcher concluded through empirical and statistical justifications, that out of 42 members, 24 were developed, one was underdeveloped and 17 were developing in socio-economic point of view and all the members had plenty of scope to develop in all aspects in this district.

V.2.4 Cuddalore District: The numbers of Transgender members before starting SHGs, in this district were 180 and they were involved in flesh trade and begging. During 2011, 38 members started 4 Self Help Groups and they increased to 9 groups and added 85 members during 2012. They engaged in coir making, cloth
and vegetable sales, emu and milch animal farming and CD sales business. In this
district 47 percent (85 members) of members were relieved from the clutches of
illegal business like flesh trade and begging after joining SHGs. Even though the
net earnings of the members from SHGs were less than 42 per cent compared to
their earnings from flesh trade and begging, the net earnings on gross earnings
from SHGs were 23 per cent higher than the latter one. All the 12 members’
overall economic achievements, before and after joining the Self Help Groups
were evaluated in the aspects of increased income and self employments, acquired
own houses, increased purchasing power of house utilities, good dresses, jewells,
quality food, saving attitudes and liquidity of cash. The overall impact of all these
measures brought good life and public recognition. In the above said aspects,
before joining SHGs, achievement of 90 percent of members were very low but
after joining SHGs, 11 per cent members’ achievement were very high. So the
researcher concluded through empirical and statistical justifications, that out of 12
Transgender members, 5 were developed, 5 were in the category of
underdeveloped and 2 were developing in socio-economic point of view and in this
district, they had lot of business scopes for further development.

V.2.5 Dharmapuri District: There were 65 Transgender members in the district
before SHGs were started and they were involved in flesh trade and begging.
During 2011, 20 members started 2 groups and they increased to 3 groups with an
additional 30 members during 2012. They engaged in cloth and saree sales. In this
district 46 percent (30 members) of members freed from the clutches of illegal
trade after they joined SHGs. Even though the net earnings of the members from
SHGs were less than 33 per cent compared to earnings from flesh trade and
begging, the net earnings on gross earnings from SHGs were 25per cent higher
than from the latter one. All the 12 members’ overall economic achievement before
and after joining Self Help Groups were evaluated in the aspects of increased
income and self employment, acquired own houses, increased purchasing power to
buy household goods, good dresses, Jewells, quality food, saving attitudes and
liquidity of cash. The overall impact of all these measures brought good life and
public recognition. In the above said aspects, before joining SHGs, the
achievements of 75 per cent of members were very low but after joining SHGs, 21
per cent members’ achievements were very high. So, the researcher concluded through empirical and statistical justifications, that out of 12 members, 3 were developed, 3 were underdeveloped and 6 were developing in socio-economic point of view and this district has all potential for development of Transgenders.

V.2.6 Dindigul District: There were 150 Transgenders in the district before SHGs were started by them and they were involved in flesh trade and begging. During 2011, 24 members started 2 groups and they increased to 5 groups with an addition of 60 members during 2012. They were engaged in catering and vegetable selling, agricultural activities and taking mango and tamarind trees on lease. In this district 40 percent (60 members) of members were freed from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 52 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 25per cent higher than from the latter one. All the 38 members’ overall economic achievements before and after joining Self Help Groups were evaluated in the aspects of increased income and self-employments, acquired own house, increased purchasing power of house utilities, good dresses, jewels, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures brought good life and public recognition. In the above said aspects, before joining SHGs, the achievements of 76 per cent of members were very low but after joining SHGs, achievements of 12 per cent of members were very high. So, the researcher could conclude through empirical and statistical justifications, that out of 38 members, 8 were developed, 9 were underdeveloped and 21 were developing in socio economic point of view and the members have lot of opportunities for further improvement in socio economic status.

V.2.7 Erode District: Before SHGs for Transgenders were started, there were 114 Transgenders in the districts engaged in flesh trade and begging. During 2011, 19 members started 3 groups and the number increased to 5 with an addition of 32 members during 2012. They were engaged in cloth business, vegetable sales and cultural dance. In this district 28 percent (32 members) of members were relieved from the clutches of illegal business after they joined
SHGs. Even though the net earnings of the members from SHGs were less than 53 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 21 per cent higher than from the latter one. All the 16 members’ overall economic achievements before and after joining Self Help Groups were evaluated in the aspects of increased income and self employments, acquired own house, increased purchasing power of house utilities, good dresses, Jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures brought good life and public recognition. In the above said aspects, before joining SHGs, the achievements of 82 per cent members were very low but after joining SHGs, 0.6 per cent members’ achievements were very high. Therefore the researcher concluded through empirical and statistical justifications, that out of 16 members, 7 were underdeveloped and 9 were developing in socio economic point of view and the members tried effective utilization of loan and subsidies for their business and wellbeing.

V.2.8 Kanchipuram District: There were 119 Transgenders in the district before starting SHGs for them and they were involved in flesh trade and begging. During 2011, 20 members started 2 groups and the number increased to 4 with an addition of 40 members during 2012. They engaged in milch animal rearing and agricultural activities. In this district 34 percent (40 of members) were freed from the clutches of illegal trade like flesh trade and begging after they joined SHGs. Even though the net earnings of the members from SHGs were less than 27 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 29 per cent higher than from the latter one. All the 10 members’ overall economic achievement before and after joining Self Help Groups were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, Jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures brought good life and public recognition. In the above said aspects, before joining SHGs, the achievements of all the members were very low but after joining SHGs they achieved 100 per cent success. So, the researcher was able to conclude through empirical and statistical justifications, that all the 10
members were underdeveloped in socio economic point of view and the members were not having the awareness about the improvement of business.

V.2.9 Kanniyakumari District: There were 45 Transgender members in the district before they started SHGs and they were involved in flesh trade and begging. During 2011, 11 members started one group and it increased to 3 groups with an addition of 32 members during 2012. They were engaged in cloth business, fish and vegetable sales. In this district 71 percent of members (32 members) were freed from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 32 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 27 per cent higher than from the latter one. Overall economic achievement of all the 12 members’ before and after joining Self Help Groups were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, jewels, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures gave good life and public recognition. In the above said aspects, before joining SHGs, the achievements of 77 per cent of members were very low but after joining SHGs, 8 per cent members’ achievements were very high. So the researcher could conclude through empirical and statistical justifications, that out of 12 members, 9 were developed, 2 were underdeveloped and one was developing in socio-economic point of view and members were functioning more effectively in this district.

V.2.10 Karur District: The 69 Transgender members in the district before starting SHGs were involved in flesh trade and begging. During 2011, 15 members started 2 groups and the number increased to 5 groups with an addition of 38 members during 2012. They were engaged in dairy farming and utensil trade. In this district 55 percent (38 members) of members were freed from the clutches of illegal business like flesh trade and begging after they joined SHGs. Even though the net earnings of the members from SHGs were less than 37 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 24 per cent higher than one from the latter. All the 11
members’ overall economic achievement before and after joining Self Help Groups were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, Jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures led to good life and public recognition. In the above said aspects, the achievements of 75 percent of members were very low before joining the SHGs, but after joining SHGs their achievements were very high. So the researcher could conclude through empirical and statistical justifications, that out of 11 members, 8 were underdeveloped and 3 were developing in socio-economic point of view and members were very active to get more socio economic empowerment in this district.

V.2.11 Krishnagiri District: The numbers of Transgender members in the district before starting SHGs were 60 and they were involved in flesh trade and begging. During 2011, 12 members started one group and it increased to 2 groups with an addition of 24 members during 2012. They were engaged in rearing milch animal and vegetable sales. In this district 40 percent of members (24 members) were relieved from the clutches of illegal business like flesh trade and begging after they joined SHGs. Even though the net earnings of the members from SHGs were less than 35 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 23 per cent higher that from the latter. All the 24 members’ overall economic achievement before and after their joining Self Help Groups were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures gave them good life and public recognition. In the above said aspects, the achievements of, 64 per cent members were very low before they joined SHGs but after joining the SHGs their achievements were very high. So, the researcher was able to conclude through empirical and statistical justifications, that out of 24 members, 7 were developed, 12 were underdeveloped and 5 were developing in Socio-Economic Development point of view and this district provides all the opportunities for further improvement of Transgenders.
V.2.12 Madurai District: The number of Transgender members before starting SHGs in the district was 230 and they were involved in flesh trade and begging. During 2011, 25 members started 2 groups and the number increased to 6 groups with an addition of 75 members during 2012. They were engaged in tailoring, vessel, vegetable and cloth sales and catering business. In this district 33 percent (75 members) were freed from the clutches of illegal business like flesh trade and begging after they joined SHGs. Even though the net earnings of the members from SHGs were less than 12per cent, compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 22 per cent higher than from the latter. All the 5 members’ overall economic achievement, before and after joining Self Help Groups, were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, Jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures gave them good life and public recognition. In the above said aspects, the achievements of, 90 per cent of members before joining SHGs were very low, but after joining SHGs the achievements of 92 per cent of the members were very high. So, the researcher came to the conclusion through empirical and statistical justifications, that all 5 members were developing in socio economic point of view and the district has lot of potentials but the members were not having awareness about the business.

V.2.13 Nagapattinam District: The district had 44 Transgenders before they started SHGs for them and all were involved in flesh trade and begging. During 2011, 18 members started 2 groups and the number increased to 5 groups with an addition of 44 members during 2012. They were engaged in running catering business. In this district all the members (44) were relieved from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 40 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 20 per cent higher than from the latter. All the 18 members’ overall economic achievement before and after joining Self Help Groups were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, jewells, quality food, saving
attitudes and liquidity of cash. The overall impact of all these measures led to good life and public recognition. In the above said aspects, before joining SHGs, 48 per cent of members were very low achievers but after joining SHGs, one per cent of members were very high achievers. The researcher came to the conclusion through empirical and statistical justifications, that out of 18 members, 16 were developed, 2 were developing in Socio-Economic Development point of view. The members made all efforts to utilize all the available resources properly.

V.2.14 Namakkal District: The Transgender members in the district before starting SHGs were 123 in number and all were involved in flesh trade and begging. During 2011, 61 members started 6 groups and this number increased to 10 groups with an addition of 102 members during 2012. They were engaged in cloth, flower, and fruit selling. In this district 83 percent of members (102 members) were relieved from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 17 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 22 per cent higher than from the latter one. All the members’ overall economic achievement, before and after joining Self Help Groups were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, jewels, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures obtained good life and public recognition. In the above said aspects, before joining SHGs, 65 per cent members were very low achievers, but after joining SHGs, 43 per cent members were very high achievers. So, the researcher could conclude through empirical and statistical justifications, that all the 6 members were developed in Socio-Economic Development point of view. The members utilized the available business opportunities to improve their socio-economic status further.

V.2.15 Nilgiris District: The Transgender members in the district before they started SHGs were 420 in number and they were involved in flesh trade and begging. During 2011, 6 members started one group and it increased to 3 groups with an addition of 18 members during 2012. They engaged in vegetable and fish
sales, cow rearing and Milk business. In this district 4 percent of members (18 members) were freed from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 16 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 25 per cent higher than from the latter one. All the 6 members’ overall economic achievement before and after joining Self Help Groups were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures obtained them good life and public recognition. In the above said aspects, before joining SHGs, 97 per cent of members were very low achievers but after joining SHGs, 50 per cent members’ achievements were sufficiently fair. So, the researcher has concluded through empirical and statistical justifications, that all the 6 members were underdeveloped in Socio-Economic Development point of view. Even though this district has lot of business opportunities the members fail to use them properly.

V.2.16 Perambular District: The Transgender members in the district before they started SHGs were 52 in number and they were all involved in flesh trade and begging. During 2011, 5 members started one group and it increased to 6 groups with an addition of 30 members during 2012. They were engaged in cloth sales and preparation of cooking masalas and vegetable sales. In this district 58 percent of members (30 members) were relieved from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 9 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 27 per cent higher than from the latter. The overall economic achievement of all the 19 members before and after joining Self Help Groups were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, Jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures obtained them good life and public recognition. In the above said aspects, before joining SHGs, 74 per cent of members were very low achievers but after joining SHGs, 45 per cent of members
were fairly good achievers. So, the researcher could conclude through empirical and statistical justifications, that out of 19 members, 9 were underdeveloped and 10 were developing in Socio-Economic Development point of view. Hence the members are at very ordinary stage in utilizing the business resources available in the district.

V.2.17 Pudukkottai District: The district had 12 Transgenders before SHGs were started for them and they were involved in flesh trade and begging. During 2011, 10 members started one Self Help Group and it increased to two with an addition of 7 members during 2012. They were engaged in sale of cloth, fancy items, dry fish and flour. In this district 58 percent of members (7 members) were freed from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 36 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 23 per cent higher than from the latter. The overall economic achievement of all the seven members before and after joining Self Help Groups were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures obtained them good life and public recognition. In the above said aspects, before joining SHGs, 77 per cent of members were very low achievers but after joining SHGs, 40 per cent of members were very high achievers. So, the researcher could conclude through empirical and statistical justifications, that all the 7 members were developed in Socio-Economic Development point of view. The research has clearly revealed that whenever the members were properly utilizing the available business resources they could achieve the desired socio-economic status very quickly.

V.2.18 Ramanathapuram District: The district had 104 Transgenders and before starting SHGs for them all was involved in flesh trade and begging. During 2011, 9 members started one group and it increased to 2 groups with an addition of 18 members during 2012. They were engaged in napkin making, and letting out cooking vessels. In this district 17 percent of members (18 members) were freed
from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 38 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 20 per cent higher than from the latter. Overall economic achievement of all the 18 members before and after joining Self Help Groups were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures obtained good life and public recognition. In the above said aspects, before joining SHGs, 73 per cent members’ were very low achievers but after joining SHGs, 66 per cent members’ were fairly good achievers. So, the researcher could conclude through empirical and statistical justifications, that out of 18 members, one was developed, 17 were developing in Socio-Economic Development point of view. The members are expected to effectively utilize the business resources.

V.2.19 Salem District: The Transgender members in the district 157 before starting SHGs for them and all of them were involved in flesh trade and begging. During 2011, 22 members started 2 groups and this number increased to 5 groups with an addition of 55 members during 2012. They were engaged in coir twisting, cloth and flower business, running Tiffin stalls etc. In this district 35 percent of members (55 members) were relieved from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 28 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 25 per cent higher than from the latter one. All the 6 members’ overall economic achievement before and after joining Self Help Groups were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures obtained good life and public recognition. In the above said aspects, before joining SHGs, 80 per cent of members were very low achievers but after joining SHGs, 40 per cent of members were very high achievers. So, the researcher came to the conclusion through empirical and statistical justifications, that all the 6 members were developed in Socio-Economic
Development point of view. The existing Transgenders in SHGs should convince the other Transgenders who are still in the flesh trade in this district, and buying them to the fold of SHGs.

V.2.20 Sivaganga District: The Transgender members in the district before starting SHGs were, 32 and they were involved in flesh trade and begging. During 2011, 10 members started one group and the number increased to 2 with an addition of 20 members during 2012. They were engaged in cloth and fish sales, letting out vessels, giving dance performances etc. In this district 62 percent of members (20 members) were relieved from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 46 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 21 per cent higher than from the latter one. All the nine members’ overall economic achievement, before and after joining Self Help Groups were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures obtained them good life and public recognition. In the above said aspects, before joining SHGs, 82 per cent of member’s achievements were very low but after joining SHGs, 19 per cent of members’ achievements were very high. So, the researcher was able to conclude through empirical and statistical justifications, that out of 9 members, 7 were developed, 2 were underdeveloped in Socio-Economic Development point of view. The members’ awareness about self employment is lacking among the Transgenders in the district.

V.2.21 Tiruvannamalai District: The Transgender members in the district before starting SHGs were 122 and they were involved in flesh trade and begging. During 2011, 17 members started one Self Help Group and it increased to 3 groups with an addition of 50 members during 2012. They were engaged in running tiffin and fancy materials selling stalls. In this district 41 percent of members (50 members) were relieved from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 41 per cent
compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 25 per cent higher than from the latter one. All the 7 members’ overall economic achievement, before and after joining Self Help Groups, were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, jewels, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures obtained them good life and public recognition. In the above said aspects, before joining SHGs, 91 per cent members were very low achievers but after joining SHGs, 17 per cent members were very high achievers. So, the researcher had come to the conclusion through empirical and statistical justifications, that out of 7 members, 5 were developed, 2 were developing in Socio-Economic Development point of view. The Transgender members should have more awareness about the various business opportunities available to them in this district.

V.2.22 Tirunelveli District: The Transgender members in this district before starting SHGs were 125 in number and they were involved in flesh trade and begging. During 2011, 7 members started one group and it increased to 5 groups with an addition of 35 members during 2012. They were engaged in textiles, washing soaps and giving public dance performances. In this district 28 percent of members (35 members) were relieved from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 25 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 23 per cent higher than from the latter one. All the 20 members’ overall economic achievement, before and after joining Self Help Groups were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, jewels, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures obtained them good life and public recognition. In the above said aspects, before joining SHGs, 73 per cent of members were very low achievers but after joining SHGs, 19 per cent members were very high achievers. So, the researcher had come to conclude through empirical and statistical justifications, that out of 20 members, 5 were developed,
12 were underdeveloped and 3 were developing in Socio-Economic Development point of view. This district has lot of potentials and the members can derive maximum benefits if they concentrate more on their business.

V.2.23 Thanjavur District: The Transgender members in the district before starting SHGs were 76 in number and they were involved in flesh trade and begging. During 2011, 15 members started one group and it increased to 3 groups with an addition of 45 members during 2012. They were engaged in flower and fruit selling business. In this district 59 percent of members (45 members) were freed from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 10 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 22 per cent higher than from the latter one. All the 15 members’ overall economic achievement, before and after joining Self Help Groups were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures obtained them good life and public recognition. In the above said aspects, before joining SHGs, 67 per cent of members were very low achievers but after joining SHGs, 47 per cent of members were very high achievers. So, the researcher is able to conclude through empirical and statistical justifications, that out of 15 members, 4 were developed, 11 were developing in Socio-Economic Development point of view. Most of the Transgender members in the district tried to actively participate in their business activities.

V.2.24 Theni District: The number of Transgender members in the district before starting SHGs was 125 and they were involved in flesh trade and begging. During 2011, 18 members started 2 Self Help Groups and the number increased to 5 with an addition of 45 members during 2012. They were engaged in flower and fruit selling business. In this district 36 percent of members (45 members) were relieved from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 28 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from
SHGs were 24 per cent higher than from the latter one. The overall economic achievement of all the ten members, before and after joining Self Help Groups, were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, Jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures obtained them good life and public recognition. In the above said aspects, before joining SHGs, 76 per cent of members were very low achievers but after joining SHGs, 6 per cent of members were very high achievers. So, the researcher could conclude through empirical and statistical justifications, that out of 10 members, 3 were underdeveloped and 7 were developing in Socio-Economic Development point of view. The members’ empowerment can be improved through proper utilization of business resources in the district.

V.2.25 Tiruvallur District: The number of Transgender members in the district before starting SHGs was 222 and they were involved in flesh trade and begging. During 2011, 26 members started 3 Self Help Groups and the number increased to 10 with an addition of 85 members during 2012. They were engaged in garments, selling washing soap making, giving public dance performances etc. In this district 38 percent of members (85 members) were relieved from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 14 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 24 per cent higher than from the latter one. All the members’ overall economic achievement, before and after joining Self Help Groups were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, Jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures obtained them good life and public recognition. In the above said aspects, before joining SHGs, 81 per cent of members were very low achievers but after joining SHGs, 9 per cent of members were found very high achievers. So, the researcher has come to the conclusion through empirical and statistical justifications, that out of 16 members, 3 were developed, 13 were developing in Socio-Economic Development point of
view. The members utilized the maximum capacity of the facilities made available to them.

V.2.26 Tiruvarur District: The Transgender members in the district before starting SHGs were 14 and they were involved in flesh trade and begging. During 2011, 12 members started one group and the number of members decreased to 8 during 2012. They were engaged in selling tea and chicken and running petty shops, milch animal rearing etc. In this district 57 percent of members (8 members) were relieved from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 24 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 22 per cent higher than from the latter one. All the 8 members’ overall economic achievement, before and after joining Self Help Groups were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures obtained them good life and public recognition. In the above said aspects, before joining SHGs, 66 per cent of members were very low achievers but after joining SHGs, 65 per cent of members were fairly good achievers. So, the researcher was able to conclude through empirical and statistical justifications that all the 8 members were developing in Socio-Economic Development point of view. All the members tried to reach developed status from socio-economic point of view.

V.2.27 Tiruppur District: The Transgender members in the district before starting SHGs were 30 and they were all engaged in flesh trade and begging. During 2011, 11 members started one group and it increased to 2 groups with an addition of 23 members during 2012. They were engaged in marketing garments and related goods. In this district 77 percent of members (23 members) were freed from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 20 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 22 per cent higher than from the latter one. All the 11 members’ overall economic
achievement, before and after joining Self Help Groups were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures obtained them good life and public recognition. In the above said aspects, before joining SHGs, 60 per cent of members were very low achievers but after joining SHGs, 8 per cent members were very high achievers. So, the researcher was able to conclude through empirical and statistical justifications, that out of 11 members, one was developed and 10 were developing in Socio-Economic Development point of view. The members should concentrate on more profit earning business in this district.

V.2.28 Thoothukodi District: The Transgender members in the district before starting SHGs were 68 and they were involved in flesh trade and begging. During 2011, 14 members started 2 groups and the number increased to 5 with an addition of 35 members during 2012. They were engaged in cow rearing, selling vessels and Tiffin, running stationery and dry fish shops. In this district 51 percent of members (35 members) were relieved from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 30 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 24 per cent higher than from the latter one. All the 7 members’ overall economic achievement before and after joining Self Help Groups were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures obtained them good life and public recognition. In the above said aspects, before joining SHGs, 77 per cent of members were very low achievers but after joining SHGs, 40 per cent of members were very high achievers. So, the researcher was able to conclude through empirical and statistical justifications, that all the 7 members were developed in Socio-Economic Development point of view. In this district the Transgender members have great potential to develop their socio-economic status.

189
V.2.29 Tiruchirappalli District: The Transgender members in the district before starting SHGs were 162 and they were involved in flesh trade and begging. During 2011, 27 members started 2 groups and the number increased to 4 groups with an addition of 54 members during 2012. They were engaged in running beauty parlor, petty shops and Poultry. In this district 33 percent of members (54 members) were relieved from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 12 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 23 per cent higher than from the latter one. All the 24 members’ overall economic achievement, before and after joining Self Help Groups were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures obtained them good life and public recognition. In the above said aspects, before joining SHGs, 59 per cent of members were very low achievers but after joining SHGs, 14 per cent of members were very high achievers. So, the researcher could conclude through empirical and statistical justifications, that out of 24 members, 13 were developed, one was underdeveloped and 10 were developing in Socio-Economic Development point of view. This district is also one of the districts with all resources and members will improve their empowerment in all aspect through formation of SHGs.

V.2.30 Vellore District: The number of Transgender members in the district before starting SHGs was 180 and they were involved in flesh trade and begging. During 2011, 17 members started 2 groups and the number increased to 6 with an addition of 52 members during 2012. They were engaged in beeti making, running Tiffin stalls, saree and flower selling, milk business etc. In this district 29 percent of members (52 members) were relieved from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 24 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 24 per cent higher than that from the latter. All the 10 members’ overall economic achievement before and after joining Self Help Groups were evaluated in the aspects of increased income and
self employment, acquired own house, increased purchasing power of house utilities, good dresses, jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures obtained them good life and public recognition. In the above said aspects, before joining SHGs, 27 per cent of members were very low achievers but after joining SHGs, 11 per cent of members were very high achievers. So, the researcher came to the conclusion through empirical and statistical justifications, that out of 10 members, 4 were developed, 6 were developing in Socio-Economic Development point of view. The members’ of SHGs in the district want to acquire technical knowledge about beeti making.

V.2.31 Villupuram District: There were 160 Transgender members in the district before they started SHGs and all of them were involved in flesh trade and begging. During 2011, 39 members started 4 Self Help Groups and the number increased to 11 groups with an addition of 108 members during 2012. They were engaged in making phenols and washing powder items and cow rearing and cloth selling business. In this district 67 percent of members (108 members) were relieved from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 56 per cent, compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 23per cent higher than the one from the latter. All the 54 members’ overall economic achievement, before and after joining Self Help Groups, were evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures obtained them good life and public recognition. In the above said aspects, before joining SHGs, 61 per cent of members were very low achievers but after joining SHGs, 8 per cent of members were very high achievers. So, the researcher concluded through empirical and statistical justification, that out of 54 members, 13 were developed, 24 were underdeveloped and 17 were developing in Socio-Economic Development point of view. Most of the Transgenders in this district were involved in flesh trade and these members should come forward to do socially approved vocation and then only they will get real social status.
V.2.32 Virudhunagar District: The number of Transgender members in the district before starting SHGs was 116 and they were involved in flesh trade and begging. During 2011, 62 members started 8 Self Help Groups and this number increased to 10 groups with an addition of 78 members during 2012. They were engaged in making and selling masala items and running tiffin centers. In this district 67 percent of members (78 members) were relieved from the clutches of illegal business after they joined SHGs. Even though the net earnings of the members from SHGs were less than 16 per cent compared to their earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 24 per cent higher than the one from the latter. All the 19 members’ overall economic achievement before and after joining Self Help Groups was evaluated in the aspects of increased income and self employment, acquired own house, increased purchasing power of house utilities, good dresses, jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures obtained them good life and public recognition. In the above said aspects, before joining SHGs, 73 per cent of members were very low achievers but after joining SHGs, 10 per cent of members were very high achievers. So, the researcher concluded through empirical and statistical justification, that out of 19 members, 7 were developed, 12 were developing in Socio-Economic Development point of view. The members can attain empowerment through proper approach and doing business through Transgender Self Help Groups in the district.

V.2.33. Overall Tamil Nadu

In Tamil Nadu as a whole, 183 (36.16%) Transgender respondents are well developed. In attaining socio economic status and obtaining credit facilities, 131 (25.89%) respondents are in the domain of underdeveloped and the third group consists of 192 (37.94%) Transgender respondents in the stage of developing socio-economic status and obtainment of credit facilities.

During 2011-12, 4,316 Tansgenders were found in the state of Tamil Nadu and their livelihood sources were flesh trade and begging. During 2011, 654 members started 71 groups and it increased to 162 groups with 1,490 members during 2012. All the 4,316 members were involved in various business activities
like 1. Cloth selling, 2. Cow and goat rearing, 3. Sale of fancy goods cosmetics items and CDs 4. Sale of fish, vegetables and fruits, 5. Running street food stalls, cooking and vessels letting out business, 6. Agricultural activities, emu and poultry farming, 7. Taking mango and tamarind trees on lease 8. Giving public dance performances, 9. Dairy farm, 10. Utensil trade, 11. Catering business, 12. Tailoring, 13. Dry fish and flour sales, 14. Napkin making, 15. Garments selling, 16. Washing soaps making, 17. Canteen, 18. Stationery shop and Beauty parlor, 19. Petty shops, 20. Beedi and phenol making, 21. Making and selling of masala items. Except a very few members in Salem and Villupuram districts remaining members who were attached to Self Help Groups were not at all willing to continue their old flesh trade and begging. Hence, in the whole of Tamil Nadu 34 per cent of the Transgenders were relieved from the clutches of illegal business. When the 506 sample members were engaged in flesh trade and begging, their gross income was ₹1.05,60,900 per month. Their net earnings from these trades were ₹39,45,390 after spending ₹66,15,510 as trade promotion expenses (dressing and makeup expenses). Each member could earn ₹7,797 per month through flesh trade and begging before joining Self Help Groups. The overall net earnings of 506 members’ on gross earnings were 37 per cent and they didn’t have saving attitude when they were involved in flesh trade and begging.

After joining SHGs, the members could earn ₹26,01,510 in a month after spending ₹16,64,558 as trade expenses. The group’s gross earnings were ₹42,66,068. Each member could earn ₹5,141 in a month through SHGs. The groups’ net earnings on gross earnings were 61 per cent. In addition all the sample members had the saving attitude and they could save ₹72,700 per month after joining SHGs and each member’s saving level increased from ₹0 to ₹144 per month. The members’ loan repayment capacity also increased from ₹0 to ₹95,764 after meeting their household expenses. Even though the net earnings of the members from SHGs were less than 34 per cent compared to earnings from flesh trade and begging, the net earnings on gross earnings from SHGs were 24 per cent higher than the one from the latter.
Up to April 2012 3,455 Transgenders who had undergone surgery to convert as feminine and registered with District Social Welfare Office and also the unregistered Transgenders joined NGOs and formed 162 Self Help Groups. The District Social Welfare Offices issued 2,555 ID cards and 1,041 ration cards to Transgenders who have undergone surgery to convert into feminine. Further, they have distributed 107 tailoring machines with embroidery technology and issued 799 free housing plots to do self business and develop the standard of living of transgender in the State. The District Social Welfare Offices distributed subsidy of ₹.64,00,000 to Transgenders groups in all the 32 districts and each groups got ₹.2,00,000 and a loan of ₹.65,90,000.

In the 32 districts as a whole, all the 506 members’ overall economic achievements, before and after joining Self Help Groups were evaluated in the aspects of increased income and self employments, acquired own house, increased purchasing power of house utilities, good dresses, jewells, quality food, saving attitudes and liquidity of cash. The overall impact of all these measures obtained them good life and public recognition. In the above said aspects, before joining SHGs, 70 per cent members were very low achievers but after joining SHGs, 13 per cent members were very high achievers.

So, the researcher comes to the conclusion that through empirical and statistical justifications, out of 506 Transgender members, 183 were developed, 131 were underdeveloped and 192 were developing in Socio-Economic Development point of view in Tamil Nadu. Hence, the researcher strongly feels and advocates that Self Help Groups are the only panacea for the Socio-Economic Development of Transgenders in Tamil Nadu.

III. Economic Impact on Transgender Self Help Group Members Before and After Joining Self Help Groups

The findings are related to the Socio-Economic Development attained by the Transgender members before and after they joined Self Help Groups in various dimensions which are discussed below:
Increase in income point of View: There is significant increase in income of the Transgender members before and after they joined Self Help Groups. In short, the Transgenders obtained more income after joining Self Help Groups. Increased Self Employment point of view: There is significant change in the attitude of Transgenders with regard to Self-Employment after joining Self Help Groups. Hence the Transgenders get more business opportunity after they joined Self Help Groups. Own House: There is significant change in the attitude of Transgenders in having own houses. There is increase in the number of Transgenders acquiring own houses. Acquisition of assets for Transgenders is possible through joining Self Help Groups. Increase in ability to spend more on household materials point of view: There is significant change in Transgender members with regard to their spending on household materials after joining Self Help Groups. They spend more on food and household facilities. Increase in desire to purchase good dress point of view: There is strong and significant change in desire to purchase good dress after joining Self Help Groups. This change in desire to dress well was because of more purchasing power in the hands of Transgenders after joining Self Help Groups. Increased desire to purchase costly jewels and increased standard of life: After joining the Self Help Groups the Transgenders have developed great desire for costly jewels and a high standard of life as a result of increased purchasing power in their hands. Getting quality food: There is a strong significant change in the food habits of Transgenders after becoming the members of the Self Help Groups. There is lot of difference between the quality of their food items before and after joining the Self Help Groups. Increase in saving capacity: There is a strong and significant change in the in the saving attitudes of Transgenders before and after joining Self Help Groups. It is natural that because of increased income the Transgenders develop the attitude and desire to save for the family’s future. Recognition by the society: There is a strong and significant change in the attitude of the general public towards Transgenders after they become members of the Self Help Groups. The society gives more recognition to them because of the economic and social improvement in the life of Self Help Groups. Money Circulation: There is significant change in the money circulation
among the Transgenders’ circle after they become the members of Self Help Groups. Their money power goes up because of their economic uplift.

IV. Effectiveness of Overall Social Achievements of Transgenders after Joining Self Help Groups.

The findings are in connected with the association between the stages of developed, developing and underdeveloped Socio-Economic Achievements and various dimensions of social status of the Transgender members has narrated below:

There is no association between improvement of social status and three levels of Socio-Economic Development of Transgenders. Hence, the researcher found that there is no much difference between the developed, developing and underdeveloped Transgenders in the improvement of their social status through Socio-Economic Development and obtaining credit facilities. There is no association between freedom to decision making and Socio-Economic Development of Transgenders at all the three levels. Hence, the researcher found that there are different opinions among the developed, developing and underdeveloped Transgenders regarding the association between the freedom of decision making in the family and Socio-Economic Development of Transgender group members. There is an association between expansion of friends circle and relatives and Socio-Economic Development. In particular the Transgenders are able to obtain Socio-Economic Development which in turn helps them to get maximum number of friends and relatives. In particular the three types of Transgenders are able to get different dimensions of friends and outside circle. There is an association between improvement in thinking ability and Socio-Economic Development. Through Self Help Groups the Transgenders are able to obtain Socio-Economic Development which in turn helps them to get improvement in their thinking ability. The developed, developing and underdeveloping Transgenders are able to achieve the different thinking capacity and skills for improvements.

There is an association between developed Transgenders providing job opportunities to others and their Socio-Economic Development. The Transgenders are able to give job opportunities to others (non Transgenders), when they obtain Socio-Economic Development. The three different categories of Transgenders are
able to provide job opportunities to others. There is an association between job satisfaction in present occupation and Socio-Economic Development of Transgenders in Self Help Groups. The Transgenders are able to obtain Socio-Economic Development when they are satisfied in their present occupation. The three different categorised Transgenders attain those status when they get full job satisfaction in the present work. There is an association between all round development of Transgender community and Socio-Economic Development. The Transgenders are able to obtain Socio-Economic Development and then they are able to work for development of Transgender community as a whole in all spheres. Such kinds of Transgender members are willing to improve Transgender community at large in the region. There is an association between improvement of self confidence level and Socio-Economic Development. The Transgenders are able to obtain Socio-Economic Development and then they are able to get self confidence. The three kinds of Transgender members who are developed, developing and underdeveloped automatically get improvements in self confidence. There is an association between improvement in business knowledge and Socio-Economic Development. The Transgenders when they are able to obtain Socio-Economic Development their business knowledge also automatically improves. There is an association between consumer preference to Transgenders Self Help Groups’ products and their Socio-Economic Development. The Transgenders are able to obtain Socio-Economic Development by manufacturing products preferred by the customers. All the three kinds of Transgenders are motivated to produce those goods preferred by customers. There is an association between migration of Transgenders from existing Self Help Group activities to old business activities, including flesh trade and Socio-Economic Development. A satisfied Transgender member who has achieved Socio-Economic Development through Self Help Group will never like to go back to their old illegal flesh trade and begging.

V. Effectiveness of Group Income and Individual Income and Utilization of Share of Profit on Socio-Economic Development of Transgender Self Help Groups

Findings are connected with the association between the purposes of utilization of share of profit and Socio-Economic Achievement of Transgender members after joining Self Help Groups:
Out of the 506 Transgender respondents, 120(65.6%) Transgenders in the developed category obtained a total income of less than ₹ .5,000. 12(6.6%) members in the same category are able to get above ₹ .20,000 income from the group. In case of developing category 75 (39.1%) members get an income less than ₹ .5,000 and 11(5.7%) members in the same category are able to get above ₹ .20,000. Whereas in underdeveloped category 62(47.3%) are able to earn less than ₹ .5,000 profit and only one person is able to get above ₹ .20,000 profit.

Out of the 506 Transgender respondents, 122(66.77%) Transgenders in the developed category are earning a share of profit of less than ₹ .500 and 12(6.6%) Transgenders in the same category are earning above ₹ .2,000. In developing category 77(40.1%) Transgenders are able to get a share of profit of less than ₹ .500 and 5(3.8%) members in the same category are getting a share of above ₹ .2,000. Whereas, in underdeveloped category 61(46.6%) members are getting a sharing profit of less than ₹ .500 and 14 (10.7%) members are getting above ₹ .2,000.

Out of the 506 Transgender respondents, 17(9.3%) members are utilizing their share of profit for the only purpose of developing the business and 166(90.7%) members utilized profit for both business development as well as social development. Whereas none of the persons in the category are utilizing their share of profit only for the purpose of developing their social status. In developing category 6(3.1%) members are utilizing the share of profit only for the purpose of expansion of their business, 185 (96.4%) are utilizing their share for the development of business as well as social status, whereas only one person in the category is utilizing the share of profits only for the development of social status. In Underdeveloped category 13(9.9%) are utilizing the profit only for the purpose of expansion of their business and 117(89.3%) members are utilizing for both purposes namely expansion of business as well as improvement of social status and only one person in the category is utilizing for the purpose of improving his status only.
In addition it is also found that, there is no association between utilization of share of profits of the Transgenders in developed, developing and underdeveloped categories and development in socio-economic status and attainment of credit facilities.

Hence, the utilization of share of profits earned by Transgender in the Self Help Groups is rationally distributed among developed, developing and under developing Transgenders.

VI. Association between Utilization of Share of Profit and Socio-Economic Development and Credit Facilities obtained Earned by Transgender Self Help Groups.

Utilization of Share of Profit and Socio-Economic Development of Transgender Self Help Groups: The perception of Transgenders in improvement of business only, improvement of business as well as social status and improvement of social status only are one and the same towards Socio-Economic Development and credit facilities obtained by the Transgender Self Help Group members. All the ‘f’ values of social, economic and attainment of credit facilities are insignificant at 5 per cent level.

VII. Impact of Group Income and Individual Income on Purchasing Power of Transgender Members after Joining Self Help Groups

The income of Transgenders Self Help Groups creates impact on the following variables namely increased income, improvement in self employment, getting own house and increased purchasing power in respect of household materials, Jewels and increase in the standard of life, getting hygienic food, increase in saving capacity, recognition by the society and increased money circulation. It is also found that it does not create any impact on wearing good dresses by the members of Transgender Self Help Groups. Hence, the researcher could found out that income earned by Self Help Groups increased the purchasing power of Transgender members in the Self Help Groups.
The variables namely increased income, improvement in self employment, getting own house and increase in power to purchase household materials, getting hygienic food, increasing saving capacity, recognition by the society and increased money circulation create positive impact on purchasing power of Self Help Group members and purchase of jewelry and increasing standard of living are influenced by income earned by individual Transgenders. But their ability to purchase household materials and purchase of jewels and increase in standard of living etc are not at all affected by the impact of profit shared by individuals. Hence, the researcher could find that income earned by Self Help Groups generally increases the purchasing power of Transgender members in the Self Help Groups.

VIII. Relationship between i) Increase in Transgenders and total number of Transgenders who have become members of Self Help Groups, ii) Earning through Self Help Groups and Total Income to Transgenders, iii) Loan obtained and earnings through Self Help Groups in 32 districts in Tamil Nadu.

The member of Transgenders in all the 32 districts in Tamil Nadu is absolutely independent regarding their willingness the members of Self Help Groups. Because there is no relationship between increasing Transgender population and who have become members in Self Help Group. On the other hand there is relationship between total earnings of groups and income of the group earnings and loan obtained and earnings and savings of the member. These show that the income of the group increases the individual members earning, the increases earnings, increases savings and obtained loan facilities.

Suggestions
To the Transgenders: Try to come out of the clutches of flesh trade and begging. Even the handicapped and lunatic persons never involve or prepared to enter this shameful and illegal business. Transgenders are having very good physical and mental strength, hence they can think of engaging themselves in socially acceptable business activities. They should not take vengeance to punish the society, because the society is not at all responsible for their misfortune in born.
When they involve themselves in socially accepted business activities with social consciousness the society will be ready to recognize them. They should also to acquire educational and professional qualifications. Take all efforts to utilize concessions extended by the Government and sympathy of the society. When their attitude and behavior earn the confidence of banks they will readily come forward to fulfill their financial requirements. When they come out from flesh trade and begging and involve in socially accepted business practices they will get public support, sympathy and co-operation. When they have self confidence and mental courage they will get material prosperity and will get the respect from the society.

To the Government: the Government is at present providing monetary and psychological support to Transgender community. The Government should give them the basic and higher education so that they will free themselves from the age old illegal flesh trade and begging. The Government should establish separate schools and colleges for Transgenders community. The General Public considers them unwanted citizens and hence to be banished from the society. It is the great responsibility of the Governments to give them all possible help to come up economically and get social status and lead a decent life in the society like any other citizen of the country. The Government should make them have health awareness and give employment oriented education for Transgenders.

To the Banks: The financial institutions particularly nationalized banks should provide required financial assistance to the Transgenders, and employment opportunities must be created for them. The Transgenders must be properly trained to engage themselves in Self Help Groups and other self employment activities. The banks should change their wrong notion about Transgender community that they all have the same attitude and behavior. The banker should identify the really enthusiastic and hard working Transgenders and give them all financial and related help. The Bankers responsibility does not end with providing loans to Transgenders and they should periodically evaluate their business performance and financial position of Transgenders. The banks should concentrate more on the starting and functioning of Self Help Groups started by Transgender members.
Further Research

The researcher has highlighted the various research dimensions available on the particular topic and they are given below:

1. Exclusively evaluate the changes in social behavior and overall achievement of Transgender after they joined SHGs

2. Monitor the impact of financial institutions assistance on economic development of Transgender in the society.

3. The effectiveness of financial inclusion for Transgender.


5. Analysing gender wise business performance like, Male, Female and Transgender.

6. Make an exploratory research on any other remedial way or solution other than SHGs for Transgender people.

Conclusion

The Transgender community in Tamil Nadu is leading a highly deplorable life and experiencing all sorts of inhuman treatments meted out by the civil society. They are disowned by their families, discarded and condemned by the society. Their economic condition is very poor and social status is at very low ebb and there is no political party or group to take care of them. At present the Transgender persons are mostly engaged in illegal prostitution and shameful begging to earn something for their livelihood. Of late the popular Government and charitable institutions are taking care of them and are taking some welfare measures and activities to uplift the Transgender persons economic and social actually which will pave the way in future for their political empowerment. When the researcher thought of some remedial measure for the economic and social upliftment of Transgenders in Tamil Nadu, the immediate concept that came to her mind was the Transgender Self Help Group which can act as a panacea for the socio economic ill of the Transgenders. Under the existing socio economic
conditions of the Transgenders, starting and running the Self Help Groups exclusively for them is very easy one, because there are no procedural formalities to be followed for starting a Self Help Group. Further, the Government is giving all types of help and encouragements to start Self Help Groups. Transgenders need no large share capital to start the Self Help Groups and nationalized banks are there to extend credit facilities to them. The Self Help Groups is the only suitable business organization for the Transgenders Self Help Groups make the Transgender members economically sound with an honorable social status which may give them even political empowerment in future. The society at large and the Government have to give the Transgender not only the monetary help but also the emotional sympathy and understanding. The Transgenders should be dealt with love and consideration. The society should not condemn, punish and abandon for no fault of theirs. The researcher wants to conclude this research by reproducing an apt Japanese quotation, “Give a man a fish and he will eat for a day. Teach a man to fish and he will eat for the rest of his life”. The Transgenders need the help of the Government and society not in the form of money and kind which can feed them for one or two days but in the form of a permanent solution like starting Self Help Groups exclusively for them so that they can stand on their own legs and achieve economic, social and political empowerment in their life.