EPRA International Journal of Socio-Economic and Environmental Outlook (SEEO) ISSN: 2348-4101
Volume: 12 | Issue:7 |July 2025 | SJIF Impact Factor (2025): 8.645 | Journal DOI: 10.36713/epra0314 |Peer-Reviewed Journal

ASSESSING THE ECONOMIC IMPACT OF GOVERNMENT WELFARE SCHEMES ON TRANS-WOMEN IN INDIA: A SECONDARY DATA STUDY

Dr V. Mallika[1], Apurva S[2]

[1]*Professor and Head of Department of Economics, Erode Arts and Science College, Rangampalayam Erode*

[2]*PhD Scholar, Department of Economics, Erode Arts and Science College, Rangampalayam , Erode*

Article DOI: https://doi.org/10.36713/epra22941
DOI No: 10.36713/epra22941

ABSTRACT

This study assesses the economic impact and implementation effectiveness of government welfare schemes targeted at trans-women in India, with a focus on the SMILE scheme and Garima Greh shelters. Relying solely on secondary data from government reports, parliamentary responses, state portals, NGO publications, and media investigations, the study reveals a persistent gap between policy intent and actual delivery. Despite increased budgetary allocations—from ₹25 crore in 2021–22 to ₹52.91 crore in 2023–24—fund utilization remains alarmingly low, with less than 1% spent in 2022–23. Operational shortcomings in shelter homes, delays in financial disbursal, and weak beneficiary tracking mechanisms further hinder program effectiveness. While legal recognition has improved, economic empowerment remains elusive for most trans-women, especially in states lacking proactive implementation. Success stories from Tamil Nadu and Andhra Pradesh highlight the importance of decentralized, community-led welfare strategies. The study concludes that enhancing transparency, inter-departmental coordination, and accountability is crucial for translating legal inclusion into tangible socio-economic gains.

KEYWORDS: *Trans-Women, SMILE Scheme, Garima Greh, Economic Empowerment, Welfare Implementation, Transgender Policy, India, Secondary Data Analysis*

INTRODUCTION

The transgender community in India, particularly trans-women, has historically faced deep-rooted socio-economic marginalization, often resulting in exclusion from education, employment, and public services. While the 2014 *NALSA vs. Union of India* judgment was a significant step in legally recognizing transgender persons and mandating the state to protect their rights, the ground reality remains challenging. Trans-women in India are disproportionately affected by poverty, homelessness, unemployment, and social stigma, making state intervention through welfare schemes not only necessary but urgent.

Recognizing these challenges, the Government of India has introduced several initiatives aimed at improving the quality of life and economic stability of transgender individuals. Among them, the SMILE (Support for Marginalized Individuals for Livelihood and Enterprise) scheme and the Garima Greh initiative for shelter and rehabilitation have been central. Additionally, some state governments like Tamil Nadu and Andhra Pradesh have launched targeted welfare programs. However, the effectiveness of these schemes has been inconsistent, with issues such as poor fund utilization, lack of outreach, and operational inefficiencies being frequently reported.

This paper aims to critically examine the economic impact of these government welfare schemes on trans-women in India using secondary data. By analyzing policy documents, budget reports, RTI responses, and NGO publications, the study evaluates how effectively these schemes have addressed economic vulnerabilities and what structural improvements are needed.

LITERATURE REVIEW

The academic discourse on transgender welfare in India has expanded significantly over the past decade, particularly after key legal and policy interventions. A foundational milestone was the *NALSA v. Union of India* (2014) judgment, in which the Supreme Court recognized the right of individuals to self-identify their gender. The court also directed both Central and State governments to implement welfare policies, including access to healthcare, education, and public employment for the transgender community.

Building on this, the Transgender Persons (Protection of Rights) Act, 2019 sought to codify these rights into law. However, the Act has drawn criticism for its bureaucratic approach to identity verification and lack of clarity regarding enforcement mechanisms. Scholars such as Pawan Dhall (2020) and Arvind Narrain (2021) have argued that while the Act marks symbolic progress, its practical impact remains constrained due to procedural burdens and limited community consultation.

The 2017 report by the National Human Rights Commission (NHRC) highlighted that 92% of trans persons are denied jobs and face significant barriers in accessing education, housing, and public services. Similarly, the United Nations Development Programme (UNDP), in partnership with Humsafar Trust and SAATHII, has published multiple reports (2018–2022) emphasizing that economic exclusion is reinforced by the lack of gender-inclusive documentation and persistent social stigma. These findings are supported by research from global initiatives like the World Bank's "Inclusion Matters" series, which stresses that legal recognition alone is not enough—targeted social and economic interventions are also essential.

Peer-reviewed studies published in journals such as the *Indian Journal of Gender Studies*, *Economic and Political Weekly*, and *South Asia: Journal of South Asian Studies* have examined the lived experiences of trans-women in urban and rural India. For example, Banu Subramaniam (2019) explored the intersections of caste, gender identity, and economic marginalization, while Aniruddha Dutta and Raina Roy (2014) offered ethnographic insights into the institutional barriers within government welfare systems.

At the policy level, think tanks like NITI Aayog and PRS Legislative Research have noted uneven implementation of central schemes, highlighting how states like Tamil Nadu and Andhra Pradesh have outperformed others through innovative state-led interventions such as housing pattas, ID cards, and targeted pension schemes. These state-specific success stories are corroborated by regional evaluations and news reports from *The Hindu*, *IndiaSpend*, and *The Wire*, which often cite implementation gaps in shelter homes (Garima Grehs), delayed salaries for staff, and poor utilization of central funds.

Despite the availability of well-intentioned schemes, the overarching consensus in the literature is that the transgender community in India continues to be economically marginalized. Legal recognition has not yet translated into structural inclusion, mainly due to insufficient awareness, inadequate monitoring mechanisms, and deeply entrenched societal prejudices.

OBJECTIVES OF THE STUDY

1. To examine the budget allocation and utilization trends of central welfare schemes targeting transgender persons, particularly the SMILE scheme and Garima Greh shelters, from 2021 to 2024.
2. To analyze the implementation gaps between policy intent and actual outcomes in terms of service delivery and outreach to trans-women beneficiaries.
3. To assess the accessibility and effectiveness of key support services such as shelter, identity documentation, and financial assistance under these schemes.
4. To compare central and state-level interventions, highlighting successful models like those in Tamil Nadu and Andhra Pradesh.
5. To identify structural and institutional barriers that hinder the economic empowerment of trans-women despite legal recognition.
6. To provide policy recommendations for improving the inclusivity, monitoring, and delivery of welfare programs for the transgender community.

METHODOLOGY

This study adopts a qualitative and descriptive research approach based entirely on secondary data sources. The goal is to analyze the design, implementation, and economic impact of welfare schemes specifically targeted at trans-women in India, without conducting primary surveys or interviews.

DATA SOURCES

- **Government Reports & Policy Documents**
  - Ministry of Social Justice and Empowerment (MoSJE) - Budget reports and scheme guidelines *(2021, 2022, 2023, 2024)*
  - Lok Sabha Question Hour archives - Budget utilization and scheme implementation details *(2021–2024)*
  - State government portals (Tamil Nadu, Andhra Pradesh) - Transgender welfare board updates, ration card and pension data *(2022–2024)*
- **Reports by National and International Organizations**
  - National Human Rights Commission (NHRC) - Reports on human rights and socio-economic status of trans persons *(2017, 2021)*
  - United Nations Development Programme (UNDP) - India-focused studies on transgender inclusion and livelihood challenges *(2017, 2021)*
  - NITI Aayog and RBI reports - Broader indicators on financial inclusion and welfare access *(2020–2023)*
- **NGO Publications and Media Investigations**
  - Humsafar Trust, SAATHII, Transgender Welfare Equity Alliance - Community-led reports and policy briefs *(2020–2023)*
  - Reputable journalism from *The Wire*, *The Quint*, *IndiaSpend*, and *CNN As Equals* - Field-level investigations on Garima Greh shelters and implementation gaps *(2022–2024)*

Analytical Framework

- Budget allocation vs. expenditure analysis
- Scheme coverage and state-wise comparisons
- Identification of structural gaps (documentation, outreach, implementation)
- Review of regional success models (e.g., Tamil Nadu)

Limitations of this methodology include the scarcity of up-to-date quantitative data specific to trans-women and inconsistencies in state-level reporting.

GOVERNMENT WELFARE SCHEMES OVERVIEW

1. SMILE Scheme (Support for Marginalized Individuals for Livelihood and Enterprise)

Launched in 2021 by the Ministry of Social Justice and Empowerment, the SMILE scheme includes two sub-components: rehabilitation of persons engaged in begging and comprehensive welfare for transgender persons. Its objectives for trans-women include:

- Providing medical assistance, education, skill development, and livelihood support
- Creating awareness and community mobilization
- Establishing transgender protection cells in each state

2. Garima Greh (Shelter Homes for Transgender Persons)

Garima Greh was launched as part of SMILE to provide temporary shelter, food, medical care, and vocational training to trans-women in distress.

- Target: One Garima Greh per state
- Services Provided: Shelter, skill-building, mental health support

Implementation Challenges

- Funding Delays: Several shelters reported receiving no funds for over a year.
- Infrastructure Issues: Inability to pay rent, cover basic operational costs.
- Eviction Threats: Some homes like the one in Delhi faced closure due to lack of funding.

3. State-Level Initiatives

Tamil Nadu

- First state to form a Transgender Welfare Board (2008)
- Provides:
  - Free housing plots (1,671 beneficiaries)
  - Ration cards (2,541 beneficiaries)
  - Monthly financial support
  - Employment opportunities (5 transgender police officers recruited)

EPRA International Journal of Socio-Economic and Environmental Outlook (SEEO) ISSN: 2348-4101
Volume: 12 | Issue:7 |July 2025 | SJIF Impact Factor (2025): 8.645 | Journal DOI: 10.36713/epra0314 |Peer-Reviewed Journal

Andhra Pradesh

- **YSR Pension Kanuka**:
  - ₹3,000 monthly pension to transgender persons
- Focus on financial inclusion and basic income support

These states serve as comparative models to assess the impact of decentralized and targeted welfare efforts.

FINDINGS AND DATA ANALYSIS

This section evaluates the economic impact of government welfare schemes on trans-women in India based on secondary data. The findings are organized under three key themes: budget utilization, accessibility and reach, and state-wise implementation differences.

1. Budget Allocation vs. Utilization (SMILE Scheme)

Table 1: Budget Allocation for the SMILE Scheme (2021–2024)

Financial Year	Transgender Sub-Scheme (₹ crore)	Total SMILE Allocation (₹ crore)	Source
2021–22	25.00	35.00	MoSJE, Lok Sabha
2022–23	46.31	61.31	MoSJE, Lok Sabha
2023–24	52.91	72.91	MoSJE, Lok Sabha

Source: Ministry of Social Justice and Empowerment, Lok Sabha Responses (2021–2024).

The Government of India has steadily increased the budget allocation under the SMILE scheme's transgender sub-scheme—from ₹25 crore in 2021–22 to ₹52.91 crore in 2023–24. However, publicly available data on utilization continues to be sparse, particularly for 2023–24. Previous years had shown underutilization (e.g., only 9.55% spent in 2021–22 and 0.4% in 2022–23), which raises concerns about whether increased allocation is translating into actual benefits on the ground.

2. Garima Greh Shelter Home Functionality

Table 2: Status of Garima Greh Shelter Homes (as of Late 2023 / 2024)

Indicator	Status / Count	Source
Operational Garima Greh homes	18	PIB, MoSJE (2023)
New homes established in 2024	6 (AP, Assam, Karnataka, MP, Punjab, UP)	MoSJE Annual Report 2024
Certificates issued via SMILE portal	23,811	MoSJE, March 2024
Transgender Protection Cells set up	11	MoSJE, 2023

Source: Ministry of Social Justice and Empowerment Reports and Press Releases (2023–2024).

Shelter homes, meant to provide immediate economic and social relief, struggle due to irregular funding. The lack of operational continuity threatens the scheme's long-term sustainability. As of late 2023, 18 Garima Greh shelter homes are operational across India, with 6 new shelters added in 2024 in states like Andhra Pradesh, Karnataka, and Punjab. This represents a significant improvement in outreach. However, media reports still highlight irregularities in rent payments and staffing delays, signaling continuing administrative inefficiencies.

3. Beneficiary Access and Inclusion

Table 3: Beneficiary Access to Key Welfare Schemes (as of 2023)

Scheme / Indicator	Status	Source
SMILE portal TG certificates issued	23,811+	MoSJE, March 2024
States with active Garima Greh homes	18 states	MoSJE, PIB Reports 2023
Functionality of 2023 Garima Greh shelters	No reported closures	Media Reports, 2023

Source: Ministry of Social Justice and Empowerment Portal Reports and IndiaSpend/PIB updates.

Tamil Nadu and Andhra Pradesh offer strong examples of localized, data-backed implementation. Beneficiary count remains limited, but these numbers show proof of feasibility and replicability**.** Government data shows that over 23,811 transgender certificates have been issued via the SMILE portal, indicating a growing level of identity documentation. However, state-level data on ration cards, pensions, and housing access remains limited, making it difficult to assess whether identity recognition is translating into welfare access.

4. Financial Exclusion and Livelihood

- According to NHRC and UNDP reports:
  - Over 90% of transgender persons lack formal employment.
  - Many are excluded from mainstream financial services due to missing documentation (Aadhaar, bank account).
- While PMJDY (Jan Dhan Yojana) aims for financial inclusion, its reach among trans-women is untracked.
- Livelihood support under SMILE exists on paper but has not translated into scalable employment opportunities.
- Although the expansion in program coverage is promising, 2023–24 reports still reflect a lack of mainstream job access, bank inclusion, and entrepreneurship support for trans-women. Protection Cells have been set up in 11 states, but their functionality is not clearly monitored.

5. State-wise Comparison of Scheme Performance

Table 4: Comparative Performance of Transgender Welfare Schemes in Selected Indian States (as of 2024)

State	Central Scheme Uptake	State Schemes	Outcome Level
Tamil Nadu	Medium	Strong	High (positive)
Andhra Pradesh	Medium	Medium–Strong	Moderate–High
Uttar Pradesh	Low	Low	Low
Maharashtra	Medium	Medium	Variable

Source: Compiled from Ministry of Social Justice and Empowerment (MoSJE) reports, Government of Tamil Nadu & Andhra Pradesh portals, and secondary analysis from IndiaSpend (2023–2024).

States like Tamil Nadu and Andhra Pradesh continue to outperform in implementation, offering pension schemes, housing pattas, and more inclusive welfare boards. The central SMILE framework seems to benefit from better outcomes when supported by state-level execution.

The SMILE scheme, initiated in 2021, aimed to address the socio-economic exclusion of transgender individuals, including trans-women, through dedicated sub-schemes for shelter, education, and livelihood. Budget allocation under the scheme increased from ₹25 crore in 2021–22 to ₹52.91 crore in 2023–24. However, utilization remained alarmingly low: only ₹1.91 crore (9.55%) was spent in 2021–22, and just ₹12 lakh (0.40%) in 2022–23. As of 2023–24, detailed utilization figures are yet to be released, raising concerns about whether increasing allocations are matched by efficient execution.

In terms of shelter provisions, the Garima Greh initiative initially aimed to establish one functional shelter per state. By late 2022, only nine homes were operational. As of 2024, that number has increased to 18, with new shelters set up in Andhra Pradesh, Assam, Karnataka, Madhya Pradesh, Punjab, and Uttar Pradesh. While this marks progress, persistent challenges remain—particularly delays in rent disbursal, unpaid staff salaries, and poor infrastructure—often reported in the media.

Beneficiary access also shows signs of progress. Through the SMILE portal, more than 23,811 transgender certificates have been issued by 2023–24, which is essential for accessing welfare services. Nevertheless, the conversion of these identity documents into tangible benefits like ration cards, housing support, or pensions remains inconsistent and poorly documented across states.

Financial exclusion persists. Reports from NHRC, UNDP, and grassroots organizations continue to show that over 90% of transgender persons are outside the formal employment sector. Protection Cells have been set up in 11 states under the Transgender Act, but their visibility and effectiveness remain limited. State-wise comparisons reveal stark differences in implementation. Tamil Nadu and Andhra Pradesh continue to be leaders in state-led initiatives. Tamil Nadu has issued over 2,500 ration cards, 1,671 housing pattas, and recruited trans-women into the police force. Andhra Pradesh provides monthly pensions of ₹3,000 under the YSR Pension Kanuka scheme. These success stories contrast sharply with states where central schemes remain underutilized or lack visibility at the grassroots level.

DISCUSSION

The findings reveal a stark disconnect between the intent of government welfare schemes and their actual implementation for trans-women in India. Despite progressive policies such as the SMILE scheme and the Garima

Greh shelters, the data highlights a significant underutilization of resources. In 2022–23, less than 1% of allocated funds were spent, not due to a lack of financial support, but as a result of systemic execution failures. These include bureaucratic delays, poor coordination with state authorities, and limited awareness among beneficiaries. The operational instability of Garima Greh shelters—caused by delays in rent disbursement and unpaid staff salaries—reflects the fragility of schemes meant to offer long-term stability to one of the most vulnerable communities in the country. Trans-women, already marginalized, bear the brunt of such discontinuities, which undermine their access to safe housing and rehabilitation.

A critical gap identified in the implementation of central schemes is the absence of robust tracking mechanisms. While some states, like Tamil Nadu, provide disaggregated data on beneficiaries of housing and ration support, central programs lack publicly accessible dashboards or databases that can track outcomes by gender identity. This limits transparency and hinders efforts to evaluate impact or course-correct in real time.

In contrast, state-led models offer valuable lessons. Tamil Nadu's integrated approach—combining documentation, housing, and employment—demonstrates the efficacy of decentralization and community engagement. Similarly, Andhra Pradesh's pension scheme provides a basic yet essential layer of financial security that could be replicated nationwide with minimal structural adjustments. These examples underscore the importance of sustained, localized implementation over symbolic policy announcements.

The issuance of over 23,000 transgender certificates via the SMILE portal marks progress in legal recognition, but without corresponding access to welfare entitlements, such recognition remains largely symbolic. Trans-women continue to face barriers in opening bank accounts, securing housing, or finding employment due to residual stigma and fragmented institutional processes. Ultimately, central welfare schemes must evolve beyond tokenistic inclusion. Greater emphasis is needed on effective delivery systems, cross-departmental coordination, and the integration of gender identity markers in mainstream data collection. Only then can India move from legal visibility to genuine economic empowerment for trans-women.

CONCLUSION AND RECOMMENDATIONS

Conclusion

This study set out to examine the economic impact of government welfare schemes on trans-women in India using only secondary data. The analysis reveals a significant gap between policy design and implementation. Although initiatives like the SMILE scheme and Garima Greh shelter homes were introduced with the intention to uplift transgender individuals, the gross underutilization of funds (as low as 0.4% in 2022–23) and operational challenges indicate systemic failure. These challenges are compounded by bureaucratic hurdles, lack of identity documentation, and minimal awareness among trans-women about their entitlements.

On the other hand, state-level models in Tamil Nadu and Andhra Pradesh demonstrate that when policy is localized, targeted, and supported by strong administrative will, it can lead to tangible improvements in the lives of trans-women — including access to housing, pensions, and even public employment. While policy architecture is in place, the actual economic upliftment of trans-women remains dependent on how efficiently and inclusively these schemes are implemented—especially at the state and district levels.

This paper highlights the urgent need to move beyond symbolic recognition of transgender rights and toward meaningful economic inclusion. Without financial stability and livelihood opportunities, social equality remains aspirational.

Recommendations

1. **Improve Fund Utilization Tracking**
   - Create a real-time public dashboard to track fund allocation and expenditure for transgender welfare schemes at central and state levels.
2. **Mandatory Outreach and Registration Drives**
   - Conduct regular awareness camps in collaboration with NGOs to ensure trans-women are informed about schemes.
   - Simplify processes for obtaining transgender identity certificates and Aadhaar linkage.
3. **Replicate State Best Practices Nationally**
   - Scale Tamil Nadu's welfare model (identity cards, housing, job reservation) across other states under a centralized implementation framework**.**
4. **Livelihood-Focused Reforms**

- Prioritize **employment-linked programs**, including government job reservations, entrepreneurship support, and MSME linkages under the SMILE scheme.

5. **Strengthen Shelter Infrastructure (Garima Greh)**
   - Ensure timely fund release and create an independent oversight body for monitoring the functionality and safety of shelter homes.
6. **Data Disaggregation**
   - All government data (census, employment, social security) should include **transgender-specific categories** to better assess economic conditions and program outreach.

REFERENCES

1. *Arvind, N. (2021). The paradox of recognition: Gender justice and the Transgender Persons Act, 2019. Economic and Political Weekly, 56(18), 10–12.*
2. *Banu, G. (2018). Employment discrimination against transgender people in India: A critical analysis. International Journal of Research and Analytical Reviews, 5(3), 432–436.*
3. *Chakrapani, V., & Narrain, A. (2012). Legal recognition of gender identity of transgender people in India: Current situation and potential options. UNDP India. https://www.undp.org*
4. *Dhall, P. (2020). Unpacking the Transgender Persons Act: A critical reading. Indian Journal of Gender Studies, 27(3), 357–374. https://doi.org/10.1177/0971521520944501*
5. *Dutta, A., & Roy, R. (2014). Decolonizing transgender in India: Some reflections. TSQ: Transgender Studies Quarterly, 1(3), 320–337. https://doi.org/10.1215/23289252-2685615*
6. *Hossain, A. (2017). Beyond emasculation: Pleasure and power in the making of Hijra identity in India. South Asian History and Culture, 8(1), 1–16.*
7. *IndiaSpend. (2022). Garima Greh shelters struggle with unpaid rent, absent staff. https://www.indiaspend.com*
8. *IndiaSpend. (2023). Only 0.4% of SMILE scheme funds used in 2022–23. https://www.indiaspend.com*
9. *Joseph, M. (2021). Transgender people in Indian labor market: Barriers and policy gaps. Economic and Political Weekly, 56(15), 28–34.*
10. *Lok Sabha Secretariat. (2021–2024). Replies to starred and unstarred questions on transgender welfare schemes. Parliament of India. https://loksabha.nic.in*
11. *Ministry of Social Justice and Empowerment. (2021–2024). Annual reports and SMILE scheme guidelines. Government of India. https://socialjustice.gov.in*
12. *Misra, G. (2009). Deconstructing rights: Examining trans rights in India. Indian Journal of Gender Studies, 16(2), 201–215.*
13. *Mondal, S. (2019). Transgender persons and social exclusion: A case study in West Bengal. International Journal of Humanities and Social Science Research, 7(5), 56–61.*
14. *Nanda, S. (1999). Neither man nor woman: The Hijras of India. Belmont: Wadsworth Publishing.*
15. *National Human Rights Commission. (2017). Study on human rights of transgender as a third gender. NHRC.*
16. *National Human Rights Commission. (2021). Status of transgender persons in India. NHRC.*
17. *NITI Aayog. (2020–2023). Reports on inclusive development and social protection. Government of India. https://www.niti.gov.in*
18. *Pandya, A., & Redcay, A. (2021). Transgender and employment: A review of current literature in the Indian context. Journal of Public Affairs, 21(3), e2203. https://doi.org/10.1002/pa.2203*
19. *PRADAN, SAATHII, & UNDP India. (2021). Socio-economic inclusion of transgender people in India: A case study. UNDP.*
20. *Press Information Bureau. (2023–2024). Press releases on transgender welfare programs and SMILE scheme updates. Government of India. https://pib.gov.in*
21. *Reddy, G. (2005). With respect to sex: Negotiating Hijra identity in South India. University of Chicago Press.*
22. *Reserve Bank of India. (2020–2023). Reports on financial inclusion and marginalized communities. https://www.rbi.org.in*
23. *SAATHII. (2021). Bridging the gap: Report on transgender welfare implementation in South India. https://saathii.org*
24. *Saha, A. (2020). Right to livelihood for transgender people in India: An unfinished agenda. Indian Journal of Law and Human Behavior, 6(2), 105–112.*
25. *Sharma, A. (2020). Marginalisation of the third gender in India: A sociological perspective. International Journal of Multidisciplinary Educational Research, 9(8), 124–131.*
26. *Singh, A. K., & Narayan, P. (2022). Implementation gaps in transgender welfare schemes in India: A policy analysis. Journal of Social Policy and Administration, 56(4), 678–692.*
27. *Subramaniam, B. (2019). Trans bodies in the nation: Caste, gender and citizenship. South Asia: Journal of South Asian Studies, 42(2), 225–239. https://doi.org/10.1080/00856401.2019.1597795*
28. *Tamil Nadu Social Welfare Department. (2022–2024). Transgender Welfare Board statistics and policy updates. Government of Tamil Nadu. https://www.tnsocialwelfare.org*
29. *The Quint. (2022). Why India's transgender welfare schemes are falling short. https://www.thequint.com*

30. *The Wire. (2023). Investigating the state of Garima Greh homes in India. https://www.thewire.in*
31. *Transgender Persons (Protection of Rights) Rules. (2020). Notified under the Transgender Persons (Protection of Rights) Act, 2019. Government of India.*
32. *UNDP & Humsafar Trust. (2018). Social inclusion of transgender people: A national consultation report. UNDP India.*
33. *UNDP India. (2017). Hijras/transgender women in India: HIV, human rights and social exclusion. United Nations Development Programme.*
34. *UNDP India. (2021). Social inclusion and livelihood opportunities for transgender communities. United Nations Development Programme.*
35. *World Bank. (2013). Inclusion matters: The foundation for shared prosperity. World Bank Publications. https://doi.org/10.1596/978-1-4648-0010-8*
36. *YSR Pension Kanuka Portal. (2022–2023). Transgender pension scheme implementation reports. Government of Andhra Pradesh. https://sspensions.ap.gov.in*
37. *Zafar, S. (2021). Gender identity, stigma, and access to employment: Trans lives in urban India. Urban Studies Journal, 58(9), 1850–1867*