

# Is COVID-19 Proved to be Mental Financial Crises among Transgender Community?

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**Abstract:** *The study is conducted to assess the effect of COVID-19 on mental and financial burden among transgender in Haridwar, Uttarakhand. The study objectives were 1) To assess the impact of COVID-19 on Mental Health among transgender community. 2) To determine the impact of COVID-19 on financial burden among transgender community. 3) To find association between Mental Health with their selected demographic variables 4) To find association between financial burden with their selected demographic variable 5) With an evaluatory approach the researcher conducted pilot study with interview method in a Selected area of haridwar among 3 transgender who gave consent for the study and were selected through purposive sampling technique. The tool validated by the expert was used to assess the effect of COVID pandemic. The researcher found the study feasible and the tool reliable. Main study was conducted in a similar setting other than one used in pilot study. After acquiring the necessary consent the main study was conducted among 15 subjects of selected area of Haridwar, Uttarakhand. Sample characteristic revealed the majority of subjects were facing financial and mental burden during COVID-19.*

**Keywords:** transgender, financial burden, mental crises, COVID-19

## 1. Introduction

Transgender is the term that includes the many ways that people's gender identities can be different from the sex they were assigned at birth. Many transgender people face discrimination the workplace and in accessing public accommodations and healthcare. In many places, they are not legally protected from discrimination.

The world health organization (WHO) states that transgender people and other gender minorities comprise roughly 0.3-0.5% of global population. The US transgender survey reveals that many of the respondents frequently experience mistreatment and discrimination. Of the respondents 39% reports serious psychological distress. Furthermore, 40% of respondents noted that they had attempted suicide in their lifetime.<sup>(1)</sup>

COVID-19 pandemic is severe acute respiratory syndrome is (SARS – COV 2) is a novel severe acute respiratory syndrome coronavirus. It was first isolated from three people with pneumonia connected to the cluster of acute respiratory illness cases in Wuhan. A year ago, before the COVID -19 pandemic struck, I was optimistic about the trends in global poverty; extreme poverty rates had been steadily declined for more than two decades. Although considerable challenges like depth still loomed large for the poorest countries, the positive trajectory in the fight against poverty brought create hope for the better future “a future I still believe in.”

In just one year COVID-19 has hit poor and venerable countries the headrest, threatening decades of hard worn gains while exacerbating existing inequalities in the poorest country, served by the world bank international developmental association that why as the pandemic spread IDA redoubled efforts by proving significant and speedy

upsurge in financing for the 74 IDA countries. Sadly, efforts in many of these countries are falling short in the face of counting pressure COVID-19 related economic pressures.

According to the IMF's world economic outlook the extreme financing need in the IDA (international development association) countries is projected to increase 3% of GDP. Transgender community includes hijraskothisaravanisshivshakti etc. who have been part of India society for countries. In India the transgender got their legal rights in years ago but the rights of transgender bill 2014 is a proposed act of the parliament of India seeks to end the discrimination faced by transgender people in India. The bill was passed by the upper house RajyaSabha on 24 april 2015.

**Table 1:** Lockdown enforcements by the government  
From: Impact of COVID-19 on Transgender Women and Hijra: Insights from Gujarat, India

Lockdown phases Period

Lockdown phase 1.0	March 24 to April 14, 2020
Lockdown phase 2.0	April 15 to May 3, 2020
Lockdown phase 3.0	May 4 to May 17, 2020
Lockdown phase 4.0	May 18 to May 31, 2020

Source: Ministry of Health and Family Welfare

Lockdown was gradually lifted from June 2020 onward. During the lockdown phases 1.0 and 3.0, public places were closed, and police restricted people's movements. In addition, physical distance and proper hygiene practices regarding hand washing and coughing were highly recommended to prevent further spread. By April 30, 2020 (lockdown phase 2.0), India had 33,050 cases and 1074 dead. Ahmedabad had 4395 cases, with 214 dead, giving a higher fatality rate (4.9%) than the rest of the country (3.2%). This lockdown period was strict, and the entire public health system was engaged in addressing the COVID-

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19 pandemic with little focus on other essential healthcare services. After the lockdown was gradually lifted, the cases of COVID-19 increased. On September 13, 2020, the Ministry of Health and Family Welfare reported 970,116 confirmed cases of COVID-19 and 92,290 dead, resulting in around 9.5% fatality rate in the country<sup>(2)</sup>.

A study was conducted by Dowson L. Kirzinger A. and Kates J (2021) on The impact of COVID-19 on LGBT community. There has been little data on how the coronavirus pandemic has impacted the lives of lesbian, gay, bisexual, and transgender individuals (LGBT (lesbian gay bisexual and transgender) in the U.S. Drawing on previous research indicating that LGBT individuals are at greater risk of both COVID-19 health and economic outcomes, this analysis examines the reported experiences from self-identified LGBT individuals from two months of the KFF COVID-19 Vaccine Monitor and finds that LGBT people have experienced the COVID-19 pandemic differently than non-LGBT people, including b-/\*\*\*\*\*eing harder hit in some areas:

**Economic:** A larger share of LGBT adults compared to non-LGBT adults report that they or someone in their household has experienced COVID-era job loss (56% v. 44%).

**Mental health:** Three-fourths of LGBT people (74%) say worry and stress from the pandemic has had a negative impact on their mental health, compared to 49% of those who are not LGBT, and are more likely to say that negative impact has been major (49% v 23%).<sup>(3)</sup>

## 2. Review of Literature

A cross sectional study was conducted by Brookw A. (2020) on gender affirming care, mental health, and economic stability in the time of COVID-19 among transgender and nonbinary people.

Total 964 transgender and nonbinary adults was included and data was collected by social networking app. Result reveals that Due to COVID-19, 55.0% (n = 320/582) reported reduced access to gender-affirming resources, and 38.0% (n = 327/860) reported reduced time lived according to their gender. About half screened positive for depression (50.4%, 442/877) and anxiety (45.8%, n = 392/856). One in six (17.0%, n = 112/659) expected losses of health insurance, and 77.0% (n = 724/940) expected income reductions.<sup>(4)</sup>

A web based cross sectional survey was conducted by Koehler Andreas et. al in December 2020 on how the COVID-19 pandemic affects transgender health care in upper middle income and high income countries. Participants were recruited via various social media and LGBTIQ community sources. Total 5267 transgender people from 63 higher middle income and high income countries participated in this study. Result shows that 50% of participants had risk factors for a severe course of COVID-19 infection and avoiding testing or treatment due to fear of mistreatment or discrimination, 35.0% participants reported at least one mental health condition. Every third participant

had suicidal thoughts and 3.2% have attempt suicide since the beginning of the COVID-19 pandemic.<sup>(5)</sup>

A quarter long cross sectional survey has been conducted by Bhattacharjee et. al (2020) on mental health of cisgender and transgender during COVID-19 pandemic. Total 1162 participants were included and (depression, anxiety stress scale) DASS21 scale was used to measure the stress level of individuals. Results show that the Bangladeshi individuals experienced a high level of stress (STD 15.28; mean 32.61) due to COVID-19 pandemics which is higher than china (mean 23.65).in the study sample severe- extremely severe mental stress and mild- moderate mental stress were found around 22% and 19% respectively, whereas 59% participants were normal mental health<sup>(6)</sup>.

### “COVID-19 proved financial and mental burden among transgender community”.

#### Objective

- 1) To assess the impact of COVID-19 on Mental Health among transgender community
- 2) To determine the impact of COVID-19 on financial burden among transgender community
- 3) To find association between Mental Health with their selected demographical variables
- 4) To find association between financial burden with their selected demographic variable

#### Research Approach

Research Approach Materials AND Methods

Study design= Qualitative (phenomenological)

Study area = Haridwar, Uttarakhand

Sample= transgender

Sample Technique = purposive sampling

Sample size = thumb rule till saturation

Statistical test and data analysis= Colaizzi's analysis / thematic analysis

Institute Ethical Committee Approval: Shri Swami

Bhumanand Paramedical College and Hospital

#### Research Variable

- COVID-19
- Mental health
- Financial burden
- Extraneous variable= family background and jobs

#### Inclusion criteria

- Who are willing to participate
- Age between 20- 60 years
- Capable of giving adequate response

#### Exclusion criteria

- Those who are working in private and government setup
- Self employed

### 3. Result

**Table 1:** Distribution of sample according to demographic variables, N=15

Demographic variables		Frequency	Percentage (%)
Age (in year)	30-40	4	27
	41-50	4	27
	51-60	6	40
	61-70	1	6
Education	Formal	2	13
	Informal	13	87
Religion	Hindu	15	100
Income	Below 10,000rs/m	0	0
	11,000-20,000rs/m	6	40
	21,000-30,000rs/m	6	40
	Above 30,000rs/m	3	20
When did you leave your family	By birth	10	67
	Childhood	5	33
Any medical problem	Diabetes mellitus	8	54
	Heart disease	5	33
	Any others	2	13

Table no. 1 shows that most of the transgender (40%) are under the age of 51-60year, (27%) are between the 30-40year and 41-50 year rest of (6%) are under the 61-70 year. Next (87%) of transgender have informal education and (13%) have formal education up to class 5. All transgender follow Hindu religion. No one have the income below 10,000rs/m, (40%) of them having income between 11,000-30,000rs/m and only (20%) having the income above 30,000rs/m. (67%) of transgender leaves their family by birth and (33%) leave during childhood. Most of the transgender (54%) having diabetes mellitus, (33%) having heart disease and (13%) having other medical problems like arthritis.

#### Tools/ Instrument

- 1) Self structured demographic tool
- 2) semi structure question

#### Demographic variable

- 1) Age
- 2) Education
- 3) Religion
- 4) Socio economic status
- 5) Family background
- 6) Living status
- 7) With whom you are staying –
- 8) When did you leave your family?
- 9) Community / residential area
- 10) Occupation
- 11) Source of income
- 12) Average monthly income

Any significant disease like – heart disease, diabetes, cancer, hypertension, etc. HIV/ AIDS

#### Section B semi structured questionnaire

- 1) Do you face any financial issue during COVID -19
- 2) How people treat you when you visited their place after lockdown
- 3) What was your source of income during lock down

- 4) Did you have mental stress during COVID pandemic lockdown
- 5) How you spend your time during lockdown

### 4. Result

The financial and Mental experience of transgender community could be summarized into four themes. First financial burden, secondly mental impact/ psychological distress and thirdly coping strategies/ overcome. Fifteen transgender were selected through a purposive sampling

#### Interview Outline

Relevant literature and opinion were used to design interview.

The main interview questions were;

- 1) Do you face any financial issue during COVID -19
- 2) How people treat you when you visited their place after lockdown
- 3) What was your source of income during lock down
- 4) Did you have mental stress during COVID pandemic lockdown
- 5) How you spend your time during lockdown.

#### Data Analysis

Data were transcribed within 48 hours of interview and analyzed using (thematic analysis steps 1 familiarization, coding, generating themes, reviewing themes, defining and naming themes and writing up) the method include 7 steps 1 read all the content of interview 2 extract significant statement 3 formulate meaning 4 organize the collection of meaning 5 integrate the cluster of theme 6 stating the essential structure that constitute the phenomena 7 returning the final analysis the The research object for verification.

#### Theme 1 financial burden

Transgender community face financial issue because of lockdown, when we communicate with them they told us that they can't earn money as we know their income generate mainly from (badhai) and the business get stop because of stigma of this disease and social isolation, People don't allowed them in their house. All over the community is facing financial problem that effect them directly as we all know badhai business is run by the community only, if people facing financial issues how they give money to transgender. The major part of their community doesn't have any kind of formal education and because of illiteracy they can't find other source of income and facing financial burden during lockdown. They also spend money on purchasing cigarette, alcohol as well as in health etc. etc.

*“My heart is broken when I see the news that COVID cases were increasing day by day and death rate was also increasing, most of the time when I received someone to call that also give me bad news, that time I felt everywhere have lots of negativity. After lockdown, people also do not allow us in their home, which makes me feel worse.”*

*“yes, we faces lots of financial issues during COVID pandemics, our work to be involved in people's happiness in their functions and they give us badhai from that we get*

money, but during lockdown less functions are organized or the functions which are organized that within the limited people so they don't invite us that's why we don't get money."

"after lockdown most of the people don't allow us to be in the home due to stigma of COVID-19 on other side people which allow to take badhai give us less money and gives reasoning that they also get less salary."

2 response = the community of transgender facing financial issue because of lockdown all the shops are closed or either not having much income so on daily basis they are unable to earn as they sad when they visited shop the shopkeeper told them that our business is going down we don't have money to give.

### Theme 2 overcome

During lockdown Major portion of expenditure cover by using their savings because they earn from taking badhai and that is much enough for their expenses as well as future saving. During COVID pandemic they did lots of charity among slum people. After lockdown they resume their work but they got less money compare to before lockdown.

"We have 'Akhadas' where we are residing with each others as a family so we need to have saving for the emergency. During lockdown we used our saving to continue our life. Some shopkeeper also helps us by providing basic necessities because they know that there is no source of income."

### Theme 3 mental impact/ psychological distress

Basically during lockdown every human being gets mental stress and they are also a part of society so they face a same issue. All people expressed fear when showing symptoms like cough cold and fever I am done, it must be corona. The majority of patient experienced a fear of death. At the same time some person remained in denial. Surely not, how could it be such a coincidence? It may be a cold. They can't go out for keep company, not able to meet with people that also increase their stress level. They said to us that so many persons called them and explained their problem like more mortality rate, non availability of space in cemetery ground and also getting stress by watching news, the lack of hospital facility lack of oxygen and increase hospital charges etc.

"My heart is really broken when I see the news that COVID cases were increasing day by day and death rate was also increasing, most of the time when I received someone call that also give me bad news, that time really I was feel everywhere have lots of negativity. After lockdown peoples also not allowed us in their home that also makes me feel worse." A common observation was that they were afraid of hospitalization and quarantine. I don't want to be hospitalized and it feels scary to be hospitalized. Simultaneously, they would feel stigma, discrimination and abandonment.

### Theme 4 Coping strategies / overcome

As everybody stuck in their places during lockdown the transgender community also stuck in their places and find different ways to spending their time, most of them spend their time by smoking and alcoholism. Other was spending

their time by gossiping and watching television. Some of them were diverting their mind by using mobile phone and watching movies.

"During lockdown the smoking was the only pillar of my life. In order to stay from those negativity I was smoke one by one and become chain smoker. I was alone because others gone to upstairs for gossiping and I was alone for most of time."

"I spend my most of time with mobile phone by watching movies, using social media site and also played games."

## 5. Conclusion

The study leads to the following conclusion that COVID-19 had mental and financial burden on transgender community the study found mental burden in the transgender community.

## 6. Recommendation

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**Conflict of interest** : Nil

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