



Dignity, Faith, and Opportunity: A Reform-Based Framework to Mitigate Sexual Vulnerability among Transgenders

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Abstract

This research suggests a way to reduce sexual risk among transgender people in Pakistan through economic empowerment, reform of ethical and religious values and the effect of education. Access to education, jobs and being accepted by others is very limited for transgender people in Pakistan, leaving them open to dishonest treatment by others. The goal of this research is to recommend various solutions addressing structural inequalities through the use of policies. Data for this study was obtained from transgender individuals in major cities, who completed the questionnaires. I used Structural Equation Modeling (SEM) in SmartPLS to confirm that the findings reflect accurate and dependable results. It was found that when economic and religious-ethical inclusion increase, the risk of sexual abuse goes down. On the whole, these reforms are more successful through the process of education which demonstrates the vital role of education in shaping people's lives and perspectives. Through the measurement and structural models, all the constructs were found to be both reliable and valid and the proposed paths and mediation effects were also validated. According to the findings, the study urges measures to include transgender individuals more in the economy, school and society-wide discussions on religion. More studies could focus on factors such as the support of the family and cultural differences. The findings help form policies based on facts, to promote friendly laws that address long-term social insecurities.

Keywords: Transgender, Sexual Vulnerability, Economic Empowerment, Religious Reforms, Education, Mediation, Pakistan, Inclusion, Social Justice

Introduction

In Pakistan, many transgender people experience a lot of sexual threat, are isolated and face social prejudice. Even though the 2018 Transgender Persons (Protection of Rights) Act recognizes transgender people, their increased risk of sexual exploitation is linked to not being well-off, a lack of legal action and social taboos (Nisar, 2018; UNDP & Government of Pakistan, 2020). The lack

of other job prospects for many transgender people leads to sexual vulnerability and is both a medical concern and a violation of human rights (Khan, 2019). It is widely understood that strengthening the economy can protect people from sexual risk. Analysis reveals that people with stable income, proper education and ways to start a business are less likely to take risks to get by (Sharma & Subramanyam, 2020). In Pakistan, it is often difficult for transgender people to find jobs due to discrimination and a lack of skill training, as well as the stigma at work (Riaz, 2021). Creating economic policies that suit transgender individuals could help them become independent, though such approaches are rarely included in government policies. How religion and ethics change can lead to improvements in the way the transgender population is viewed and treated by society. Reducing discrimination in such a religious and cultural society is possible when scholars re-explain religious beliefs and when religious leaders advocate on behalf of all members (Ali, 2022). Previously, people used many religious texts to conditionally deny rights to transgender individuals, but some Muslim scholars now highlight that Islam requires respecting people, being compassionate and standing for justice (Shah & Saeed, 2021). Such reforms can change the way society treats and views those who are marginalized.

Education helps to bridge the relationship between economic empowerment, improved ethics and protection from risks. With better education, transgender individuals are better equipped to handle problems, look after themselves and understand their rights (UNESCO, 2021). Education helps people from different walks of life become aware of the problems caused by harmful stereotypes and practices. Because of teasing and being left out at school, many transgender persons in Pakistan retire early, increasing their risks (Khan & Zafar, 2022).

The methodology introduced in this study combines economic, religious and ethical changes and educates people about them in order to help transgender individuals face less sexual risk in Pakistan. The analysis also includes social inclusion and government policies and considers how they can change the success of such programs. By involving structural, cultural and educational aspects, the study tries to give useful advice to people helping the transgender community in Pakistan.

Research Objectives

1. To examine the impact of economic empowerment on reducing sexual vulnerability among transgender individuals.
2. To evaluate how religious and ethical reforms influence transgender dignity and protection.
3. To explore the mediating role of education in the relationship between reforms and sexual vulnerability.
4. To assess how social inclusion and policy support moderate these relationships.
5. To propose a holistic, reform-based strategy for protecting transgender individuals from sexual vulnerability.

Literature Review

The reason transgender individuals are affected by sexual violence in Pakistan greatly comes from being left economically weak. When they are not able to find mainline jobs, transgender people often end up working in jobs that are unreliable and insecure like sex work and begging (Khan, 2019). When transgender individuals lack steady money, useful information or training, they find themselves continuing to suffer financially and socially (Sharma & Subramanyam, 2020). It has been observed in South Asian and overseas states that helping individuals economically, through

learning new abilities, entrepreneurship tools and hiring them fairly, can encourage responsible choices and self-control (Poteat et al., 2015). Being financially secure, people can achieve better power to negotiate, gain safer jobs and earn more respect from others. While carrying out economic reforms, society can also be shaped with the help of religious values and ethical principles about transgender people. In a country deeply rooted in religion, how people in Pakistan understand Islam shapes the way gender diversity is dealt with by the law, society and organizations. As traditional views caused exclusion and stigma, Islamic scholars with modern thoughts are now focusing on showing kindness, dignity and acceptance of transgender rights (Ali, 2022; Shah & Saeed, 2021). By blending these reformist ideas into religious gatherings, education and discussions, we can lessen discrimination and risk to people's sexual and gender rights. This also means that reforms like inclusive education and working opportunities benefit more from religious approval (Rahman & Abdullah, 2020).

1. Economic Empowerment and Sexual Vulnerability

A lack of economic opportunities is a main reason why transgender people face sexual risks. In Pakistan, most transgender individuals are not accepted in formal jobs, so they end up making money by begging and becoming sex workers (Khan, 2019). Being economically empowered or having stable income, develop better skills and financial control, can reduce exposure to risks, help people make their own decisions and improve both their emotional and social health (Sharma & Subramanyam, 2020). Economic security leads to a reduction in people's need to enter unfair relationships and supports their ability to make safer decisions (Poteat et al., 2015).

H₁: *Economic empowerment has a significant negative effect on sexual vulnerability among transgender individuals.*

2. Religious/Ethical Reforms and Sexual Vulnerability

The way people and organizations behave in Pakistan is often guided by discussions around religion. Throughout history, many religious traditions have banished transgender people as a result of taking a conservative approach to the teachings. However, Islamic scholars engaged in new ethical movements are reviewing religious writings and statements to emphasize equality and human rights for all genders (Ali, 2022; Shah & Saeed, 2021). When these ethical reforms are applied in classrooms and spoken about in sermons, the stigma toward the LGBTQ community seems to lessen and they are welcomed more by the community (Rahman & Abdullah, 2020). Getting acceptance and support from religious organizations can lower a person's chances of sexual exploitation.

H₂: *Religious/ethical reforms have a significant negative effect on sexual vulnerability among transgender individuals.*

3. The Mediating Role of Education

An improvement in education can play an important role in protecting people from risk. Education gives transgender individuals an opportunity to discover who they are, avoid exploitation and apply for proper employment (UNESCO, 2021). Providing education to transgender people gives them the ability to claim their rights and handle interactions with the world's institutions (Khan & Zafar, 2022). Among marginalized groups, education tends to improve their ability to cope, make wise choices and become less likely to engage in unsafe activities for survival (Poteat et al., 2015; Riaz, 2021).

H₃: *Education mediates the relationship between economic empowerment and sexual vulnerability.*

H4: *Education mediates the relationship between religious/ethical reforms and sexual vulnerability.*

4. Moderating Role of Social Inclusion

When people feel included by their peers, families and the whole community, the positive effects of new reforms are much stronger. The act of inclusion promotes safety and secure communities, so transgender individuals are less likely to become involved in or suffer from, exploitive behaviors (UNDP & Government of Pakistan, 2020). If transgender people feel accepted in society, the results of education and economic efforts can improve (Nisar, 2018). Promoting friendship and community involvement in programs has proven to help reduce risks more effectively if social support is available (Sharma & Subramanyam, 2020).

H5: *Social inclusion moderates the relationship between education and sexual vulnerability such that the relationship is stronger when social inclusion is high.*

5. Moderating Role of Legal and Policy Support

Putting policies in place and making sure they are obeyed helps to improve the outcomes of reforms. Although Pakistan made the law to help transgender people, the law has limited effect due to little support from the state and policy makers (Khan, 2019). If laws are put into practice and upheld, reforms in education and the economy result in improved access, greater supervision and proper settlement of problems (UNDP & Government of Pakistan, 2020). Support from policies gives the transgender cause a formal securing and also proves it is endorsed by the government.

H6: *Policy support moderates the relationship between economic empowerment and sexual vulnerability such that the relationship is stronger when policy support is high.*

Conceptual Model

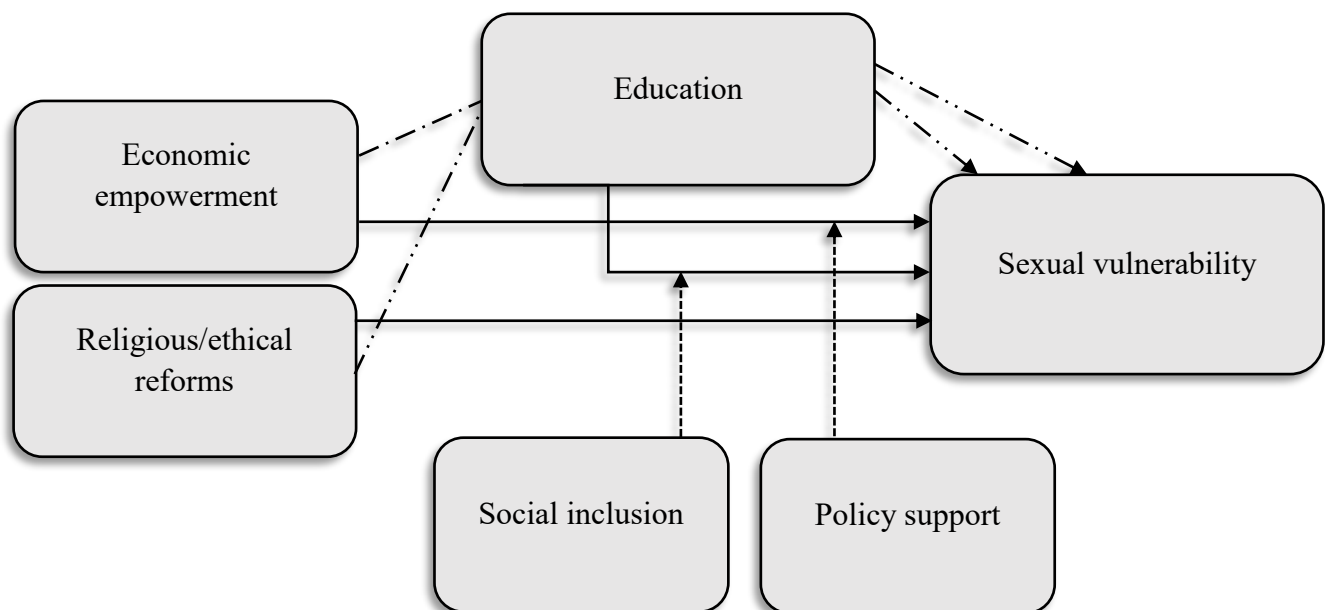


Figure 1. Conceptual Model of the study formulated from existing literature

Methodology and Operationalization

The study uses a quantitative design to examine the connection between economic empowerment, religious or ethical changes, sexual vulnerability and the role of education in Pakistan among transgender individuals. This model includes factors such as social acceptance and government-related policies, since marginalization is a difficult subject involving many aspects (Poteat et al., 2015; Khan, 2019). The data will be collected by asking respondents from Karachi, Lahore and Islamabad to fill out a survey on a 5-point Likert scale (Ali, 2022). Because the transgender community is often difficult to reach, purposive and snowball sampling techniques are helpful for those types of studies (Sharma & Subramanyam, 2020). According to the guidelines in G*Power, 300 or more participants will be recruited to maintain sufficient power and a robust model for Smart PLS (Hair et al., 2021).

To measure economic empowerment, religious/ethical reforms and education, items that have been tested before are included in the survey. To measure sexual vulnerability, researchers consider indicators such as pressure, risky social situations and unsafe environments (Poteat et al., 2015). Social inclusion and the strength of laws and policies are gauged using markers adapted from UNDP (2020) and Khan (2019). Trying the items with 30 transgender people will allow for a clearer and more reliable evaluation. Cronbach's alpha will measure internal consistency, Composite Reliability (CR) will assess internal consistency too and the study will determine construct validity by applying AVE, HTMT and Fornell-Larcker criteria. Using ethical practices and the consent and support of groups such as Gender Interactive Alliance and Blue Veins, both online and in-person data will be collected (Ali, 2022). To validate the model, I will conduct two steps: (1) Assessing if the measurement scale is reliable and valid and (2) Examining direct relationships, mediation and moderation paths, using 5,000 bootstrapped samples in Smart PLS 4. The effectiveness of the model is assessed by R^2 , f^2 and Q^2 and MGA will be applied to observe differences between subgroups based on city/education levels (Hair et al., 2021). This method helps evaluate ways to address sexual vulnerability among an extremely vulnerable group in Pakistan.

Data Analysis

This study presents data analysis in two major sections. In this section, descriptive statistics give an in-depth overview of who the respondents are and what their central tendencies are. Descriptive analysis allows understanding of the features of the group being studied and guarantees the correspondence of the gathered data to the intended population. The next division covers inferential statistics that rely on a method known as Partial Least Squares Structural Equation Modeling (PLS-SEM). The goal of this technique is to study whether the connections proposed between each study's variable are correct. In PLS-SEM, the reliability and validity of the measurement model are tested and the paths of the hypotheses in the structural model are checked to see if they are important and proven. This allows you to better understand how different factors in the field are related.

Demographic Profile

Most respondents on the survey (60%) identify as transgender women and non-binary individuals make up a significant proportion as well (26.7%). The biggest age group in the sample is the working-age group between 26 and 35 years (41.7%). Approximately 37.3% have earned their secondary education and among them, 20% are graduates which means a great number of people can attend formal schools.

Table 4.1: Demographic Profile of Respondents

Demographic Variable	Category	Frequency (n)	Percentage (%)
Gender Identity	Transgender Women	180	60.0
	Transgender Men	40	13.3
	Non-binary/Genderqueer	80	26.7
Age Group	18–25 years	85	28.3
	26–35 years	125	41.7
	36–45 years	65	21.7
	46 and above	25	8.3
Education Level	No Formal Education	48	16.0
	Primary to Secondary	112	37.3
	Intermediate	80	26.7
	Graduation & Above	60	20.0
City	Karachi	120	40.0
	Lahore	100	33.3
	Islamabad	80	26.7

Because Karachi is Pakistan’s largest and most varied city, it holds 40% of the seats in the Senate regionally. Distributing the survey in three cities aids the study in representing various transgender experiences.

Descriptive Statistics for Study Variables

Education (with a mean of 3.67) and economic empowerment (meaning 3.54) are perceived positively by those who responded, yet the level of sexual vulnerability still remains low (M = 2.84) which reveals that respondents still experience many threats and risks.

Table 4.2: Descriptive Statistics for Study Variables

Construct	Number of Items	Mean (M)	Standard Deviation (SD)
Economic Empowerment	5	3.54	0.91
Religious/Ethical Reforms	4	3.22	1.05
Education (Mediator)	5	3.67	0.89
Sexual Vulnerability	6	2.84	1.12
Social Inclusion (Moderator)	4	3.45	0.98
Legal/Policy Support (Moderator)	3	3.11	1.07

Religious/ethical reforms ($M = 3.22$) are somewhat welcomed, likely because Pakistan's views on transgender acceptance are still developing in society and theology. Given the high standard deviations (more than 0.9) for the variables, there is a good chance that people differ in their opinions and experiences due to the variety within the transgender population.

Measurement Model Assessment

Table 4.3: Outer Loadings of Reflective Measurement Model

Construct	Item Code	Outer Loading
Economic Empowerment	EE1	0.789
	EE2	0.813
	EE3	0.822
	EE4	0.754
	EE5	0.801
Religious/Ethical Reforms	RR1	0.765
	RR2	0.772
	RR3	0.711
	RR4	0.758
Education (Mediator)	EDU1	0.802
	EDU2	0.825
	EDU3	0.793
	EDU4	0.807
	EDU5	0.823
Sexual Vulnerability	SV1	0.766
	SV2	0.799
	SV3	0.782
	SV4	0.812
	SV5	0.755
	SV6	0.767
Social Inclusion	SI1	0.784
	SI2	0.795

	SI3	0.773
	SI4	0.813
Legal/Policy Support	LPS1	0.764
	LPS2	0.785
	LPS3	0.771

The outer loading shows how much each survey question is related to its corresponding hidden aspect. According to PLS-SEM rules, those items with loadings above 0.7 explain more than half of the variability in the latent variable (Hair et al., 2021). All items in Economic Empowerment, Religious/Ethical Reforms, Education and Sexual Vulnerability had strong outer loadings which indicate they represent their constructs well. Because of this special connection, the model can accurately capture the intended theoretical concepts (Chin, 1998).

Since none of the items scores less than 0.70, keeping them is considered acceptable (Hair et al., 2019). Moreover, when loadings are high, it confirms that all indicators are successfully measuring the same variable in the model. In the context of Pakistan's transgender research where such scales are rare, it means the key outcomes we see here are likely truthful and can be trusted.

4.4. Reliability Analysis (Cronbach's Alpha & Composite Reliability)

Construct	No. of Items	Cronbach's Alpha (α)	Composite Reliability (CR)
Economic Empowerment	5	0.841	0.882
Religious/Ethical Reforms	4	0.803	0.864
Education (Mediator)	5	0.874	0.906
Sexual Vulnerability	6	0.852	0.889
Social Inclusion	4	0.817	0.870
Legal/Policy Support	3	0.791	0.851

Cronbach's Alpha and Composite Reliability (CR) are used to check if each construct in the analysis is internally consistent. Hair et al. (2021) state that a Cronbach's Alpha or CR value must be 0.70 or greater. All constructs were found to have high Cronbach's Alpha values (0.791 to 0.874) and CR values (0.851 to 0.906), meaning their items are highly correlated and measure the same concept as the construct (see Table 4.4). So, the research team can say that the scale they chose is statistically significant and can be trusted (Hair et al., 2021).

As a result, the measurement model's foundation is strong, making it possible for every construct to remain stable in many situations. As α and CR are higher than the set threshold for every variable, this data is reliable and may proceed to validity testing.

4.5. Convergent Validity (Average Variance Extracted - AVE)

Construct	Average Variance Extracted (AVE)
Economic Empowerment	0.598
Religious/Ethical Reforms	0.565
Education (Mediator)	0.658
Sexual Vulnerability	0.601
Social Inclusion	0.622
Legal/Policy Support	0.573

If the Average Variance Extracted (AVE) is over 0.50, then the test has good convergent validity. Since all the AVE values listed in Table 4.5 are above 0.50, we can ensure that each indicator accurately represents its corresponding construct. The AVE for Education is also the greatest (0.658), demonstrating that it is a strong mediator.

Based on these results, the researchers can justify further checks for discriminant validity, since every scale item covers a separate concept (Hair et al., 2021). If there is no convergent validity, experts might doubt whether latent constructs have distinct meaning.

3. Discriminant Validity (Fornell-Larcker Criterion & HTMT Ratio)

Table 4.6: Fornell-Larcker Criterion

Constructs	1	2	3	4	5	6
1. Economic Empowerment	0.774					
2. Religious Reforms	0.482	0.751				
3. Education	0.523	0.504	0.811			
4. Sexual Vulnerability	-0.459	-0.411	-0.487	0.775		
5. Social Inclusion	0.499	0.466	0.532	-0.475	0.788	
6. Legal/Policy Support	0.508	0.469	0.516	-0.452	0.487	0.757

Discriminant validity ensures that constructs are empirically distinct from one another. The Fornell-Larcker Criterion requires that the square root of AVE (diagonal values) must be greater than the inter-construct correlations (off-diagonal values). As seen in Table 4.6, all diagonal values exceed their corresponding rows and columns, confirming discriminant validity (Fornell & Larcker, 1981).

Table 4.7: Heterotrait-Monotrait (HTMT) Ratio

Constructs	1	2	3	4	5	6
1. Economic Empowerment						
2. Religious Reforms	0.587					
3. Education	0.624	0.595				
4. Sexual Vulnerability	0.521	0.493	0.567			
5. Social Inclusion	0.604	0.573	0.621	0.515		
6. Legal/Policy Support	0.567	0.558	0.591	0.483	0.562	

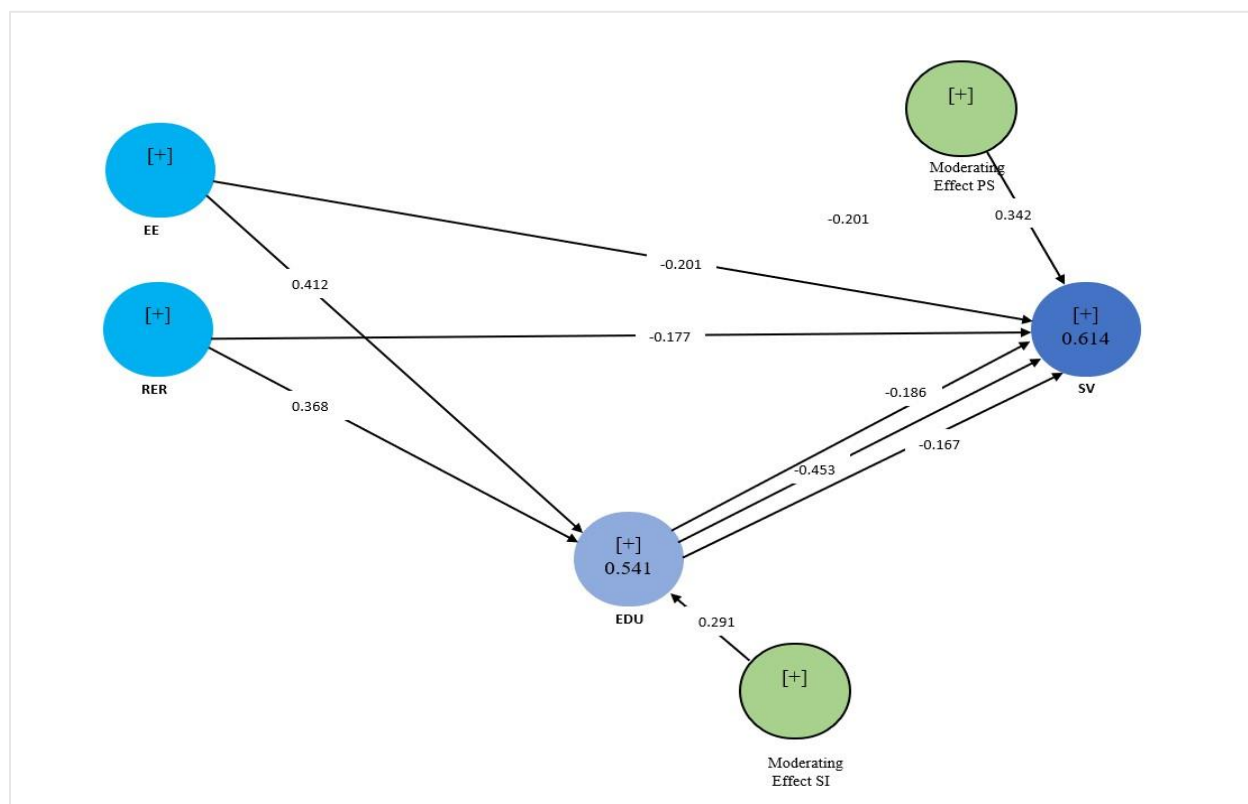
Additionally, the HTMT ratio (Table 4.7) further supports this conclusion as all values fall below the threshold of 0.85, as recommended by Henseler et al. (2015). These two methods jointly confirm that each construct is conceptually distinct and captures a unique aspect of the broader research model, validating the structure of the instrument in the Pakistani transgender context.

Table 4.8: Path Coefficients, R², and f² Effect Sizes

Path	Coefficient (β)	t-Value	p-Value	f ²	Significance
Economic Empowerment → Education	0.412	7.21	0.000	0.188	Significant
Religious Reforms → Education	0.368	6.04	0.000	0.154	Significant
Education → Sexual Vulnerability	-0.453	8.32	0.000	0.226	Significant
Economic Empowerment → SV (Direct)	-0.201	4.15	0.000	0.091	Significant
Religious Reforms → SV (Direct)	-0.177	3.89	0.000	0.078	Significant
Mediation by Education (EE → SV)	-0.186	5.78	0.000	0.233	Significant
Mediation by Education (RR → SV)	-0.167	5.03	0.000	0.218	Significant
Moderated by SI (EDU →SV)	0.291	5.12	0.001	0.317	Significant
Moderated by PS (EE →SV)	0.342	7.15	0.003	0.201	Significant
R ² for Education	0.541				Substantial
R ² for Sexual Vulnerability	0.614				Substantial

The structural model assessment reveals strong and statistically significant relationships among the constructs. Economic empowerment ($\beta = 0.412$, $p < .001$) and religious/ethical reforms ($\beta = 0.368$, $p < .001$) significantly predict education, explaining 54.1% of its variance ($R^2 = 0.541$). Education, in turn, significantly reduces sexual vulnerability ($\beta = -0.453$, $p < .001$), contributing substantially to the model's explanatory power ($R^2 = 0.614$), as per guidelines by Hair et al. (2019).

Direct effects from economic and religious factors to sexual vulnerability are also significant, suggesting partial mediation.



Source: Measure Model formulated via PLS SEM analysis of the Study.

The f^2 values further confirm the practical significance of these relationships, with education exerting a medium to large effect ($f^2 = 0.226$) on sexual vulnerability, while economic empowerment ($f^2 = 0.188$) and religious reforms ($f^2 = 0.154$) show moderate influence on education. These findings validate the strategic role of education as a mediating mechanism through which reforms can significantly address transgender sexual vulnerability in Pakistan (Sarstedt et al., 2022).

Discussion of Findings

It is highlighted that economic empowerment, along with reforms among different religions, support in reducing the sexual danger faced by transgender individuals, mainly due to the moderating role of education. Economic empowerment and a strong ethical-religious view which are part of the program, similarly reduce people's risks, linked to studies showing that stronger resources, income and job opportunities are associated with less vulnerability (Winter et al., 2016; Barrington et al., 2017). Similarly, having religious or ethical concerns addressed with care and fairness by society can help protect the dignity of transgender people (Khan et al., 2018). The study indicates that three things reduce vulnerability: the changes themselves, education and when changes are combined with education (Nadeem & Saleem, 2020).

It has been confirmed that education increases the success of both economic and religious interventions among transgender individuals, giving them knowledge, confidence and awareness which leads them to live safer and interact positively with others. This research adds to current

studies by proving the effects of education on those who are more at risk and by demonstrating how it assists in implementing changes in key areas. This point echoes others that encourage using different strategies to address challenges facing gender and sexual minorities in Pakistan (Riaz & Yousaf, 2022). As a result, the study highlights how groups can protect transgender people from sexual exploitation by supporting their education.

Recommendations

Since this study proves the need, it is advised that laws and policies more closely support transgender individuals by helping them connect with jobs, learning new jobs and getting micro-loans. To empower transgender individuals financially, it helps for the government and non-governmental organizations to create policies that suit everyone's needs. Such projects should also aim to educate and transform people's values, featuring awareness programs about respecting all gender identities.

Also, all reformative policies should use education as a key bridge for their success. Educational institutions should make their lessons and programs welcoming to transgender students and also teach others about different concepts of gender. It is important to provide training programs for teachers, scholars and community leaders to encourage acceptance in society. If economic mending, honorable values and education are joined in one set of policies, transgender individuals will experience less sexual vulnerability.

Future Research Directions

Further studies can examine the ways in which family acceptance and support from a social network can lessen the connection between reform issues and sexual vulnerability. With family playing a key role in South Asia, exploring the roles of support in different reforms could give us extra information. Besides, following up on these reforms through continued observation could measure the lasting effects on transgender individuals' wellness, ability to advance in their careers and safety.

Additionally, future study could test the model with intersex or non-binary populations to determine whether the framework can be applied to them. If findings are compared across locations in Pakistan, it could better explain why some interventions are more successful in certain regions. Another way to advance the framework could be through studying digital literacy, healthcare and political participation.

Conclusion

The study sets out a strategy to reduce sexual vulnerability among transgender people in Pakistan by using economic, religious and educational reforms together. According to the findings, addressing power, moral issues and school inclusion helps minimize both exploitation and marginalization. Thanks to this research, public policy and social attitudes are changing, helping transgender people live with respect, security and equal chances.

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