DIPLOMA THESIS

Informal rental practices in an old sites and services resettlement:

The case of Ambedkar Nagar, Chennai

carried out for the purpose of obtaining the degree of Dipl.-Ing.,

under the supervision of

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Rotterdam, 24th of November 2019

Affidavit

I declare in lieu of oath, that I wrote this thesis and performed the associated research myself, using only literature cited in this volume. If text passages from source are used literally, they are marked as such.

I confirm that this work is original and has not been submitted elsewhere for any examination, nor is it currently under consideration for a thesis elsewhere

Rotterdam, 24th of November 2019

Abstract English

The rapid pace of urbanisation in Indian cities has led to an ever-growing demand for rental housing, especially in the lower- and middle-income markets. In contemporary India, like in many other countries of the Global South, it is mainly small-scale housing suppliers with different financial resources who provide rental housing on the lower market segments which are characterised by informality. The following work investigates the informal rental housing practices in a mature sites and service resettlement which has been massively transformed through incremental housing processes and provides a wide range of rental spaces in terms of quality and price on the lower segment of the rental market. The area has developed into a socio-economically and ethnically diverse neighbourhood that accommodates both lower- and middle-income groups.

This work is based on a rich mix of qualitative data collection techniques, including; document analysis, semi-structured in-depth interviews, participant observation and photo documentation. The research focuses on the demand side of the market by investigating the tenants' housing mobility patterns and questions regarding the accessibility of the rental housing arrangements. Moreover, different dimensions of tenure security for tenants, namely the legal, de facto and perceptual security, are investigated.

The analysis highlights differences between the local Tamil population and internal migrants from North-East India. Social capital plays a crucial role to access and navigate through the rental market, especially for the local Tamil population. Despite the cultural differences that were mentioned regularly, the findings stress that the many landlords value the tenants' financial means more than their ethnical or religious backgrounds. The North-East Indian population therefore find themselves in an advantaged position as they use to live in shared households, work in the formal sector and generate higher household incomes. The findings show how the financial means can affect the housing pathways and the security of tenure for the different income groups. Moreover, the analysis revealed that the water scarcity, which the study area and the city of Chennai as a whole have face regularly in recent years, has substantially triggered moving patterns of tenants.

Keywords: Informal Rental Housing – Sites and Service Resettlement – Housing Accessibility – Housing Pathways – Security of Tenure

Abstrakt Deutsch

Ein erheblicher Anteil der schnell zuwachsenden Bevölkerung in indischen Städten ist auf Mietwohnungsmärkte angewiesen. Wie in den meisten Ländern des Globalen Südens werden Mietobjekte heutzutage vor allem von privaten KleineigentümerInnen bereitgestellt. Dabei handelt es sich vorwiegend um informelle (Sub-) Wohnungsmärkte für einkommensschwache, aber auch mittlere Einkommensschichten. Die folgende Arbeit widmet sich den informellen Mietpraktiken eines alten Umsiedlungsprojektes, das sich zu einer sozialökonomisch diversen Nachbarschaft entwickelt hat.

Die Arbeit geht vor allem auf Fragen der Zugänglichkeit des Mietmarktes für MieterInnen und deren Wohnmobilität und Umzugsmuster am Markt ein. Darüber hinaus wird die Sicherheit und das Sicherheitsempfinden der MieterInnen im Zusammenhang mit der informellen Natur der Wohnverhältnisse untersucht.

Es wurden unterschiedliche qualitative Methoden wie Dokumentenanalyse, teilstrukturierte Interviews, teilnehmende Beobachtung und Fotodokumentation wurden angewandt.

Die Ergebnisse zeigen Unterschiede zwischen MieterInnen der lokalen Bevölkerung und Binnenmigranten aus Nordostindien auf. Die lokale Bevölkerung kann meist auf ihr soziales Netzwerk zurückgreifen, um Mietobjekte zu finden. Die Ergebnisse der Arbeit geben den finanziellen Mitteln der Haushalte allerdings mehr Bedeutung im Forschungskontext. Nachdem die Mehrheit der BinnenmigrantInnen Wohngemeinschaften gründen und meist im formellen Sektor beschäftigt sind, haben diese oft höhere Haushaltseinkommen, was ihnen Vorteile am lokalen Mietwohnungsmarkt verschafft. Die Forschungsergebnisse verdeutlichen den Einfluss der finanziellen Mittel der Haushalte auf die Wohnmobilität und Umzugsmuster und das Sicherheitsempfinden hinsichtlich der Wohnverhältnisse der unterschiedlichen Einkommensgruppen. Darüber hinaus zeigen die Ergebnisse auf, dass die Wohnmobilität stark von der Wasserknappheit, die die Nachbarschaft und Chennai generell regelmäßig in den vergangenen Jahren erfahren hat, beeinflusst sind.

Acknowledgements

Abbreviations and remarks

BHK – Bedroom-hall-kitchen apartment

BPO – Business process outsourcing

CMA – Chennai Metropolitan Area

CMDA – Chennai Metropolitan Development Authority

CoC – The Corporation of Chennai

CMWSSB – The Chennai Metropolitan Water Supply and Sewerage Board

EWS – Economically Weak Section

FYP – (national) Five Year Plans

GIZ – Deutsche Gesellschaft für Internationale Zusammenarbeit

MoHUA – Ministry of Housing and Urban Affairs

TFRH – Task Force on Rental Housing

TNRRRLT – The Tamil Nadu Regulation of Rights and Responsibilities of Landlords and Tenants Act

TNSCB – Tamil Nadu Slum Clearance Board

The term *rental* refers to the object which is being rented, such as a room, apartment or more generally a property.

The term *rental arrangement* refers to the agreement entered into between landlords and tenants, either in the form of an oral or written agreement.

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1. Introduction

1.1 Topic

A major political question for governments around the globe is to determine which form of housing tenure is chosen to be prioritized on the agenda of housing policies. Even though the different forms of housing tenure should be considered as complementary and integral parts of urban housing markets, considering both renting and home-ownership, many governments on the globe treat this question in a one-sided way. Today, *tenure neutral* housing policies are only found in a few highly developed countries such as Switzerland, Germany or Austria (Gilbert 2016).

The history shows that tenure patterns across nations and cities are anything but static. Broadly, they are shaped and influenced by the dominant form of economic organisation, the level of urbanisation, the economic development level and most importantly by the political ideology of the dominant regimes (UN-Habitat 2003; Ruonavaara 1993). During the last decades we have witnessed a gradual shift in various contexts across the world towards the promotion of homeownership in policy making.

In many countries of the Global South this shift has not only been related to a changing ideology on a global scale and the associated faith in homeownership, but also strongly relates to the rapid urbanisation processes that have taken place during the last decades in many developing countries. Governments have not been able to stop low-income people invading land or illegally purchasing unserviced plots. Self-help housing processes and policies, as a response to the related problems, have led to a sharp increase of (de facto) home-owners. As a result, governments, including India, focused on providing ownership and land titles for the urban poor, either through slum upgrading or resettlement programmes, which has led to a neglect of the rental housing sector (Mahadevia and Gogoi 2011). This becomes evident in the fact that public rental housing and rent control policies are outdated or have largely disappeared in many developing countries (UN-Habitat 2011). Even though the share of homeowners has grown as result of the related policies, the absolute numbers of tenants have so too simply because of the rapid urbanisation processes that are taking place around the world (ibid).

In India, public rental housing plays a marginal role in the housing supply mechanism and is mainly targeted to public sector employees (Mahadevia and Gogoi 2011). This approach can still be found in many former colonised countries in Africa and Asia, in which public rental housing was targeted to specific groups such as veterans, the military or civil servants during the colonial time (Czischke& Ayala [unpublished]).
The private rental sector in India can generally be divided into two broad categories: Rental units for workers close to factories (e.g. the *chawls* of Mumbai) and spaces provided of individual small-scale landlords (Kumar 2011). Whereas the former type is less common today, the latter constitutes the prevalent form of rental housing provision not only in urban India, but in many cities of the Global South (Rakodi 1995; UN-Habitat 2003; Gilbert 2014). It is important to note that there are various kinds of informal rental sub-markets existing which are shaped and influenced among other things by settlement-specific factors such as settlement formation processes, location within the city and the related labour opportunities, and socio-economic conditions (Desai & Mahadevia 2014).

A common feature of these rental sub-markets is that living arrangements are rarely based on written contracts. Rental housing markets in cities of the Global South range from renting backyards to people who build their own shacks (Gilbert et al. 1997; Lategan & Ciliers 2013), to more advanced sub-markets where small-scale landlords enjoy de jure or de facto security of tenure and incrementally transform and expand their houses to rent out living spaces. In the latter case, housing transformers become housing suppliers in the lower rental segment and accommodate those who cannot or do not want to invest in home-ownership. The variation and extend of rental arrangements and sub-tenancies is therefore also closely related to the security of land tenure of those who invest, transform and rent out spaces and the maturity of a settlement (Kumar 1996b; Tipple 2000).

The limited body of literature on informal rental housing in the Global South has focused on both the demand and supply side, and has brought rental housing in relation to migration (strategies) and urban labour markets, livelihoods and household life cycles, finance and credit arrangements, architectural typologies, accessibility and discrimination, and gender outcomes. Research suggest that it is especially younger cohorts and migrants who make use of these cheap living arrangements in urban areas and emphasise the importance of kinship and social networks to access these sub-sectors. In some contexts of India, caste, cultural background and religion and the related prejudices are described as factors which lead to discrimination and exclusion of the markets (Thorat et al. 2015). Urban-rural ties, migration strategies and the related possibilities to send higher remittances to family members or invest in housing elsewhere are central motivations for migrants to rent in urban areas in India (Naik 2015). On the supply-side the importance of renting out living spaces as a source of income especially for elderly has been emphasised (Kumar 1996a; Kumar 1996b; Gilbert 2012; UN-Habitat 2003).

1.2 Problem statement & overall research question:

Research on housing informality in the Global South has barely paid attention to rental markets but generally focused on property titles and tenure (in-) security of informal settlement dwellers (Naik, 2015). A few scholars have, some of them very actively (see e.g. Alan Gilbert and Sunil Kumar), researched on informal rental markets in the developing world and contributed not only important empirical insights of the nature of these markets but have also developed a theoretical understanding of them.

In the Indian specific context, only a handful academics have given empirical insights on the topic in the last 20 or so years (see Desai & Mahadevia 2014; Kumar 2001a, 2001b, 2003; Kumar 2016; Mahadevia & Gogoi 2011; Naik 2015; Naik 2019b; Sinha 2014; Sinha 2018; Thorat et al. 2015). All of them highlighted the limited understanding of the diversity and dynamics of India's informal rental sub-markets and have advocated to consider the integral role these markets play in both the urban housing tenure systems and the housing mobility of people.
In contradiction to the calls of academia and international organisations (e.g. UN-Habitat, GIZ) to put rental housing on the agenda of urban housing policies, many policy makers still seem to pose the housing tenure question in a binary way in India, with the result that ownership is almost always favoured (Kumar 2011). Putting ownership and renting, landlords and tenants, on opposite positions, neglects the interrelations and mutual benefits of these variables and ignores the social relationships that arise in this context.
Informal rental housing is therefore not only a neglected area in academia but has also gained little attention in policy circles in India. After decades of ignoring rental housing, the sector has only recently

started to be part of discussions regarding housing solutions for migrants and the urban poor in India but with barely any impact yet. The National Urban Rental Housing Policy Draft (MoHUA 2015a) for example remained a draft version and has not been followed up. The Task Force on Rental Housing (TFR) of the The Ministry of Housing and Urban Affairs (MoHUA) formulated the Draft Model Tenancy Act (MoHUA 2015b) which should serve the states of India as a template to address and adjust their rental housing policies. The state of Tamil Nadu has launched a new rental act in February 2019 which oriented on the Model Tenancy Act of the federal government. The aim of this act was to rebalance the rights and responsibilities of landlords and tenants and formalise the market with the expectation that landlords would invest in rental properties and bring unoccupied properties on the market. However, the impact of this measure is unclear yet, and may only influence the middle- and higher income rental market segments.

According to the government of India more than 80 per cent of tenants have no written contract (Government of India 2011, in: Sinha 2018). Even though these numbers have to be treated with caution, anecdotal evidence of the few studies published on this topic proof the informal nature of the lower segments of India's rental markets. The given informality involves complex exchange relationships between small scale landlords and tenants which need to be further investigated. As mentioned above there are many factors influencing rental markets. Planners and policymakers therefore need to consider and understand the characteristics of the local markets to formulate effective rental housing policies (Kumar 2001).

This research aims to contribute empirical insights to the limited literature existing on this topic in a mature sites and service resettlement in Chennai, built in the late 1980s and early 1990s. It is the first qualitative research on informal rental housing conducted in Chennai. Research conducted in the Indian context has either given insights into rental markets within informal settlements (Mahadevia & Gogoi 2011; Sinha 2014; Sinha 2018), urban villages (Naik 2015; Naik 2019b) or explored it on a city level of mid-sized (Desai & Mahadevia 2014) or bigger cities (Kumar 2001).

The following study investigates rental arrangements in a formally planned neighbourhood which has massively transformed through incremental housing processes and has been incorporated by the city. It contributes therefore with insights about informal rental housing arrangements in a new context and assesses the long-term impacts of sites and service projects, a housing policy approach which was popular especially between the 1970s and 1990s in the Global South (Wakely 2014).

Questions concerning the accessibility of the existing rental market and the application and possession of different forms means and capitals to enter it will be addressed. Furthermore, the mobility patterns and housing pathways, aspects which have hardly been considered in this context, will be examined. Besides these questions, the thesis will especially pay attention to the tenants' tenure security, a concept which was primarily used for de facto owners in semi-legal or illegal settlements when applied in developing countries. In the Global North, *security of tenure* for renters has often been discussed in a one-dimensional and property rights perspective (Hulse and Milligan 2014). Given the fact that the legal dimension plays hardly any role in the context of informal rental arrangements, the research applies different dimensions of security of tenure for renters, namely de jure, de facto and perceptual, and their interrelations. A multi-layered perspective of tenure security for renters is especially helpful to examine and understand the complex exchange relationships that are taking place in the rental market and will examine the phenomena from a new perspective.

The following overall research question that will guide this work has been formulated:

How do tenants access and navigate through the rental housing market in Ambedkar Nagar and what is their security of tenure?

1.3 Outline

Chapter two starts with a general introduction about *rental housing* by highlighting the diversity of this form of tenure and the developments and differences of rental housing on a global scale. The sub-chapters 2.2 and 2.3 introduce the theoretical concepts which were applied for the research and which framed the research sub-questions. The last sections of the literature review introduce the Indian context and more specifically the urban development of the city of Chennai and the research area Ambedkar Nagar.
In chapter 3, the methodological approach and applied methods are presented, including the operationalisation of the concepts, the fieldwork process and data collection, the data analysis and the limitations of the methods.
Chapter 4 presents the results and findings of the collected data. By segmenting the overall research question, the sub-chapters deal with the topics in the following manner:

'How do tenants

access	4.2
and navigate through	4.3
the rental housing market in Ambedkar Nagar, and	4.1
what is their security of tenure?'	4.4

The chapters refer to the respective research sub-questions which are presented in chapter 2.6.

Chapter 5 provides a concluding summary of the research findings. Moreover, the contribution of the research findings and applied methods to the existing academic literature is outlined. The work ends with policy recommendations regarding the chosen topic and selected context.

2 Literature review

2.1 Trends and characteristics of rental housing

The following chapters give a brief introduction to the overall notion of *rental housing*. It should give the reader an idea and overview about the diverse nature of rental housing. Moreover, differences between rich and poor countries regarding the history and the developments of housing policies are broadly described on a global scale.

2.1.1 The diversity of rental housing

When talking about rental housing, it should be understood as an umbrella term which covers a variety of manifestations of renting a home. In fact, diversity can be seen as one of the key features of the 'rental housing sector'. One common way to categorise the rental housing stock of cities is to differentiate between the types of landlords. There are a range of different housing providers existing around the world that built and manage rental properties. Rental housing can for example be provided by public bodies, private landlords, (non-for profit) housing associations or employers, just to give a few broader categories. Especially the examples of the private sector operate in very divergent scopes and based on different economic aims, ranging from commercial to not-for-profit (UN-Habitat 2003). However, the type of housing supplier is just one attribute of rental housing that does not necessarily describe other factors such as the housing conditions or the exchange relationships that exist between the supply and the demand side. UN-Habitat (2003) provided a useful attempt to describe the diversity of rental housing. The table 1 illustrates important variables and their possible characteristics.

Variable	Range of characteristics			
Size	Shared room	Room with access to shared services	Self-contained small	Self-contained large
Construction	None-lot only	Shack/garage	Deteriorating central tenement	High rise or detached
Ownership	Private	Social	Employer	Public
Private ownership	Small scale lodging	One or two rental properties	Large scale individual	Large scale commercial
Income (tenant)	Very poor	Poor	Middle income	High income
Rental period	Hours	Monthly	Yearly	Permanent
Rent level category	Free	Cheap	Moderate	Expensive
Maintenance	Dangerous	Substantial problems	Minor problems	No problems
Landlord-tenant relationship	Close/Familial	Informal	Semi-commercial	Commercial
Profitability	Loss-making or subsidised	Low	Medium	High
Legality	Illegal/Informal	Legal contract in illegal dwelling	No contract in a legal dwelling	Fully legal

Table 1: The diversity of rental housing. Source: UN-Habitat 2003: 26

However, it has to be emphasised that the table does not show relationships between the variables. It is however a useful illustration of factors which shape the diversity of rental housing.
Considering the table, it should be clear that this work is only focusing on one segment of the rental housing market in a specific context. The chapters regarding the supply side (2.3) of the market will elaborate this on a theoretical level.

2.1.2 Developments and differences on a global scale

The history illustrates that tenure patterns across countries and cities are anything but static. Broadly, they are shaped and influenced by the level of urbanization, the dominant form of economic organization, the economic development level and most importantly by the ideology of the prevailing political power interests (UN-Habitat 2003). Czischke & Ayala (unpublished) argue that while countries in the Global North have generally followed their own housing policy pathways, poorer countries have been extensively influenced by international organisation such as the World Bank and UN-Habitat.

Until the middle 20th century, the majority of the urban population consisted of tenants rather than owners and people of every social class used to rent their homes in urban areas (Gilbert 2014). The landlords in the industrialised countries were almost entirely private investors who build multistory tenements. The housing conditions of the majority of the urban population in many European cities was miserable. Overcrowding and unhygienic conditions were prevalent as there was not enough supply for the fast-growing urban populations (Daunton 2015). After the Second World War, social rental housing was the predominant housing approach in many Western democracies to solve the severe housing shortage of the war (Scanlon 2014). The post war welfare states in Europe, governed under the paradigm of mass construction of rental housing, have witnessed a gradual dismantling since the 1980s. Investment in public rental housing has been gradually reduced in a range of Western welfare states which have been famous for their *unitary* housing markets and market-based housing reforms have become more important (see e.g; Hedin et al. 2012; Kadi & Ronald 2014; Hochstenbach 2017; Van Duijne & Ronald 2018). The growing home-ownership rates in developed countries reflect neoliberal restructuring processes of Western welfare states and the idea of a *property* - or *asset-based welfare provision* has become popular in formulating housing policies (Dolin & Ronald 2010). Following Kemeny's (1995) categorisations, we see that countries, such as the Netherlands, which have been famous for their universal rental markets, face a gradual shift towards increasingly dualist housing systems with a shrinking and residual social rental sector (Elsinga et al. 2008; Van Duijne & Ronald 2018).
Similarly, but with a rather fast pace, the large-scale public rental housing stocks of the formerly communist countries in Eastern Europe have been privatised since 1990s. This has led to severe management and maintenance problems as there were no regulatory frameworks in place in these countries (Hegedüs, 2013, Tsenkova & Polanska 2014).

In the Global South, public rental housing has played a marginal role in the housing supply mechanism and has been mainly targeted to public sector employees (Czischke & Ayala unpublished). Many governments which stepped into this sector were confronted with allocation and maintenance problems and abolished the concept of public rental housing (Kumar 1996a). The enormous population influxes and unregulated urbanisation processes in many developing countries also set other priorities on the housing policy agendas. Self-help housing processes and policies, as a response to the related problems, resulted in sharp

increases in (de facto) home-owners (Gilbert 2016). As a result, governments focused on providing ownership and land titles for the urban poor, either through slum upgrading or resettlement programmes. These developments and the related responses to them have resulted to a neglect of the rental housing sector (Mahadevia and Gogoi 2011).

Rental housing is usually provided by the countless small-scale landlords who are often as poor as their tenants and who are invisible for and not supported by their respective governments (Gilbert 2012). Whereas in developed countries, the different forms rental housing are usually governed by their respective laws which set the rights and responsibilities of landlords and tenants, rental housing markets in developing countries are often characterised by informality regarding both the production and the tenure (UN-Habitat 2003, 2011; Gilbert 2014; Naik 2019b). It is important to note that there are various kinds of rental sub-markets existing which are shaped and influenced among other things by settlement-specific factors such as settlement formation processes, location within the city and the related labour opportunities, and socio-economic conditions (Desai & Mahadevia 2014).

It has been a common believe that levels of home-ownership reflects the prosperity of a country. However, the statistical correlation between housing tenure and the economic development of countries does not reflect this thinking. In fact, many cities of developed countries show a larger rental sector than those of poor countries (UN-Habitat 2003). The faith in homeownership in most parts of the world neglects that a large part of the urban population, such as new-comers, temporary residents or younger cohorts will always rely on rental spaces.

2.2 The supply side

Even though this work focuses on the demand side of the rental housing market, it is necessary to give a certain understanding about the supply side in this context as well. In the first part, the different types and motivations of small-scale housing suppliers that arise in this context will be discussed. The second sub-chapter gives a theoretical understanding of the necessary underlying conditions that facilitate the development of a private rental housing market that offers affordable living spaces in developing countries. The theoretical frameworks serve for the formulation of research sub-question one which will be presented in chapter 2.6.

2.2.1 Forms of small-scale landlordism

Rental housing, especially in the context of a market that tends to be predominantly informal, involves a complex range of exchange relationships between landlords and tenants. Research on the lived experiences of tenants needs therefore a theoretical understanding of the characteristics and related motivations of the housing suppliers operating in this field.

Even though small-scale landlords are responsible for most of the production of rental spaces in Latin America, Africa, and Asia, they usually have no political influence and stay invisible to their respective governments, which usually do not support them in any way (Gilbert 2014). The limited research that has been published regarding this topic over the past 30 years, implies that many landlords share the same modest backgrounds as that of their tenants. They often depend on the generated rent for their basic expenses, especially in the case of widows or older landlords (Kumar 2010).

However, they are not a homogenous group. Kumar's (1996b) concept about small-scale landlordism in urban low-income settlements in developing countries has been one of the most important and used frameworks in this field. Using the concept of restricted commodity production, he describes low-income households who invest in their houses and distinguishes between non-capitalist production for self-consumption, non-capitalist production for exchange, and capitalist production for exchange.

Generally, Kumar defines three forms of small-scale landlords which have to be recognised in a continuum. **Subsistence landlords** are to be found on the lower end of the continuum. The production of housing is primarily based on the motivation to satisfy their own housing need, for example when the family is growing. Usually they have no access to loans of formal financial institutions and depend on their savings as well as informal financing mechanism with high rates of interest to extent or maintain their properties. Another way to cover housing costs is to convert living space that was produced for self-consumption to rental space. In this sense, the use-value of parts of the living space is transformed into exchange value and serves to cover basic expenditures and housing costs of households.

The next range in the continuum is described as **petty-bourgeois landlords**. Landlords of this kind do not absolutely depend on the generated rent for basic maintenance and other housing costs. The rental income serves as additional income for the household and for improving the quality of the house. It is not unusual that petty-bourgeois landlords occupy those parts of a house with the lower quality to optimise the rental income.

On the higher end of the spectrum are **petty capitalist landlords**. The motivation of this type of landlords is to generate rent with the intention of expanding and reproducing the value of capital in the form of landed property. According to Kumar (1996), petty capitalist landlords can be distinguished to the other types of landlords as they usually own more than one property. He emphasis that all these forms of landlordism are not static. Due to internal and external factors, house owners who rent out can climb up and down within the continuum. In short, the rental income is always used and/or invested with specific intentions which can change over time. Some have no choice than to rent out based on the economic restrictions of the household, while others can choose to rent out with more specific intentions.

One of the few empirical studies which investigated tenant landlord relationships using this framework, suggests that subsistence landlords develop closer relationships with tenants than capitalist landlords who tend to have a more impersonal and business attitude towards their tenants (Naik 2015). Kumar's concept can help to understand potential intentions and restrictions of landlords. One of the weaknesses of the framework is that only petty-capitalist landlords use to be absentee-landlords which might not be true in various contexts.

2.2.2 Spatial transformation and incremental housing processes

Tipple's (1991, 2000) work about housing incremental housing is probably the most comprehensive research contribution about spatial transformations and incremental housing processes of (government-built) housing in developing countries. His work is based on several years of empirical study in Bangladesh, Egypt, Ghana, and Zimbabwe. The case studies are based on site-and services projects (government-built plotted communities), a housing policy which was popular between the 1970s and 1990s in the Global South (Wakely 2014). In projects of this nature, every household receives a small serviced plot, either with

a small core house or empty. This planning approach gives households to opportunity to vertically extend their houses if more space is needed.

In their case studies, one of the main motivations of the allottees to extend their houses was the housing stress they felt when the family was growing or to accommodate other relatives. The concept of small houses which accommodate nuclear families is uncommon in many developing countries, including India. Generally, houses often got extended to accommodate two or three generations of a family. The transformation of the houses usually started eight to fourteen years at the median after people moved in. Tipple (2000) argues that the longevity at one residence reflects that many urban households in developing countries cannot easily adjust their housing need through relocation. In this sense, the importance of the possibility to transform and incrementally extent a house becomes more apparent.

Besides giving insights on the domestic level, Tipple illustrated the impacts of transformations on the neighbourhood level. For this research most relevant is his emphasis that incremental housing processes promote the development of rental markets (Tipple 2000: 142). The examined communities showed a variety of tenures, including sharing, renting and other forms of tenure. Landlords added rental spaces to accommodate small and/or low-income households. As a result, the neighbourhoods became more diverse as new households in different life stages and/or different backgrounds arrived in the community. Tipple emphasis the importance of transformers in the housing supply mechanism and called on governments to consider them in the formulation of housing schemes and policies.

As mentioned above, sites and services projects were abandoned in the mid-1990s. At that time, evaluations regarding the success of these projects were based on narrow indicators such as the rates of completion, cost recoveries, and achievement of stated project objectives within the project period (Owens et al. 2018). Owens et al. (2018) is the most recent work which evaluated the long-term impacts of sites and services projects in Mumbai and Chennai. Fifteen plotted communities that were built 20-30 years ago were examined. Their findings are in accordance with Tipple's (2000) work. The investigated neighbourhoods developed to socio-economic diverse areas that attract individuals and households from different economic backgrounds. Incremental housing development processes and the related range of housing types and size were evident in all project sites in the two cities. Moreover, the authors emphasised that the transformations contributed to the affordable rental housing supply, a housing segment that is scarce in both cities.

2.3 The demand side

Chapter 2.3 introduces the main theories and concepts applied in this work. Theories regarding the accessibility of (rental) housing, residential mobility of individuals and households and tenure security are discussed and will be brought into relation to the research context. The following sections build the theoretical framework for the research sub-questions two, three and four which will be presented at the end of chapter 2.6.

2.3.1 Capitals to access rental housing

A lot of housing researchers who investigated the housing accessibility for certain groups have looked beyond structuralist explanations, such as the demand and supply conditions of the local housing markets, to explain mechanisms that influence access to housing.

Boterman (2012) applied Bourdieu's (1986) and De Certeau's (1984) theories to analyse the strategical and tactical behaviours of middle-class households in Amsterdam and Copenhagen that help them to acquire housing. He argues that the accessibility of housing is not only depended on the market situation and existing housing policies. Bourdieu's theory defines different forms of capitals which are not necessarily related to the existing hierarchies in society. Within the framework of housing accessibility, the various forms of capital are understood as follows (see Boterman 2012; Hochstenbach & Boterman 2015): **Economic capital** refers to income, financial assistance including welfare schemes, inherited assets and other means of financial support. **Cultural capital** is associated with the knowledge of the local housing market, and the educational level. In the Indian context caste, religion and more specific but closely related factors such as food habits have been emphasised in this context (Thorat et al. 2015). **Social capital** refers to social network of a person and the available information regarding suitable housing options within this network.

In Bourdieu's theory, the distinctive capitals are regarded as relational and become only visible and useful in a specific field. In the context of this research, the field constitutes a specific segment of the local rental housing market. Cultural capital for example may be more important to access housing than economic capital because of factors such as the preferences and behaviour of landlords. How people access housing is therefore influenced by all resources and means that help them to find a rental space, but the usefulness of certain capitals may vary in certain circumstances.

2.3.2 Housing pathways: a non-linear perspective

There is a large body of literature that deals with the residential mobility of individuals and households. Various terms and theories have described why people move and what the triggers for moving are. Generally, residential mobility has often been brought in relation to life cycles and the related changing housing needs. The form of tenure and age are considered as important indicators to explain moving patterns of households in this context (Clark & Huang 2003). Life-course events such as the formation or dissolution of a family, and the educational and job career clearly determine the propensity for moving. Moreover, external factors like the conditions of the local housing market and the related range of choices have a direct impact on the residential mobility patterns of individuals and households in cities (Dieleman 2001).

Gärling and Firman (2001 in: Dieleman 2001) argue that many housing researchers neglect the field of psychology and theories of bahviour in this context. They use concepts of choice and satisfaction and bring them in relation to the field of residential mobility. For this work, socio psychological aspects will be considered through the lenses of the perceptual security of tenants which will be discussed in the next chapter.

It has to be considered that the literature on residential mobility has almost entirely been conducted in the developed world. There are very few studies that investigated housing mobility patterns in low-income settlements in poorer countries. Those which are existing primarily focused on the housing careers of (de facto) owners of (informal) low-income settlements and their ability to move (see e.g. Gilbert 1999; Lall et al. 2006). Tenants and their moving patterns are somehow neglected in this literature. Gilbert (2014) states that tenants in low-income settlements do not tend to move frequently and that in Latin America and South Africa the average private household moves every two to three years. However, his statements are rather vague as it is not clear on which empirical studies he supports his arguments. A closer look to the housing histories of tenants in low-income settlements in developing countries is therefore and important knowledge gap that has to be filled to understand rental practices in this context.

For the purpose of this research, the theoretical concept of **housing pathways** can be useful to understand moving patterns of tenants. Clapham describes housing pathways as "*patterns of interaction (practices) concerning house and home, over time and space*" (Clapham 2002:62). In contrast to housing careers, the term does not imply a linear and upward trajectory of moves and a steadily increase in the quality of housing in the life-course of a household or an individual. The concept has been especially used to describe the moving patterns of young adults in developed countries but seems to be beneficial in other contexts as well.

Based on Clapham's (Clapham, 2002; 2005) and Ford et al.'s (2002) work, Hochstenbach and Boterman (2015) identified three types of housing pathways in their study about young adults in Amsterdam. The types of pathways are catogerised based on the types of dwellings, the housing market sectors, and the reasons and types of moves (voluntarily or forced), considering changing patterns over time. Firstly, they identified **linear housing pathways** which are associated with relatively few moves in the formal housing market sectors. Secondly, and more important for the context of this research, are the **chaotic progressive** and **the chaotic reproductive housing pathways** which were defined in their study. Both types of chaotic housing pathways are characterised by frequent moves, primarily within the informal rental housing sub-sector. Whereas chaotic progressive pathways show a greater control of moves, chaotic reproductive pathways are dominated by involuntary moves and precarious rental arrangements. Hochstenbach and Boterman (ibid) emphasis that all types of pathways are influenced by the possession and utilisation of different types of capitals and the conditions of the local housing market.

Considering the reasons and types of moves of tenants in low-income settlements in the Global South is certainly helpful to gain insights for both the conditions of the lower segment of the local rental market and the related choices and constraints that tenants have in this segment. This research will therefore consider these elements of the concept and especially pay attention to the underlying reasons and the related degree of choice of moves when examining the tenants' housing pathways.

2.3.3 Tenure security from a tenant's perspective

Discussions about tenure security in developing countries have primarily focused on levels of security of slum dwellers. Tenure security in this context relates to property rights and/or land titles of slum dwellers and has therefore hardly touched on the security of tenants.

Debates about security for renters have mainly been centred on 'security of tenure' applying a one-dimensional and property rights perspective (Hulse and Milligan 2014). In this context, security for renters has often been reduced to the legal contract between landlord and tenant. This rather dichotomous perspective ('high' and 'low' legal security) neglects a range of other factors that are related to the tenure security of renters. Hulse and Milligan (ibid) argue that although the legal dimension of tenure security is undoubtedly important, it is too narrow to be able to explain and understand to what extent tenants experience security and feel secure. This especially applies in the context of rental housing markets which have an informal nature and in which enforceable legal rights are not guaranteed. The tenants' security of tenure then often depends primarily on the relationship with their landlord (Desai & Mahadevia 2014). In the view of these facts, the understanding concerning the security for renters has to expanded.

The concept of tenure security has been widened by van Gelder (2010). In the context of informal settlements in developing countries he differentiates between three types of security of tenure: de jure, de facto and perceptual. Van Gelder proposes this tripartite distinction to discuss legalisation processes of informal settlements and the interrelation of these three dimensions within tenure security. However, the distinction is also useful when investigating the security of tenants in different contexts. Based on the three dimension of tenure security, Hulse and Milligan (2014) framed a new concept, namely **secure occupancy**, in a comparative study that analysed the rental systems of nine developed countries. Their framework is also useful when investigating the security of tenure for renters on the household or individual level in a developing country.

De jure security (or legal security) of tenure has been one of the key concepts that helped to explain the nature of rental housing markets and the related situation for tenants. It is embedded in property rights and legal rules which frame tenancy agreements between parties. The rights and obligations of landlords and tenants, the rental setting and the duration and/or notice period of contracts are considered as key markers in the construction of rental tenures (Kemeny 1995). As mentioned above, this dimension does not play a critical role in rental markets which have an informal nature. The other dimensions are therefore highly relevant to explore and understand the security of tenure for renters in the context of the lower segment of the rental housing market in India.

De facto security (or actual security) refers to two different aspects of security. Firstly, it explains the actual control over the property and the way how it is occupied and used. The type and behaviour of landlords and the related rules regarding to the usage rights of the living space are key indicators in this sense. Secondly, it refers to the actual control over the housing situation of a household or an individual. Structural factors such as the affordability and accessibility of the local housing markets affect this control directly. Besides these aspects, non-housing market related factors such as low and/or instable incomes or drastic life events such as family break downs influence the de facto security of tenure for tenants.

The third dimension, namely the **perceptual security**, is closely related to the other two dimensions of tenure security. It refers to the sense of security that tenants have regarding both the control of their housing situation (mobility on the market) and their domestic home. The latter relates to the level of perceived control of someone's private sphere and the ability to feel at home and safe. Theoretical frameworks which helped to explore these interrelations are found in the social psychological literature but have hardly been used in housing research (Hulse & Milligan 2014). One central factor, namely the perceived behavioural control, describes the degree of choice or constraint that is felt of someone in a decision-making process (Ajzen & Fishbein 1980 in: ibid). The perceptual security helps to understand in how far the factors of the other dimensions of tenure security affect the well-being of tenants and their perceived situation. It is therefore an important and integral part of the concept when investigating tenure security on the individual level.

2.4 The Indian context

The following chapter introduces the geographical and political context of this work. Firstly, housing related policies on the national and regional (state) level as well as the influence of international aid agencies will be discussed. Secondly, Chennai's urban development and the related housing challenges and policy responses on the local level are addressed. At the end of the chapter, the research area for this work will be introduced.

2.4.1 Rental housing in India

As mentioned above, India's urbanisation during the second half of the 20th century has been marked by self-help housing processes and policies. The central government with its programmes as incentives for the states, and the states themselves, have focused on providing ownership and land titles for the urban poor, either through slum upgrading or resettlement programmes. As mentioned above, the focus on these policies has led to a neglect of the rental housing sector (Mahadevia and Gogoi 2011).

In India, public rental housing plays a negligible role regarding the rental housing supply and is mainly targeted to public sector employees (ibid). The private rental sector in India can generally consists of two broad categories. First, there are rental units provided by employers for their workers close to factories (e.g. the *chawls* of Mumbai). Besides this segment, it is mainly individual small-scale landlords who provide rental spaces (Kumar 2011). Whereas the former type is less common today, the latter constitutes the prevalent form of rental housing provision not only in urban India, but in many cities of the Global South (Rakodi 1995; UN-Habitat 2003; Gilbert 2012; Gilbert 2014). As mentioned above, these markets have an informal nature, especially in the lower segments. According to the government of India more than 80 per cent of tenants have no written contract (Government of India 2011, in: Sinha 2018). Due to the given informality, these numbers have to be treated with caution. However, anecdotal evidence of the few studies published on this topic proof the informal nature of the lower segments of India's rental markets (see Desai & Mahadevia 2014; Kumar 2001a, 2001b, 2003; Kumar 2016; Mahadevia & Gogoi 2011; Naik 2015; Naik 2019; Sinha 2014; Sinha 2018; Thorat et al. 2015).

India's governments have given little support to improve the urban rental housing markets or to build affordable rental housing in new areas (Kumar 2016). In 2015, the Ministry of Housing and Urban Affairs (MoHUA) of the central government constituted a Task Force on Rental Housing (TFRH). The TFRH developed thirteen recommendations which should help the states to improve their urban rental housing markets. These recommendations were also considered in the (Draft) National Urban Rental Housing Policy (MoHUA 2015a) which was published in the same year. The vision of this document, '*To create a vibrant, sustainable and inclusive rental housing market in India*' (MoHUA, 2015a: 14), clearly shows that the central government started to see the importance of well working rental housing markets in India's cities. The strategic paper gives suggestions for measures how to create an environment that encourages the private market to start investing in rental housing projects. The promotion of a market driven rental housing market will in fact only improve the middle and higher sections of the market. However, the document also promotes the creation of social rental housing for vulnerable groups and the Economically Weaker Sections (EWS) and need based rental housing for more specific target groups such as migrant laborers, single

women or students. Besides one remark that poor landlords should be provided with credit facilities or subsidies, there are no specific recommendations stated. Considering that small-scale landlords are the backbone of India's existing urban rental markets, it is astonishing how little attention they get in the policy document.

The Inclusive Cities Partnership Programme (ICPP, [see GIZ]), a programme lead by MoHUA and GIZ which was carried out between 2014 and 2018, has also focused on and advocated the importance of the rental sector (Naik 2019a). Yet, it is too early to tell if the programme shows effects in housing policy making.

Since housing is a state subject, every state has its own rental law. The rent control acts of the respective parts of India are considered to be outdated and too tenant friendly. The strong protection of tenants and rent controls in the respective laws would result in a reduced quality and quantity of the rental housing stock and create informal markets (MoHUA 2015a). It seems that policy makers see the old rental laws as the central problem for the informal nature of the markets as well as the lack of interest of private investors for this housing segment. For that reason, the MoHUA created the Draft Model Tenancy Act 2015 (MoHUA 2015b) which should serve the states as a template to renew their rental laws. The central idea of the draft is to balance the rights and responsibilities of landlords and tenants which should help to formalise the market and encourage the private sector to invest in rental housing. In how far this approach might affect the lower segments of the existing rental markets is questionable and will be discussed later. Yet, it is still open what effects the deregulation will bring, as many states have not or only recently made use of the Draft Model Tenancy Act.

2.4.2 The new rental act of Tamil Nadu

In February 2019, the state government of Tamil Nadu launched The Tamil Nadu Regulation of Rights and Responsibilities of Landlords and Tenants Act (TNRRRLT) which is based on the above mentioned Draft Model Tenancy Act of the central government. The new law replaced The Tamil Nadu Buildings (Lease and Rent Control) Act of 1960 which had three main purposes (Abhilash & Aravind 2019) : 1) the regulation of leasing of residential and non-residential buildings, 2) the control of rents, and 3) the protection of unreasonable eviction of tenants. The new act clearly illustrates how the state government 'balances' the rights between landlords and tenants and deregulates the rental housing market under the premises to formalise it and encourage the private sector to invest in rental housing.

Whereas the former act followed the concept of the fixation of a fair rent, which was based on the yearly gross return of the total cost of the building, tenancies entered after the commencement of the new act are simply based on the '*agreed rent between landlord and tenant*' (TNRRRLT 2019, III (8a)). This change can be seen as a paradigm shift rather than a rebalance of the rights of landlords and tenants as it leaves rents on the formal market completely unregulated. Evictions of tenants are also made easier. Under the new act, tenants can be evicted if they miss to pay the rent for two months or the landlord needs the property for himself or any member of his family (TNRRRLT 2019, V (21b&g)). The notice period is set only for the period of one month. Moreover, if a tenant does not vacate the house after the termination of the tenancy, landlords can charge them for the double amount of rent. However, the new act also protects tenants with a registered agreement from high deposits as landlords can ask a maximum of three months for the advance.

Besides the intention to make the rental sector more attractive for investors, these changes should also help to unlock a considerable amount of vacant spaces of private landlords in the urban areas of Tamil Nadu. Owners who were reluctant to rent out their properties because of the strong tenant protection would be encouraged to rent out their properties with the new law.

However, considering the widespread informality of tenancies, the new act has the goal to formalise the market. Besides the changes regarding the rights of landlords and tenants, it is now mandatory that all tenancy agreements should be based on a written contract and further registered at the Rent Authority within 90 days. This rule also includes tenancies which have already existed before the commencement of the act. In May 2019, the state government of Tamil Nadu extended the time for the registration of the existing tenancies for another 120 days as only around 200 agreements were uploaded in Chennai (The Times of India 2019). It can be assumed that the few registrations derived from the middle and higher rental segments.

The new Tenancy Act has established a three-tier-system. Firstly, The Rent Authority, which is responsible for administrative purposes such as the registration of agreements. Moreover, it is empowered to decide on disputes between tenants and landlords regarding the termination of tenancies or the agreed rents. The Rent Authority can also conduct inquiries and if necessary, order the refurbishment of essential services (Abhilash & Aravind 2019). Secondly, the Rent Court was established for appeals against The Rent Authority. Lastly, The Rent Tribunals can be approached to appeal the final decision of The Rent Court. There is no institution, such as the highest court, which can revise the final decision of the Rent Tribunals.

Yet, it is unclear what the capacities of these new institutions are. The established Rent Authorities take care of two taluks respectively which might result in a rather low efficiency considering the population sizes of these administrative level.

2.4.3 Urban development and housing in Chennai

In 1639, British traders of the East India Company founded Madras (since 1996 Chennai) as a colonial port. During the colonial period, the city served and grew as the administrative capital of the Madras Presidency and constituted an important economic and political center (Ellis 2012). After independence, during the 1950s, the states of India were reorganised according to linguistic lines and Chennai was defined as a major national metropolis and as the regional capital of Tamil Nadu (Aranbindoo 2009).

The city lies within the greater Chennai Metropolitan Area (CMA) which has an extent of 1189 km² with a population of 8.65 million (Chennai City Census 2011). Besides the city of Chennai, the CMA includes 16 municipalities, 20 panchayats (local government bodies), and 10 panchayat unions (which consist of 214 villages) (Krishnamurthy 2015). The Corporation of Chennai (CoC) constitutes the region's government.

Similar to other post-independent city developments of India's major cities, Chennai faced an enormous rural immigration influx and has rapidly grown during the second half of the 20th century. Between 1971 and 2011 the urban population of the city has grew from 2.64 million to 4.68 million (Census of India 2011, in: Krishnamurthy 2015). The rapid urbanisation processes lead to vast unregulated developments and infrastructural pressure.

Besides the challenges of the chaotic and rapid urbananisation, Chennai's urban and metropolitan planning had a peculiar history in the second half of the 20th century. At the end of the 1960s, the Department for Town Planning of Chennai developed a twenty-year master plan for the period from 1971 to 1991. Because of a corruption scandal in 1973, the elected bodies of the city corporation had to step back and the city was administrated of a state-appointed special officer until 1996 (Tropp, 1999 in: Arabindoo 2009). The state government of Tamil Nadu established the Madras Metropolitan Development Authority (MMDA, later Chennai Metropolitan Development Authority [CMDA][1]), an ad-hoc body that took over the role of implementing and monitoring the above mentioned master plan of the city and was additionally responsible for land use planning of Chennai. Even though the CMDA as an administrative body had no significant revenue, it has played a major role in the implementation of urban development programmes due to the insistence of the World Bank to establish it as a lead partner in the Bank's programmes (Arabindoo 2009). Only in 1995 the CMDA published its first own master plan. As civil society groups contested the new plan due to the lack of public participation, the short time window for approval and the fact that it was only published in English, the master plan was frozen by the high court (Ellis 2012). In 2007, more than one decade later, a new master plan was released by the CMDA.

In the course of the power vacuum that has been existing for a long period, urban planning and governmental housing projects happened in an ad-hoc manner which resulted in piecemeal urban plans and projects that ignored and/or bypassed existing development control rules (ibid). During the 1990s the private sector gained importance in the city development not only because of the lack of an elected city government and planning authority, but also because of India's economic liberalisation initiated in the beginning of the 1990s.

Besides the peculiar political developments on the local level, it is important to consider the national and international influence on Chennai's urban development and the related housing issues. In India, the states are responsible for housing policy making. However, the central government has a great influence on housing programmes with its funding schemes which serve as strong incentives for the formulation and implementation of housing policies. Since independence in 1947, the central government of India carried out and implemented a range of housing development programmes through the (national) Five Year Plans (FYP). Whereas the programmes focused mainly on in situ upgrading of settlements until the fifth FYP, the sixth FYP (undertaken between 1980 and 1985) showed a shift towards relocation of communities (Diwakar & Peter 2016).

As mentioned above, the private sector started to gain more importance in the provision of housing and the public sector started to take the role as an *enabler* of economic and urban development (ibid). After economic liberalisation, initiated in the beginning of the 1990s, land became a major commodity in the more and more market driven urban development of India's cities. Chennai's global aspirations since then are reflected in the urban strategies and city beautification schemes (Ellis 2012).

Besides the mentioned shift of the national Five Year Plans which promoted resettlement in satellite towns, international aid agencies such as the International Monetary Fund (IMF) and the World Bank have played an important role in these policy shifts and in shaping urban development processes in India. Especially the latter institution has influenced Indian housing policies in practice (Sinha 2018).

In Chennai, Tamil Nadu Slum Clearance Board (TNSCB), established in 1971, is responsible for the implementation of housing projects for the urban poor. Until the 1990s the TNSCB focused on in situ

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[1] In this work Chennai is used also for the period before the city was renamed

upgrading of slums or provided housing within the city limits (Dorairaj 2009 in: Diwakar & Peter 2016). Since the beginning of the 1990s urban planning has followed a real-estate driven and neoliberal approach on the metropolitan level and has focused on resettling the urban poor on the fringes of the city to make space for the visions of a 'world class city'.

Especially the fundings of the World Bank have influenced the housing schemes of the TNSCB significantly. Whereas early projects funded by the World Bank clearly focused on in-situ upgrading of low-income settlements, the Bank started to promote sites and service resettlement projects and the involvement of private stakeholders in housing and urban development programmes. Between 1977 and 1997, 13 sites were developed which delivered 57.000 plots (Owens et al. 2015). Map 1 shows the spatial distribution and locations of the sites.
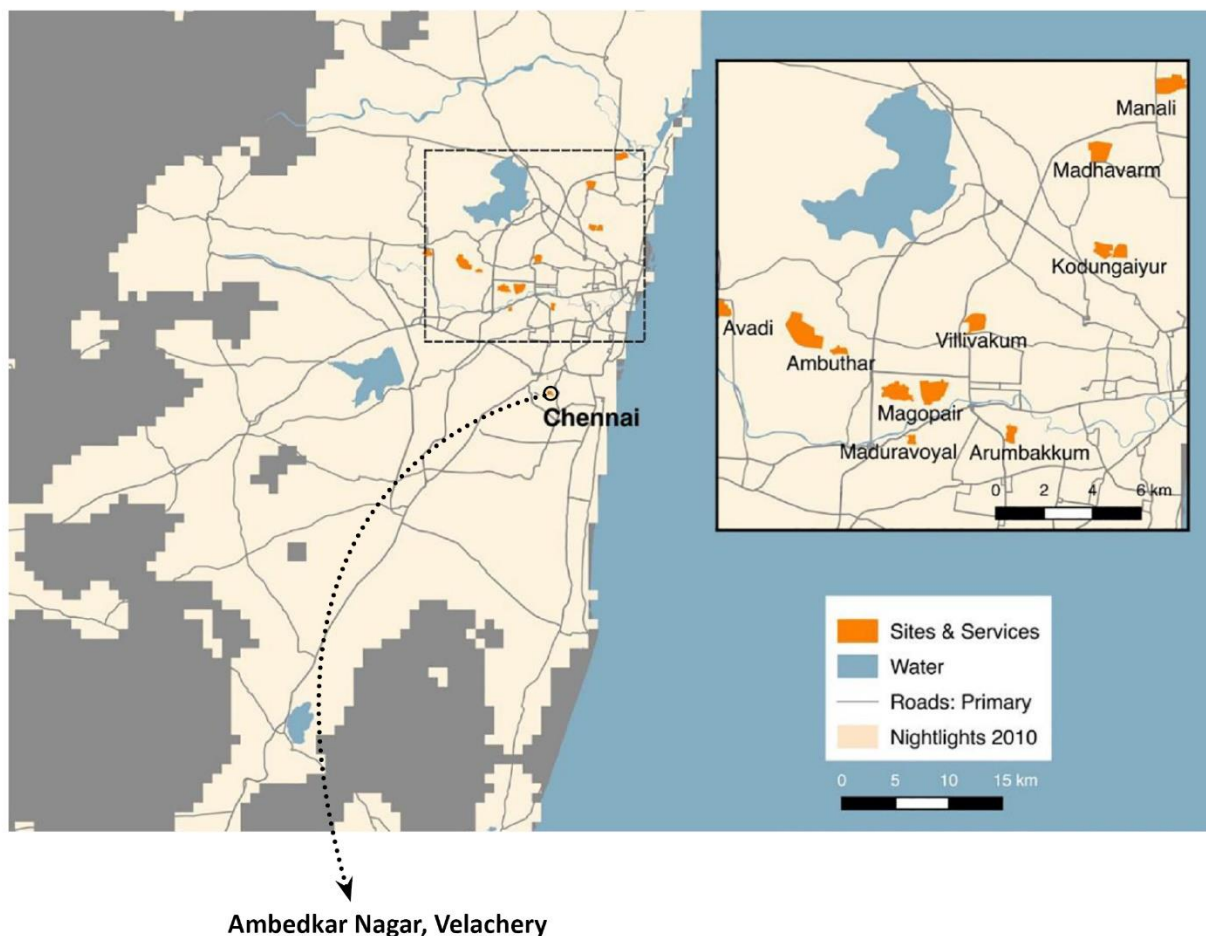
Map 1: Implemented sites and service projects in Chennai between 1977 and 1997. Source: Owens et al. 2015: 263

As mentioned above, sites and service resettlement project were abolished in the mid-1990s. Since then, more than 100.000 slum dwellers have been resettled in big scale relocation projects in Chennai, often 25 to 30km from their original settlement with no access to public transport (Diwakar & Peter 2016). The local bodies took the role as facilitators in the housing projects which were more and more depended on the World Bank's funds in state housing projects. The shift to a market friendly approach in urban development

and housing resulted in huge resettlement colonies built on the edges of the city, a planning approach which has been followed since the early 2000s in Chennai. The negative effects of these large-scale projects are described as severe (see van Eerd 2016; Diwakar & Peter 2016). Interpersonal relationships and the old communities are destroyed, people lose their employment after relocation and do not find new jobs in the remote locations, school drop-outs rates are high. The list is long and constitutes an own body of literature. In fact, these housing policies are violating the international human right to adequate housing and are only creating new social problems.

Picture 1: Perumbakkam, one of Asia's biggest resettlement sites, 30km outside the city center of Chennai. Source: own Photograph

2.4.4 History and characteristics of Ambedkar Nagar

The neighbourhood **Ambedkar Nagar** constitutes a sites and service resettlement in the south of the city Chennai at the Velachery lake, 15km from the center. The relocation project was the first one in India of its kind implemented under the Pavement Dweller Housing Scheme which was introduced by the Central Government of India and the Tamil Nadu State Government. The site used to be part of a water tank that extended over an area of more the 100 ha and was flooded during the rain season. At the end of the 1980s the Tamil Nadu State Government transferred the lowest and most flood-prone part of the land to the Tamil Nadu Slum Clearance Board (TNSCB) which was responsible for the implementation of the relocation site. The allocated land was classified as watercourse, a classification which normally does not allow transactions or any usage of that land. However, to realise the project on this specific site, the state government relaxed the ban and handed over the land to the TNSCB (Van Eerd 2008). The remaining area of the lake was deepened and preserved as flood precaution and ground water preservation. Since the area

of the site was still flooded during the rain season, the TNSCB had to raise it by three meters and constructed a wall for the protection of subsequent floodings.

In close collaboration with the TNSCB, the blueprint of the site (see figure 1) was planned and approved by the MMDA. Between 1989 and 1993 about 15.000 slum and pavement dwellers were relocated to the area from different parts of the city. Each family got a house of 4.5 by 5.5 metres on a small plot. In total, 2640 houses were built on the site (ibid). Besides the residential houses, the layout of the site shows that all community buildings were concentrated on one location, including a primary and high school and a community centre. These facilities have never been realised.

Due to the remote location of the site at the time construction, many original allottees have left the area. The lack of access to employment and a proper transportation connection forced them to move back to the city and sell or rent out their plot. Allottees had to pay a monthly contribution for the land cost of Rs 66 and Rs 10 for maintenance (in 1992, EUR 1 was worth INR 44 [Bookmyforex 2019]). After having paid all the bills for 21 years, beneficiaries would become owners of their plot and receive a temporarily sale deed for five years. In any case, they would only be allowed to sell their plot after this period and only to the TNSCB. However, many plots were sold illegally and changed 'owner' sometimes several times (van Eerd 2008). Especially the local leaders, which are not existing anymore today in Ambedkar Nagar, were heavily involved in mediating informal transactions of plots and earned large amounts of money through that. Buyers continued to come to Ambedkar Nagar as they saw the potential that the area will get integrated into the city and land prices will raise (van Eerd & Foishal 2019).

During the last three decades the resettlement site has undergone massive transformation processes. The physical structure and the quality of housing has changed immensely. Many landlords (either initial allottees or buyers) added floors on their houses, plots and houses were merged, rooftops were constructed, and roads were paved. Most housing transformations were made as there was the need to expand the floor space due to a growing family or to rent out rooms. Due to Chennai's rapid urbanization, the location of the area is now integrated into the city and the demand for rental spaces is increasing (van Eerd & Foishal 2019).

The site also transformed into a socially diverse neighbourhood which accommodates people from different income groups and ethnicities. There is especially a large community of people from North-East India, from states such as Manipur, Nagaland, Assam or other states of that region. These internal migrants are renting living spaces in and around Ambedkar Nagar.

Map 2: Initial layout, Ambedkar Nagar. Source: TNSCB, in: van Eerd 2008)

Chennai City Corporation

North Chennai

Thiruvottiyur
Madhavaram
Perambur
Tondiarpet
Ayanavaram
Ambattur
Purasaiwakkam
Aminjikarai
Egmore
Central Chennai
Mylapore
Maduravoyal
Mambalam
Guindy
Alandur
Velachery
Sholinganallur
South Chennai

Ambedkar Nagar today

50m

Mainroad

Velachery Lake
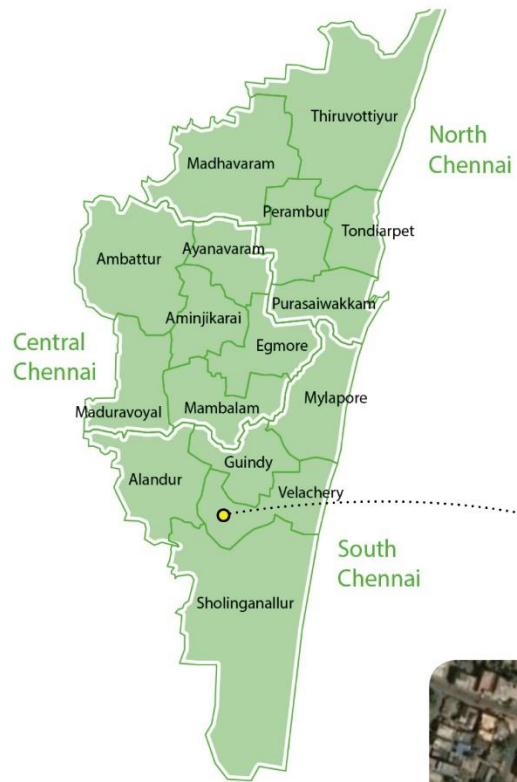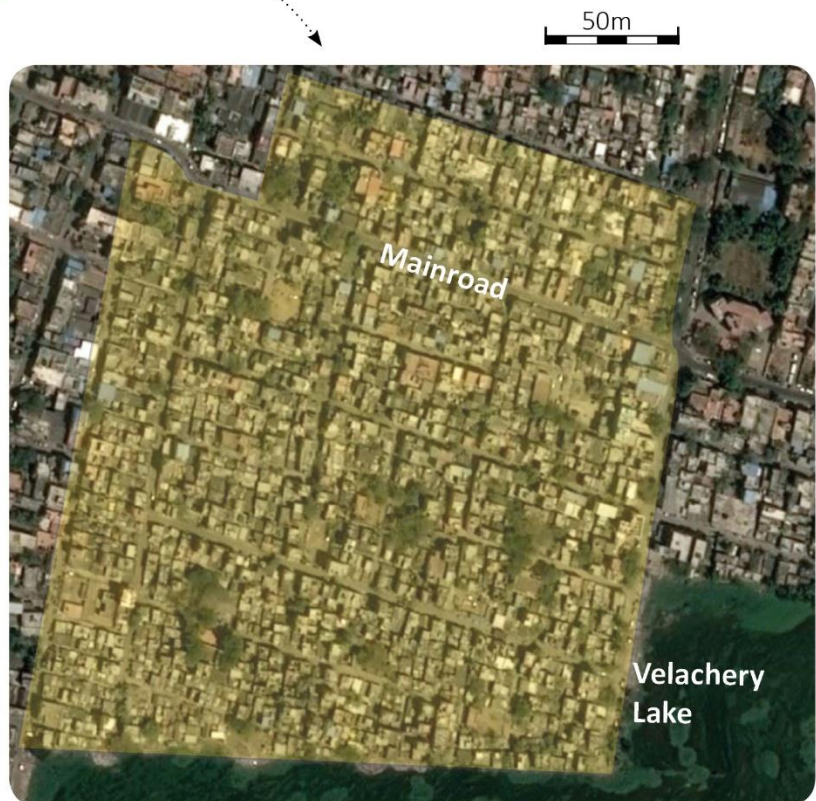
Map 3: Location of Ambedkar Nagar. Source: www.cmdachennai.gov.in & Bingmaps. Own adaptation.

2.5 Conclusion and research sub-questions

Like in most developing countries, the rental housing sector has been neglected in housing policy making in India for a long time. Only recently, governments started to put rental housing on their agenda. In February 2019, the state government of Tamil Nadu launched a new rental law which rebalanced the rights and responsibilities of landlords and tenants. Policy makers hope that private investors will start to see rental housing as a profitable segment with the help of this new act, as tenants do not have the strong rights anymore which they enjoyed with the old law. It is therefore a market-driven policy which might not have a great impact on the quality and conditions of the lower segments of the private market which is characterised by its informal nature.

Generally, small-scale landlords are responsible for most of the rental housing supply in India's cities. Usually, these landlords incrementally expand their houses to accommodate family members and rent out rooms. Many landlords who provide rental spaces share the same modest backgrounds as their tenants. However, they do not constitute a homogenous group. Depending on their economic situation, some landlords rent out just to cover basic expenditures and housing costs of the household, while others can use the rental income to expand and reproduce the value of capital. The different types of landlords therefore offer rental spaces with different qualities and conditions.

The informal nature of these markets involves complex exchange relationships between the supply and the demand side. When investigating the accessibility of this market segment it is therefore important to consider the different forms of capitals which the tenants possess to find housing.
Research in low income settlements in developing countries has mainly focused on squatters and (de facto) owners. Housing mobility patterns of tenants and their tenure security have barely been addressed in this context. The latter has often been reduced to the legal contract between landlord and tenant. This rather dichotomous perspective ('high' and 'low' legal security) ignores a range of other factors that influence the tenure security of renters.

In this sense, the following research sub-questions that will guide this work and help to find detailed answer for the research have been formulated. Research sub-question one takes the supply side into account. All other sub-questions address the demand side which constitutes the main focus of the work.

1. What does to rental housing supply in the chosen resettlement site offer, considering different types of small-scale landlords and the quality of rental spaces?

2. How can the accessibility of these rental arrangements be explained, taking the possession and application of different forms of capitals into account?

3. What housing pathways do the tenants follow and what factors influence the formation of these pathways?

4. What is the tenants' security of tenure, taking the legal, de facto and perceptual security into account?

3. Methodology

The following chapter describes the applied methods for this work. It starts with the operationalisation of the used concepts which is followed by the research strategy and the rationale of the case selection for the research. Moreover, the fieldwork process and related challenges, the applied data collection techniques and sampling methods as well as the way the data was analysed is described. The chapters ends by describing the methodological limitations of the research.

3.1 Operationalisation, Variables and Indicators

Table 2 illustrates the operationalisations of three of the used concepts which were described in the chapters 2.3 and 2.4. The concept of petty commodity forms of small-scale landlordism in low-income settlements derived from Kumar's (1996b) work. The approach to operationalise different forms of capital to investigate the housing accessibility for certain groups, follows previous studies (see e.g. Boterman 2012) who used Bourdieu's (1986) theory in this context.

Concepts	Definitions/Dimension	Indicators
Forms of small-scale landlordism in low-income settlements	Subsistence landlords	Rent generated for subsistence expenditure
	Petty-bourgeois landlords	Rent generated for creating or upgrading material base
	Petty capitalist landlords	Rent generated for restricted reproduction of capital
Forms of capital	Economic	Share of monthly income relative to rent; Welfare benefits (e.g. food ration card); financial assistance (family and friends); personal valuable belongings (exchange value for pawn shop); remittances to rural area
	Social	Social network; Information on available rental housing within these networks
	Cultural	Knowledge about the local rental housing market and existing possibilities; educational attainment; marital status; religion; ethnicity
Housing pathways	Chaotic progressive	Frequent moves, primarily informal rental arragements; relatively high control of moves;
	Chaotic reproductive	Frequent moves, primarily informal rental arragements; frequently undesired moves (e.g. evictions)
	To be considered for all types of pathways	Reason and/or life-stage when starting to rent in housing pathway; duration and continuity of rental housing arrangements

Table 2: Concepts and operationalisation I

Concept: Types tenure security for tenants	Definitions/ Dimension	Types of factors	Indicators
De jure security	**Legal**	Lease forms	Written rental agreement; oral agreement
De facto security	**Informal**	Tenancy sustainment	Duration of stay(s); Reason(s) for move(s) (desired or forced); Assistance of landlord/broker to get/find housing subsequently
		Tenancy conditions and rental property management	In-situ/absentee landlord; privacy (access of landlord to room/flat, overcrowding); visibility of tenants (hiding of bill collector or slum board)
			Rules concerning food, groceries; guests (codes of behaviour); couples (married or not), children;
			Access to water, toilet/sanitary facilities, laundry, stove/kitchen; ventilation;
			deposit payment arrangement; repair and payments of utilities
	Market & Public policy	Affordability	Capacity to obtain housing with affordable rents relative to incomes; exclusion of welfare benefits (e.g. food ration carde)
		Accessibility	Forms of capitals needed to entry rental market; eligibility criteria to access certain rental housing segments (e.g. public rental housing)
		Availability	Existing rental housing supply; Impacts of public policies on different segments of rental housing supply
Perceptual security	**Psycho-social**	Perceived control over someone's housing situation	Relation to landlord; Market factors and related housing alternatives; social network; unsteady (informal) labour conditions
		Perceived control over domestic home	Relation to landlord; Relation to other tenants/sharers; protection of belonging; privacy

Table 3: Operationalisation tenure security for renters

The operationalisation of the concept of housing pathways was informed by Clapham's (2002; 2005) work and other studies (see e.g. Hochstenbach and Boterman 2015) which applied his framework. Since this concept has been developed and applied in developed countries, only some essential elements are used to make it more applicable for the chosen research context.

Table 3 illustrates the operationalisation of tenure security for tenants. The concept of Secure Occupancy coined by Hulse and Milligan (2014) which was influenced by van Gelder's (2010) tripartite distinction to discuss legalisation processes of informal settlements, was used and adopted for this research.

3.2 Research strategy

The starting point of the research was to get familiar with the existing literature on low-income rental housing in developing countries. At this stage, the actual research area or even country was not defined yet. Theoretical papers as well as case studies of low-income rental housing in various countries of the Global South were reviewed. I started to get familiar with the topic and discovered differences and similarities of the subject in the different contexts.

When it became clear that the research will be conducted in Chennai in India (see chapter 3.4), the focus of the literature search and review was reduced to the actual context. I made myself familiar with the academic debate regarding low-income rental housing in India and the local urban development of the city of Chennai. Moreover, it was necessary to look into the policy frameworks related to urban housing and urban development on the different state levels and the interrelated dependencies of the administrative bodies.

Based on the review of the existing theoretical contributions as well as the case studies regarding the chosen topic, the research (sub-) questions were formulated and operationalised. The chosen theories also informed the preparation of the interview-guides and the selection of methods for collecting the ethnographic data in the field. In this sense, the overall research approach was a deductive one, but with a certain freedom to adapt the research during the fieldwork.

Since there was no secondary data available which would help to answer the posed research question in the chosen context, the research mainly draws on primary data which was collected during the fieldwork. The main tool to collect data in the field was conducting semi-structured in-depth interviews. In order to employ the principle of methodological triangulation in qualitative social research (Bryman 2008) and to test the validity of the data, participant observation, photo-documentation and document analysis served as additional methods. The research approach allowed to keep a certain flexibility during the fieldwork and therefore an adaptable and more explorative research process. The fieldwork, the applied data collection methods but also the related challenges are described in more detail in chapter 3.4 and 3.5.

3.3 Case study and choice of settlement

Using a single-case study as a strategic methodology, the work does not aim to generalise the findings of the collected and analysed data. Yin (1994: 23) defines a case study as '*an empirical inquiry that investigates a contemporary phenomenon within its real-life context using multiple sources of evidence'*. The unit of analysis was the local rental housing market in a clearly defined urban area. The empirical investigation

especially focused on the demand side, namely the tenants and their housing situation, of this rental market. The objective of the research was therefore to gain a comprehensive understanding of the actual situation in the field and to contribute empirical insights to the chosen topic in a new context by using different qualitative data collection tools.

The selection of the case was based on several theoretical but also practical reasons. During the period of defining and selecting the actual context, I approached my supervisors and some colleagues at IHS to find out feasible possibilities. The reason why Ambedkar Nagar in Chennai was chosen in the end, had two major reasons. First, Kumar (2001) emphasised that plotted societies are most conducive for the development of a rental market as it provides individuals to build and expand their properties vertically. Moreover, the setting of an old site-and-service resettlement, a policy approach which was abandoned in the mid-1990s due to early and one-sided evaluations (Owens et al. 2018; see also in chapter 2.2.2), offered an interesting and appropriate context to research not only on low-income rental housing in India, but also contribute insights to the long-term impacts of this specific resettlement policy. Second, my supervisor at IHS could provide me with entry points (local residents) in the field as well as a translator and a useful local network which guaranteed the accessibility to the target groups and more general the feasibility of the project. Due to the insights of my colleague who conducted research 20 years ago in the same area and did several follow-up surveys afterwards, I also had enough evidence that a rental housing market has evolved during the last three decades in the course of the spatial transformation of the sites and-service resettlement.

3.4 Fieldwork process and data

The fieldwork in Chennai itself took place between June and August 2019. During the first week in Chennai, I did not go in the field but spent the time to get used to the new environment and culture of South India and Chennai. These first days were important in order to accustom to and get a feeling with the way of life and cultural local context. During this week, I also met my translator D. for the first time. For me it was important to first get to know each other also on a personal level as I believe that conducting a fieldwork together on a sensitive topic, such as informal rental practices, can only work out if we have a certain confidence in each other.

Before I went to India, I sent D. a brief description of the research design and aims of the research. During the second meeting in Chennai I introduced him to the research topic and the prepared interview guides. I spent one whole afternoon with D. so that he got confident with the research approach, aims and interview guides. Since D. had experience with conducting survey interviews[2] but not with qualitative data collection, this was crucial for the preparation before going in the field. The preparation with D. was also important and helpful to check if the questions are formulated comprehensively and in a sensitive way. His applied experience in conducting fieldwork in resettlements was very helpful at this stage.

During the first week in the field we did not conduct any in-depth interviews but were roaming around in the neighbourhood and had brief conversations with residents. This was important in order to gain the trust with the local residents and built up the role as researchers who would be in the neighbourhood for a limited and defined period of time. Ambedkar Nagar is a rather small neighbourhood, which made it easy

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[2] D. works for a small NGO that provides community-centric policy analysis to identify gaps in existing policies and programmes related to the urban housing.

to 'arrive' quickly and get to know residents. During the first week, we also visited the contacts of my colleague of IHS. These contacts served as entry points to the local population and were very helpful during the first phase of the fieldwork. Before we started to conduct interviews, we tried out the interview guides with one of the contacts (entry points) so that D. got familiar with the process simultaneous translating. Our interview trials were especially important as they illustrated D. that it was important to translate the conversation word by word and in the most detailed manner so that I do not loose important information 'between the lines'. Besides that, I also learned that I need to be in charge of the conversation, meaning that follow-up questions of D. are the exception and immediately translated.

In the following sections, the applied data collection techniques and sampling methods in the field are described in detail. Chapter 3.6 describes the limitations of the research strategy and applied methodology.

In the last week of June, I attended field visits to newer, big-scale resettlement sites with colleagues and master students of IHS. During this week, I could step back from my actual research process and reflect on the already collected data. Moreover, the field visits to Perumbakkam and Kannagi-Nagar helped me to understand the changing resettlement policies of India and bring them into relation with my research site.

3.4.1 Data collection techniques

For the study, a rich mix of qualitative data collection techniques was applied. The following sections describe the used methods, the underlying reasons for choosing them and challenges that occurred in the field. In chapter 3.5, a detailed overview of the used concepts and methods in relation to the research sub-questions is provided.

<u>Document analysis:</u>

Policy documents and legislative texts were systematically analysed especially to comprehend the context and find answer to aspects of research sub-question 4. More specifically, the Tamil Nadu Regulation of Rights and Responsibilities of Landlords and Tenants Act (TNRRRLT) which was launched in February 2019, the Draft Model Tenancy Act (2015b) of the central government and the (Draft) National Urban Rental Housing Policy (MoHUA 2015a) were reviewed (see also chapter 2.4.1 and 2.4.2). The former two documents especially served as a basis to look into the (potential) legal and de facto security of tenure and the impacts that (future) policies can have in this context. The documents also informed topic guides for the expert interviews. The latter is a strategic document on the national level and was carefully analysed regarding the stakeholders, target groups and more generally policy suggestions which are perceived as important in the context of the development of India's urban rental markets.

Besides these documents, the (daily) local and international news were followed and reviewed during the fieldwork period, especially regarding the water crisis that took place. Chennai's water crisis was so severe that it also got international attention in the Western newspapers. The water situation severely affected the livelihoods of the population especially in (informal) low-income settlements such as Ambedkar Nagar. It also turned out that the water scarcity more specifically influenced different aspects and components of the rental housing practices in the field. To get a bigger picture of the situation, it was therefore important to read about and critically assess the water crisis of Chennai.

<u>Semi-structured in-depth interviews:</u>

The main data collection tool applied for this research constitutes semi-structured in-depth interviews. The method was applied for all research sub-questions. The reason for the choice of this method instead of using a survey method lies in the complexity of the social exchanges relations that take place on the (informal) rental market. As Kumar (2003: 16) points out '…*There are significant limitations in using 'survey methods' to identify the social relations of production, exchange and consumption of rental housing'.* A pre-defined survey questionnaire would have been too static and would not have allowed to explore the topic as deeply as with semi-structured interviews and open-ended questions. Qualitative interviews have the advantage to be flexible and respond to the directions which the interviewees might take and allow to adjust the research if important issues emerge during the data collection (Brymann 2008: 470). Conducting in-depth interviews therefore allowed a more adaptable research process, meaning that interview guides could be adjusted to some extent in case certain topics become more relevant during the fieldwork.
For the fieldwork, two separate interview topic guides were prepared, one for the tenants and one for the landlords (see Appendix 7.1). The questions were formulated in a rather simple way as interviews with the local Tamil population were conducted with simultaneous translation. Moreover, the sequence of the questions was carefully chosen, and more sensitive questions were only asked towards the second half of the interviews when the trust with the respective interviewee was created. The interview-guides for the tenants was slightly adopted during the first phase of the fieldwork. More specific questions regarding the water situation were for example added. The interviews with tenants took on average half an hour, sometimes up to 45 minutes.

As indicated, interviews with the local Tamil population were conducted with the help of a translator who translated word by word the conversations during the interviews. Generally, conducting interviews in this way worked out well, although I sometimes noticed that the interviews could have gone deeper if I would have been able to communicate directly with my interviewees. In a few cases, the interview did not go very deep as it the interviewee was reluctant to share information. After every interview I went through my notes together with my translator, to check some of details which might be not clear. Besides that, I regularly consulted D., my translator, if parts of my audio records were not clear to complete proper transcripts of the interviews.
The interviews with the North-East Indian population were conducted in English as my translator did not speak their local languages. The majority of the interviewees of this group could speak English very well. Only with two interviewees from North-East India I faced language barriers which resulted in the interviews that were not very deep.

Since the fieldwork was conducted in the hottest period of the year, the work took place usually from 3:30pm until 19:30pm. Most of the interviews were conducted on the streets, usually in the front of the interviewees' houses. Six interviews (with tenants) were conducted inside the interviewees' properties and a few ones with North-East Indians at the Manipur shops on the main road of the area. The interviews with tenants lasted on average for 30 to 45 minutes.

Besides the interviews with tenants, six interviews with landlords were conducted. These interviews were based on a separate interview guide (see appendix Appendix 7.1) and lasted maximum for half an hour.

Three additional expert interviews, one with a government official, one with a researcher of the Madras Institute of Development Studies (MIDS) and one with a local copy shop owner and 'contract writer', were conducted. The former two ones were conducted in a group setting together with other master students of IHS who conducted their fieldwork in Chennai.

Participant Observation

Participant observation especially helped to validate aspects that derived from the research sub-questions one and two. Being in the field allowed me to observe the residents and the social and physical environment of the neighbourhood. I could observe the numerous on-going constructions and expansions of houses which made the incremental housing processes and development of the neighbourhood tangible. While being in the field, I paid attention to indications that would relate to the research focus, such as to-let board signs on doors.
Through my observations I could also better understand the water situation and related difficulties and problems in the field. I observed the water tankers which delivered metro water on a daily basis and other types of water supplies such as the ground water wells and metro water taps that exist. Besides the collected information of semi-structured in-depth interviews, I spent one full day only talking with residents about the water situation in the neighbourhood.

Participant observation implies that the participant observer is in close contact with the research population for a longer period of time and also participates in the activities of the social setting that is being studied (Brymann 2008: 496). Spending more than two months on a daily basis, or more specifically five days a week, in the neighbourhood, allowed me to comprehend the relations, dynamics and conflicts of the local residents and more generally their social life more deeply. I had countless informal conversations with residents, shop keepers (of the Manipur shops) or street vendors (e.g. the old fisher lady who used to sit on the main road in front of her house). Since Ambedkar Nagar is a rather small neighbourhood, I regularly run into people I have already interviewed or chatted with. After having been several of weeks in the field, I knew some residents already quite well. People shared their experiences, feelings and challenges of their everyday life. I got insights of the developments of the neighbourhood, especially from the long-term residents. Through the conversations with the people and their gossip, I also learned a lot about the relations between the ethnic groups (the North-East Indian and local Tamil population) and potential conflicts that arise because of the cultural differences.

In the end, I could not have grasped the whole picture without my active participation and observations in the field. I digitalised my fieldnotes on a daily basis in order to memorise, analyse and reflect on my insights from the fieldwork. In this way, I could validate my collected information of the interviews and/or add and fill gaps of information that was not revealed during the interviews.

Photo-documentation

I primarily used photo-documentation as a complementary tool to convey the insights of the other applied methods in a more direct and accessible way. In social science, the predominant forms of evidence are numbers and words. Visual data can be a complementary or alternative medium when conducting fieldwork (Harper 2004). As the picture is a record of the sense, we have perceived in the moment it was taken, it is empirical. In both, the in-depth interview and the participatory observation, the researcher is the main instrument to collect information (Boeije 2010). The same applies for photography when used as

an applied method in social science. In this context, it has to be considered that a picture is always socially constructed, meaning that the social position of the photographer and the subject are always intertwined. Being sensitive and aware of the respective position as a researcher in the field helps to overcome the unavoidable power differentials of researcher and subject (Harper 2004).

Pictures are generally more accessible than most forms of academic discourse (Hartel & Thomson 2011). Findings can be stronger communicated with the help of pictures and help to analyse and exemplify the relations of people to their (material) environments (Harper 1988). There are various ways how to use photography as qualitative data collection instrument in social science. Researchers can apply it in the course of an inductive research approach and use photography as an information gathering tool to continually redefine their concepts and theories. Another way to use it, is to confirm and/or test existing theories which implies a more deductive research approach. For this work, the latter applies. The viewpoints and ways how I took pictures in the field were clearly informed by the theories I applied for this research. The incremental housing processes and typologies of housing or the *to-let* sign boards as indicators for rental housing practices, are examples for the selection of motives which derived from my theoretical perspectives and concepts I used.

3.4.2 Research population and sampling techniques

Since the study focuses on the demand side of the rental market, tenants were the main target group. To consider also the concerns and perspectives of the supply side and to objectify the data, a few landlords were also interviewed.

At the beginning of the fieldwork I used snowball sampling, starting with the above-mentioned entry points to find interviewees. Through that I got access to several Tamil tenants who were mostly residing in the neighbourhood for a long time. To overcome the disadvantages of this recruitment method I used purposive sampling in further phases of the data collection. My translator and me were going street by street through the neighbourhood, chatted informally with the residents and tried to recruit them as interviewees. I conducted maximum three to four interviews per day. On a few days, no in-depth interviews were conducted as no one willing to be interviewed was found. I always asked for possible follow-up interviews with some friends and/or neighbours and therefore made use of several small snowballs.

During the preparation of the fieldwork, my colleague of IHS made me aware that a lot of people from North-East India would live and rent in the neighbourhood. The internal migrants come from Manipur, Assam, Nagaland or other states from North-East India. After some weeks, there was a point when I reached saturation with the gathered information of the interviews with the Tamil population. Therefore, I decided to start focusing to find interviewees of the North-East Indian population. Interviewees of this group I could find at the Manipur shops on the main road of the area. I spent a lot of time at these shops, talking with the shop owners and their customers. In this way I could get easily in touch with people of this group. One of the shop-owners also connected me with some of his friends to interview them. Besides that, I recruited some respondents in one streets of the neighbourhood in which a high number of North-East Indians use to live.
Landlords were recruited either directly on the streets or with the help of snowball sampling.

Table 4 illustrates the interview samples and respective number of interviewees. The brief interviews were not as deep as other interviews due to language barriers or the reluctance of interviewees to share information. In these cases I had to stop the interview after five to ten minutes when I noticed that questions which go beyond basic information, such as the form of agreement or the duration of stay, could not be answered in a valid way. In appendix 7.2 a more detailed overview of the household characteristics of the interviewed tenants is attached.

Tenants		Landlords	Experts	Total
Tamil	North-East India			
20	14	6	3	**43**
of which are				
4 brief ones	2 brief ones			

Table 4: Sample of interviews

3.5 Research questions and applied methods

Table 5 illustrates the used concepts and applied methods for each research sub-question.

Research question	Concepts and key-topics	Applied methods	Data source
What does the rental housing supply in the chosen resettlement site offer, considering different types of small-scale landlords and the quality of rental spaces?	**Subsistence and petty capitalist landlords (Kumar 1996b)** Financial means and motivations of different types of landlords, Quality of rental rooms and properties	• Semi-structured in-depth interviews • Participant observation • Photo-documentation • Document analysis	• Landlords & tenants (interviews) • Other residents of the neighbourhood (participant observation) • Local and international newspapers (for water situation)
How can the accessibility of these rental arrangements be explained, taking the possession and application of different forms of capitals into account?	**Different means and forms of capitals (Boterman 2012, Bourdieu 1986)** Accessibility of rental market for different groups	• Semi-structured in-depth interviews • Participant observation • Photo-documentation	• Landlords & tenants (interviews) • Other residents of the neighbourhood (participant observation)
What housing pathways do the tenants follow and what factors influence the formation of these pathways?	**Housing pathways (Clapham 2002, 2005)** Number and reasons of moves Rental housing needs	• Semi-structured in-depth interviews	• Tenants

What is the tenants' security of tenure, taking the legal, de facto and perceptual security into account?	**Secure Occupancy (Hulse and Milligan, 2014)**
	
	legal, de facto & perceptual security of tenants
		• Semi-structured in-depth interviews
		• Expert Interviews
		• Document analysis
			• Tenants
			• Experts:
			  ○ Former chief planner of CDMA,
			  ○ Researcher (Madras Institute of Technology)
			  ○ Rental contract writer
			• Documents:
			  ○ Local newspapers
			  ○ The Tamil Nadu Regulation of Rights and Responsibilities of Landlords and Tenants Act (2019)
			  ○ (Draft) National Urban Rental Housing Policy

Table 5: Research questions and applied concepts and methods

3.6 Data analysis

The first step of the data analysis involved the digitalisation and/or transcription of all fieldnotes, interviews notes and interview records. This was done on a daily basis during the fieldwork period. As a next step, all textual material was repeatedly read in order to get familiar with the collected data before starting the digital coding.

All material was organised and coded with the help of the software AtlasTi. The coding process started with a preparation of a code list that derived from the operationalisation of the used concepts and theories. Besides these deductively pre-determined codes, open coding was performed during to analysis. The open coding was important to avoid tailoring the material to my own theoretical assumptions which would have reduced the analysis to a search of text passages that are suitable to illustrate these assumptions (Schmidt 2004). All textual material was carefully coded line by line in this way. After unfolding and fragmenting the data, the codes were analysed and reviewed to explore possible categories. During this process, six code-groups were defined. The identification of the groups was also informed and guided by the research sub-questions and the codes that would help to analyse them. The outputs of the groups were carefully re-read to analyse patterns and relations of the codes and find answers to the posed research questions.

All interviewees' names were fully anonymised for this research.

3.7 Methodological limitations

As every research, the work has its limitations. First, it has to be emphasised that the collected data and analysis does not claim universal truths but should instead be understood as an attempt to unravel the lived experiences of residents regarding a specific topic, namely the rental housing market in the field. The objective of the work was to gain a comprehensive understanding of the exchange relationships that take place on the rental market and to contribute empirical insights to the chosen topic in a new context.The research does not aim to generalise the findings or provide representativeness for low-income rental housing in Chennai in similar contexts. The reason lies in the methodological choice of the study which is qualitative in nature. As Small (2009: 10) argues, qualitative researchers should clarify the objectives of their research and should not adopt the wording (likelihood, significance, generalisability, representative etc.) that is used in quantitative research, as it would only be '*a superficial (and at times incorrect) application of their meaning*'. The sample size of this research would be considered small through the lenses of a quantitative methodological approach. However, when it comes to qualitative in-depth interviews the number of inquiries itself is not the only and most important measure for its validity. Saturation of the data and triangulation with other methods play a crucial role in this regard.

Since the research focused on the demand side, the aim was to primarily conduct interviews with tenants in the field. The sample and related information that derived from the interviews with tenants certainly reached a saturation point and was validated with the other applied methods. However, the collected information of the supply side, namely the small-scale landlords operating in the field, is rather limited. Landlords were generally less accessible and more reluctant to share information which resulted in a low number of interviews conducted with this group. This constraint was tried to be compensated to some

extent through the gathered information of tenants about their landlords and participatant observation in the field.

Another limitation derived from the language barriers in the field. Even though the simultaneous translations during the interviews were working out well, I felt that I could have sometimes gone much deeper with my interviews if I would have been able to speak the language of my interviewees. Moreover, I was restricted to interview only Tamil people with the help of my translator, and those non-Tamil residents who were able to speak English. Residents who could not speak Tamil or English, I could simply not interview. It happened only once during the fieldwork when I wanted to talk with someone who originated from Delhi and could only speak Hindi. However, even though the group of people who cannot speak Tamil and English can be assumed to be rather small in the neighbourhood, I had no access to them.

4. Research findings

4.1 The rental housing supply in Ambedkar Nagar

What does to rental housing supply in the chosen resettlement site offer, considering different types of small-scale landlords and the quality of rental spaces?

The first section of the following chapter describes the characteristics of the local rental housing supply in Ambedkar Nagar. Indicators such as the price ranges of the rental market in the research site, the types of landlords operating, and the physical conditions and typologies of rental spaces are analysed.

As the water situation turned out to be a central factor that affects the quality of housing in the research area, the second section of the chapter illustrates to water supply situation in the site. The water situation has not only a direct impact on the livelihoods of the residents and the physical housing conditions in the neighbourhood but also influences a range of other factors such as the tenants' moving patterns or the tenant-landlord-relationships. To better understand the situation, it is therefore important to also elaborate the water situation before analysing the other research sub-questions. The information derived from the interviews with the landlords and tenants as well as participant observation throughout the fieldwork.

4.1.1 Rental housing typologies and housing qualities

Generally, Ambedkar Nagar has developed to a socio-economically diverse neighbourhood during the last 30 years. Different income groups, ranging from very poor to middle-income, live next to each other in every part of the neighbourhood. Moreover, different ethnic and religious groups are living in close relation in the area.

Picture 2: Side street in Ambedkar Nagar.
Source: own Photograph

Picture 3: Two merged plots and incremental housing.
Source: own Photograph

As explained above, the area has undergone massive transformation processes during the last decades. The majority of the initial houses have been either replaced by or expanded to multistory residential

buildings. Picture 3 serves as an example for the incremental housing processes that are still going on. The bricks which are placed in front of the house serve to build a new floor. Importantly to note is that this house is built on two plots which were merged, which makes the floor space of the apartments bigger.

However, there are still some of the small houses existing which were built from the Slum Board 30 years ago (see picture 4 & 5). These small living spaces which use to have a stove inside and a small sanitary room[3], are either accommodated by original allottees or rented out for the lowest rent prices in the neighbourhood. The interviewed tenants living in initial houses regularly mentioned the bad physical conditions. Leaking roofs and no access to ground or tap (metro) water in the houses are common. The owners of these houses are often living close by in Ambedkar Nagar and usually only own two properties, the one in which they are living and the one which they rent out. Since these landlords are not capable to improve their properties, they can only generate low rents for substantial expenses.

Besides these very cheap rental spaces, there is another housing typology which offers rents in the same price category. Some landlords construct and rent out simple rooms on the terrace. The interviewed tenants who rented these spaces faced similar housing conditions compared to the ones who rent initial houses. Leaking roofs and restricted accessibility to water in these living spaces are common. The landlords live in the same building and can have divergent economic means. For some the low generated rents constitutes a substantial source of income, while others can use the low rent to save money to build another proper floor later on. Elkambasam and his wife belong to the former category of landlords. They rent out two simple rooms attached on their terrace and stated:

> '*The rent is our only income source, and it is very hard, because with the rent* [the income] *is not that much, it is only 5000 Rupee* [a month]'. (Eegan, subsistence landlord, 72, retired and original allottee)

The two described typologies provide spaces on the bottom of the rental market. The rent prices in this segment ranged from 2500 INR to 4000 INR (25-50 EUR) and the deposits do usually not exceed 10.000 INR (125 EUR).

Picture 4 & 5: Example for initial house built of TNSCB. Source: own Photograph

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[3] The houses or plots of the Slum Board were serviced, which means they had a metro water and sewage connection. Landlords built themselves the sanitary facilities.

Picture 6 & 7: Examples for simple rooms on terrasses. Source: Maartje van Eerd

Picture 8 & 9: Vertical expanded houses: left example was built on one single plot, right example on two plots. Source: own Photograph

Living spaces with higher quality and rents are found in the multi-story residential buildings (see pictures 8 & 9). The houses have maximum four stories and differ in quality and maintenance. Since the plot sizes of the area are small, the floor space of the rental apartments is limited. Generally, 1-bedroom-hall-kitchen (1-BHK) apartments are the common typology of rental spaces in the vertically extended houses. Bigger apartments (2-BHK) are rather rare and only possible if two plots were merged to build a new house.

Since the rental spaces are generally very small, tenants both of the Tamil and North-East Indian population, usually live in conditions of overcrowding[4] in Ambedkar Nagar. Access to ground and/or metro water is restricted also in many of the better houses. The prevalent water situation in the area will be discussed in more detail in the next chapter.

Within the sample, the majority of the interviewed tenants living in multistory buildings had in-situ landlords. However, in some cases respondents stated that the landlord is living somewhere else in Ambedkar Nagar or somewhere else in Chennai. Even though the collected information cannot be generalised, it is evident that there are **absentee (petty-capitalist) landlords** existing who bought plots and invested in the properties with the sole aim to rent out and increase their value of capital.

Table 6 illustrates the existing typologies of rental spaces and their respective conditions and rent levels. Moreover, the usual types of landlords of these typologies are described.

Housing typology	Housing conditions	Water accessibility[5]	Type of landlord	Rent prices (including bills)	Deposits
Initial houses built from the Slum Board	Basic/bad conditions, leaking roofs, includes bathroom	no or restricted access to water in the house is common, often full dependency on water tankers	Absentee landlords, subsistence and petty-commodity landlords	2500-4000 INR	Max. 10.000 INR
Simple rooms attached on the terrace	Basic conditions, leaking roofs are common, possibly shared bathroom with neighbours or landlord	no or restricted access to water in the rooms are common, access to ground water well and metro water depends on location and landlord	In-situ landlords, subsistence and petty-commodity landlords	2500-4000 INR	Max. 10.000 INR
1 or 2 Bedroom-hall-kitchen (BHK) apartments in a multistory building, (2 Bedrooms are the exception)	Tiled or untiled apartments, often with balcony, bathroom included.	Restricted access to water possible, especially during dry season. Usually access to ground water and/or metro water	Absentee landlords tend to be capitalist landlords, in-situ landlords tend to be petty-commodity landlords	4000-7500 INR	15.000-30.000 INR

Table 6: Rental typologies and related qualities and price levels

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[4] The measure method of the World Health Organization determines a household size in which children below one year do not count, children up to 10 years count for 0.5 persons, and all household members above 10 years are counted as adults. The International Red Cross standard defines units that offer less than 3.4 square meter per person to be overcrowded (see also Naik 2015: 170).

[5] The water supply types are explained in more detail in chapter 4.1.2

4.1.2 Types and issues of the water supply

Besides the collected information through the interviews with the tenants and landlords, one full day was spent to conduct brief interviews with local residents about the water situation in the neighbourhood to investigate the circumstances in more detail. Moreover, local and international newspapers were followed to get the bigger picture of the situation.

At the time of this fieldwork, Chennai faced one of the most severe water crises in India's recent history. The four water reservoirs which supplied a large part of the city's drinking water, completely dried up in mid-June 2019 (Dhillon 2019). Water tankers were a ubiquitous part of the hectic traffic to supply the residents of Chennai with water. The situation was so severe that even trains with water from neighbouring states needed to be sent to Chennai to relax the situation (the Hindu 2019).
The reasons which caused this situation are manifold. Climate change induced factors such as raising temperature and delayed raining seasons are or not the only reasons that are responsible for the problem. The lack of strategic city planning which has resulted in spontaneous urban plans that neglect the importance of marchlands are a main factor that contributed to the severe water situation (IHS 2019).
The situation in Ambedkar Nagar, like in most low-income settlements in Chennai, is characterised by a severe scarcity of water. This has not only a direct impact on the livelihoods of the residents and the quality of housing in the area but also has a great impact other factors such as the tenants' de facto security of tenure, their housing mobility patterns and sometimes the relationships to their landlords.

In India, the average water demand per person is estimated to be 135 liters per day (The Bureau of Indian Standards 1993; Vishwanath 2013). This estimation is far away from the reality when it comes to low-income settlements. Generally, there are four types of water supplies existing in the neighbourhood which are illustrated in table 7.

Type	Accessibility	Use	Costs
Tap water (Metro water)	Metro water pipe connection in the house, or via a public hydrant/well on the street (2-4 hours per day)	Cooking/drinking (after boiling), sanitary, washing	The fee ranges from 600-1800 INR every 6 months, depending on the number of hours a day (1800 would be 24 hours running water a day)
Water tanker (Metro water)	Water tankers come every day in different parts of the neighbourhood, Tankers also fill up water tanks in some corners of the neighbourhood where water can be collected during the day later on, max. 10 pots per/day and family	Cooking (after boiling), sanitary, washing	1INR for 2 pots (one pot=17 litres)
Ground water	Private well in the house	Sanitary, Washing	Monthly costs arise through motor of pump (electricity bill) which can reach up to 1200INR per month, installation of well costs around 1.5 Lakh (1896 EUR)

| Canned water (30 litres) | In shops, or small private lorries delivered | Cooking/drinking immediately | 35 INR in shops, 20 INR from the lorries |

Table 7: Types of water supplies

Tap water is provided through metro water pipes which were installed by the Chennai Metropolitan Water Supply and Sewerage Board (CMWSSB). Since the construction of the site when the installation of the pipes took place, no maintenance has been carried out. Even though there are a lot of households with a metro water connection, many households complained that there is either no pressure and therefore no water coming, or that only sewage water comes out because the pipes are broken. North of the main road (see map 3) the provision of metro water is generally better which is why no water lorries stop in this part of Ambedkar Nagar. Metro water taps are also installed on the street (see picture 13). The quality of the water is good compared to the quality of the ground water. The water usually comes a limited period of time every day. Some houses with better quality pump the metro water up in tanks on the terrace.

Water tankers come on a daily basis to Ambedkar Nagar and deliver metro water of by the CMWSSB (see picture 11). Residents collect the water directly at the lorry and/or at the tanks which are located in some corners of the neighborhood and get filled up as well (see picture 10). Local residents are voluntarily distributing the water of these tanks. These volunteers are also monitoring how many pots each household receives, which depends on the household size but may not exceed more than ten pots a day. There are residents in charge who collect the money for the driver. Residents also pay the volunteers who distribute the water at the tanks in (see picture 10).

Ground water is pumped up from privately installed wells (see picture 12). The water is not drinkable and can therefore only be used for washing and sanitary purposes. Almost all interviewees who had access to a ground water well mentioned that the problems with ground water have become severe in during last 3 years and especially during the season when the fieldwork took place. At the time of the fieldwork[6], many households complained that the water was either not coming up anymore or only very slowly. The latter causes rising electricity costs, which can sometimes reach substantial parts of the monthly rents and therefore put pressure on the affordability of the housing costs. Houses which are located closer to the Velachery lake have generally less ground water problems.

Canned water can be purchased in shops but is also delivered in small trucks of private businesses. It has the same quality as bottled drinking water. Only households with a better income mentioned to buy canned water regularly.
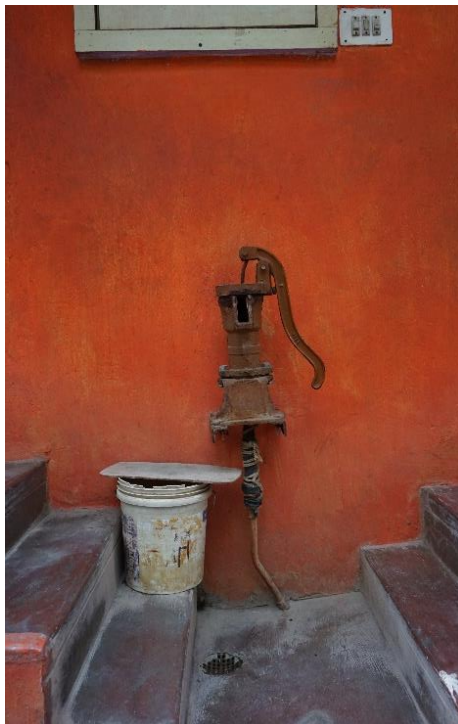
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[6] The fieldwork was conducted between between June and August 2019. During these months it was monsoon season, but since two to three years it hardly rains during the monsoon.

Picture 10: Women who distributes water of one (metro water) tank.
Source: own Photograph

Picture 11: Metro water tanker. Source: own Photograph

Picture 12: Private ground water well.
Source: own Photograph

Picture 53: Metro water tap on the street. Source: own Photograph

4.1.3 Findings

The incremental housing processes of the numerous small-scale landlords during the last three decades have created a rental supply which provides a wide range of living spaces in terms of quality and price. Most interviewed tenants had in-situ landlords with different financial means. Whereas some, especially the older landlords, completely depended on the generated rents (**subsistence landlords**), others could use it as additional income for basic expenditures and to maintain and/or improve their house (**petty-bourgeois landlords).** In contradiction to Kumar (1996b) who suggests that only capitalist landlords possess more than one property, landlords who possess and rent out initial houses of the Slum Board represent **subsistence absentee landlords** in the lowest segment of the rental market. The collected data also revealed that there are small scale investors who built houses with the sole aim to generate rents and operate as absentee landlords (**petty capitalist landlords**).

The floor spaces are generally small because of the small plot sizes. 1-BHK apartments are the most common form of rental spaces, also in the multi-story residential buildings. Since living spaces are often occupied by four to five housemates and/or family members, overcrowding is common. Depending on the type of landlord, the apartments are sometimes in good conditions and have tiled floors and balconies. The cheapest rental spaces are found in **initial houses** and **simple rooms on terraces**. These typologies have also the worst housing conditions and the used materials are often rather cheap.

Water problems are prevalent in Ambedkar Nagar. Generally, the water scarcity is an issue that affects the city of Chennai as a whole due to climate change reasons but also due to the lack of strategic city planning. There are four different water sources in the area, namely **metro water, water tankers, ground water,** and **canned water**, which constitute the water supply in Ambedkar Nagar. All these respective types of water supply are related to different problems that affect the accessibility, the quality and quantity of water in the area. Properties north of the main road (see map 3) have usually access to metro water taps, either on the streets or with a working connection in the house. Properties close to the Velachery lake tend to have less problems with the alarming ground water levels. Generally, also houses with good physical conditions are affected by the water problems in the area.

The water situation was described as it influences the housing pathways and tenure security of tenants which will be elaborated in the next chapters.

4.2 Finding and accessing rental housing arrangements

How can the accessibility of these rental arrangements be explained, taking the possession and application of different forms of capitals into account?

To understand how people access the local rental market, both the lived experiences of tenants as well as the preferences of landlords were analysed. During the interviews, the possession and application of different forms of capitals were considered to comprehend their values in this context. These means and capitals emerged as a central dimension in the field to understand the accessibility of rental arrangements for different ethnic groups, namely the local Tamil population and the North-East Indians.

When asking the interviewees how they found living spaces to rent, a common response of all groups was *'through a board sign in the streets'.* If there are rentals available, landlords use to advertise them with a *to let* sign on their doors to find tenants (see picture 14).

Picture 64: To let board sign on house door

Advertising rooms and/or apartments on platforms or social media in the web is uncommon and was not mentioned during the interviews.[7] Generally, the North-East Indian population relies more on the signs *to-let* board signs to find a place to rent for different reasons. First, they usually do not speak Tamil, the local language, and therefore cannot informally ask around in the neighbourhood to find rentals. Second, even though their community is very big[8] in the neighbourhood, their social network is usually limited to people who rent. Landlords generally belong to the Tamil population and are therefore not part of their closer social networks. If they find a house through friends and/or family, it is often because a space was getting free when another tenant moved out (formed a family or went back to his or her home town) or to provide their friends an interim housing solution.

On the contrary, Tamil people can use a range of other means than looking for board signs when they search for rentals. Those who have been living in Ambedkar Nagar for a long time can often primarily rely on their social network to find rentals spaces. Interviewees of this group often knew mediators within the neighbourhood who would inform them or their relatives about available rooms or apartments to rent. When asking Gyanlata, a daughter of original allottees, how she found her current and previous rentals in the neighbourhood she explained:

> *"We wouldn't ask them. They would come to our house…they are not like brokers…just friends, but they ask for money…everybody has some expectations.* (Mrs. Gyanlata & husband with three children, 40 years old, daughter of original allottees, both domestic workers)

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[7] During the field work it was also checked if landlords are active on any online platforms to advertise rental spaces. No offerings in the chosen research area were found.

[8] North-East Indians estimated their community to be 500+ in the area. This estimations include also the surrounding areas of Ambedkar Nagar in the district of Velachery, Chennai.

The interviewed people who found a living space in this way payed 500-1000 INR (6-12 EUR) or sometimes one month of the respective rent for being connected to the landlords.

Those Tamil people who have not been living for a long time in the neighborhood cannot rely on such means to access and navigate on the rental market. Lomash recently arrived in Ambedkar Nagar. He grew up in another district in Tamil Nadu two hours outside from Chennai and shares a 1-BHK apartment with three other young men in his age who are also originally from the rural area. When asking how he found his room in Ambedkar Nagar he said:

> *'I found my room through the people…I was asking around…I didn't need a broker.'* (Mr. Lomash, 22, air condition mechanic, from Villupuram [district of Tamil Nadu])

The advantage of being able to communicate in the local language substantially helped them to engage with the local residents and to find rentals beyond looking for *to let* boards signs.

The preferences of landlords regarding their tenants certainly also play a crucial role concerning the housing accessibility for different groups. Even though cultural differences between the existing ethnicities in the neighbourhood were emphasised regularly during the interviews, no widespread discrimination against certain ethnic groups was noticed. However, older landlords may be prone to prefer Tamil people as tenants because they tend to be more conservative than the younger generations and less used to new cultures.

> *'I prefer only the families. Only Tamil people, they must be Hindu…and I prefer only Indian Hindus. I want vegetarians, and the language is also a problem. I cannot speak Meitei[9], so I cannot argue with them if there is a problem'.* (Eegan, subsistence landlord, 72, retired and original allottee)

Eegan and his wife are original allottee who rent out two simple rooms on their terrace. His preferences emphasis that the cultural and religious background plays a crucial role in the selection of their tenants.

Since the majority of the landlords seem not to have such strong opinions and/or preferences, the North-east Indian population is generally not excluded from the rental market because of their background[10]. Besides that, they are usually able to pay higher rents than most of the Tamil people for two reasons. First, people from Manipur, Nagaland or Assam are usually employed in the formal service sector and have therefore higher incomes. Most interviewees from North-East India worked in show rooms in a mall close by or in the business outsource processing (BPO) sector[11]. Women from North-East India often also worked in beauty parlour shops. Their monthly salaries are generally higher than those of the Tamil people who

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[9] Meitei is the predominant language in the Indian state of Manipur.

[10] Interviewees from North-East India also emphasised several times that in Chennai or generally South India they face less discrimination than in cities like Delhi or Mumbai in North India.

[11] The Interviewees who worked in the business process outsourcing (BPO) sector, worked in call centres in Chennai, e.g. for US based health care insurances (Their working shifts were during the night, according the US time zone). Normally they hold a degree of a higher educational institution (Bachelor) and therefore count to the highest educated population in Ambedkar Nagar. Those interviewees who have worked already for some years in the BPO sector, earned 30.000 INR+ per month. Those interviewees who worked in showrooms in the mall close-by started with a salary of 12.000-15.000 INR per month.

tend to work as auto drivers or in the in the informal sector, sometimes only on a daily wage basis. Secondly, many North-East Indians share apartments with friends and/or relatives of the same generation.

> *'I share a 1 BHK with three friends…that makes the rent very cheap.'* (Mr. Abotombi, 26, from Manipur, works in BPO sector)

For Abotombi and his friends the rent prices in Ambedkar Nagar are not a barrier as they can rely on several individual incomes per month. Whereas many Tamil people perceive rents from 5000 to 6000 INR per month as too expensive, North-East Indians often consider these rental prices as cheap or moderate even though they often send remittances home which sometimes constitute one third or more of their of the monthly income. Many landlords are aware of the higher purchase power of this group and consequently ask for higher rents.

People originating from Chennai usually move out of their parents' house when they get married and the concept of sharing with friends or cousins is very uncommon for the younger generation.[12] Tamil households consist usually of a family, nuclear or multigenerational, and are therefore often only relying on one or two incomes, which tend to be lower than those of the North-East India population. Very poor households emphasised that it is getting harder to find cheap rents and that the prices have increased constantly, especially during the last five years.

> *'If I would have to move…It's a bit hard to find something because of the Manipur people, because they can pay higher rents…if the landlords ask them to pay more, they would pay more…and they are not asking any questions…they are following all the rules of the landlords…'.* (Mrs. Jaschvika and husband, second generation of initial residents, painter & domestic worker)

Jaschvika perceives the situation critical as the rents have raised drastically in the recent years. She thinks the newcomers from North-East India are responsible for this situation as they can afford higher rents. In this sense, Ambedkar Nagar faces an ongoing gentrification process in which the poorest section of the local Tamil population are confronted with raising rents they cannot afford anymore.

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[12] Exceptions are of course young households, usually consisting of men who origin outside Chennai.

4.2.1 Findings

Table 8 gives an overview what types of means and capitals are possessed and used by the respective groups of tenants to find and access rental arrangements.

Groups of tenants	Forms of capitals		
	Social	Cultural	Economic
Local Tamil population	Especially long-term residents can often rely on their social network to find and access rental housing arrangements	Because of the informal nature of the market, trust is a central element to find and access rentals. Especially speaking the local language is a considerable advantage in this regard	The poorest households generally belong to the local Tamil population. Often only one member of the household works, in many cases only in the informal sector
North-East Indian population	Finding rentals through the social network is limited (often only when entering the city [see chapter 4.3)	Discrimination based on the ethnic, cultural or religious background is not widespread and does not affect the accessibility of the rental market for this group	The household incomes of this group were sometimes considerably high in comparison to the local population

Table 8: Groups of tenants and forms of capital to find and access housing

The local Tamil population with a long residence can often rely on the **social capital,** meaning the social network they possess, to find rental spaces. Friends or neighbourhood acquaintances inform them about available spaces in exchange of small monetary remunerations. Moreover, being able to speak the local language, which is part of their **cultural** capital, brings considerable advantages for Tamil people to find rentals.

The North-East Indian population mainly finds rentals through *to let* board signs which landlords put on their doors if a space is available. Discrimination based on cultural or religious backgrounds which would affect the accessibility of the rental market is not widespread. Since their household incomes are generally higher compared to the Tamil population, landlords can ask them for higher rents. In this sense, language barriers are overcome by their **economic capital**, which in turn gives the landlords a certain level of trust and the opportunity to maximise their rents. Even though North-East Indians cannot rely on their social network and language skills to find rentals, they generally perceived it as easy to find a living space. On the contrary, the poorest Tamil households which often have a great social network indicated to feel raising pressure to find rentals in Ambedkar Nagar. Therefore, **economic capital** can eventually be considered as the most important form of capital in the field. This development marks an ongoing gentrification process that involves the displacement of the poorest households, especially of the local Tamil population.

4.3. Navigating through the rental housing market

What housing pathways do the tenants follow and what factors influence the formation of these pathways?

Moving patterns of tenants have been somehow neglected in the existing literature which deals with rental housing in low-income settlements but can be helpful to understand the conditions of the local rental housing market.

During the interviews, respondents were asked about their housing history more generally before going into more detail regarding their moves within Ambedkar Nagar. Particular attention was payed to the moments and/or life-course events when people started to rent. Moreover, the degree of choice of moving and the underlying reasons for moving were examined. The former is closely related to the above discussed capitals that people apply to find housing.

The housing pathways of the North-East Indian population are generally more complex as they often also involve moves between different cities. For this research only moving patterns within Chennai and especially in Ambedkar Nagar were considered. Many of the interviewees of this group have lived in different parts of the city before coming to Ambedkar Nagar. Since the community in Ambedkar Nagar and the neighbouring areas is rather big, they often move within the area and its surrounding.

<u>When there is a need for a rental space:</u>

A large part of the population in the neighbourhood belongs to the second generation of the initial residents[13] of the resettlement site. As indicated above, Tamil people originating in Chennai[14] usually move out of the parental house when they get married. People of this group either move away or stay and rent in Ambedkar Nagar when they get married. The young couples generally have not the financial means to buy a plot or a house nearby as the property prices have increased steeply during the last decade and unused plots are barely existing anymore in the area[15]. Moreover, purchasing 1-BHK apartments in one of the multi-story residential buildings is not possible as landlords sell houses only as a whole. Therefore, renting is often the only option for the new married couples after moving out of the parental house.

> *'Since I am married, I rent with my husband. We are married for two years now. After the marriage we first lived outside Ambedkar Nagar because we could not find a house here…We wish to buy, but we have not enough money for that. We want to stay in Amebdkar Nagar because all the family is here.'* (Mrs. Jaschvika and husband, second generation of initial residents, painter & domestic worker)

Like many others of her generation, Jaschvika started to rent after her marriage. She lived for a few months nearby Ambedkar Nagar before she found a rental space through friends inside the neighbourhood for cheaper conditions. Generally, the second generation of the original allottees constitute a large part of the

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[13] Initial residents are either original allottees or residents who illegally bought a plot back in the beginning of the 1990s.
[14] Tamil people from the rural areas, especially young men, might follow other pathways as they move to the cities to find work.
[15] Only a few abandoned initial houses, not more than 10, were noticed during the fieldwork.

demand side of the rental market in Ambedkar Nagar. The interviewees of this group emphasised that they want to stay close to their families, and therefore primarily search for rentals in Ambedkar Nagar.

However, it is not only the younger generation of the Tamil population which rents in the area. Several interviewed tenants belonged to the first generation of the original allottees who sold their house and plot which they received from the Slum Board almost 30 years ago.

> *'We sold our plot thirteen years ago, because we had debt problems. Since then we started to rent and moved five times in Amebdkar Nagar.'* (Mrs. Bavany & Mr. Rachit, 43 and 45 years old, original allottees, housewife and daily labourer as potter)

Mrs. Bavany and Mr. Rachit received a plot more than 25 years ago. They have three sons who are all married and rent as well in Ambedkar Nagar. The couple needed to borrow money within their social network over a longer period of time. In the end they had no other option than to sell their plot to be able to repay their debts. Interestingly, they only rented living spaces in Ambedkar Nagar after they sold their plot because of the existing social network which helped them find living spaces easily.

The housing pathways of the North-East Indian population substantially differ from those of the Tamil population. The newcomers are no seasonal workers but settle in Chennai either to study or work in the service sector for several years. Except one interviewee, all respondents of this group indicated to plan to go back to their place of origin in the future. Since people from North-East India usually do not want to stay for more than five to ten years in the Chennai, they are not considering to invest in housing ownership in the city even though some of them would have the financial means to receive a loan from a bank. Therefore, they solely rely on the rental housing market to find housing.
Besides the work or the studies they pursue, one of the main reasons to come to Chennai for them are the existing North-East Indian communities in the city. All interviewees of this group stated that they first stayed for a transitional time with acquaintances, or their cousins and/or siblings who were already living in Chennai when they arrived in the city. Mr. Lalkholien arrived in Chennai ten years ago and described his arrival as follows:

> *'…one of my class mates during my highschool days back in Manipur… his brothers and sister were studying here…and I stayed with them almost 6 months and after that I thought ok, I am used to it and I rented a separate house…after that I made friends…I am open minded, so I make friends easily, I also didn't feel comfortable to stay with my classmate's family anymore…because they have ladies and sisters, so didn't feel that much comfortable, being a bachelor.'*
> (Mr. Lalkholien, 32 years old, married, father of one three years old boy, for 10 years in Chennai, works in the BPO sector)

While some keep living with their family members, others start to share with friends and live in bachelor households when their social network has grown. In some cases, they also stopped sharing and formed a single household at some point in their housing pathway which stays very much in contrast to the housing pathways and living arrangements of the Tamil population. Some North-East Indian interviewees, like Lalkholien, who have stayed already in Chennai for some years, found a partner within their community and formed a family household, but always kept renting living spaces.

<u>The number of and reasons for moving</u>

The number of moves of the interviewees' housing pathways vary. In general, people move more often than assumed or as the limited existing literature in this context suggested.
The main reason which triggered moves related to the physical conditions and water supply problems in in the neighbourhood. Most interviewees mentioned that the majority of the time they moved because there was not enough or no water in the house. When Abecha was asked for the reasons of his moves and if the relationship to his landlords also triggered previous moves, he stated:

> *'no, no, it's okay, but the problem is the water…I use to ask, 'the water is okay?' because of the water problem I came here [current house]…so I need a good water…whether the room is good or bad,… sometimes it took more the 2 weeks [to find a house], and sometimes 2,3,4 days but in summer season it takes time, because everywhere there is a water problem… even the good houses had water problems…'* (Mr. Abecha, 23 years old, from Manipur, shares with sister and cousin, works as hairdresser in the mall)

Housing pathways of the North-East Indian population are generally characterised of a higher number of moves than those of the Tamil population. This is related to the higher household income they usually have. Abecha lives for three years in Ambekdar Nagar and shares the house with his sister and one cousin. In these three years, they moved five times within the neighbourhood, always because of water problems. Since all of them work in the formal sector, their monthly household income is rather high[16] and moving and the related costs are not a barrier for them to move. They can easily afford to pay rents on the higher segment of the local rental market and deposits up to 30.000 INR are not a barrier, even when they have not received their deposit of the last rental arrangement back.
Tenants with a very low income tend to move less often as moving always involves cost burdens. Landlords tend to repay the deposits not in time and often not fully which hinders very poor households to move.[17] This issue creates considerable constraints on the housing mobility of these households which often have no other choice than to stay in the current house, usually with very bad and basic conditions.

> *'…if we want to go to another house, we need this deposit money… The landlords only allow to move in if you have the deposit…and there are also some other rules…if the house stays empty, the [current landlord] would not give back the deposit money…only when someone new moves in…and the landlord would give then back the deposit only after one month'.* (Mrs. Venisha and Mr. Balavan, second generation of initial residents, painter and part time domestic worker)

It is mainly Tamil family households in which only one person works, often only in the informal sector, who are experiences these constraints. Mrs. Venisha and Mr. Balavan rented a simple room on the terrace of a house for already four years. Even though they are willing to move out because of the housing conditions but also because of the lack of privacy they are facing, there is no possibility for them to move as they are depended on the repayment of their deposit.

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[16] Their monthly household income was 55.000 INR (~700 EUR). In comparison, the income of many poorer Tamil households ranges from 8.000-10.000 INR per month (~100-130 EUR).
[17] The (re-)payments of deposits will be discussed in more detail in chapter 4.4.2

Other Tamil households showed more moving patterns, even though not comparable with most of the ones of the North-East Indian population. Mrs. Gyanlata and her husband started to rent in Ambedkar Nagar after they got married 20 years ago.

> *'In the last 20 years, we moved very often, around 10 times, mostly because of the conditions of the houses. They were sometimes so bad that we decided to move. Also, our sons grew up, and we needed more space and moved for that reason.'* (Mrs. Gyanlata and husband with three children, 40 years old, daughter of original allottees, both domestic workers)

The number of moves in the families' housing pathway is considerably high. They only moved within Ambedkar Nagar and mainly because of the conditions of the houses but also because of the housing stress they felt when the family was growing. Since they both have a regular income as domestic workers, their ability to move is not as restricted as in the previous example.

Another reason that was mentioned several times as a reason to move, was that landlords wanted to renovate and/or extend their properties or needed the living space back to accommodate family members. Problems and disputes with landlords as a reason to move were only mentioned occasionally which indicates that the relationships between landlords and tenants are generally harmonic or at least not the main reason for moves.

4.3.1 Findings

The investigation of the tenants' moving patterns certainly helped to identify the circumstances and constraints which exists on the market. The reasons and/or life course events when people started to rent also revealed the housing needs of specific groups and the importance of an affordable rental housing market. Young married couples of the local population, internal migrants, mainly from North-East India, but also older generations of the original allottees who faced debt problems and sold their plots, mainly constitute the demand side of the local rental market. The housing pathways of the respective groups are illustrated in the schematic models (see figure 1-4) below.

The reasons and numbers of moves varied between households. In more developed countries, a high number of moves against someone's will is mainly associated with constraints and precarity which create the formation of **chaotic reproductive housing pathways**. These principles do not apply in the context of a low-income settlement in India such as Ambedkar Nagar. Generally, households move because of the conditions or more specifically the water problems of the houses which is definitely not their choice. Due to the existing (re-)payment issues of deposits, economic capital is crucial to be able to move. A high number of moves, even if they are against someone's will, indicated a higher control and degree of choice to adjust the housing situation and can therefore be associated with **chaotic progressive housing pathways**. Very poor households are often trapped in their rental arrangements even though they are willing to move. In this sense, housing precarity in the context of rental housing in a low-income settlement in Chennai does not principally relate to a high number of moves, but more to the inability to move and adjust and/or improve someone's housing situation. The underlying pathways which reflect these situations could be labelled as **constraint housing pathways**.

Figure 1: Schematic model, constraint housing pathway. Source: own illustration
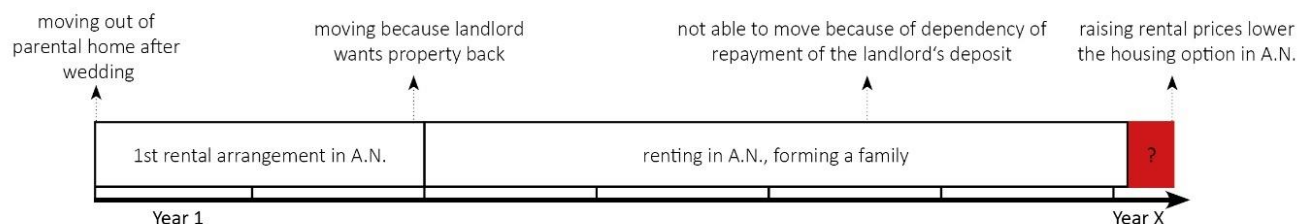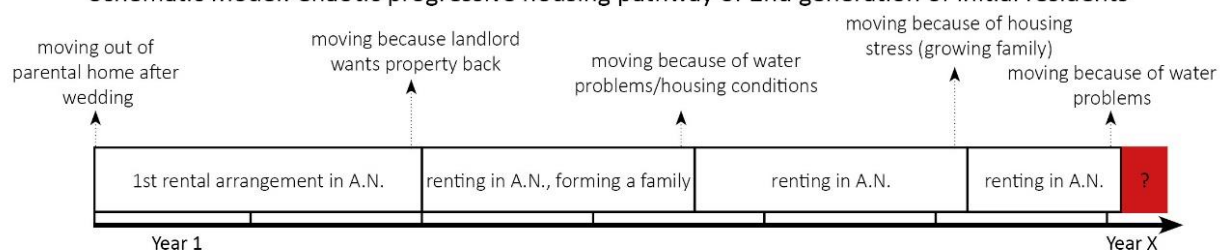

Figure 2: Schematic model, housing pathway of 2nd generation of initial residents. Source: own illustration
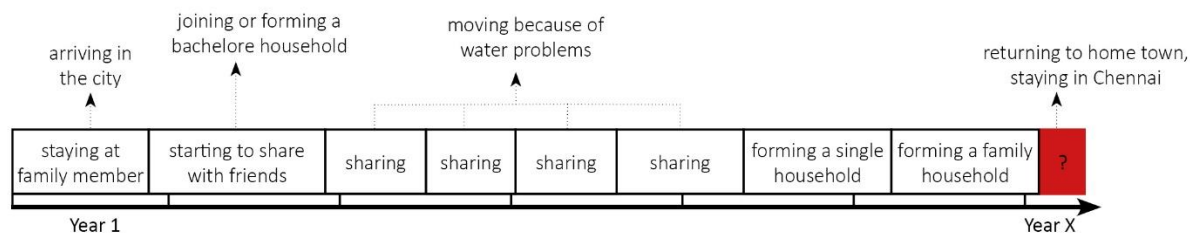

Figure 3: Schematic model, housing pathway North-East Indian population. Source: own illustration
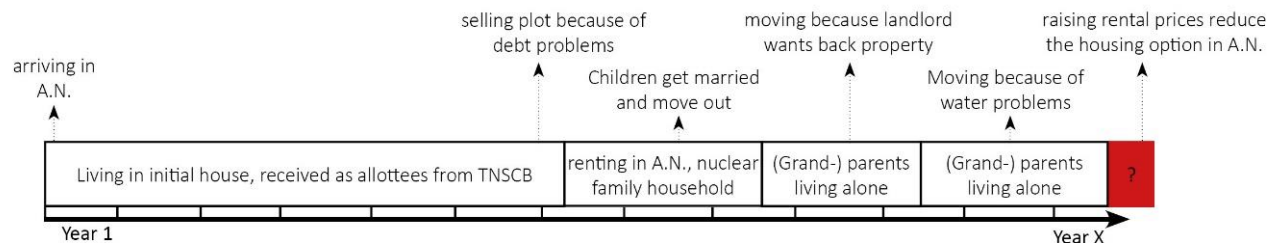

Figure 4: Schematic model, housing pathway of original allottees. Source: own illustration

4.4 Tenure security

What is the tenants' security of tenure, taking the legal, de facto and perceptual security into account?

The following chapters deal with the different dimensions of tenure security for tenants, namely de jure, de facto and perceptual. The three perspectives are highly interrelated and helped to better understand the complex exchange relationships between demand and supply side of the rental market.

The chapter starts with the legal dimension which is followed by an analysis of the actual (de facto) and perceptual security of tenure.

4.4.1 De jure security

The few studies which investigated rental housing in low income settlements in India, all indicated the prevailing informal nature of these markets. The local rental market in Ambedkar Nagar does not differ from the results of previous investigations in similar contexts, as is it characterised by its prevailing informality. From all interviewed tenants and landlords, only 2 stated to have written rental agreements. Four interviewees stated to have written lease agreement which will be explained in more detail below. Table 9 illustrates the number of interviewees and their respective forms of agreements with their landlords.

Oral agreement	Written rental agreement	Written lease agreement
28	2	4

Table 9: Number and types of rental agreements

When asking the tenants if they had a written contract with their landlords, some were even irritated as it is so uncommon to do so.

> *'So far I did not know about that…even the landlords didn't ask about that'* (Mrs. Elika and husband, 42 years old, daughter of initial resident [buyer], 4 children, housewife and auto driver)

Like the majority of the interviewees, Elika indicated that her rentals were always based on an oral agreement with the landlords. Most of the interviewed tenants were indifferent about these circumstances as it is the common practice to rent a living space without a written agreement.

> *'If you ask [for a written agreement], they would think that they cannot trust you'.* (Mr. Raihana, from Nagaland, 28 years old, married and father, works in the nearby mall, lives since 7 years in Ambedkar Nagar)

Raihana's statement points out the important aspect of trust which plays a central role in the selection procedure of the landlords. The reason why most landlords are not willing to set up a written agreement with their tenants is not be related to any tax issues or fears that the Slum Board would intervene in their

business, but more to the common sense that it is not necessary to do so. Eegan, who is a retired original allottee and belongs to the group of in-situ **subsistence landlords**, highlighted the faith he has in his tenants.

> *'I am doing only oral agreements. I have faith in the tenants and they are also not going to do anything. They are also 'common people' and I trust the tenants. All the poor people are following this agreement.'* (Eegan, subsistence landlord, 72, retired and original allottee)

Eegan's statement underlines that informal rental arrangements are based on the trust between landlords and tenants and potential disputes are solved on the personal level.

The two interviewees in the sample who got a written rental agreement, rented apartments on the higher end of the price levels in Ambedkar Nagar. Moreover, in both cases the landlords were absentee landlords. Mrs. Yaikhombi and Mr. Manasvwho had a written agreement stated:

> *'When we came here, we did not ask the landlord for a rental agreement. As soon as we came here, in ten days, he took her name and he gave her the rental agreement. Because the owner is an educated owner. Most of them are uneducated. For us the rental agreement is also good. Because when we vacate, we get back our advance easily, because we have a proof.'* (Mr. Manasvwho 30 years old from Chennai, Mrs. Yaikhombi 29 from Manipur, they own a shop with Manipur products on the main road of Ambedkar Nagar)

Since Yaikhombi is the contract holder and from Manipur, she even got a written agreement in English (see Appendix 7.3). They emphasised the educational attainment of their landlord, who is also a buyer who built a multi-story tenement with several small apartments (1-BHK) which are all rented out. The duration of the contract is set for eleven months and will be renewed every year. In that way, the landlord is able to increase the rent as they mentioned.

Another tenant from Manipur said that he was asking for a written agreement, especially because of the deposit they paid. Their previous and current rental arrangements can also be categorised in the higher rent levels of Ambedkar Nagar.

> *'I asked her [the landlord]...because okay that 20.000, 30.000 [INR] it's not a big amount,...but I should have some agreement...that's the main thing, and I told her, let's have an agreement, because that is more secure for me,...and she said 'did you give me 1 Lakh, 2 Lakh?, so that you wanna have an agreement?'.* (Mr. Abecha, 23 years old, from Manipur, shares with sister and cousin, works as hairdresser in the mall)

The understanding from the side of the landlord represents a common sense regarding the need for a written rental agreement. The amount of money[18] she referred to relates to the second and less common form how spaces are offered to tenants. Some landlords set up lease agreements (see appendix 7.3) with their tenants which work differently than rental agreements. A lease agreement is always based on a written contract and gives the tenants the right to occupy the property for one or more years. For each year tenants pay a higher amount of money, usually 1 Lakh, which they get back when they move out. The landlords can use this money to lend it and earn interests with it or to invest in a business. Another reason

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[18] 1 Lakh is equal to 100.000INR or 1290 EUR

can also be that a landlord urgently needs a bigger amount of money due to debt problems or other financial issues. Within the sample only three interviewees occupied houses based on a lease agreement. Mr. Nganhao got a lease agreement for three years and explained:

> *'…If they [landlords] have any situation like they need emergency money, those landlords also give the lease. It is quite difficult to get the lease. I paid three Lakhs, one Lakh is one year. Until they didn't pay the money back I can stay here.. they need not [to] give [it back], but if they don't have the money, then I would need stay…again they would extend the lease.'* (Mr. Nganhao, 27 years old, from Manipur, since 10 years in Chennai, moved three times within Ambedkar Nagar, is married and has one daughter, manager of a hairdresser studio)

There is one central aspect of Nganhao statement that has to be highlighted. Besides the fact that lease agreements are generally based on a written contract between landlords and tenants, the legal agreement might be ineffective if landlords cannot repay the deposit. Another interviewee who lived based on such an agreement already got an extension for six months after the lease expired as the landlord was not able to pay back the advance. The interviewees were also not aware of the potential legal steps or which institution they would have to approach to enforce the lease agreement in such a case. In this sense, there is also a risk for lease holders behind such agreements and again trust forms a central aspect in the exchange relationships between the demand and supply side.

Besides the insights of the interviews with tenants and landlords, additional insightful information regarding the legal security of tenure for tenants in a low-income settlement derived from two separate interviews. First, the former chief planner of the CMDA was interviewed to find out the policy goals and implications of the above described new rental act, which was launched in February 2019. Second, an interview with a copy shop owner a bit outsight of Ambedkar Nagar[19], whose side business is to write rental and lease agreements for landlords and tenants, was conducted.

The contract writer holds a bachelor's degree in economics and stated that he does not need a governmental license for the work he is doing. He would set up 50 to 60 agreements per month whereas the majority are rental agreements[20]. According to him, there is only one more shop close by which offers the same services which stresses a low demand for written contracts in the whole area. Interestingly, more tenants than landlords come to his shop to ask for an agreement. The main reason why tenants come and ask for an agreement is the need for a proof of address which is needed if someone want to apply for the gas cylinders which are subsidised by the government or if someone is able to deduct taxes because the yearly income is higher than 3 Lakhs (25.000 INR / month)[21]. The latter may only apply to a small part of Ambedkar Nagar's population, and especially those North-East Indian who work in the BPO sector.
When asking him if landlords would follow the regulations of the recently launched new rental act, which do for example not allow deposits that exceed three months of the demanded rent he stated:

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[19] One tenant with a written agreement in Ambedkar Nagar referred to the copy shop owner.
[20] He estimated 40 to 50 rent agreements and only 10 lease agreements per month. He sales one agreement 120 INR (~1.20 EUR).
[21] According to the contract writer, people who can show this yearly income, can deduct taxes for savings or insurances.

> *'It's [the new rental act] there, but people are ignoring it…It's not like that…I am telling you…you are asking for 8000 rent you cannot exceed 24.000, he [the landlord] will say…I got 40.000 from the tenant, so you better put 40.000 [in the agreement]…I use to tell them [that it is not allowed anymore], but nobody accepts.'* (Pawan, owner of a copy shop nearby the area who sells written rental and lease agreements)

Moreover, the contract writer mentioned that nobody would register the agreements, which is mandatory with the new act.[22]

The former chief planner was confirming the information which can be found in the news and public debate that was described in chapter 2.4.2. The goal of the new act is to encourage private investments in the rental sector by rebalancing the rights and responsibilities of landlords and tenants. When asking him if the act would also have impacts on the lower segments of the rental market he stated:

> *'The act was legislated to remove the one-sided prevailing act. Before it was very difficult for the land-owner to evict when he required his premises. As a result, people, did not invest in the rental stock. So in order to increase the supply in rental, government wanted to remove the barrier. So they want to be fair on both, landlord and tenant…to balance the [rights]. So that people do not hesitate to rent it out. Even if people have additional houses, they kept it locked. They said, why should we rent it out and get in problems… No those places [low-income settlements], I don't know whether this will stay informal these areas, I don't know. You don't know if the people will be aware and register. But I don't know so I should not make any comments on that. But higher income people, yes. What is the impact on the slums or squatter settlements, I am not sure about it…'.*
> (Former Chief planner of the CDMA)

Two essential aspects have to be emphasised of his statement. First, it becomes evident that it is only the middle and higher income rental markets which are targeted with the new rental act. Low-income settlements, no matter if they are formally planned like Ambedkar Nagar or squatter settlements, are not the target segments in the act. Second, small-scale landlords in low-income settlements are not regarded as to be part of the supply side of rental housing. Considering, that these small-scale landlords constitute the backbone of the rental housing supply in the lower, but also the middle income segments, it is astonishing that they are somehow neglected in the policy making considerations.

4.4.2 De facto and perceptual security of tenure

The de facto security of tenure for tenants depends on a range of interrelated factors (see table 3 in chapter 3.1) that explain the actual conditions of renting a living space. Generally, it can be divided in two major parts.
First, it describes the structural conditions of the local rental housing market and the related capacity of individuals and households to obtain rental housing. Factors such as the availability, affordability and

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[22] As explained above the three months deadline for registration for existing agreements was extended in May 2019 as only around 200 residents in the Chennai have registered their agreements after the act was launched.

accessibility of rentals for different groups which have been discussed in the previous chapters are central here.

Secondly, the de facto security refers to the actual tenancy conditions on the individual level. The following chapter will address the latter in more detail. Especially in the light of the prevalent informality of the rental market, the existing tenancy conditions are influenced and formed beyond legal frameworks and contracts. Aspects such as the house rules of landlords, the (re-)payment of deposits, or the responsibility of the repairment of utilities, which are shaped through the exchange relationships between landlords and tenants are constituting the actual security for renters. Other factors such as the water situation which has an impact on the tenancy sustainment of renters will also be discussed in more detail.

Both the structural as well as components on the individual level have an impact on the perceptual security of renters which will be brought into relation with the other dimensions of tenure security. The way how tenants perceive their housing situation is directly connected to the discussed structural factors (e.g. raising rent prices, water situation) as well as the individual exchange relationships which take place in the field.

Codes of behavior and privacy

Renting a living space always involves a certain set of rules for tenants no matter if they are based on a written or an oral agreement. In the latter case, the relation to and the behavior of landlords are central in the formation of these rules and the related codes of behavior that tenants must follow.

In the context of informal rental arrangements, landlords often risk getting a fine of the respective tax office if the responsible administrative body finds out that rental agreements have not been registered[23]. In the case of Ambedkar Nagar, it was assumed that the Slum Board or other city departments might take this control duty to some extent. Tenants were asked if they could tell everybody that they are renting their living spaces or if landlords asked them to stay 'invisible'. All interviewed tenants said that they do not need to hide from anybody and that it is no secret that they rent their rooms or apartments. In this sense, the informality has no impact on how tenants can use and possess their living spaces which positively influences the way how they perceive their domestic home.

A common rule from the landlords which was mentioned regularly, was the restriction to receive guests at home. More than half of the interviewed tenants indicated that their landlords do not allow them to have guests. Especially older tenants, who already had grandchildren, indicated that this rule affected the way how they feel home and how they perceive their housing situation.

> *'We are paying the rent and we are paid the deposit but they (landlords) are not allowing our relatives to come. We have a lot of grandsons and granddaughters and they cannot come to our house. But we have to follow the rules, otherwise they would kick us out. We feel angry because of these rules. We paid everything and cannot use the house as we want, it hurts us and make us feel uncomfortable.'* (Mrs. Bavany & Mr. Rachit, 43 and 45 years old, original allottees, housewife and daily labourer as potter)

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[23] This of course depends on the means and related enforcement power of the respective administration. In developed countries such as the Netherlands, 'tax sheriffs' patrol regularly in specific neighbourhoods to check registrations.

Like other interviewed tenants who are grandparents, Mrs. Bavany & Mr. Rachit emphasised that they feel restricted in the way they can use their home and that it makes them feel uncomfortable that their grandchildren cannot visit them. Their previous landlord was an absentee landlord and also shared his mobile phone number with their neighbours who would inform him in the case they receive guests. In their current house, the same rule applied but they are less worried as they knew their neighbours well.

Another common rule was the prohibition to consume alcohol at home which applied for almost all interviewed tenants. The rule is mainly related to the cultural context and the fact that alcohol is less accepted in the Tamil society. However, in many interviews, problems with alcoholism, especially of men, were mentioned and were brought into relation of domestic violence. Therefore, landlords see the source of problems often in the consumption of alcohol and prohibit it categorically.
Moreover, bachelor households, which consist mostly of North-East Indians, were often not allowed to have female visitors or indicated that their landlords do not appreciate it.

> *Drinking, having girlfriends [at home], that all they don't allow. People here in Tamil Nadu are more conservative [than in Manipur].* (Mr. Lalkholien, 32 years old, married, father of one three years old boy, for 10 years in Chennai, works in the BPO sector)

These rules especially affected the perceptual security of North-East Indians who use to be more liberal in these regards. For this reason, some interviewees of this group indicated that they try to find rentals with absentee landlords to enjoy more privacy and dweller freedom. Some tenants with a North-East Indian background who lived with in-situ landlords mentioned that they faced difficulties with their landlords regarding the nighttime peace, especially if there is a common door to enter the house. The problems arise because of the long working hours in the mall, where many residents of the North-East Indian population use to work.

Notice periods, (re)-payment of deposit and repairments

As mentioned above, landlords tend to not fully repay deposits and/or repay deposits delayed. Most interviewed tenants indicated that they have had problems to get back their deposits, and sometime waited for months.

> *'Where I had very very bad experience…they take the money before you come and stay, the advance. They [landlords] are happy to take, but they are not happy to give back, so it's quite difficult to get it, … and in most houses they didn't give you back enough, maximum 6000-7000 they will not give back.'* (Mr. Nganhao, 27 years old, from Manipur, since 10 years in Chennai, moved three times within Ambedkar Nagar, is married and has one daughter, manager of a hairdresser studio)

Chapter 4.3 outlined the impact of this behavior of many landlords, that especially affects very poor households which are as a result highly restricted in their residential mobility as they depend on the deposit to move to another house if wanted or needed. If landlords are not able or not willing[24] to pay back the deposit in the moment tenants agreed to move out, they usually offer them to stay for the period for which

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[24] As mentioned above, landlords often only returned deposits in the moment new tenants move in. This can sometimes take some time, especially if the conditions of the house are bad and no one is willing to move in.

the deposits would cover the rent. This situation creates significant insecurities regarding the flexibility and time windows to find a new rental space, especially for households with a very low income.

Notice periods vary and range from one to three months. There is a common understanding of both sides, the tenants and the landlords, that it should be communicated early enough if someone wants to move or needs back the property. No interviewed tenant indicated bad experiences of a too short notice that they have to move out.

Another important question which relates to the de facto security of tenure is the separation or assignment of responsibilities regarding repairs in the house. Nearly all interviewed tenants indicated that it is their responsibility to conduct repair and maintenance work if something needs to be fixed.

> *'In every house there was a problem, but the landlord would not help with the repair. If we repair it ourselves it is cheaper, if I ask the landlords they would charge me more for the repairs or would hold the money from the deposit.'* (Mrs. Gyanlata & husband with three children, 40 years old, daughter of original allottees, both domestic workers)

Depending on the typology of the living space and on the type of landlord (see table 6 in chapter 4.1), this often also included structural repairs. While some landlords might take advantage of their position, others simply do not have the financial means for maintenance work. Tenants living in initial houses or in simple rooms on terraces are generally fully responsible for repairs of their house and/or room as it is often subsistence landlords who are often as poor as their tenants.
On the contrary, those interviewed tenants who rented apartments in a multi-story residential building with good conditions stated that the landlords would take the responsibility for repairs of structural damages.

Proof of residency for welfare benefits

During the interviews, tenants were asked if they face any consequences related to the circumstance that they do not have a written agreement which proofs their residency. Based on previous studies in similar contexts, it was assumed that tenants might face difficulties to receive their ration card[25] if they have no rental contract to proof their residency. Tamil tenants stated that they possess the card already for a long time and did not face any problems in case the move. The interviewed North-East Indians were either not aware that they could apply for a ration card in Tamil Nadu or did not consider the option.

What turned out to be a concern for many tenants, is the provision of subsidised gas cylinders for which someone needs a proof of residency. The above-mentioned copy shop owner who writes and sells rental agreements, also stated that the registration for gas cylinders is one of the main reason why tenants approach him for a written agreement. However, none of the interviewed tenants in Ambedkar Nagar stated to ask for a written agreement for this purpose. Instead, tenants mentioned that they circumvent this problem by buying gas cylinders on the black market.

One interviewee from Manipur who worked in the IT-sector explained that his employer wrote him a letter to proof his residency which he needed for his bank affairs. This option is nevertheless only possible for people who work in the formal sector.

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[25] Low income households get a ration card and are eligible to purchase subsidised food grain from the specific government shops.

<u>Access to water</u>

The prevalent water situation has so far been brought into relation with the residential mobility of tenants as water problems turned out to be the main trigger for moving patterns in Ambedkar Nagar. The scarcity of water in general and the existing problems with the different water supplies, which were explained in chapter 4.1.2, affect the de facto as well as the perceptual security of tenure for tenants in different ways.

Some interviewees stated that they are restricted by their landlords how much water they are allowed to use. However, it would wrongful to solely blame landlords for the limitation of water usage in the field. A closer look to the supply mechanisms and the related difficulties is therefore needed.

If a property is equipped with a well that pumps up ground water, the water costs depend on the electricity costs which derive from the motor of the pump. These costs have raised substantially due to the lowering groundwater levels.

> *'The groundwater comes up very slowly…we only get 4-6 pots [17 litres per pot] a day. 2 or 3 years ago the underground water was good, but since then there was no proper rain. Because the pump needs so long to pump up the ground water, the electricity bill is already 1200-1500 INR per month.'* (Mrs. Vamsi, 44 years old, original allottee, nurse)

Valli and her family were not restricted by their landlord regarding the amount of water they can use as they had an absentee landlord who led them decide about the usage of the motor for the pump. However, the raising electricity costs create a considerable housing cost burden for many households which partly rely on the ground water. Other tenants are dependent on the landlord who decides about the amount of ground water that is pumped up. Elvarasi and her family, which includes her husband and four children, are renting a simple room on a terrace. Their landlord, a retired original allottee, lives on the ground floor and pumps up ground water every second day which is stored in one dram[26].

> *'For the metro water we have to come downstairs and carry it up. The underground water is a problem since we are only allowed to use 1 dram every second day for the two households upstairs…that is not sufficient'.* (Mrs. Elika and husband, 42 years old, daughter of initial resident [buyer], 4 children, housewife and auto driver)

Even though the ground water is only used for sanitary and washing purposes, two households sharing 208 litres of water for two days is far below the above-mentioned average consumptions of water per person. Carrying up (metro-) water constitutes additional burdens, especially for older residents, such as Elika's neighbour who is dependent on their help. Despite these circumstances, it has to be considered that the landlord is a subsistence landlord who's only income is the generated rent. Since the rooms are very basic and count to the cheapest options in the neighbourhood (2500INR per month), he cannot raise the rental price and/or electricity costs as it would also exceed the purchase power of his tenants. However, some interviewed tenants indicated that they felt restricted by their landlords regarding the water usage which affected their perceptual security about their housing situation. These situation can put pressure on the tenant-landlord relationships and more generally also on the community cohesion of the area in the future.

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[26] The common nominal volume of one drum is 208 litres.

The North-East Indian population generally tries to rely on metro- and/or ground water. They barely come to pick up water from the lorries which use to come on a daily basis to Ambedkar Nagar. This is not only related to the above described higher household incomes they usually have which gives them the possibility to rent apartments and/or rooms with a better water accessibility. Nganhao from Manipur described how hard it was for him to get water from the lorries when they went to the water tankers.

> *It was very very difficult, when the water tanker comes…if I go there…because we have a different face, because we are not from here, so it is quite difficult to get water. Every day, they use to fight, if you just get one pot or two, that's not enough for us, because we need it to use it for my baby. If you want some more, we used to go to my friends' house, and used to take bath there. The metro water we need especially for my baby. 'Even if only my wife[27] went [to the lorries], it is quite difficult to get it. They didn't give enough. When the houseowner went, then he will give [us] water…but if he was not there, then we do not get water…'.* (Mr. Nganhao, 27 years old, from Manipur, since 10 years in Chennai, moved three times within Ambedkar Nagar, is married and has one daughter, manager of a hairdresser studio)

Nganhao's statement indicates that the North-East Indian population faces difficulties to get enough water from the water lorries. It was also observed throughout the fieldwork that people from Manipur or other states of North-East India, were not queuing at the lorries[28]. Their perceptual security regarding the water scarcity may therefore be differently affected compared to the local Tamil population as one part of the water supply, namely the water tankers, is less accessible for them.

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[27] It is often only the Tamil women who pick up water from the lorries, especially during week days.
[28] North-East Indian have different physical characteristics compared to the Tamil population.

4.4.3 Findings

The majority of the rental arrangements in Ambedkar Nagar are based on oral agreements which underlines that the **de jure security** of tenure for tenants (and in fact for landlords as well) is basically not existing. Those few rentals which were based on a written agreement were found in properties with good conditions with an **absentee landlord**. The common sense of landlords is that written contracts are only necessary for lease agreements which involve rather high deposits. Since lease holders were not aware about the legal steps that are necessary in case their landlord cannot pay back the advance, the enforcement of contracts stays vague in the field.

One central effect of the lack of legal security is the restricted access to welfare benefits, more specifically the subsidised gas cylinders, for which someone needs a proof of residency. Tenants who are in this situation, circumvent the problem by purchasing cylinders on the black market.
As there are no monitoring or tax control mechanism from the Slum Board or other governmental institutions in place, landlords do not fear any consequences by renting out informally. These circumstances were rather unexpected, given also the fact that plot transfers were mainly conducted illegally (van Eerd 2008). However, the situation also positively influences the **perceptual security** of tenants as they enjoy a certain dweller freedom and do not have to 'hide their existence'.
The viewpoints of the interviewed former chief planner as well as the contract writer, who operates close to the area, underlined that the recent rental policy changes in Tamil Nadu might not have any impact on the formalisation of the lower segments of the rental market. The former emphasised that the act was launched to encourage middle- and higher income private landlords to invest in rental housing, but somehow neglected the ongoing incremental housing processes in low-income settlements that are responsible for a substantial part of the rental housing supply, including the middle-income segments.

Due to the lack of a de jure security in the field, the tenancy conditions and the related **de facto** and **perceptual security** of tenure for tenants are therefore formed by trust and complex exchange relationships between landlords and tenants. Central aspects are the imposed codes of behavior which tenants have to follow. Not being allowed to have guests or drinking alcohol are among the rules which were mentioned most often. The former rule especially affected older generations whose grandchildren could not visit them, or bachelors of the North-East Indian population. The latter rule exemplifies the cultural context that frames in a way the norms and the common sense of rules. Restrictions regarding alcohol derive nevertheless also from problems with alcoholism and domestic violence which often come hand in hand.

Besides the house rules, matters that relate to financial aspects certainly influenced the de facto and perceptual security of tenants. Repairs of structural damages are often the responsibilities of tenants, especially in initial houses or simple rooms on terraces which are in very basic or bad conditions. This primarily relates to the fact that landlords share the same modest background with their tenants and do not have the financial means to conduct for maintenance or repairs.
A second factor are the repayments of deposits which were also pointed out in chapter 4.3. Tenants often depend on the disposition of landlords when they receive their money back, which sometimes takes several months. Moreover, it was stated by many interviewed tenants that landlords use to randomly deduct money from the advances.

Finally, the water situation can lead to tensions between landlords and tenants and can affect the de facto security of tenure and the way how tenants perceive their housing situation. In some cases tenants indicated to feel restricted regarding the amount of ground water they are allowed to use. These situations however have to be treated with caution and objectively, as the low ground water levels and the related water insecurities are often the real source of the problem.

A closer look at the de facto security to access water revealed why especially the North-East Indian population moves more often as described in the previous chapter. Besides the fact that households of this group have generally a higher incomes that allow them to move more easily, some indicated that they face difficulties to access sufficient water from the water tankers due to their background. In line with these insights, it was noticed throughout the fieldwork that people from North-East India are not queueing at the water tankers.

5. Conclusion

5.1 Answering the research questions and summary of the findings

For the study, two main groups of tenants were interviewed, local Tamil people, and internal migrants from North-East India, namely from Manipur and Nagaland. The former were young couples and families, who mainly constitute the second generation of the initial residents of the neighbourhood but also older residents (original allottees) who faced debt problems and had to sell their plots and houses. Tenants of the latter group come to Chennai to either study or work and often send remittances to their hometowns. The internal migrants usually plan to stay for a limited period of time in Chennai. Some tenants of this group have already spent several years in the city and formed a family, but still expressed the wish to go back to their hometowns in the long run.

The interviewed tenants reflect the economical and ethnical diversity of the neighbourhood. The sites and service resettlement Ambedkar Nagar in Velachery, Chennai, has developed to an economically diverse area over the last three decades. Due to the incremental housing processes which are still going on, various housing typologies and forms of tenure are found in the neighbourhood. Small-scale landlords with different financial means offer a broad range of rental spaces in terms of quality and price. Overall, all types of landlords which are described in the literature, namely subsistence, petty-commodity and petty capitalist landlords, exist and operate in the neighbourhood.

Three main typologies of rental spaces were found in the area. The costs and quality varied substantially among these typologies. Initial houses and simple rooms on terraces were rented out on the lower rent price levels. These properties were either owned by subsistence or petty-commodity landlords. No access to water in the house and/or room and leaking roofs are common for these typologies. Tenants who rented rooms on terraces often also shared bathrooms. Rentals with better conditions, possibly with tiled floors and balconies, were found in multi-story tenements with maximum four floors usually in the form of self-contained small apartments. These houses were either owned and managed by petty-capitalist absentee landlords or petty-commodity in-situ landlords. The floor space of these living spaces is generally limited due to the small plot sizes. Only houses which were built on two merged plots offered bigger 2-BHK apartments.

The majority of the interviewed tenants had an oral agreement which underlines the informal nature and lack of legal security of the rental market segment. A common way how tenants found rental spaces was through *to-let* board signs which landlords put on their doors if a living space is available. Many (long-term) Tamil residents made also use of their social network to find and access rental arrangements. Family, friends and/or neighbours would inform them about available spaces in the area in exchange for small one-time payments. Due to the given informality, speaking Tamil, the local language, constitutes another advantage to find rental arrangements for this group. In this sense, tenants of the local population made especially use of the social and cultural capital they possess to find and access rentals.

The North-East Indian population primarily relied on board signs to find living spaces. Even though both groups emphasised regularly cultural differences, such as the way of clothing or food habits, discrimination based on the cultural, ethnical or religious background of the newcomers was not noticed to be a widespread issue that would affect the accessibility of the local rental housing market for this group.

Besides that, the internal migrants usually have higher household incomes than large parts of the Tamil population as they form shared households and tend to work in the formal sector, e.g. in the mall which is situated nearby. The higher purchase power allows them to pay higher rents which in turn helps them to access rental spaces on the higher end of the rent price levels of the neighbourhood. In this sense, language barriers are overcome by their economic capital, which in turn gives landlords a certain level of trust and the opportunity to maximise their rents. The interviewed tenants from North-East India generally perceived it as easy to move and find a new living space if needed. On the contrary, especially poorer households of the local Tamil population which use to have a great social network, mentioned to feel more and more pressure to find living spaces to rent according to their income. This situation affects the perceptual security of tenure of many households of this group as the supply of living spaces which they can afford has decreased drastically especially during the recent years. The insights therefore also point out that there is an ongoing gentrification process which involves the displacement of the poorer Tamil households.

The financial means of the households also directly influenced the housing mobility and pathways of the tenants. As landlords tend to repay deposits not fully and especially not in time, poor households are often not able to move as they depend on the money to pay the advance for another rental arrangement. These households find themselves trapped in poor housing conditions due to the lack of the actual or de facto security to receive these repayments in due time. Whereas precarious housing through the lenses of the concept of housing pathways are associated with a high number of forced moves (chaotic reproductive pathways), in the context of this research it is the inability to move and adjust someone's housing situation which leads to precarious housing situations. For that reason, a new type of housing pathway has been added to the framework, namely the *constraint pathway*, in order to expand the concept and make it more applicable for further research in similar contexts.

In sum, the different groups of tenants applied different means and capitals in the field to access rental housing and navigate through the market. The findings illustrate that it is especially the financial means of households that affect the accessibility of rentals and the related housing pathways and security of tenure of households. In the end, economic capital can be considered to be the most important form of capital in the context of this research.

Households which had the financial capacity to regularly adjust their housing situation mainly moved because of water problems or the housing conditions more generally. The periods of severe water scarcity, which the area and Chennai as whole faced in recent years, substantially triggers moving patterns of individuals and households who can afford to move frequently. Disputes with landlords and evictions were not the common reason for the moves of tenants. However, imposed codes of behaviour and restrictions regarding the use of rental spaces, like not being allowed to receive guests or drinking alcohol, were mentioned regularly. These rules especially affected the perceptual security of older Tamil tenants who could not be visited by their grandchildren, and bachelor household of the North-East Indian population. Some interviewees of the latter group mentioned to prefer absentee landlords in order to enjoy more privacy and dweller freedom.

Maintenance work, including structural repairs, was often the responsibility of the tenants, especially in the lowest segment of the rental market (initial houses and/or simply rooms on terraces). This situation simply derives from the fact that subsistence landlords do not have the financial means to conduct repairs. Despite the named issues, the landlord-tenant relationships were found to be generally harmonic. One factor that turned out to occasionally put pressure on the relations was the water scarcity and related

constrains of water usage. Some tenants indicated to feel restricted by their landlords regarding the amount of water they were allowed to use. However, these insights have to be treated carefully and objectively as the water scarcity in general and the lack of maintenance of the neighbourhood infrastructure are often the real source of the problem. The former raises questions on a bigger scale related to climate change impacts but also the lack of strategic planning and related chaotic urban development of Chennai.

5.2 Adding to existing literature

The work constitutes the first study that investigated informal rental housing in a low-income resettlement in the city of Chennai. It contributes therefore with new insights to the limited body of literature regarding this topic in one of the major cities of India. Moreover, the focus on the demand side and the applied concepts allowed to examine the subject with new perspectives and unravel the situation of tenants in the field.

Housing mobility patterns of tenants in low-income settlements have barely been explored. The research therefore provides new aspects that have been hardly considered in previous studies but are important to comprehend both the condition of the local rental market and the housing needs and constraints of specific groups. The concept of housing pathways which was applied for this research has been developed in industrialised countries. Being aware of the difficulties and drawbacks to simply apply a concept of the Global North in the Global South, it was therefore carefully adapted by using only some of the core elements in order to make it more applicable in the context of Chennai. The theoretical approach should therefore not be understood as a way to try generalising a theory in different contexts on a global scale, an approach which has been heavily criticised in the field of human geography (see e.g. Robinson 2002; Lees 2012). Having the limits and applicabilities of the concept of housing pathways in the chosen research context in mind, it was crucial to keep an openness towards reconceptualisation. The findings of this research did therefore both illustrating the limits of the theoretical concept in developing countries but also expanding the ideas of it to apply them in new contexts.

The application of a multi-dimensional perspective of tenure security for tenants also added valuable insights to the existing literature. Even though scholars have emphasised and described the prevailing informality of urban low-income rental markets in India, the implications, meaning the de facto and perceptual security of tenure for tenants, have often not been deeply examined in previous studies. The tripartite perspective has its roots in research on legalisation processes of informal settlements and the related (land) tenure security of squatters and/or de-facto owners (van Gelder 2010). The idea was picked up by Hulse and Milligan (2014) who framed a new concept, namely secure occupancy, to analyse and compare rental systems of developed countries. For this research the framework was adopted again to examine the tenure security for tenants on the individual level in a low-income settlement in Chennai and therefore 'travelled back' to the Global South.

Finally, the actual context of the study contributes to important and new insights regarding the long-term developments of sites and service resettlement policies. Previous studies on low-income rental housing in India have investigated the topic on the city or neighbourhood level, including informal settlements or urban villages. A formally planned sites and service resettlement has so far not been used as a case study

to investigate rental housing. The housing policy implications of the findings for low-income (rental) housing in Chennai are discussed in the following section.

Future research about (informal) rental housing is much needed, not only in India, but in many other contexts in the Global South in which the sector is under researched and neglected in policy making. Both small-scale landlords as well as the tenants in the lower income segments seem to be invisible for many government officials and planners. More policy and academic research is needed to raise the awareness for this housing sector. A follow up research for Chennai could focus on the supply side and the needs and perceptions of the housing providers in a similar context.

5.3 Policy recommendations

When it comes to rental housing, the state of Tamil Nadu and the city of Chennai have already made one important step. They have acknowledged the importance of urban rental housing as a form of tenure and put the rental sector on the policy agenda. In this regard, the local and state government is one step ahead compared to many other governments in developing countries which still follow the idea to achieve universal homeownership and neglect the rental sector. This thinking is neither achievable nor desirable as there will always be groups in society who depend on or prefer to rent. The recognition of the importance of *tenure neutral* policies is therefore crucial in order to meet the housing needs of different groups in the society and provide an effective choice of housing tenures.

Recognise the existing segments of the (informal) rental market

Even though Tamil Nadu has recognised the relevance of the rental housing sector, the policy measures are rather one sided and do not respond to the existing segments of the market. With the new rental act (see TNRRRLT 2019), the rights and responsibilities for landlords and tenants were rebalanced. With this move, the state government hopes to encourage private landlords, especially of the middle- and higher-income segments, as well as institutional housing developers to invest in rental housing and to 'unlock' properties which are not rented out due to the formerly strong tenant protection. The old law was blamed to be the reason for the shortage as well as the existing informality of the rental housing market. The findings of this research challenge the assumption that private landlords have not produced and invested in rental housing due to the strong tenant rights from the past. In fact, the various types of small-scale landlords in Ambedkar Nagar have produced rental housing for both low- and middle-income groups. As Kumar (2001) already emphasised almost 20 years ago, planners and policy makers need to consider and understand the characteristics of the local markets when they want to develop and formulate effective policies. Yet, it is unclear what the policy outcomes of the new act are. What is clear, is that the measures are market driven and neglect the existing rental housing stock and the various segments of it. Both small-scale landlords as well as low- but also large parts of the middle-income tenants seem to be invisible for policy makers who appear to be primarily concerned with the expansion and formalisation of the rental market especially for middle- and higher income groups. Planners and policy makers should recognise the existing (informal) markets and their potentials. The development of these market segments, which house probably most of Chennai's tenants, has to be governed and promoted.

Financially support small-scale rental housing suppliers in sites and service resettlements

The ways and policy strategies which would take the existing rental market segments into consideration and consequently improve them do not have to be invented from the scratch (see e.g. UN-Habitat 2011: 27 et seq.). Upgrading programmes and the improvement of the existing (rental) housing stock should be facilitated. During the time when the implementation of sites and service resettlements was popular, around 57.000 plots were provided in various locations of Chennai which are now incorporated of the city and developed to economically diverse neighbourhoods with different forms of tenure (Owens et al. 2015). These areas, which seem to house a substantial number of tenants, could be targeted as pilot areas for upgrading programmes, especially as they are already serviced and land tenure questions are clear.
First, the provision of subsidies and finance for small-scale landlords who provide rental housing have to be envisaged. Financial aid can come in different forms such as the provision of building materials or tax exemption on them, micro-credits or subsidies. As there are various types of small-scale landlords operating within the existing rental market, different financial models can be applied according to the financial means of these landlords. Both the types of landlords operating in the areas and the number and needs of their respective tenants should be evaluated before starting a settlement upgrading projects. The findings also show that it is crucial to invest in and maintain the neighbourhood infrastructure and amnesties, as for example the metro water pipes, especially when the demand for services has grown.

Providing subsidies to low-income tenants, a common practice in many developed countries, may not be appropriate and feasible for different reasons. First, due to the given informality, it is hard to allocate subsidies to the respective target groups. Secondly, it is a very costly approach and the government may not have sufficient funds for it. Thirdly, since the (informal) rental market is not regulated, landlords would probably simply ask for higher rents when they realise that the government gives subsidies to their tenants.

Formalise realistically

With the new rental act, it is mandatory that every rental agreement is based on a written contract which subsequently has to be registered. The insights of this study show that the formalisation of rental markets in low-income settlements may not be achievable nor a realistic approach. Moreover, the newly set up institutions may not have the capacity to enforce the rights of tenants (and landlords). However, simple written agreements should be promoted and made more accessible, for example in various local shops, and awareness should be raised in this regard. This can help to avoid differences regarding verbally agreed (re-) payments and other basic issues of tenancies. Besides that, access to welfare schemes, such as the subsidised gas cylinders, which require a proof of residency would be indirectly promoted. UN-Habitat (2011) suggests alternative forms of arbitration, for example with the establishment of community councils. Even though this idea sounds useful, the realisation of such councils leaves many questions open, especially in ethnically diverse communities such as Ambedkar Nagar. All ethnic groups as well as both tenants and landlords would have to be represented equally in the boards of such local councils. The initiation of a pilot project in this regard would be interesting to see and learn about the challenges and possible improvements to guarantee a stronger de facto security for tenants.

Abandon existing resettlement policies and plan settlements that facilitate incremental housing processes and the related production of rental housing

Interventions in informal settlements should generally focus on integrated, participatory in-situ upgrading approaches rather than relocating and displacing slum dwellers. Only if this is not possible, e.g. due to natural hazard prone areas, resettlement programmes should be applied (van Eerd 2016).

Newer big-scale resettlement sites like Perumbakkam (see picture 1), which are planned in the manner of endless monotonous multi-story residential blocks on the outskirts of the city with no infrastructure (connection), are violating the right of adequate housing, health, livelihood, education and many other human rights (Diwakar & Peter 2016). Moreover, the nature of these projects will never allow the same potentials to develop to economically diverse neighbourhoods like Ambedkar Nagar, even if in some decades the city growth might have incorporated them. Due to the cheap construction and the lack of maintenance, these big-scale resettlements might eventually already be in such bad physical conditions that they need to be demolished anyway in thirty years or so. Besides that, experiences of Western countries, like the Pruitt–Igoe project in St. Louis in the US or The Bijlmermeer in Amsterdam, illustrate that projects of these nature are doomed to fail as they are (re-) producing poverty, crime and the stigmatisation of vulnerable groups. Policy makers and planners should abandon these inhuman 'affordable housing solutions' and take the responsibility for the socially unsustainable developments and outcomes of these programmes.

The long-term impacts of self-help housing policies should be (re-) evaluated more deeply and should be seriously (re-) considered in policy making to provide affordable (rental) housing. The findings of this study go in line with Owens et al. (2018) conclusion that sites and service (re-)settlements have developed to economically diverse neighbourhoods which provide a range of housing types in quality and size and offer various forms of tenure. Providing serviced small plots and allowing families to incrementally expand their houses increases the supply of affordable (rental) housing in the long term, an effect which is much needed for the future development of cities like Chennai.

Promote the creation of an institutional environment that facilitates the construction of subsidised low- and middle income rental housing

The findings of this research have also illustrated that there are groups who depend on rental housing who could also afford higher rents than to be found in settlements such as Ambedkar Nagar. However, the existing market only offers them these housing options as other parts of the private market seem to be unreachable. Their purchase power and demand should to be recognised as an opportunity for both, the public and the private sector. Filling this gap on the market would not only help the respective target groups but would also take the price pressure off the lower income segments of the rental market. Simply rebalancing the rights and responsibilities of landlords and tenants, as done with the new act, is not enough to push this sector.

The creation of an institutional environment that facilitates the construction of affordable rental housing for lower- and middle-income groups should therefore also be envisaged. This includes the formulation of a legal framework that regulates possible stakeholders which would operate in this sector. Since the public sector may have restricted capacity to build and more importantly to manage and maintain rental

properties on the long run, incentives for non-for-profit housing providers and/or managers can be considered. Potential non-for-profit housing providers should for example follow the principle of cost-based rent setting, be obliged to reinvest in affordable rental housing (including maintenance) and could therefore be exempted from corporate income tax. The local government could provide subsidies in form of long-term low-interest loans and the provision of public land. New land use categories that establish inclusionary housing regulations, meaning that a certain proportion of the respective land has to be used for the provision of affordable rental housing, should also be envisaged.

Decision makers and policy makers should be encouraged to look at cities with mature (subsidised) affordable rental housing markets that follow some of these principles. It is clear, that these steps and recommendations are only a fraction of possible approaches and should be understood as long-term strategies. In fact, it can take several decades until such a housing sector is well-functioning and factors like changing political powers with divergent interests definitely play a role in the development of such strategies. However, this is no excuse to not start thinking in these directions.

6. Index

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7. Appendix

7.1 Interview guides

<u>Interview guide for tenants[29]</u>

My name is David Schelkshorn. I am from Austria and conduct research for my studies in urban planning. I am a colleague of Maartje van Eerd who is from the Netherlands and who researched in Ambedkar Nagar 18 years ago for a full year together with her research assistant Vijayalakshmi Damodoran from Chennai. Last year she was also here to find out how the area has developed.
I am in Ambedkar Nagar to find out who is living in the neighbourhood. I want to find out who of the first residents are still living in the neighbourhood and who is moving to the neighbourhood. I also want to find out what are the reasons for the newcomers to move to Ambedkar Nagar.
I would like to make an interview with you. It would take 20-30 minutes. The research is just for my studies and no information will be shared with the government or other institutions in India. If you agree I would record the conversation with you. If you do not like that it is no problem.

Social characteristics/general information

- Age
- Occupation (type/hours per week)
    o *Casual labourer*
    o *Daily labourer*
    o *Permant formal/informal*
    o *Unemployed*
    o *retired*
- Other income sources
- Education
- Caste
- Origin (state/City/ if Chennai: area)

Accessibility

1. Can you describe how you found your room/house?
(E.g. On a board outside the house? Through family or friends? Or through another person who knows the landlord? (broker)
2. Was it hard for you to find a room/house to rent for you?
    a. If yes, what were the problems?
        (e.g. language, prejudices [religion, caste], marital status etc.?)
    b. Where did you stay until you found a room/house?

Affordability

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[29] The guide for the actual fieldwork was structured slightly different with the more sensitive questions at the end

3. How much rent do you pay?
4. How much did you pay for the deposit?
5. Do you have a food ration card?
    a. If yes, how did you get it?
    b. If no, why did you not get one?

Housing pathway

6. *Why did you choose to rent a house/room in Ambedkar Nagar?*
   (school/job close by, family, price etc.?)
    a. Where do you work?/ Where is your school?
7. Can you describe how and where you have lived before <u>in the city of Chennai</u>?
   (how you found the rental(s), duration of stay(s), locations, reason(s) for move(s) [forced, voluntary], sharing with others,…)
    a. *Did you move because of the water problems?*
8. Do want to stay in Ambedkar Nagar or Chennai, or move somewhere else in the future?
    a. Why you want to move/stay?
9. Do you have or invest in your own business somewhere? *(if yes, please describe)*
10. Do you own or invest in a house somewhere else? *(if yes, please describe)*
11. Do you want to own your own house in the future? *(If yes, where?)*

Tenancy conditions and rental property management

12. Does your landlord live in the same house?
13. Do you share the room/house with other tenants?
    a. If yes, with whom?
    b. How many? How many rooms you have? (overcrowding?)
14. Do you have access to water, sanitary facilities, stove / kitchen?
15. How is the ventilation of the room/house?
16. If something is broken in the house, is it clear who pays for it/fixes it?
17. <u>Can you describe how the rent agreement between you and your landlord looks like</u>? *(Written agreement/contract or oral agreement)*
    a. If you have an oral agreement, are there any consequences? (*e.g. no food ration card, no access to other welfare schemes etc*.)
18. What is the duration of your rental agreement?
    (termination, duration)
19. Do you pay every week/month…?

Perceptual security

<u>I: Control over housing situation:</u>
20. Do you know how long can you stay in this room/house? *[=Q19]*
    a. If your landlord needs the house/room back, do you know how much in advance he would tell you?
21. If you would need to move, how easy is it to find something new to rent for you? *[=Q2]*
22. If you go to the countryside for a period, can you rent a room/house of the same landlord again in Ambedkar Nagar?

23. Does it sometimes happen that you cannot afford the rent because of your job situation?
    a. If yes, how do you deal with the situation? *(pawn shop? Borrowing from friends…?)*
24. If you cannot pay the rent for one month, how will the landlord react?
25. You have fear that the landlord could kick you out for any reason(s)?
    a. If yes, what reasons?

II: Domestic home

26. Are there any rules in the house from the landlord?
    (food, guests, hiding from slum board etc.)
    a. → If yes, what rules and how does that make you feel?
27. Are you allowed to tell everybody that you live here?
    a. If no, why not and to whom are you not allowed to tell that you are living here? (Slum board, tax collector…?)
    b. How does that make you feel?

IIa: For in-situ landlord
28. How is living with your landlord?
    a. Do you share common areas with the landlord / have the same entrance of the house?
    b. you eat/cook together?
    c. Do you feel you have enough privacy?
    d. You feel your belongings are well protected when you are not home?
    e. → does anything of this make you feel uncomfortable?

IIb: Absentee landlord
29. Do you see the landlord often or know him/her well?
    a. Does he/she inspect the house from time to time?
    b. How often does he/she visit/inspect the house?
    c. Does he/she tell you before visiting/inspecting?
    d. How is the money for the rent being collected?
    e. → does anything of this make you feel uncomfortable?

IIc: If there are other tenants living in the property
30. How is living with them? / Do you know them well?
    a. Do you feel you have enough privacy?
    b. you eat/cook together?
    c. You feel your belongings are well protected when you are not home?

Interview guide for landlords

<u>1st Round: Personal history (to gain trust)</u>

1) How long have you been living in Ambedkar Nagar? [an original allottee?]
2) Where did you live before?
3) What has changed since you are living in Ambedkar Nagar?
4) What do you like/not like of Ambedkar Nagar?
5) You have children?
   a. If yes, how many and what are they doing/where are they living?
6) Can you tell me something about your house…?
   a. How many family members are living/have been living in your house?
   b. What did you change since you moved in? (When, which floors/attachments?)
   c. *Why did you make these changes? (maybe renting is already mentioned here)*
   d. How have you paid for the maintenance, repair or renovation for the house?
   e. *Did you receive the BSUP funding to rebuild your house? (Basic services for urban poor)*
   f. Did your family or friends help you to build, repair or renovate your house?
7) Do you have acquired ownership of your plot?

<u>2nd Round: General questions/Type of landlord</u>

(social characteristics, see above)

8) *How have you paid for the maintenance, repair or renovation for the house? [=Q 6a]*
9) Do you rent out living spaces in your house?
10) You rent out somewhere else in Ambedkar Nagar?
11) Why do you rent out?
12) How many tenants do you usually have?
13) How much do you earn with the rent per month?
14) Have your tenants changed often?
    a. If tenants moved out of your house, why did they move out?
15) Have you ever had problems with your tenants?
    a. If yes, what were the problems and how did you deal with them?

<u>Selection of tenants (accessibility)</u>

16) How do you choose/find your tenants?
      (You put a board on your house? Through your social network? In the web, online?)

17) What is important for you if you rent out a living space?
    a. Do you prefer couples or singles as tenants?
    b. If you take couples as tenants, is it a problem if they have children? (+ they need to be married?)
    c. Does the religion or caste play a role?
    d. Is it a problem for you if the tenants eat meat?

18) From where are your tenants (usually) and is this important for you?
(Ambedkar Nagar, Chennai, Tamil Nadu, or other state of India)

Interaction with tenants

(in-situ landlord)

19) Can you describe how living with your tenants is?
   a. *Do you share common areas of the house with your tenants?*
   b. *You have the same entrance of the house with the tenants?*
   c. *Do you sometimes cook/eat together with your tenants?*

(absentee landlord)

20) How often do you visit/inspect the house of your tenants?
21) Do you tell your tenants before you go and visit them/inspect the house?
22) How does the money collection for the rent take place?

Payment and rental agreement

23) Can you describe how do you make a contract or an agreement with the tenants?
   (Written agreement/contract or an oral agreement?)
   a. Why is the agreement done in this way?

24) Is there a termination how long they can rent in the room/house?

If a tenant has to move out, how much in advance you let him/her know?

7.2 Overview of characteristics of interviewees

Interviews with tenants of the Tamil population[30] (Table continuous on next page)

Name	Age	Origin	Original allottee	Hh size	Type of Hh	Occupation	Hh income	Rent	Lease	Dep-osit
Mrs. Bavany & Mr. Rachit	45-60	Chennai	yes	2	Couple	Housewife & daily labourer	9,000	3000		10,000
Mrs. Elika & Mr. Jadhav	30-45	Tamil Nadu	No	6	Nuclear family	Housewife & auto driver	15,000	2500		10,000
Mrs. Gyanlata & husband	30-45	Chennai	Yes	4	Nuclear family	Domestic workers	14,000	5000		15,000
Mr. Govind & wife	18-29	Chennai	Yes	4	Nuclear family	Painter & housewife	9,000	4500		10,000
Mrs. Jaschvika & husband	30-45	Chennai	Yes	3	Nuclear family	Painter & domestic worker	9,000	2500		10,000
Mrs. Kaali	>60	Chennai	No	1	Widow	Domestic worker	2,000	2000		5,000
Mrs. Kartika & husband	30-45	Chennai	Yes	4	Nuclear family	Domestic worker & daily labourer	7,000	4400		10,000
Mrs. Maanika	30-45	Chennai	Yes	3	Sharing	Daily labourer	9,000	4500	1 year	1.5 Lakh
Mrs. Nahitha	18-29	Chennai	Yes	2	Widow with child	Domestic worker	6,000		Un-defined	1 Lakh
Mrs. Neesha & husband	18-29	Chennai	Yes	5	Nuclear family	Daily labourer	8,000	5000		20,000
Mrs. Thanvija & husband	15-30	Chennai	Yes	4	Nuclear family	Housewife & auto driver	15,000	5300		25,000
Mrs. Trivika & Mr. Vagesh	30-45	Chennai	Yes	6	Nuclear family	Housewife & auto driver	15,000	4000		-
Mrs. Vamsi & family	30-45	Chennai	No	5	Nuclear family	Nurse	13,500	5000		30,000
Mrs. Varnika	30-45	Tamil Nadu	No	5	Nuclear family	Daily labourer	6,000	3300		10,000
Mrs. Vasanti	>60	Chennai	Yes	5	Multi generational houshold	Trashpicker (son in-law)	8,000	3,000		10,000

[30] Currency = INR

Name	Age	Origin	Original allottee	Hh size	Type of Hh	Occupation	Hh income	Rent	Lease	Dep-osit
Mrs. Venisha & Mr. Balavan	30-45	Chennai	Yes	3	Nuclear family	Domestic worker & painter	12,000	2,800		15,000
[31]Mr. Semmal	30-45	Chennai	No	4	Nuclear family			7,000		50,000
Mrs. Vanjula	>60	Chennai	No	3	Multi generational houshold	-	-	-	2 years	2 Lakh
Mrs. Sajanya	45-60	Chennai	Yes	1	Widow	unemployed	0 (fin. Support of children)	5,000		20,000
Mr. Lomash	18-29	Tamil Nadu	No	4	Sharing	AC mechanic	16000 (indivudal)	5,000		30,000

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[31] marked in red are brief interviews (see chapter 3.4.2)

Interviews with tenants of the North-East Indian population[32]

Name	Age	Origin	Hh size	Type of Hh	Occupation	Hh income	Rent	Lease	Deposit	In Chennai since
Mr. Akhuba	18-29	Manipur	2	Sharing	Show room	15000 (individual)	5000		20000	1.5 years
Mr. Abecha	18-29	Manipur	3	Sharing	Hairdresser	55000	5000		25000	3 years
Mr. Aariz	18-29	Manipur	4	Sharing	Beauty palour	15000 (individual)	5000		20000	1.5 years
Mrs. Yaikhombi and Mr. Manas	30-45	Manipur	2	Couple	Manipur shop owner	50000	6000		25000	7 years
Mr. Laamba	18-29	Manipur	5	Sharing	Show room	12000(individual	5000		15000	3 months
Mr. Lalkholien	30-45	Manipur	3	Nuclear family	BPO*	35000	6500		30000	10 years (himself)
Mr. Machunpou	18-29	Nagaland	1	Single	BPO	25000	3500		10000	8 years
Mr. Nganhao	18-29	Manipur	3	Nuclear family	Managar of hairdresser studio	70000	-	3 years	3 Lakh	10 years
Mr. Raihana	18-29	Nagaland	3	Nuclear family	Show room	30000	5500		30000	10 years
Mr. Sajad	30-45	Manipur	4	Nuclear family	IT	35000	5300		30000	6 months
Mr. Tayal	18-29	Manipur	2	Sharing	Show room	30000	5500		20000	2 months
Mr. Wayenba	18-29	Manipur	2	Couple	Street Shop	17000	5000		20000	9 years
Mr. [33]Abotombi	18-29	Manipur	3	Sharing	BPO	-	5000		20000	6 years
Mr. Ibemhal	18-29	Nagaland	3	Sharing	Food delivery	8500 (indivudal	5500		15000	6 years

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[32] Currency = INR

[33] marked in red are brief interviews (see chapter 3.4.2)

7.3 Written rental agreements and lease contracts

Lease Agreement (own photograph)

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बीस रुपये
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INDIA NON JUDICIAL

தமிழ்நாடு தமிலनाडु TAMIL NADU

M. ஜானுபாஷா
சென்னை -88

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01.03.2018

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G. mathim
G.MATHIVANAN
S.V.L. No.9528/st/2000
No.6, Fourth Street,
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Adambakkam, Chennai-88

குத்தகை ஒப்பந்த பத்திரம்

வசிக்கும் திரு. ஜகதா, க/பெ பாலு அவர்கள் 1-வது பார்ட்டியாகவும் (வீட்டின உரிமையாளர்)

சென்னை 600088 , ஆதம்பாக்கம், அம்பேத்கார் நகர், 3 வது தெரு மனை எண்.530 என்ற முகவரியில் வசிக்கும் திருமதி மஹேஸ்வரி க/பெ S P ரமேஷ் அவர்கள் 2-வது பார்ட்டியாகவும்(குத்தகைதாரர்) ஆக நாம் இரு பார்ட்டிகளும் சேர்ந்து மனப்பூர்வமாய்

88

சென்னை-600042, மேற்கு வேளச்சேரி, , மனை எண்.767 டாக்டர் அம்பேத்கார் நகர் 11வது குறுக்கு தெரு, என்ற முகவரியில் உள்ள வீடு 1-வது பார்ட்டிக்கு சொந்தமானது. மேற்படி வீட்டினை 2-வது பார்ட்டி குடியிருப்பதற்காக குத்தகைக்கு கேட்டு அதற்கு 1-வது பார்ட்டியும் சம்மதித்து மேற்சொன்ன வீடை 1-வது பார்ட்டி 2-வது பார்ட்டிக்கு 11மாத காலத்திற்கு குத்தகைக்கு விட்டிருக்கிறார்.

1. மேற்படி வீட்டிற்கு குத்தகை தொகையாக 1,50,000/- (ரூபாய் ஒரு லட்சத்து அம்பதுபதாயிரம் மட்டும்) இன்று தேதியில் 2-வது பார்ட்டியிடம் 1-வது பார்ட்டி ரொக்கமாக பெற்றுக் கொண்டார். மேற்படி தொகைக்கு வட்டி ஏதும் கிடையாது. மேற்படி வீட்டினை எப்போது (குத்தகைதாரர்) 2-வது பார்ட்டி காலி செய்தாலும் 1-வது பார்ட்டி குத்தகை தொகையாக 1,50,000/- (ரூபாய் ஒரு லட்சத்து அம்பதுபதாயிரம் மட்டும்) திரும்ப கொடுத்து விட வேண்டியது

2. மேற்படி குத்தகை ஒப்பந்த பத்திரம் 01.03.2018 முதல் அதாவது 11 மாதத்திற்கு மட்டும் அமுலில் இருக்கும். மேற்படி ஒப்பந்தத்தை தொடர நினைத்தால் இருவரும் தங்களுக்குள் கலந்து பேசி அதன்படி புதுப்பித்துக் கொள்ளலாம்.

3. வீட்டு வரியை வீட்டு உரிமையாளரே கட்ட வேண்டியது

4. மேற்படி வீட்டை குடியிருப்பதற்க்கு மட்டுமே உபயோகப்படுத்த வேண்டும். மேற்படி வீட்டை மொத்தமாகவோ அல்லது பகுதிகளாகவோ வேறுயாருக்கும் மேல் வாடகைக்கோ அல்லது கீழ் குட கூலிக்கோ விட கூடாது.

5. மேற்படி வீட்டை தங்களிடம் எந்த நிலையில் ஒப்படைத்தாரோ அதே நிலையில் தாங்களும் திருப்பி ஒப்படைக்க வேண்டும். மேற்படி வீட்டினை 2-வது பார்ட்டி யாதொரு சேதாரமுமின்றி பார்த்துக் கொள்ள வேண்டும். மேற்படி வீட்டினை 1-வது பார்ட்டி உரிய காலநேரங்களில் பார்வையிடுவதற்கு 2-வது பார்ட்டி சம்மதிக்கிறார். மேற்படி சேதாரம் ஏற்படுத்தி இருந்தால் அதை 2-வது பார்ட்டி சரி செய்து ஒப்படைக்க வேண்டும் அல்லது அதற்கு உரிய பணத்தை குத்தகை பணத்திலிருந்து பிடித்தம் செய்து கொள்ளப்படும்.
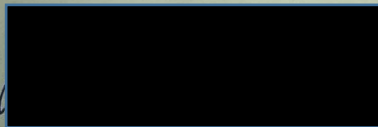
6. மேற்படி வீட்டை 2-வது பார்ட்டி காலி செய்வதாக இருந்தாலோ அல்லது 1-வது பார்ட்டிக்கு வீடு தேவைபட்டாலோ இருவரும் மூன்று மாதங்களுக்கு முன் எழுத்து மூலமாக அறிவிப்பு செய்துவிட்டு காலி செய்து கொள்ள வேண்டியது
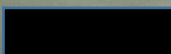
7. மேற்படி வீட்டை ஈடுகாட்டி அரசாங்க வங்கியிலோ அல்லது தனியார் வங்கி நிறுவனத்திலோ அல்லது மற்ற தனி நபர்களிடமோ 2-வது பார்ட்டி கடன் வாங்கினால் அதற்கு 1-வது பார்ட்டி பொறுப்பல்ல.

8. குத்தகை காலத்தில் 2-வது பார்ட்டி வீட்டை சட்டத்திற்க்கு புறம்பான செயல்களுக்கு பயன்படுத்தினால் ஒப்பந்தம் உடனடியாக ரத்து செய்யப்படும்.

இந்தப்படிக்கு நாம் இரு பார்ட்டிகளும் சேர்ந்து கீழ்கண்ட சாட்சிகளின் முன்னிலையில் சம்மதித்து எழுதிக்கொண்ட குத்தகை ஒப்பந்த பத்திரம் இதுவேயாகும்.

சாட்சிகள்:

1.

2.

1 வது பார்ட்டி
(உரிமையாளர்)

2 வது பார்ட்டி
((குக்கககாார்)

Translation of Lease Agreement:

1. First party is the house owner (leaser). Second party is the leasee as given rupee 1,50,000 to the first party as lease amount for the house

The amount will not get any interest. When the second party vacate the house the first party should handover 1,50,000 to the second party

2.This lease document is only valid for only 11 months from the onwarda 03.01.2018 if they want to extend the agreement the party discuss with them and renew the lease agreement

3. The property tax must be paid by the first party only.

4. Second party must use the house only the residential purpose only. The second party had no right to rent the house fully or partially for another party

5. The condition of the house should be maintained by the second party as it was when the second party received the house and should be held in the same condition when the house is handed over to the first party. No damage should be done by the second party.
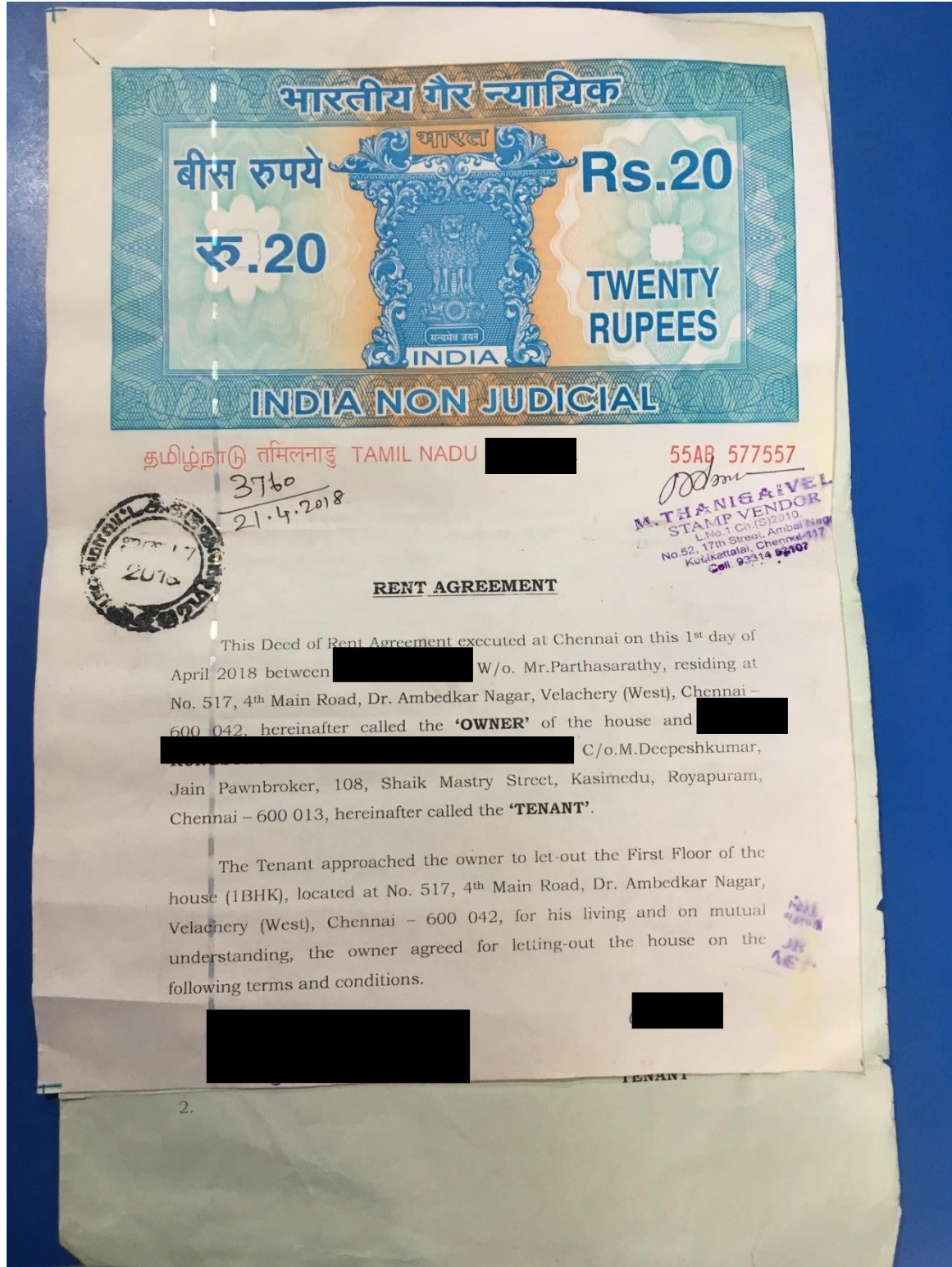
The second party agrees for the first party visit to inspect about the condition of the house at respective timing. If any damage has caused by the second party to the house, the second party should repair and hand over the house or the respective amount for the damage will be taken from the lease amount.

6.in case of vacating the house by the second party or the 1st party in need of the house, both the parties should inform and have a written agreement notice three months before vacating the house.

7. The second party must not show the house as security to receive loans or any financial institutes or to any individuals. 1st party is not responsible for it.

8. If second party is using the house for any illegal purposes against the law the first party can cancel the rental agreement immediately.

RENT AGREEMENT

This Deed of Rent Agreement executed at Chennai on this 1st day of April 2018 between ▮▮▮▮▮▮ W/o. Mr.Parthasarathy, residing at No. 517, 4th Main Road, Dr. Ambedkar Nagar, Velachery (West), Chennai – 600 042, hereinafter called the **'OWNER'** of the house and ▮▮▮▮▮ ▮▮▮▮▮ ▮▮▮▮▮▮▮▮▮▮▮▮▮▮▮ C/o.M.Deepeshkumar, Jain Pawnbroker, 108, Shaik Mastry Street, Kasimedu, Royapuram, Chennai – 600 013, hereinafter called the **'TENANT'**.

The Tenant approached the owner to let-out the First Floor of the house (1BHK), located at No. 517, 4th Main Road, Dr. Ambedkar Nagar, Velachery (West), Chennai – 600 042, for his living and on mutual understanding, the owner agreed for letting-out the house on the following terms and conditions.
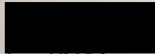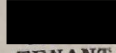
TENANT

2.

TERMS AND CONDITIONS :

1. This rent agreement commences from 01.04.2018 and terminates on the completion of Eleven months from the date of commencement.
2. The rent amount is fixed as Rs. 6,000/- (Rupees Six Thousand only) per month.
3. The tenant agreed to pay a sum of Rs. 30,000/- (Rupees Thirty Thousand only) towards rent advance, and the same has been paid by him and received by the owner. The advance amount is repayable while the tenant vacates the house.
4. The tenant agreed to pay the monthly rent on or before the 5th of every succeeding English Calendar month.
5. The tenant should not sub-let the premises to others under any circumstances.
6. While vacating the house, the tenant agreed to deduct the dues of rent, if any, from the rent advance.
7. Power consumption by the tenant should be paid by him as per TNEB Billing System along with the rent until the last day of occupation.
8. The owner and tenant agreed mutually to give three months notice on either side for vacating the house.
9. The Tenant should not cause any damages to the house. At the time of vacating, the house should be handed over to the owner in tact and if at all any damages are found the resetting charges have to be borne by the tenant.
10. The Premises let out hereunder shall be used only for residing purpose.
11. In the event of the Tenant fails to fulfill any of the conditions of this agreement, the owner is entitled to either terminate the agreement without prior notice or at his option to take any measure which he deems fit and necessary.
12. After 11 months if the parties interested to continue the agreement, the revised rent will be 10% from the present agreement.

Witness :

1.

2.

HOUSE OWNER

TENANT