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Gender & Intersectionality—BMECS231

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Reimagining the City: Problems and Solutions

List of problems identified through methods identified in the proposal:

Based on the responses received on the Google Form, [Reimagining the City: Rental Living Spaces in Hulimavu/Arekere](#)¹, it is evident that rental living spaces in Bangalore are plagued with various challenges, ranging from discrimination to inadequate amenities and poor maintenance:

1. Discrimination based on regional identity:

Individuals face discrimination based on their state of origin or regional identity, with some landlords preferring tenants from their own state or region. Discrimination may also extend to food preferences, with some landlords not providing access to certain types of food, such as beef, which may be a staple in the tenant's home state or region. Discrimination based on regional identity can also lead to feelings of insecurity, especially for tenants who belong to minority communities or those from conflict-prone areas. For instance, one potential tenant was asked to relocate post submission of security deposit when the landlord later reviewed her Aadhar card which was written in Urdu, as her hometown is in Jammu & Kashmir. Similarly, North-eastern people also face regular racial profiling and stereotyping when seeking rental spaces.

¹ Responses are cumulated here: [Gender & Intersectionality CIA 1 \(Responses\)](#)



Fig.1. Vegetarians-only ‘To-Let’ boards are often innuendos to upper-caste brahmins who are usually vegetarians.

2. ‘Only for families, ma’am!:

Housing bias against single women is a ubiquitous issue. There is only one acceptable tag for women—the married status that is followed when homes are rented out to women. Several landlords are uneasy about renting out their houses to single women. In some cases, they would often insist on talking to a parent or guardian, absolving women from any agency. By any chance if someone comes forward to renting it out, then the tenant needs to be prepared for their prying eyes, curious looks, and also for some strictly imposed restrictions. We found some landlords who restrict tenants from having male visitors; whereas some may restrict them from having any visitors at all. Discrimination based on gender may also manifest in the form of landlords not renting their properties to bachelors, assuming that they may be insensible, unclean and rowdy.

3. Discrimination based on religion/caste:



Fig.2. Individuals often tend to shorten their name especially when house-hunting to minimise outright denial of housing spaces.

When one goes looking for a house, their identity is dissected and scrutinised—from the religion they follow, to the food they consume and even the kind of friends they have. In Bangalore, several localities have come to be known informally as the “Brahmin area”, “Lingayat-dominated layout,” or “Vokkaliga area” (Bhanutej). Within these localities, people of different castes are segregated into different clusters or slums, which vary greatly in terms of prosperity and upkeep. The thought of house-hunting is especially traumatising for Muslims wherein they repeatedly face higher rents, stricter norms/regulations or outright denial of housing. This has resulted in self-imposed ghettoization within localities; for instance, Muslims are primarily confined to areas such as Islampur, Jayamahar, J C Nagar, Sultanpalya, Kavalbyrasandra, Shivajinagar and Rehmat Nagar.

4. Discrimination based on sexual orientation:

Stereotypes and biases against the queer community can often manifest in the rental housing market. One common stereotype is that gay people are more promiscuous, which can lead to landlords and property managers denying them housing based on the assumption that they will have frequent visitors or engage in ‘immoral’ behaviours. On the other hand, transgender people face similar challenges, with high rejection rates from brokers due to assumptions about the biases of potential landlords. Some brokers are afraid of getting into trouble and wasting their time and credibility by taking on a transgender client, but it is possible that personal bias is also a

factor for some of them. As a result, most people from the queer community refrain from openly proclaiming their sexuality or pronouns.

5. Difficulty in finding accommodation for students:

Students, especially those who are single, may find it difficult to find accommodation, as some landlords prefer renting to families. Landlords may also be hesitant to rent to students due to concerns about noise, parties, and potential damage to the property. Additionally, students may be required to provide guarantors or pay a higher deposit, which can be difficult for those without a stable income or financial support from their families. Finally, the short-term nature of student tenancies (typically lasting only one academic year) can make it challenging to find suitable housing on a regular basis, especially in areas with high demand.

6. Unreasonable charges and harassments by landlords/rental housing corporates:

Some landlords may impose unreasonable charges, such as cleaning charges or inflated security deposits, when tenants vacate the property. Landlords may also demand extra money from tenants when the contract is terminated, citing unnecessary expenses. Tenants who do not speak the local language may find it difficult to negotiate rent or deposit amounts.

Harassment of tenants are recorded mostly from corporate rental housing platforms like [Nestaway](#), [Housing.com](#), [Magicbricks](#), [NoBroker](#), [CoLive](#), [99acres.com](#), and so on. It is still continuing to garner potential victims because of its seamless platform that allows people to search for and book properties easily, without having to go through the hassle of visiting multiple properties in person. On paper, these corporations offer standardised services and amenities that are consistent across all their properties, which can be particularly attractive for people who are new to the city or unfamiliar with the local rental market. Many rental housing platforms offer flexible rental options, such as short-term leases or furnished apartments, which can be particularly appealing for people who are only living in the city temporarily or who prefer to travel light. However, the moment an individual officially becomes a tenant, one can witness the sheer insouciance of these companies:

1. The rental agreement provided on the day of moving contains multiple pages with ambiguous legal language and loopholes that favour the landlord, leaving tenants with limited options.
2. Tenants are being charged with unexplained fees through the online platform without prior agreement or notification. These fees include water tanker and garbage charges, and GST is being applied even if it is not required.
3. The customer service provided by the rental housing corporation is inadequate. The single customer service number is rarely answered, and the online service request system is ineffective. The Service-level agreements (SLAs) provided are not being adhered to, and the customer care team is unhelpful and rude. Property and area managers also display similar behaviour, even resorting to threats against tenants who voice their concerns. Social media complaints are met with template responses but no meaningful action.
4. The online platform is being misused by the corporation to evade responsibility for tenant issues. SLAs are not being respected, and the corporation is manipulating responses using the backend system to avoid any accountability. They also create invoices and settle them without proper explanation or accountability, resulting in harassment for tenants.
5. There have been instances where platforms like Nestaway have faced criticism for their reliability. For instance, some tenants have complained of sudden eviction notices, lack of maintenance, or even fraudulent activities.

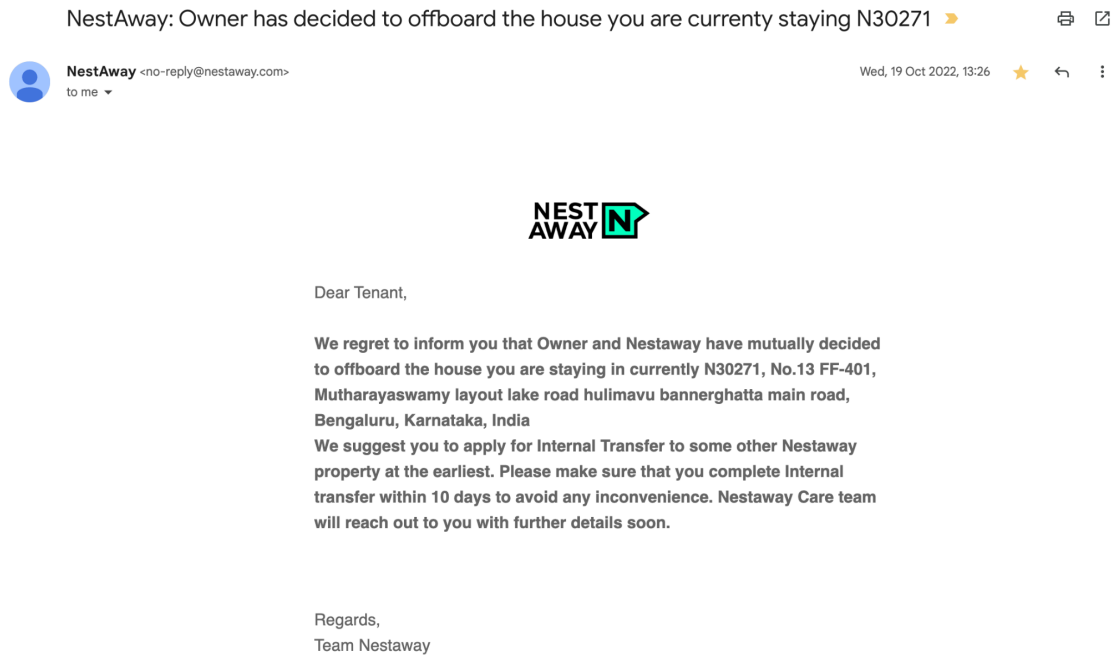


Fig.3. Forced eviction without prior notice is a common occurrence.

6. Hidden charges are imposed on tenants during the vacation of their rental property. The property manager's inspection is not trustworthy and is likely a scam. More than 50% of the security deposit is deducted as part of vacating charges, citing cleaning or painting as the reason. Raising tickets for explanation or resolution is ineffective, leaving tenants in an endless loop with no recourse.

Expected settlement amount

Note: Negative amount indicates that Nestaway/Owner needs to pay you.

Bill	HIDE DETAILS
Your balance with Nestaway or Owner This is the money you gave as Security deposit.	-₹29,000.00
Pending dues till date (Rent + Previous dues) This is your previous pending rent and dues.	₹5,426.00
Charges applied for early move-out Notice period charges and early move out charges if applicable (6 months).	₹0.00
Repair and maintenance charges This will be charged post the house inspection, for any repairs and maintenance. View full report	₹43,800.00
Credits This is your credits reversed for successful payment.	₹0.00
Total Amount You have to pay	₹20,226.00

Have any issues? [Help](#)

Payment details

[Help](#) [?](#) [x](#)

Total: ₹20226

PAINTING CHARGES ₹9000

Charged during move out of tenant:
[REDACTED] PAINTING CHARGES
AS PER POLICY - Painting Charges

UTILITY MOVE_OUT_CHARGES ₹786

Charged during move out of tenant:
[REDACTED] UNPAID UTILITY
CHARGES DURING MOVE OUT - "Move
out utility charges for due or unbilled
amount for account id: 5667240680 and
Operator: bescom MO
Utility_686790_15076" 2022-10-12 2022-11-
12 460.00 UNPAID UTILITY CHARGES
DURING MOVE OUT - "Move out utility
charges for due or unbilled amount for
account id: 3187829549 and Operator:
bescom MO Utility_686790_15077" 2022-
10-12 2022-11-12 326.00

MAINTENANCE MOVE_OUT_CHARGES ₹34800

Charged during move out of tenant:
[REDACTED] Lights REPAIRS -
defect Commode and Flush REPAIRS -
defect Geyser REPAIRS - defect Shower
REPAIRS - defect Wall Mixer REPAIRS -
defect Sofa REPAIRS - defect Fridge
REPAIRS - defect Lights REPAIRS - defect
Kitchen Waste Pipe REPAIRS - defect
Mattresses REPAIRS - defect Kitchen
Cabinets REPAIRS - defect Taps REPAIRS
- defect Crockery Set REPAIRS - defect

Fig. 4 & 5. A tenant was charged exorbitant ‘maintenance and repair charges’, leading to a complete cancellation of his security deposit, to the extent that he ended up owing Nestaway ₹20000. This is a very deliberate ruse that works perfectly for their target audience—non-localite millennials with limited budgets, i.e., people with limited resources and benefactors to back them in times of dire need. This makes harassment a child’s play as most individuals refrain from seeking legal reparations because of their tedious and convoluted proceedings.

Potential Solutions and Descriptive Visualisation of the Re-imagined Space:

Against region-based discrimination:

1. Enforce anti-discrimination laws: Governments can implement and enforce laws that prohibit discrimination based on race, ethnicity, and place of origin in rental housing.
2. Educate landlords and tenants: Providing information and education on the importance of diversity and inclusion can help landlords and tenants understand the negative impacts of discrimination and how to avoid it.
3. Increase transparency: Rental housing platforms and landlords can increase transparency by providing clear information about the rental process, such as the criteria for selection, rental agreements, and fees.
4. Diversify landlord and tenant profiles: Platforms and landlords can work to diversify their tenant and landlord profiles, such as by actively seeking out and promoting listings and tenants from diverse backgrounds.
5. Provide legal support: Tenants who face discrimination can seek legal support and guidance to help them navigate the rental process and protect their rights.
6. Foster dialogue and engagement: Platforms and landlords can create spaces for tenants and landlords to engage in open dialogue and exchange of ideas, promoting a more inclusive and understanding rental culture.

Against gender-based discrimination:

1. Firstly, we need to understand that anti-discrimination laws and policies that focus on the identity of the person being discriminated against risk overlooking the fact that discrimination often operates in more subtle ways, through interactions that shape desired outcomes. Especially in sections like housing that rely on multifaceted social transactions, formal legal frameworks may not be able to fully address discrimination.
2. Throughout our ethnographic research, we noticed that non-normative lives are not simply discriminated against through incidents of violence or exclusion, but rather discrimination is embedded in the structure of everyday life. As such, they suggest that traditional conceptualizations of discrimination may not be sufficient to understand the impacts of prejudice on individuals and communities.

3. In order to effectively address discrimination, responses cannot be limited to legal statutes or reactive measures to individual incidents. Instead, we need to construct spaces of solidarity and support which are essential for breaking the cycle of discrimination and protecting non-normative lives. This involves engaging with both intimate and structural aspects of discrimination, including the spaces of support and protection necessary for promoting freedom from discrimination without requiring loneliness or asociality.
4. For instance, queer people are seen seeking help from extensive housing networkings like [G.H.A.R \(Gay Housing Assistance Resource\)](#), a unique Facebook group that serves as a bulletin board for accommodation seekers and providers from the LGBT community in India. The group has over 2000 members and works in a seemingly systematic order with an all-India database along with a city-wise database. The group endeavours to be more inclusive, even though the name may suggest that it serves only the gay community and disregards lesbians, bisexuals and trans people.

Against religion-based discrimination:

1. Promoting Integration: To counter self-imposed ghettoization, there is a need to promote integration within localities. This can be achieved through initiatives that encourage people of different religions and castes to live together, and by discouraging the practice of clustering people based on their identities. Building public spaces such as parks, playgrounds, and community centres that are open to all can help in fostering social interaction and integration.
2. Encouraging Mixed-Income Housing: To reduce economic segregation, mixed-income housing initiatives can be promoted. These initiatives can help in breaking down economic barriers and create diverse communities that promote social cohesion. This can be achieved through government incentives like *Affordable Rental Housing Complexes* (ARHCs), is a sub-scheme under *Pradhan Mantri Awas Yojana - Urban* (PMAY-U) or subsidies to landlords who rent out to low-income tenants, and by offering low-cost financing to developers who build affordable housing.
3. Addressing Structural Inequalities: Addressing structural inequalities such as poverty, unemployment, and lack of access to education and healthcare can also help in reducing

discrimination in rental housing. Policies that address these issues can help in creating a more equitable society and reducing the influence of identity-based discrimination.

4. **Creating Supportive Networks:** Finally, creating supportive networks for marginalised communities can help in reducing the impact of discrimination. These networks can provide support, advice and resources to individuals who face discrimination, and can help in building resilience and self-reliance. Such networks can also provide a platform for collective action to address discrimination and create a more inclusive society.

Solutions to inaccessibility of fair housing spaces for students:

1. **Education campaigns:** Landlords may be hesitant to rent to students due to concerns about noise and property damage. Education campaigns can be undertaken to inform students about the importance of being good tenants and respecting the property. These campaigns can be organised by universities or local councils to increase awareness among students about their responsibilities as tenants and how to maintain good relations with landlords.
2. **Guarantors:** Many landlords require students to provide guarantors as a way of ensuring that rent will be paid on time and the property will be looked after. This can be difficult for students who do not have a family member or friend who is willing to act as a guarantor. To address this issue, universities or local councils can establish a guarantor scheme to assist students in securing rental accommodation. This could involve providing financial support or acting as guarantor for students who are unable to provide one themselves.
3. **Student accommodation:** One potential solution to the difficulties that students face in finding rental housing is to establish purpose-built student accommodation. These facilities are specifically designed to meet the needs of students, including short-term leases and communal living spaces. This type of accommodation can be attractive to landlords who may be hesitant to rent to students, as it provides a guaranteed rental income.
4. **Government intervention:** Governments can implement policies to address the difficulties that students face in finding rental housing. For example, they could provide financial incentives to landlords who rent to students or establish a national scheme for student

housing. Additionally, governments can regulate the rental market to ensure that landlords cannot discriminate against students based on their age or occupation.

5. Collaborative approaches: Local councils, universities, and student unions can work collaboratively to establish housing support services for students. This could include providing advice on finding accommodation, negotiating with landlords on behalf of students, and establishing a network of landlords who are willing to rent to students.

Against Unreasonable charges and harassments by landlords/rental housing corporates

1. Tenant-friendly rental agreements: The rental agreement should be transparent and easy to understand, with no ambiguous legal language or loopholes that favour the landlord. The agreement should clearly state the terms and conditions of the tenancy, including the rent, deposit, and any additional charges or fees.
2. Clear communication channels: Rental housing corporations should establish clear communication channels with tenants, such as a dedicated customer service number and an online service request system that is responsive and effective. Tenants should be able to easily reach out to the corporation and receive timely and helpful responses to their queries and concerns.
3. Standardised charges and fees: Rental housing corporations should provide a clear breakdown of charges and fees, including water tanker charges, garbage charges, and GST. These charges should be standardised across all properties and communicated clearly to tenants.
4. Fair security deposit deductions: Property managers should conduct a fair and transparent inspection of the property when tenants vacate, with no hidden charges or fees. Deductions from the security deposit should only be made for actual damages or cleaning costs, and tenants should receive a clear explanation of any deductions made.
5. Reliable property maintenance: Rental housing corporations should ensure that the properties are well-maintained, with regular cleaning and maintenance checks. Tenants should be able to raise maintenance requests easily and receive timely and effective resolutions.
6. Legal recourse for tenants: Tenants should be aware of their legal rights and have access to legal recourse in case of harassment or unfair treatment by landlords or rental housing

corporations. Legal aid clinics can be set up to provide legal advice and support to tenants who face such issues.

7. Regulation of rental housing corporations: Governments can introduce regulations to ensure that rental housing corporations operate in a fair and transparent manner, with no hidden charges or fees. This can include mandatory disclosure of charges and fees, regular inspections of properties, and penalties for non-compliance.
8. The Rent Control Act is a crucial piece of legislation that helps to protect tenants from being exploited by landlords. It helps to ensure that tenants are not subjected to unreasonable rent hikes or evictions without sufficient cause. The Act establishes a framework for the rental housing market, setting out the rights and responsibilities of both tenants and landlords.
 - a. One of the key benefits of the Rent Control Act is that it helps to prevent landlords from taking advantage of tenants by charging exorbitant rents. The Act stipulates that rent rates should be reasonable and in line with the value of the property, ensuring that tenants are not being overcharged. This is particularly important for individuals and families who may be living on limited budgets and cannot afford to pay excessive rent rates.
 - b. The Act also protects tenants from unfair eviction. Landlords cannot evict tenants without sufficient cause, and they must follow the rules and procedures set out in the Act. This helps to prevent tenants from being forced to vacate their homes without any warning or recourse, which can be particularly detrimental for vulnerable individuals and families.
 - c. Moreover, the Act ensures that tenants are entitled to essential services such as water supply, electricity, etc. regardless of whether they have paid their rent. This means that landlords cannot withdraw these services as a means of pressuring tenants to pay their rent.
 - d. In addition to protecting tenants, the Rent Control Act also provides landlords with certain protections. For example, it establishes a framework for resolving disputes between landlords and tenants, ensuring that both parties have access to a fair and impartial dispute resolution process.

Final Report

In this report, we attempt to analyse the responses cumulated from the Google Form [Reimagining the City: Rental Living Spaces in Hulimavu/Arekere - Responses to Proposed Solutions](#). The responses are further itemised in the Google Sheet [GI CIA3 \(Responses\)](#) for ease of access and reference.

Analysis of the problem:

The responses to our blueprint reflect a widespread acknowledgment of the problem of discrimination in rental housing. Many people appreciated the comprehensiveness of our solutions and the effort we made to address various intersectional identities, including caste, religion, food habits and sexual orientation. However, some respondents expressed scepticism about the feasibility of the proposed solutions, given the lack of political will and inadequate implementation of existing laws and regulations.

An analysis of people's responses to our blueprint:

The responses to our blueprint ranged from appreciation and agreement to suggestions for further improvement and practical challenges in implementation. Some respondents praised the inclusive nature of our solutions and the attention given to different intersectional identities, such as caste and gender. Others highlighted the need for stricter laws and enforcement mechanisms to prevent discrimination and ensure tenants' rights, and a few others mentioned about the awareness of the rules and regulations already established by the Indian penal code but the loop holes in it and the inadequacy in its practical implications.

They argued that landlords might not be open to learning or unlearning their biases, and implementing such measures might be challenging. Others suggested alternative solutions, such as creating a ranking system for landlords based on past tenant reviews. Another common concern among respondents was the affordability of rental housing in Bangalore. Some suggested that developers focus on building affordable rental living spaces that cater to people from different income groups. Others emphasised the need for strict action against those who discriminate against tenants based on caste, religion, or other intersectional identities.

Conclusion:

Our proposed blueprint for rental living space in Bangalore received mixed responses from various intersectional positions. While some appreciated the inclusiveness and comprehensiveness of our solutions, others expressed scepticism about the feasibility of implementation. Despite all the research and fieldwork, there is a need to understand that theoretical knowledge and practical application are two different things, and there can often be challenges that arise when attempting to apply theory to practice. Theoretical knowledge is often based on general principles and concepts, while practical application takes the specific contexts and intersectional identities into account. Theoretical knowledge is highly abstract and simplified while practical application is often complex and multi-faceted. Along with this, there is also a resistance towards change especially when people have established ways of doing things. This makes it difficult to apply new theoretical concepts in practice, as it may require significant changes to established processes and procedures. By recognizing and addressing these challenges, more practical solutions can be created.

The responses also reflect a widespread acknowledgment of the problem and the need for action to create more inclusive rental living spaces. We hope that our proposed solutions can contribute to a more inclusive and equitable rental housing system in Bangalore and other urban cities in India.