Journal of Housing and the Built Environment (2024) 39:493–515
https://doi.org/10.1007/s10901-023-10084-4

ARTICLE

Landlordism, social relations and built-form in informal private rental housing markets in India

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Received: 7 March 2023 / Accepted: 29 September 2023 / Published online: 16 November 2023
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Abstract
Despite its massive market share, urban India's private informal residential rented sector has received scant policy or academic attention. Literature tells us about the discriminatory practices and differential experiences of tenants in these markets through a lens of social relations between tenants and their landlords. Little is said about landlordism, its linkages to the built form produced or the theories of land rent. We aim to address this gap by focusing on the renting behaviour of landlords in terms of their motivation to rent out, to whom they rent out, and the kind of social relations they expect with their tenants, all moderated through a lens of the built form they produce. This inquiry into the production and supply of rental housing in private informal markets in Bengaluru and Coimbatore (two industrialised South Indian cities) reveals that landlords can be on a spectrum between *intentional* and *opportunistic*. These concepts lead to two distinct but sometimes overlapping patterns of social relations and built form: one with more involved and often indulgent relations with tenants in extensive land rent scenarios and another with more transactional relations, even tending toward exacting behaviour with tenants in density land rent scenarios. We posit the idea of a *social absolute rent* to identify deep-seated and resonant discriminatory practices. We further argue that an interdisciplinary research approach can better articulate the workings of the informal private rental markets in the Global South.

Keywords Landlordism · Private informal rental markets · Social absolute rent · Intentional landlords · Opportunistic landlords · Built-form · Social relations

1 Introduction

Research and practice across urban contexts of the Global South acknowledge that rental housing provides not only much-needed tenure security to income-poor households but also enables labour mobility and economic growth (Kumar, 2001a, 2001b; UN-Habitat, 2003; Gilbert, 2012; Desai et al., 2012; MoHUPA, 2012; Peppercorn & Taffin, 2013; Scheba & Turok, 2020; Andreasen et al., 2021). Rapidly urbanising cities, development of key urban employment hubs, high costs of home ownership and land acquisition, poor public transport systems and high rates of in-migration have contributed to a high incidence of renting (Gilbert, 2015; Gunter, 2014). In India, between a quarter and a third of urban

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households live in rented accommodation (Harish, 2016), of whom nearly 77 per cent are concentrated in just eight states (Knight Frank & Khaitan, 2021).

Despite this large share, national and state rental housing policies are still rudimentary. The Rent Control Acts (RCA), for instance, which are, to date, the only regulatory mechanism for the rental housing markets, are notably pro-tenant. They permit only marginal rent increments (Jha, 2020) and seriously constrain evictions. They have, by and large, been detrimental to the vibrancy of the rental housing market (Gandhi et al., 1997; Harish, 2016), and have been one of the biggest deterrents for landlords to give their properties out on rent (Knight Frank & Khaitan, 2021). While rental housing exists over a spectrum from formality to informality, in the lower-income segment, unsurprisingly, this market is largely informal (MOHUPA, 2015). There are rarely written agreements; therefore, they are unregulated under prevalent RCAs (Harish, 2016). Further, in the absence of significant public sector effort (or success) in providing rental housing for the urban poor, individual private landlords are, by far, the largest suppliers of low-income rental housing (ADB, 2013; Harish, 2016), and operate without any form of state support or regulation (Kumar, 2001a, 2001b; Peppercorn & Taffin, 2013). However, we find that the academic attention to this form of private supply of rental housing is not commensurate with the scale of these markets.

Recent insights from research in private rental markets report that they are discriminatory (Kumar, 2001a, 2001b; Ahmed & Hammarstedt, 2008; Bosch et al., 2010; Baldini & Federici, 2011; Thorat et al., 2015; Naik, 2015; Datta & Pathania, 2016; Murchie & Pang, 2018; Mukherjee, 2019; Verstraete & Moris, 2019). In India, this discrimination is even legalised in housing markets through the ruling of the Supreme Court in the *Zoroastrian Co-operative Housing Society and Another v District Registrar Co-operative Societies (Urban) and Others* case. The judgement upheld the covenant of a religious group barring members outside the group from living in the area controlled by the Society, a corporate legal body. Irrespective of the complex reality of 'ownership' in India, that is, the combination of overlapping rights to enter, use, inherit, mortgage, etc., the ruling affords house owners discretion on their choice of parties to engage with when letting or selling houses that they claim to own.

At the same time, research shows that social relations play an essential role in determining tenants' access to and experiences of renting housing and the trade-offs therein. In India, a few in-depth rental sub-market studies (Mahadevia & Gogoi, 2011; Naik, 2019) have been undertaken, which have attempted to understand the renting experiences in informal rental housing. Amongst these, Naik (2019) reports that rental arrangements in Gurugram, Haryana (earlier known as Gurgaon) are often characterised by unequal social relations between landlords and tenants, poor quality of housing and access to services, even as these are 'negotiated and mediated' through tenant practices (p. 59). Harish (2021) reports from national sample survey data that tenants appear to make trade-offs in the combination of affordability, location and adequacy in their choices, and that informal private rental housing markets seem to respond to them well (Harish, 2021). Evidence from studies conducted in Indian cities reveals that in the informal market, landlords produce and supply rental housing, often living in the same premises and sharing similar socio-economic characteristics as their tenants (Kumar, 2001a, 2001b; Naik, 2019).

However, the nature of the production of the built form of rental housing and its supply in this segment is far less explored. In this context, we draw on 11 in-depth case studies from the South Indian cities of Bengaluru and Coimbatore to understand the nature of the production and supply of low-income rental housing. Through a focus on the built form of the rental housing produced, we ask: what reasons motivated landlords to enter and

continue to operate in the rental market, how do filters emerge for choosing tenants, and how, if at all, does the relationship with their tenants influence the built form of the rental housing?

2 Literature review: landlords, their motivations to rent and landlord-tenant relationships

Research acknowledges that social relationships underpin rental housing markets (Byrne & McArdle, 2022), which in practice is realised across themes of policy, regulations, and socio-economic factors (gender, age, sex, religion, identity), among others (Kumar, 2001a, 2001b). In fact, Byrne and McArdle (2022) argue that rental housing is also a power relationship and "a complex, messy and multi-dimensional everyday relationship between landlord and tenant which shapes tenant's experience of security and their choices" (p. 16). Landlords' motivations for entering the business of renting, their expectations from the exchange, their own socio-economic standing, their relationship with the tenants, and the type of property they are letting out all play a critical role in the outcomes of this exchange (Lister, 2002).

In his seminal work on low-income rental housing in the developing world, Kumar (1996a, 1996b) posits a conceptual framework hypothesising the prevalence of three kinds of landlords: subsistence landlords—those who are dependent on rental income to supplement essential consumption and typically subdivide small parcels to be able to maximise the number of units and therefore income; petty-bourgeois—landlords who are not forced to rent out but do so to supplement their income; and petty-capitalist landlords who see renting as a business proposition and accumulate capital (Kumar, 1996a, 1996b; Naik, 2019). Notably, he argues that the "traditional tenure classification of ownership and renting is limited to the final product, the dwelling, and does not encompass the social processes embedded in the interconnected relationships between the tenures and the agents and institutions which delineate frameworks of production and consumption" (Kumar, 2011; p. 2). Other studies that have looked into landlords and landlordism from western countries categorise landlords as professional investors and accidental landlords, among others (Hochstenbach et al., 2021). Yet, across all geographies of the Global South, there is compelling evidence that the private rental sector is dominated by small private landlords and is highly dynamic, wherein social relationships play a critical role.

Further, this space is marked with various rental practices featuring prominently social relations between the landlords and tenants. For instance, in the absence of formal contracts, in most Asian cities, only verbal agreements/understanding exist between the tenant and landlord (Harish, 2016; Naik, 2019). In other cities, the payment of a rent deposit (which ranges from the value of one-two months' rent in some places to up to two years of advance rent in others) before the tenancy starts is standard practice (Ehwi et al., 2020). Less known is the influence of landlord-tenant relationships on rent (Bryan et al., 2015).

Given that property ownership is a bundle of overlapping rights—to enter, use, inherit, exclude etc. rather than unequivocal and universal control, Ryan-Collins et al. (2017) explain—albeit in the context of land ownership that—it is "a matter of law and custom and hence is inherently political" (p. 43). While tenants face the risk of insecure tenure and the threat of evictions, landlords, especially small-scale landlords, have limited access to land and capital for their investment in order to earn adequate income (Gunter, 2014). Scheba and Turok (2020), who studied the case of informal backyard renting in South Africa,

report that the rents were "so low that few landlords could survive on them" (p. 113)—consequently also producing a certain type of built form. Rent, as a social relation itself, involves a power dynamic between the landlord and the tenant (Haila, 2016), which, more often than not, is biased towards the landlord (Byrne & McArdle, 2022; Chisholm et al., 2018). Usually described in terms of the power one actor (landlord) has over the other (tenant) to determine the course of events—especially evictions—implies a greater impact on the tenants' life than the other way around (Chisholm et al., 2018). These dynamics shape landlords' motivations to rent, which in turn influences the production of the built form and supply of rental housing and the vulnerability of the arrangement (Hooper & Cadstedt, 2014; Gunter, 2014; Scheba & Turok, 2020).

Furthermore, several studies have documented the prevalence of discrimination by landlords towards tenants based on: ethnicity (Bosch et al., 2010), caste, religion, and gender (Ahmed & Hammarstedt, 2008; Datta & Pathania, 2016; Murchie & Pang, 2018) wherein some even suggest a correlation with the size of the space being rented (Baldini & Federici, 2011; Datta & Pathania, 2016) and geographic location within cities (for example, in suburbs). For instance, Datta and Pathania (2016) reported from their research in Delhi that Muslim applicants were especially disadvantaged when applying to rent one-bedroom houses. Such instances of discrimination are typical not just to rental markets of the Global South. Verstraete and Moris (2019), investigating the private rental sector in Belgium, describe how landlords and real estate brokers employ several strategies to exclude financially vulnerable groups from accessing rental housing. The influence of this asymmetric landlord-tenant relationship on rent is not well developed in literature (Bryan et al., 2015), nor is it built into the regulatory and policy environment (Byrne & McArdle, 2022). However, Andersen et al. (2021) caution that the focus and intent of policies in this space should not be exclusively on regulating relations between existing landlords and tenants. Policymakers should consider the potential impacts of the regulations on supply and demand, lest they undermine the supply of new rental housing or make rents wholly unaffordable for the poorest tenants (Andreasen et al., 2021).

However, only a few studies offer deep insights into the dynamics and logic shaping the supply and production of low-income rental housing in Indian cities, the typology and built form of rental housing being developed by these private landlords (such as in Naik, 2019, in India, or Scheba & Turok, 2020, in South Africa). Herein lies a gap, where we locate our study to understand the nature of production and supply of low-income rental housing in two cities in the relatively more urbanized and industrialized South Indian states of Tamil Nadu and Karnataka.

3 Research questions, methodology and methods

From the literature on rental markets in urban contexts of the Global South, we identify two strands that seem relevant to our research. On the one hand, Kumar (2001a, 2001b), in his work on rental markets in the Indian cities of Bangalore (now called Bengaluru) and Baroda (now called Vadodara), clearly lays out a gap in our understanding of landlordism. As discussed in the earlier sections, even today, very few studies offer insights into the dynamics shaping the production and supply of private rental housing. Indeed, concerning the production of the rental built form, research is limited to a demand-side perspective, the inadequacy of the form and, as Kumar (2001a, 2001b) suggests, why tenant households prefer certain forms over others.

Little is known about landlords' renting behaviour, their motivations behind the production of rental housing (Scheba & Turok, 2020), tenant-landlord relations, and the built form produced.

On the other, Haila (2016), in her comprehensive and seminal work on Singapore as a property state, argues for the importance of understanding how rent as a relationship emerges in the first place and what may be the forms of such rent relations (Haila, 2016). From the perspective of the 'landowner', she articulates several forms of what she refers to as *land rent,* of which we make particular note of the concepts of *absolute rent*, *density rent* and *extension rent*. Absolute rent has a much deeper history, with economic theorists across centuries referring to it as a minimum rent for land, irrespective of its quality or fertility. Densification of land through vertical expansion of buildings leads to what Haila (2016) calls density rent. Extension rent emerges when land is sub-divided or built form is expanded to cover further territory (Haila, 2016, pp. 60–61).

These two strands are meaningful to us as they broadly cover the spectrum between 'theory' and 'practice' of rental housing in urban Global South contexts. In effect, the practice of rental housing production that Kumar (2001a, 2001b) speaks of remains a gap in our understanding and needs to be addressed. Juxtaposed with the concepts of land rent that Haila (2016) presents, it gives us an opportunity to reflect on the research sites, stakeholders and their relations in a theoretically grounded manner.

Following previous work on migration dynamics and housing in industrialising and industrialised urban geographies, we locate our work in Coimbatore and Bengaluru (See Figs. 1 and 2 for more precise locations of our cases in these cities). These cities are growing industrial centres in the urbanised southern Indian states of Tamil Nadu and Karnataka, respectively. As a multi-disciplinary team of built form and social science researchers, our prolonged engagement in the city of Coimbatore over the years, studying employment, migration and migrants' rights, helped us understand geographically which wards migrant workers were residing in the city. This formed a useful starting point for the research in the city. Over several visits to select wards, we were able to identify a select set of landlords who were renting to migrant workers and who were willing to engage with this study. Thus, we were able to delve deeper and engage with their living arrangements; an aspect we have leveraged for this present research. Here, we focus on parts of the city that have recently started industrialising towards the city's Northern peripheries. Further, we are embedded in the city of Bengaluru. In our past research, we have followed the development trajectory of some of its old industrial areas, such as Yeshwantpur and Peenya in the North-west. These neighbourhoods have been centres of industrial growth since the 1970s, with small- and medium-scale industries that have supported larger public sector units—attracting, over the course of the decades, a large number of migrant workers (Goldman, 2011; Pani, 2009). As a result, these neighbourhoods have some of the highest incidences of rental housing (more than 80 per cent of all households) in the city of Bengaluru (Harish, 2016). Similar to Coimbatore, several field visits to these wards and neighbourhoods also brought us to a select set of landlords who were forthcoming and willing to engage with us.

In these geographies, we attempt to understand the nature of the production and supply of low-income rental housing in Indian cities. We draw from 11 in-depth case studies from the two cities; six case studies from Bengaluru and five from Coimbatore city. We aim to answer three questions in our paper: what was the landlords' motivation to enter and continue to operate in the rental housing market, how do filters emerge for choosing tenants, and how their relationship with tenants emerges and evolves—all moderated through the lens of the built form of the rental premises/arrangement. In other words, we aim to find out what, if any, is the relationship between landlordism, social relations and built form in

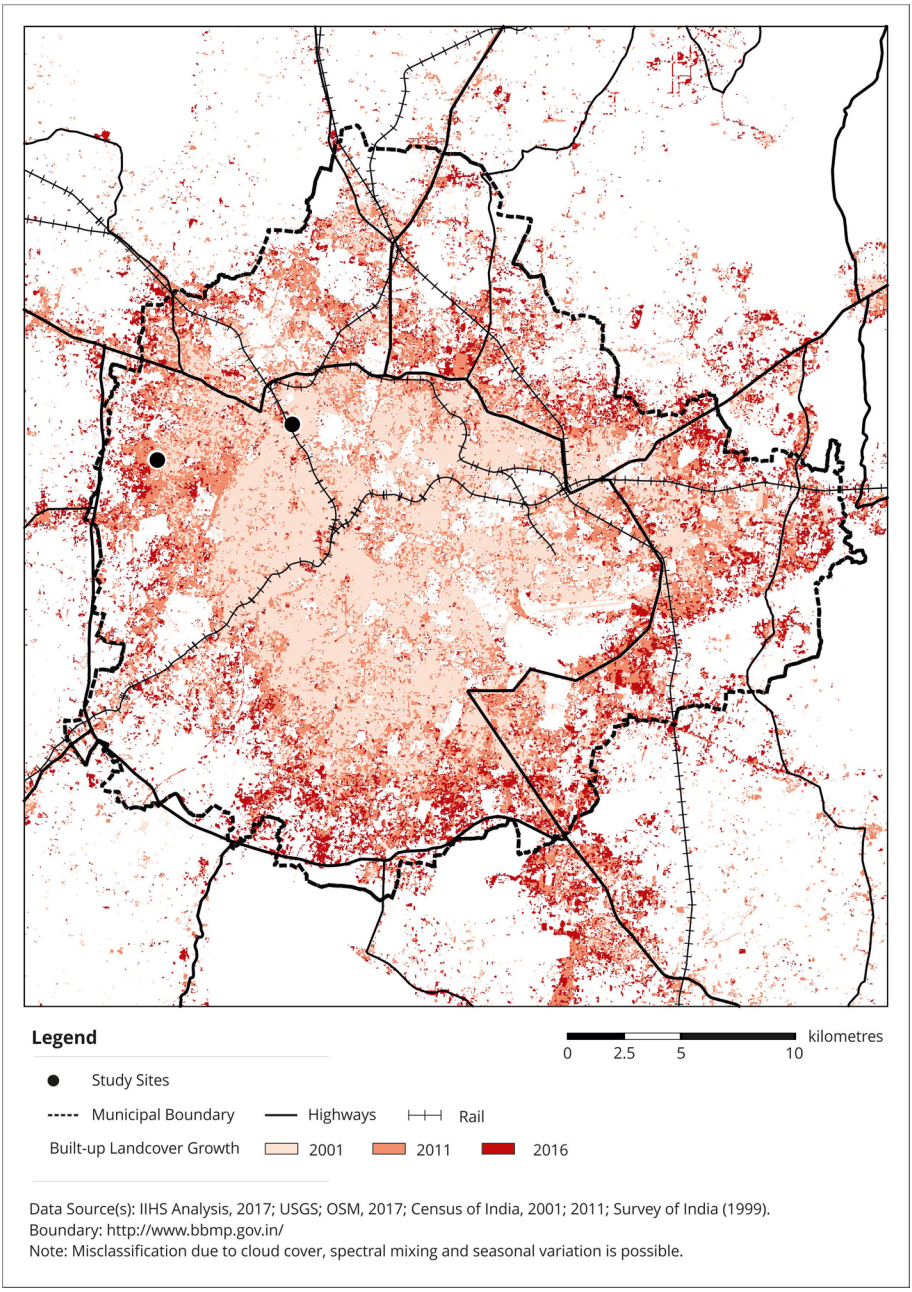

Fig. 1 The location of our case studies overlaid on the built-up land cover change in Bengaluru

the rental markets of urbanised South Indian cities. We further aim to map our findings to theoretical concepts that can help articulate the phenomena of urban rental markets in the Global South.

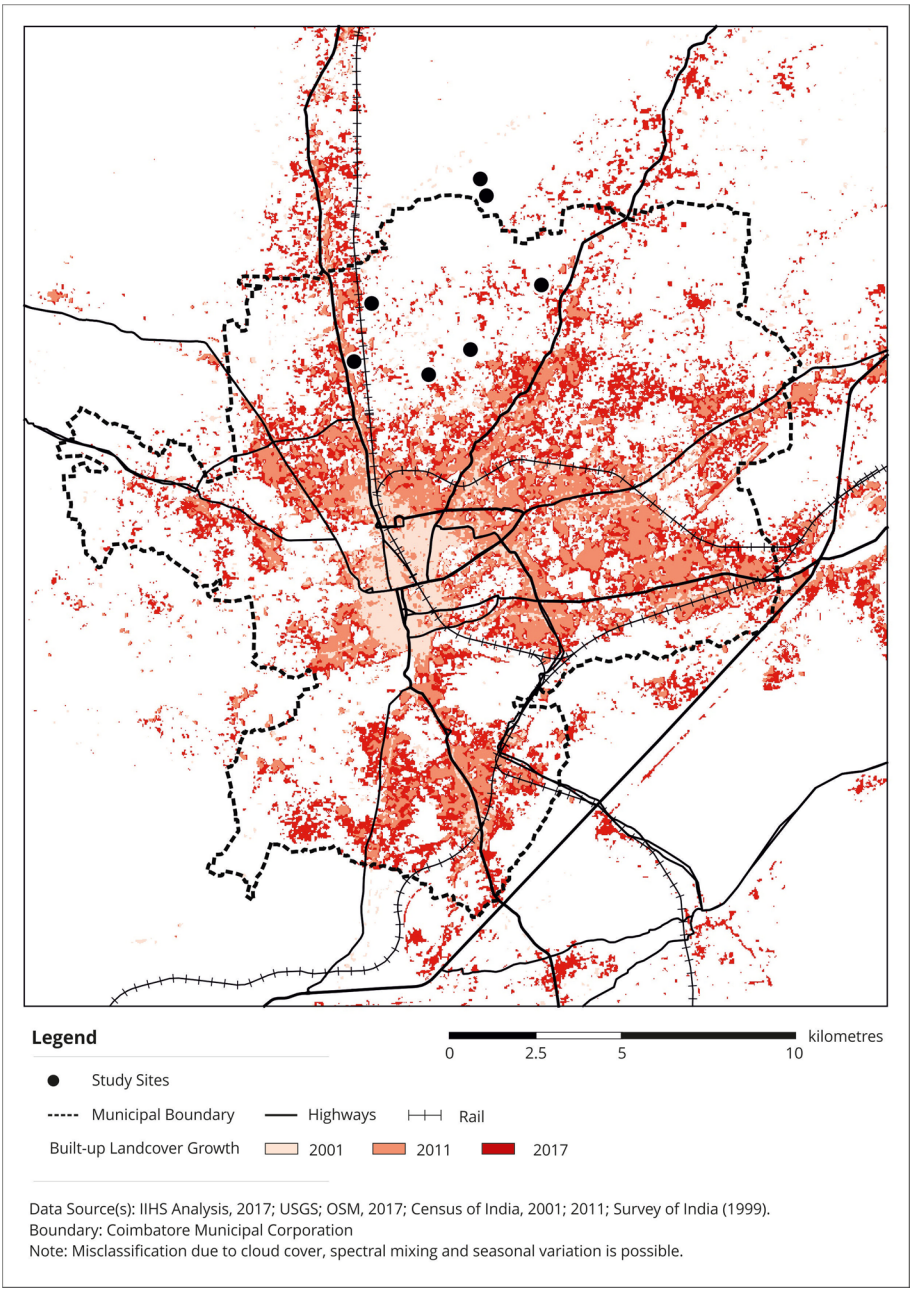

Fig. 2 The location of our case studies overlaid on the built-up land cover change in Coimbatore

Observations made during multiple visits to Coimbatore and the neighbourhoods of Yeshwantpur and Peenya in Bengaluru informed the understanding of the form and typology of low-income rental housing. These were documented through measured

architectural drawings, sketches, and photographs with the consent of both landlords and tenants, coupled with in-depth, semi-structured interviews conducted with landlords and, where possible, with tenants.

A few methodological concerns remain. Firstly, the choice of locations emerged from previous work in these geographies and need not necessarily reflect or be representative of other urban geographies across the country or the Global South. Second, our primary respondents were landlords, and we interacted with tenants where possible. Hence, rent and social relations narratives have been documented from landlords' perspectives. We acknowledge that the experiences could differ from the tenant's perspective. However, we intended to understand landlords renting behaviour, their motivation to rent, how they chose their tenants, their perspective on relationships with their tenants and if and how these phenomena map onto built form. As our analysis attempts to broadly bind the idea of landlordism, social relations and built form, we believe it may serve as a useful trigger for further such inter-disciplinary research in other similar urban geographies of the Global South.

Third, our respondents were landlords and/or their relatives (usually spouses), a majority of whom were of Hindu faith and seemingly of middle- to upper-middle-class households. Here, considering caste identity could have led to a deeper analysis, but we limited our inquiries to religious and regional identities (of landlords and tenants). This is because caste identities are usually kept confidential and, even when stated, often intersect with complex sub-community identities that do not lend themselves easily to analysis. Finally, landlords in the informal market are usually reticent about sharing details about their houses, their socio-economic growth, or their relations with their tenants, perceiving the researcher as a possible threat to their informal arrangements or even regarding them as a potential agent of a regulatory state. Thus, we focused on conducting in-depth interviews with the limited set of landlords that we perceived to be forthright about their operations rather than a representative sample that would lend itself to quantifiable but flattening and possibly unreliable assessment.

The following section contains a summary of each of our cases. This is followed by a discussion of our findings with respect to our research questions. We conclude by identifying certain patterns in the low-income private rental market as observed in the cities of Bengaluru and Coimbatore, with likely implications for housing and built form studies and the theory of land rent.

4 Summary of the cases

The landlords were typically owners of small to medium-sized businesses (in the case of Coimbatore) or workers in small-scale businesses (in the case of Bengaluru). In the rental market, they primarily catered to the demand from single male migrant workers or migrant families employed in low-earning, informal jobs such as security services, housekeeping, workers in small and medium-scale industries, and petty business owners. In all cases, landlords lived in the same building, compound, or in proximity to their tenants. Figure 3 illustrates each of the 11 cases, and Table 1 provides a brief description.

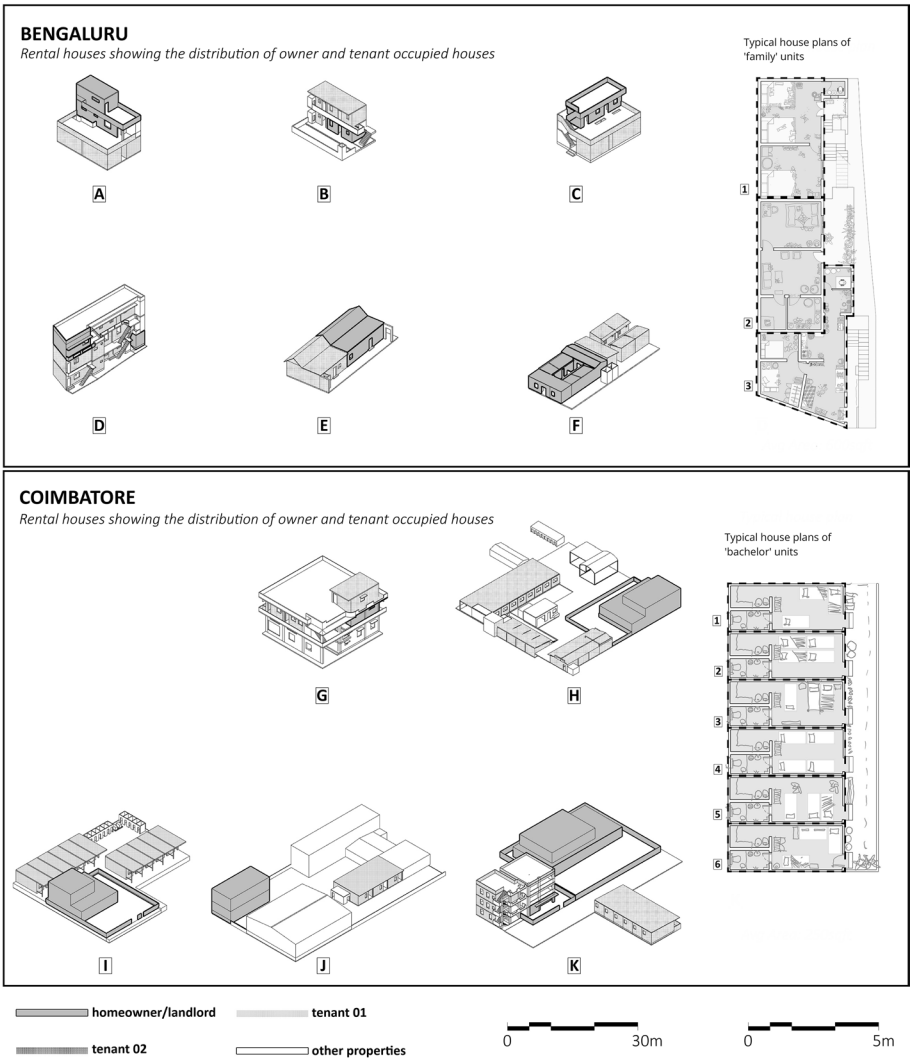

Fig. 3 Architectural renderings of our case studies, with an illustration of a typical floor plans of units

5 Findings and discussion: landlordism, social relations and built form

In our cases, we observed that the nature of the landlords' motivation to rent out determined to an extent, the design of (new or expanded) rental units and that features of the built form reflected the relationship landlords shared or expected to share with their tenants. Thus, using the built form as an entry point and lens to our analyses, we gleaned certain patterns with respect to our research questions. These are presented in the following sub-sections as three prominent, somewhat overlapping themes, along with our assertions on how they map to the broader questions on the production of rental housing raised by Kumar (2001a, 2001b) and the theoretical frame on land rent as proposed by Haila (2016).

Table 1 Descriptions of our case studies

Case No	Case details
Bengaluru	
A	A complex arrangement of two owners within one building, this house was originally a single property owned by a family. As the family fragmented, one-half of the building was sold to the current landlord in 2019, while the other half was retained. This landlord rents out the two units he bought for INR 3500 per month while they and their family reside on rent in a unit that still belongs to the original family. This unit is about 55 sqm. The rental units (about 25 sqm. each) cater to industrial workers and their families who have migrated from the smaller towns in Karnataka
B	Another complex arrangement of changing ownership. The original owner sold a part of the property to the current landlord, who in turn built three rental units (about 25 sqm. each). The original owner retained a unit within the building and was not ready to vacate it, despite an offer from the current landlord. Thus, the current landlord is unable to further invest in and develop the property and has to be satisfied with living in one of the units they built to rent out. They charge a rent of INR 2500 per month for the other two units. The tenants of the current landlord are primarily workers and their families employed in small local industries who have migrated from smaller towns of Karnataka
C	The landlord built four units (about 25 sqm. each) that are let out for INR 4000 per month. The tenants are primarily migrant workers employed in small industries in the vicinity. Unlike other landlords in the vicinity, they rent out units to inter-state migrants and single workers
D	The landlord built eight rental units (about 30 sqm. each) vertically on an inherited property. The ensuing debt forced the landlord to let out five units on a long-term lease. One unit was retained, while the remaining two were let out on a monthly basis. The house has grown incrementally, and rental units have been added over ten years through further subdivision of the apartments by the lessee of the five units. These units cater to people who work in small industries in the vicinity. Owing to financial mismanagement, the landlord is debt-ridden and is forced to live in a hut close to the building they own, even as their daughter occupies one of the units in the building
E	The original owner's family built an extension to their existing house to accommodate the needs of their growing family three decades ago, using (the relatively basic and low-cost) technology that was prevalent at the time. As the family fragmented, a portion of the house (of about 90 sqm.) was let out. Despite being a big unit, a rent of INR 2500 per month is charged as it was found to be consistent with the rents for such houses in the neighbourhood. A large family of long-term migrants occupies this unit
F	This house was expanded about 20 years ago to cater to the growing needs of the owner's family. There were already some units on rent at the back. As the family fragmented and some members moved away, the rooms at the back of the owner's house fell vacant and were converted to rental by turning the doors towards the back. They charge a rent of INR 2500 per month from their tenants. These units are occupied by young couples employed as workers in small local industries
Coimbatore	
G	The landlord, an owner of a small industrial unit within an industrial area, is an intra-state migrant who moved to Coimbatore in the 1990s in search of employment. After working in small manufacturing units for nearly two decades, they bought the current piece of land and constructed a factory-cum-residential unit by 2014. The building comprises the manufacturing unit on the ground floor, their own house on the first floor, two family-rental units on the first floor, and a rental unit on the terrace for his employees. The family rental units measure around 60 sqm. Each and the rent per month ranges between INR 3500–4500. The rental unit for bachelors measures 35 sqm, which is shared between six to seven workers employed in the landlord's industrial unit. The landlord does not charge rent from them. A rental agreement is maintained with only one of the family tenants because they asked for it specifically

Table 1 (continued)

Case No	Case details
H	The landlord, a former security guard supervisor at the adjoining business park, recognised an increasing demand for rental housing from inter-state migrant workers employed as security guards at the business park in the vicinity. They invested in constructing six rental units on a portion of their agricultural land in the form of row houses/units measuring an area of 20 sqm. each in 2016. Due to increasing demand and overcrowding, they constructed another set of five-row houses in 2019. The rent for each unit is INR 2500 and is shared between five to six tenants. The landlord preferred to rent out the units to single workers. Their own house is adjacent to the rental units
I	The landlord was a business and hailed from a wealthy family. They had use rights over a large parcel of land with their own house and offices. They converted other existing building blocks on the same land, like a poultry farm, cattle shed, etc., as they fell into disuse, into 15 rental units. They now rent out these units, which are now in the form of row houses and measure about 15 sqm. each. One of the old buildings was the landlord's previous residence until 2005, when they made a large bungalow on one side of the land. Intra-state migrant families occupy the rental units, and the rent reported by the tenants ranged between INR 2300–2400 per month
J	The landlords, an elderly couple, built three types of rental units in anticipation of a rise in demand for rental housing due to the Information Technology (IT) boom in Coimbatore. The units are located on large tracts of erstwhile agricultural lands near a 'business park'. The first block of rental units comprises multi-storied 2-bedroom apartments of around 40 sqm. each. These were rented out at INR 8000 per unit. These units were originally built to cater to IT sector (white collar) employees and their families, but such demand did not materialise. Now they are being rented out to single workers instead. The second block, built in 2018, consists of six-row houses units, each measuring about 22 sqm. each and are shared between five tenants at INR 5000 per unit. In 2019, the landlord also built four rental units, each measuring 25 sqm. each by expanding their own house vertically. These units are shared between eight tenants, and the monthly rent is INR 8000 per unit. The rental units attract single workers employed as security guards and housekeeping staff at the adjoining business park
K	The landlord, a business owner, rents out six units, each measuring about 35 sqm. each. This single storied structure was constructed in 2004 and housed the landlord and his family until 2015, when they moved to the current house in the same compound. The landlord has a small-scale water treatment plan in the compound, and the workers employed in the plant reside in these rental units. The landlord charges no rent from them

The three themes that emerge are (a) landlords' motivation to enter and to continue in the rental market, (b) the nature of their relationships with tenants, and (c) tenant-choice filters. Through these discussions, we propose a more detailed conceptualisation of rental housing production based on landlords' renting behaviour and the built form thus produced in low-income private rental housing markets.

5.1 Motivation: opportunistic and intentional landlords

In the peripheries of Coimbatore, where land was under agriculture until the late 1990s, houses stood on large parcels of land. With growing industrialisation and consequent changes in landowners' economic activities, structures used for agricultural or related purposes were rendered vacant. First- and second-generation owners of land and idle structures perceived an opportunity to attract neighbours to these remote areas and supplement their income when approached by prospective tenants, brokers, or labour contractors

Fig. 4 A view of the rental premises in case H. The photo is of a corridor along the row of units. These units, older agricultural-use buildings that have been retrofitted for living, are meant for families, and individual toilets have been built in front of each house. On the left, outside the building, small-scale manufacturing activity is visible. The landlord's house is further ahead on the same property but is not visible in this photo

with requests for renting out to them. In such cases, landlords can be said to have entered the rental market *opportunistically* by letting out existing structures with minor retrofits or extensions. Although economic motivations did guide these decisions, these landlords in Coimbatore reported having been largely driven by non-economic motivations to rent out—most importantly, the advantages of having neighbours. In such cases, rents were reportedly not the landlords' primary or even a significant source of income. Relations between landlords and tenants (and their families) were visible in the form of common grounds for children to play, common parking and sometimes, work areas (Fig. 4).

> I do not see rent as a source of income; I rent out so that we have some neighbours and there is some sense of security. This house is located on the outskirts, there are not many residential units nearby. Now, even if I have to travel for work, I do not have to worry about leaving my family behind, because we have people (tenants) staying close by.
> Case G, Coimbatore

At the same time, some landlords are beginning to respond proactively to the increasing demand for housing for migrant workers. Two of the five landlord respondents in Coimbatore (Case I and K) built (completely) new rental units by subdividing their land to gain further rent-generating territory, an illustration of Haila's (2005) *extension rent*. In such

cases, an economic motivation dominated the landlord's reasoning to enter into the business of renting, and rental income was planned as a significant source of income. Typically, they expanded the non-agricultural use of the land to build complexes of rental units.

Similarly, in more mature industrial areas of Yeshwantpur and Peenya in Bengaluru, where the demand for rental housing has been historically high, the motivation to enter the rental market was primarily economic. Three of the landlords we interviewed in Bengaluru were previously renting in the surrounding areas as they were employed in the surrounding industries or were first- or second-generation owners of small land parcels. Given the financial needs reported by these landlords in Bengaluru, they *intentionally* built these new structures or significantly retrofitted older structures to accommodate more units. In our case studies, this retrofitting primarily took the form of vertical densification—reflecting Haila's (2016) *density rent.* They often compromised on open space around the buildings to maximise rental income. Often, the cases in Bengaluru were adaptations or layered developments on top of the older built form, reflecting the limited potential of these small parcels of land to absorb investment. These landlords responded in a reactionary and sometimes ad-hoc manner to the area's dynamic economic environment and, possibly owing to the small size of land parcels, tended to densify their existing structures significantly.

> I am a real estate broker myself, and I am aware of the types of houses that fetch high rents. […] Many (landlords) have resorted to the demolition of the old Vatara[1] type and constructed modern apartments to match market demands.
> Case D, Bengaluru

Landlords' entry into the business of renting was thus found to be on a spectrum between *opportunistic* and *intentional*. In emergent markets such as Coimbatore, opportunities in the form of leverage-able land and idle structures coupled with a sense of market demand eased landlords' decisions to rent out. Others were driven more by a known and reliable stream of demand and responded to it with intentional investments in rental housing, as witnessed in two cases in Coimbatore and most cases of older landlords in Bengaluru (Fig. 5).

It further emerges that the landlord's motivation has a significant role in planning the built form, whether for creating new rental units or adapting older buildings for rent. The more *intentional* landlords actively invest in understanding the market dynamics and respond (to the extent possible) through built form interventions. In such cases, however, we found a continuing dissatisfaction with rental income and constant attempts to realise more lucrative returns from the market, usually through built form densification and extension. On the other hand, *opportunistic* landlords seemed more comfortable with their outcomes as their main expectation of having richer social relations in their vicinity seemed satisfied, and idle or underused land assets have been leveraged through built form extension.

5.2 Relationship with tenants: Indulgent and exacting social relations

While almost all landlords stated that they determined rent based on the income levels of the tenants along with the general rental rates in the area, we found that in both cities, rents

[1] *Vatara* refers to a historical form of housing typology resembling a row housing complex of typically one or two floors. A central walkway or corridor also features in this typology.

Fig. 5 An exterior view of case A in Peenya, Bengaluru. The small plot of land has been subdivided along its length in order to accommodate two separate units that can both have frontage toward the access road. The corridor in between is common access to the units on the ground floor, and via a staircase at the end, to the upper floor. Yet, in this case, the built form is not as complex as the ownership and occupation pattern, underlining a motivation to operate in the rental market (see Table 1, case A)

for houses with similar forms and facilities were higher for single men (colloquially called 'bachelors') as compared to families. This closely reflects practices in informal rental housing markets in other geographies of India, such as the urban villages of Delhi (Pati, 2022).

> I am renting only to bachelors because I can charge a higher rent. Now, I am charging INR 8,000 per unit and seven to eight people are staying, so each person has to pay roughly INR 1000. It would be difficult for a family earning between INR 20,000 and INR 25,000 to spend INR 8000 on rent every month. All my tenants are working as security guards, and they earn more than INR 10,000 a month, so INR 1,000 per month is affordable for them. But if they do not pay the rent for a month, I would deduct it from the deposit and ask them to move out immediately.
> Case K, Coimbatore

Tenants, particularly bachelors, were expected to provide proof of identification (most often Aadhar[2] cards) and evidence of employment to demonstrate their ability to pay rent.

[2] Aadhar, or the Unique Identification Authority of India's (UIDAI) biometrics-based national identity card.

Fig. 6 A view of the complex built form of case K in Coimbatore. At the bottom right is the landlord's residence, and to its left and on top of it are the rental units. The ones on the left were originally designed for white-collar IT sector workers, but since the clientele changed to blue-collar workers, the newest extension (on top of the landlord's residence) is built to suit single male migrants. In order to ensure the separation of spaces, access to the new extension is via the older block of flats on the left through a connecting, floating corridor

However, in our case studies in Coimbatore, no written rent agreement was drawn between the tenants and the landlord; the tenancy was oral and seemed to be based on mutual trust.

> I have a rental agreement with just one of my tenants (a family) because they had asked for it. He (the tenant) is planning to start a small business, and needed it for tax or documentation purposes. The others did not ask for one, so there is no written agreement.
> Case G, Coimbatore

On the other hand, most of the landlord respondents in Bengaluru preferred to maintain a written rental agreement, except in some cases where the tenants were closer in their kinship networks. These more intentional landlords saw the written agreement as a tool to ensure timely rent and assure themselves of an annual increment. These practices of intentional landlords reflect a more transactional approach to the tenancies, and in some cases, we found that they tended to be stricter and less lenient, or *exacting* in their expectations of the rental arrangement.

In both cities, we observed that certain architectural elements and adjustments to demarcate space occupied by the landlords from those occupied by their tenants could be understood as a manifestation of a transactional relationship to tenancies. For instance, an intentional landlord in Coimbatore (case study K) constructed a corridor from the adjacent

Fig. 7 An exterior view of case D in Yeshwantpur, Bengaluru. In this complex structure, the top left unit is (quite exactly) demarcated separately for the landlord's daughter, while the rest of the units are owned or leased by two landlords and rented out to various tenants. Most of the tenants are families, except for the tenants in the bottom right unit (with a separate staircase leading to it), which is generally reserved for 'bachelors', who do constitute a significant demand stream in this industrial area

building to the rental units above the unit where they resided (see Fig. 6) to ensure they had separate entrances. The same landlord had initially built units meant for families. However, they later retrofitted the water supply system to reduce supply when his rental establishment started attracting more bachelors than families, underlining the landlord's notion that the behaviour of bachelors needs to be monitored more closely than families'.

> The units are currently fitted with taps, but they are not connected to the water supply because the current tenants would waste water. If they have to come down to collect water, they will use it judiciously.
> Case K, Coimbatore

In another instance, a landlord in Bengaluru (case D) who had inherited a single-storey structure took loans from the bank and intentionally developed the building vertically to rent out. However, unable to repay the loans, they had to resort to *leasing*[3] some of the units to one of their tenants, who in turn started sub-letting them. The landlord's daughter was accommodated in one of the units that were retained, which was separated by a metal grille door (see Fig. 7) that led from the shared *veranda*,[4] resulting in the creation of a somewhat demarcated, exclusive space for the landlord's daughter, within an already dense and complex structure. In this same building, there was separate access and, thereafter, a rental unit meant specifically for bachelors, enabling separation and reportedly an ability to keep a close watch on their 'comings and goings'.

On the other hand, we observed that a more involved and lenient, even *indulgent* relationship with tenants emerged in the case of opportunistic landlords. In our study areas in Coimbatore, for example, a few tenants reported that they approached the landlord to solve

[3] Leasing a property, in India, typically involves an arrangement wherein the lessor granting possession and conditional ownership of the property to the lessee for a specified duration, often long-term, in exchange for agreed upon lump sum or periodic payments. Conversely, renting involves the ownership of the property remaining with the landlord, while the tenant gains possession (allowing use of property) through periodic payments of rent.

[4] Usually, a roofed open platform along the exterior of a building.

interpersonal issues in times of need. A landlord here also reported giving some leeway to their tenants in rent payments.

> I am aware of the financial situation of my tenants and I do not wish to overburden them. Occasionally, I hike the rent by INR 50 or 100. This is not my primary source of income and hence I am not particular about the rent being paid in the first week of every month. I do make some adjustments. My previous tenant of 15 years could not pay rent for a long time. His wife was diagnosed with an illness, and they had spent a lot of money on her treatment.
> Case I, Coimbatore
> […] If I demolish these (row-) houses and build apartments, it will give me better returns. But several of them (tenants) were renting from my father. I know most of them very well, and they are always there to help. […] If I build apartments and rent it out, there would not be much interaction with the tenants. Everybody would be holed up in their houses and would rarely speak to each other.
> Case I, Coimbatore

It emerged that landlords we classified as opportunistic tended to have more indulgent relationships with their tenants. Previous scholarship has reported that the landlords' socio-economic status (Kumar, 2001a, 2001b) and their scale of operations (Naik, 2015) impact their relationships with their tenants. Our study further finds that the landlords' motivations rent out also have an influence on their relationships with their tenants. It emerges that rental establishments of intentional landlords have more complex housing forms (especially in more dense land rent markets), and relationships with tenants are more exacting. Tenants' risk of eviction also appears to be high and is closely tied to their 'behaviour', especially regarding rent remittance.

In some of these cases, such transactional relationships with tenants lead to a clearer demarcation of their spaces, despite the additional costs to build these elements or the reduction in spatial coherence. On the other hand, opportunistic landlords tend to build more legible and flexible structures and appear to have a more involved and indulgent relationship with their tenants. Tenants in such tenancies appear to have little risk of eviction, and their relationship with the landlord seems to be on a longer-term.

5.3 Discrimination: tenant-choice filters lead to homogeneity

Landlords across Coimbatore and Bengaluru stated a preference for tenant *homogeneity*. The filters used to achieve this included family (married couple with or without children) vs 'bachelors', place of origin, religion and caste, and perceived solvency. Save for one instance where there was a mix of tenant categories, our respondents in Coimbatore rented out all their units either to families or to bachelors.

> Families usually do not like to live next to bachelors because they think bachelors make a lot of noise. So, if I am renting out to families, then all the units would have to be rented out to families.
> Case K, Coimbatore

In almost all instances of renting to bachelors from our case studies, landlord respondents expressed a preference for tenants with common cultural backgrounds. Tenants renting units from a particular landlord belonged to the same state or spoke the same language.

> We like all our tenants to be (either) Tamil or out-of-state migrants. If some of our

tenants are Tamil and others are migrants, they might fight.
Case H, Coimbatore

In Bengaluru, our landlord respondents expressed a clear preference for families over bachelors[5]—who were characterised in some of our interviews as 'brash' or 'alcoholics'. Landlords, especially those living with their families, claimed living alongside tenant families 'was safer'. Notably, tenant families interviewed in a few cases preferred families as neighbours over bachelors. Kinship networks also filtered the choice of tenants, even if these references did not always work.

We hope to rent out to a family and not bachelors. We have a young girl in our house and we would not like bachelors at the same time.
Case B, Bengaluru
The priest of the temple nearby advised us to shelter these people at our place. We have accommodated them even if the man in the house returns late night every day, heavily inebriated.
Case F, Bengaluru

In Bengaluru, landlord respondents who were all Hindu stated that they would not keep Muslim tenants. A few respondents also stated they did not want tenants from other states. Thus, the kind of tenants a particular rental arrangement occupied seemed to be determined by a combination of landlords' own beliefs coupled with perceptions of others, such as existing tenants. In this way, religion, region, and kinship networks emerged as key filters that resonated across landlords and tenants, leading to tenant homogeneity across almost all our case studies.

This homogeneity is reflected in the spatial layout of the rental buildings or complexes as they were designed or adapted to the perceived need of different segments such as families and bachelors. Intentional landlords who built low-income rental units for bachelors seemed to follow a largely uniform design (see typical house plans for 'bachelor' units in Fig. 3) for a combination of reasons. Usually shared among five-six bachelors (who were usually from the same state, religion or spoke the same language), such units were repeated in rows across tracts of agricultural land (See Fig. 8). The intentional landlord of case K, who had initially built two-bedroom units meant for families, switched to designing large single-room units in the next construction phase after realising their property was only attracting low-income bachelors.

They prefer to live in single-storied structures (row houses) and do not prefer toilets inside the house.
...we prefer row houses as it is easier to get sanctions and clearances and are also easier to manage.
Case H, Coimbatore

A modification of this type of design was observed by some of the landlords interviewed in Coimbatore who wanted to cater to families instead of single workmen. Married couples and families were also housed in rows of housing units on the same parcel of land

[5] It is interesting to note a recent real-estate brokerage portal finding that over 90% of (presumably more formal, upper-income) landlords in the South Indian city of Hyderabad trusted families more than bachelors as tenants—indicating that this preference transcends income groups and housing markets. See https://www.thehindu.com/incoming/over-90-landlords-prefer-families-over-bachelors-as-tentants-in-hyderabad-report/article66420729.ece

Fig. 8 Uniformly designed row units constructed specifically for bachelors, Case I in Coimbatore; the figure also captures the manner in which land use has been extended to include large open common spaces for recreation and services

as the landlords' own house and proximate to it. However, these were typically two-room units with an attached bathroom and visibly larger space than the units rented to bachelors. These formats also typically allowed households the flexibility to fashion the rooms (and verandahs) according to their needs, leaving distinct visual clues on the built form (see typical house plans for 'family' units in Fig. 3). In some ways, tenant homogeneity was reflected in building homogeneity, and the resultant patterns in built form were easily distinguishable.

6 Conclusions

Examining these cases from the informal low-income rental markets in Coimbatore and Bengaluru, two broad and overlapping patterns of landlordism emerge. In the peripheries of Coimbatore, which is seeing new industrialisation, landlords are converting existing, idle or underused land assets opportunistically for economic *and* social reasons. Their need for neighbours in these somewhat remote locations often leads them into the rental market while generating some income. They report friendly and even somewhat indulgent relations with their tenants, who, in turn, do not face the risk of eviction. Often these sites are extensions or repurposing of buildings that were previously for agricultural land uses. These practices reflect what Haila (2016) calls extension land rent. These landlords seem to be at ease with their gains from the arrangement, reflected in the more indulgent social relations with the tenants and the socially amenable built form they generate.

Some landlords in Coimbatore, and nearly all in Bengaluru, operate quite differently. The rental market is a significant or primary source of income for them, reflected in the more transactional and even exacting nature of their relations with their tenants. They entered the rental housing market intentionally, see immense value in maintaining rental

agreements and keep the threat of eviction visible. The built form they generate seems to reflect their complex needs and aspirations, visible in the significant modifications, densification and other (even spatially incoherent) adaptations they undertake, even within low capacities for investment and absorption. These practices reflect, in some ways, a need to extract what Haila (2016) calls density land rent.

One of the most striking learnings from our study is how deep discrimination practices are in the Indian rental housing market. Landlords and tenants resonate on their preferences for prospective tenants, leading to distinct and homogenous sub-cultures within many rental arrangements. Families prefer families and exert social pressure to ensure that newer tenants are also families. Even when bachelors are accommodated, they are made to pay higher rents, are kept under close watch, and are deprived of the same level of services as families. These attitudes are clearly distinguishable in the built form, reflecting in particular unit types, and often located within a premise or complex.

Pati (2022) has described this phenomenon of extracting a certain 'premium' from bachelors as a rent 'surcharge' (Pati, 2022). However, this description does not adequately capture the simple and complete denial of rental accommodation to families or bachelors of other religions (most notably Muslims) or with different caste and community identities. In economic land rent theory, a minimum rent, below which a landlord will not allow the use of their land, is called an absolute rent (Haila, 2016, pp. 60–61, Ward & Aalbers, 2016, pp. 1764). The practice of absolute discrimination in the Indian rental housing market may then be called a *social absolute rent* that certain communities will never be able to pay, and thus never be able to access some housing markets simply because of their identities.

In this way, our study validates a perceivable relationship between landlordism, social relations and built form in these relatively active informal private low-income rental housing markets in Indian cities. We speculate that such mapping may be extended to other urban contexts of the Global South. Further, certain strands of land rent theory, specifically the types of land rent that Haila (2016) has speculated upon, seem to emerge quite naturally in the contexts within which we have conducted our study. Our analysis also validates Ward & Aalbers's (2016) assertion that the concept of absolute rent needs to be deeply researched when studying the question of land and land rent.

Our aim was also to suggest methodological approaches to study rental housing markets in the Global South. We tested a method combining the ideas of landlordism, social relations and built form. Using a combination of qualitative and diagrammatic research methods, we were able to discern certain patterns across aspects of theory and practice in housing and built form studies. We hope that our work encourages more researchers and practitioners of housing, especially in the context of the informal housing markets of the Global South, to undertake further studies using this interdisciplinary framework.

Acknowledgements The authors are very grateful to Gautam Bhan, Sairam Raju Marella, Teja Malladi and Shilpy Mehta for their support and inputs, and most importantly, the respondent landlords who have participated in this research and opened their homes to us. The authors gratefully acknowledge the Indian Institute for Human Settlements, Bengaluru, that enabled field work and research.

Funding A part of this research was conducted within the Tacit Urban Research Network (TURN) project supported by the Ford Foundation (Grant Number 0160-1622).

Declarations

Conflict of Interest None of the authors of this paper has any conflict of interest with any of the institutions, methods, locations or subjects of inquiry.

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