

Caste, Religion and Ethnicity: Role of Social Determinants in Accessing Rental Housing

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Abstract

The article aims to examine the nature, form and pattern of discrimination in urban rental housing market; to analyse the consequences of discrimination in urban rental housing market and to suggest policy measures to reduce discrimination in rental housing and ensure inclusive urban housing. The study is based on both secondary and primary data sources. The study uses audit methodology to measure the discriminatory practices in rental housing market for the marginalised social groups. The study indicates that social stigma and prejudices against marginalised social groups scheduled caste, Muslims and ethnic minorities are so deep that they have also affected the housing market transactions and outcomes. The study also discusses the unpleasant outcome of discrimination in rental housing market against scheduled caste, Muslims and ethnic minorities. The empirical findings of the paper indicate that social identities such as caste, religion, ethnicity, and poor socio-economic vulnerabilities are major factors leading to discrimination in the urban housing rental market.

Introduction

Housing is one of the most essential needs after the food and clothing. However, it is also one of the most expensive among all basic needs. Due to its cost intensive nature, access to housing is one of the most important challenges in addressing housing poverty in most developing and under-developed countries. Housing is also the manifestation of socio-economic condition of the society and the households comprising it. Deprivation in access to housing is not only determined by the insufficient supply of affordable housing but also the outcome of prevailing poverty.

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India has been witnessing fast changing demographic changes since independence. A substantial proportion of urban population in India does not have adequate housing. The number of people living in poverty and squalor settlements has grown rapidly in the last few decades manifesting the in-ability and failure of the housing market to provide affordable housing to all. Unaffordable housing is largely caused by higher production cost of houses compared to the income of the households. Housing shortage and poor housing conditions are witnessed in both rural as well as urban areas. However, urban households facing housing deprivation are more vulnerable due to environmental and social vulnerability (Moser, Gatehouse, and Garcia, 1996). Households facing insecurity of tenure status are more deprived and vulnerable in urban areas than in rural areas.

The tenure status of the house determines the right of its occupants to use and develop the house and also the right to inherit or transfer. Thus, security of tenure provides protection to the households against evictions. Tenure status of the households in urban areas is often associated with the stage of migration and household income. Tenure status of the housing structure often affects the quality of housing and access to basic amenities among low income households and slum dwellers. Many low-income households wish to invest in improvement of their housing condition if they do not have the fear of eviction. Due to high cost of housing units, large proportion of urban households especially migrants depend upon rental housing which constitute crucial component in catering the housing needs in urban areas.

Dynamics of urban rental housing market is complex as it not only depends upon economic transactions such as demand and supply of housing units, but social processes play equally important role in determining the outcome of rental housing. However, the impact of social processes such as social identity-based stigma and prejudices has been less explored especially in Indian context. Various theoretical models attempt to explain the role of social stigma and prejudices in the functioning of rental housing market. The prejudice theory suggests that the behaviour of house owners and brokers are often affected by pre-conceived notions or prejudices which they develop towards certain social groups. In this process they reject some of the potential customers, and are ready to lose part of their profit (Becker, 1957). To compensate the loss and maximize their profit, often house-owners, brokers, and real estate agents practice price discrimination by charging higher rent for the similar housing units (Glaster and Constantine, 1991). Various empirical studies suggest that social identities such as colour, ethnicity, race, religion, caste, culture, and poor socio-economic vulnerabilities are major factors leading to discrimination in the urban housing rental market (Kain & Quigley 1972; King and Mieszkowski 1973; Yinger 1976; Thorat et al. 2015). The majority of studies on housing discrimination define discrimination as less favourable treatment against a particular community or group because they belong to a particular group, class, or community. Various studies have already been conducted across the globe especially in the USA and European countries to document the nature and form of discrimination in the rental housing market. However, discrimination in the rental housing market is a less explored sphere in India. Only a few pioneering works like Thorat et al. (2015) and Datta & Pathania (2016) have attempted to document

the discriminatory practices in the Indian urban housing market. Rental housing constitutes a very important section of housing in Indian cities. However, most of the rental housing market in India operates informally. Systematic studies related to exclusionary practices in rental housing market in India have been ignored. Housing market in India has been facing twin challenges- while on one hand housing shortage has increased especially for the marginalised social groups on other hand the number of vacant housing units has also gone up during the last few decades. Analysing the social dynamics of residential segregation, Dupont (2004) narrates the role of caste as an important factor for residential segregation in Delhi that causes social ostracism. Thorat et.al (2015) provide the first systematic and comprehensive analysis of nature and pattern of discrimination against marginalised social groups in urban areas. The study uses audit methodology to measure the discriminatory practices in rental housing market for the marginalised social groups. Similarly, a study undertaken by Pathania and Dutta (2016) used audit experiment method through websites to measure the pattern of discrimination against the scheduled castes and Muslims in rental housing market. The study indicates that in comparison to scheduled caste and upper caste, Muslim households are less advantaged while accessing house on rent.

The social exclusion framework in rental housing market can be explained through discriminatory behaviour by different agencies operating in the rental housing market. Tenants are excluded/denied access to housing because of their social group identities. Even if they are given access to housing, it is often on unequal or differential terms and conditions which are often discriminatory in nature. Unlike the general assumption that the market operates solely on economic terms and that social biases and prejudices have no place in market transactions, decisions taken by various stakeholders in the market are significantly influenced by social identities. Often marginalized social groups have to pay more for the similar amenities such as housing in comparison to non-excluded social groups. Thus, discriminatory practices in the housing market often forces discriminated groups to pay '*social tax*' (extra payment in comparison to non- discriminated groups) due to their social group identity. This not only causes loss of income and equal opportunity but also causes loss of self-esteem due to discrimination.

Brokers play a crucial role in the housing market transactions particularly in the rental housing market. Often, they are the first agency who potential tenants encounter when they enter rental housing. Normally, the response of the broker depends upon their two types of customers- linked with the demand and supply side of the housing market. The supply side is constituted by house owners while the demand side comprises potential tenants. Since profit maximization is the sole motive of brokers; they try to maintain a fine balance between the demand and supply side customers. Now the question arises why certain brokers practise discriminatory behaviour while interacting with potential tenants. Discriminatory behaviour of brokers may not be necessarily the result of their prejudices and biases towards certain social groups; but they are the mirror of preferences of house owners and often reflect the prejudices and biases of the house owners and other potential customers.

Various scholars have attempted to explain the nature and forms of discrimination practised by brokers and real estate agents in the rental housing market. Ondrich, Stricker and Yinger (1998) have explained the processes leading to discrimination by brokers. They explained that the discriminatory behaviour of brokers may be the result of prejudices and biases they have towards certain social groups. Thus, they discriminate due to their personal biases towards the potential tenants from certain social groups. In this process, the social group identity of the brokers and real estate agents plays a crucial role in determining their response in the rental housing market. The discriminatory behaviour of the brokers is also determined by the prejudices and biases of the customers they primarily cater to in the urban rental housing market. A broker who mainly caters to social groups having prejudices for marginalised social groups may deny housing to tenants from marginalised social groups as he would not like to displease the potential customers from dominant social groups. Another crucial process through which the brokers practice discriminatory behaviour in the rental housing market is *social steering way*. Through this process, the brokers attempt to provide housing to tenants in certain localities in which they perceive the potential tenants would like to settle. The tenants from socially excluded groups are often pursued by the brokers to see housing in localities where socially excluded groups are already living. Tenants from marginalised social groups are often discouraged by brokers to look for housing in localities inhabited by dominant social groups. The discriminatory behaviour of the broker is also determined by various factors such as his/her perception about the preferred housing locality of certain social groups and preferences and discriminatory behaviour of the house owners of the advertised housing unit.

In the present article, attempt has been made to examine the nature, form and pattern of discrimination in urban rental housing market; to analyse the consequences of discrimination in urban rental housing market and to suggest policy measures to reduce discrimination in rental housing and ensure inclusive urban housing.

Methodology and Sample Design

The present research has been designed as mixed-method study combining quantitative and qualitative research methods to undertake the primary empirical research. The study is based on both secondary and primary data sources. The secondary data source – NSSO 69th round have been used to analyse the quality of housing across social groups. Primary data has been collected through field work in the National Capital Territory of Delhi.

Audit method or Fair Housing Audit methodology has been applied to measure the nature, extent, and pattern of discrimination in the urban rental housing market. In the present article, audit methodology is instrumental to measure the discrimination from the supply side of the urban rental housing market. Apart from audit method, in-depth interviews have also been conducted for households living in rented

accommodations. Purposive sampling and snow-ball techniques have been applied to select the households for in-depth interviews. This has provided information for issues and challenges faced by demand side in the urban rental housing market. Apart from this, empirical findings from focus group discussions, in-depth interviews, and key informant interviews have been included to analyses the qualitative data. Both quantitative and qualitative data collected from the field work have been triangulated to measure the nature, form, and extent of discrimination in the urban rental housing market. The present study is based on a robust sample size - 1600 telephonic audits and 300 in-depth interviews. The field work has been conducted in all the districts of National Capital Territory of Delhi (table 1). Various statistical techniques have been used for quantitative data analysis- Chi-square test, and Logistic Regression models.

Table 1. Sample Size

| Sr. No. | Phase | Upper Caste | | SC | | Muslims | | North East Migrants | | Total |
|---------|-------------------|-------------|-----|--------|-----|---------|-----|---------------------|-----|-------|
| | | Number | % | Number | % | Number | % | Number | % | |
| 1. | Telephonic Audit | 400 | 25% | 400 | 25% | 400 | 25% | 400 | 25% | 1600 |
| 2. | House Visit Audit | 80 | 25% | 80 | 25% | 80 | 25% | 80 | 25% | 320 |
| 3. | Brokers audit | 50 | 25% | 50 | 25% | 50 | 25% | 50 | 25% | 200 |
| 4. | Tenants Interview | 75 | 25% | 75 | 25% | 75 | 25% | 75 | 25% | 300 |

Source: Primary Survey, 2016–17

Analysis

Condition of housing for different social groups indicate that marginalised social groups have lower access to quality housing in comparison to other social groups. It is evident from Table 2 that the proportion of households living in good housing structure is the highest for dominant (non-SC/ST/ and OBC) social groups. The proportion of households living in unsatisfactory or ‘bad’ housing condition is highest for scheduled caste. For instance, less than half of the proportion scheduled caste households living in the urban areas and only one-fourth of the households living in the rural areas are living in the good housing condition. Similarly, nearly one fourth of the scheduled caste households living in rural areas and 15.2 percent of the scheduled caste in urban areas are living in the ‘bad’ housing conditions. Among all social groups, ‘others’ or high caste households have the highest proportion of households living in ‘good’ housing condition.

Table 2. Housing Condition by Social Groups in India (per cent)

| Social Group | Rural | | | Urban | | | Total | | | |
|--------------|-------|--------------|------|-------|--------------|------|-------|--------------|------|-------|
| | Good | Satisfactory | Bad | Good | Satisfactory | Bad | Good | Satisfactory | Bad | Total |
| ST | 24.9 | 53.6 | 21.5 | 54.5 | 35.8 | 9.7 | 28.7 | 51.3 | 20.0 | 100 |
| SC | 26.8 | 48.9 | 24.3 | 45.5 | 39.3 | 15.2 | 31.3 | 46.6 | 22.1 | 100 |
| OBC | 31.6 | 47.6 | 20.7 | 58.3 | 33.6 | 8.1 | 39.6 | 43.4 | 17.0 | 100 |
| Others | 38.2 | 42.7 | 19.1 | 62.2 | 29.7 | 8.1 | 49.0 | 36.9 | 14.2 | 100 |
| Total | 31.4 | 47.4 | 21.2 | 58.0 | 32.9 | 9.2 | 39.8 | 42.8 | 17.4 | 100 |

Source: NSSO 69th round, 2013

Probability of Getting Good House on Rent in India: Analysis by Social and Religious Groups

Access to good housing on rent has been analysed in the present section. Statistical significance of the social groups has been tested through the logistic regression model. This section attempts to examine the probability of getting good house on rent for different social groups in India and in the NCT Delhi. The random effect logistic regression model has been used for the analysis. If we analyse the probability of getting good house on rent in urban areas in India by social groups, the result of the logistic model given in Table 4 clearly indicates that odds of getting good house on rent is 31 percent lower for scheduled tribe and 25 percent lower for OBCs in comparison to other social groups. The table also shows that odds of getting good house on rent for scheduled caste is 53 per cent lower in comparison to other social groups. Thus, the analysis shows that the access to good housing on rent is determined by the social identity of the tenants. The result of the logit regression model is highly significant.

Table 3. Model Fitting Information for India and Delhi

| Region | | Log likelihood | LR chi ² (3) | Prob> chi ² | Pseudo R ² | Number of Observation |
|--------|------------------|----------------|-------------------------|------------------------|-----------------------|-----------------------|
| Delhi | Social Groups | -417.55768 | 44.47 | 0.0000 | 0.0506 | 695 |
| | Religious Groups | -420.36805 | 30.56 | 0.0000 | 0.0506 | 695 |
| India | Social Groups | -9925.0105 | 215.94 | 0.0000 | 0.0108 | 14,489 |
| | Religious Groups | -9979.3896 | 105.72 | 0.0053 | 0.0000 | 14,448 |

Source: Author's calculations from NSSO 69th Round, 2013

Table 4. Logistic Regression Model for Social Groups in India

| | Odds Ratio | P> z | [95% Conf. Interval] | |
|----------|------------|-------|----------------------|----------|
| Others* | | | | |
| STs | 0.6999 | 0.000 | .6189441 | .7914453 |
| SCs | 0.4698 | 0.000 | .4231108 | .5217895 |
| OBCs | 0.7489 | 0.000 | .6953226 | .8066622 |
| Constant | 1.3746 | 0.000 | 1.304414 | 1.44875 |

Note: * Reference group

Source: Author's calculations from NSSO 69th Round, 2013

Similarly, if we analyse the probability of getting good house on rent for different religious groups, the results of the logit regression model given in Table 5 clearly indicate that odds of getting good house on rent is 38 percent lower for Muslims than Hindu tenants. The odds of getting good house are higher for Christian and Sikhs households in urban India. Odds of getting house on rent are three percent higher for Christians and 39 percent higher for Sikhs households in comparison to Hindu households.

Table 5. Logistic Regression Model for Religious Groups in India

| Social Group | Odds Ratio | P> z | [95% Conf. Interval] | |
|--------------|------------|-------|----------------------|----------|
| Hindu* | | | | |
| Muslim | .6215124 | 0.000 | .5614611 | .687986 |
| Christian | 1.035249 | 0.637 | .8965102 | 1.195459 |
| Sikhs | 1.392514 | 0.121 | .9159886 | 2.116943 |
| Constant | 1.137032 | 0.000 | 1.096099 | 1.179494 |

Note: * Reference Group

Source: Author's calculations from NSSO 69th Round, 2013

The result of the logit regression model is highly significant for Muslims.

Similarly, if we analyse the probability of getting good house on rent in Delhi, the logistic regression model shown in Table 6 clearly indicate that odds of getting good house on rent is 18 per cent lower for scheduled tribe in comparison to upper caste. Similarly, odds of getting good house on rent is 72 percent less for scheduled caste and 48 percent less for OBCs households. Thus, the odds of getting good house on rent are lowest for scheduled caste in Delhi. The result of the logit regression model is highly significant for scheduled caste and OBC households.

Table 6. Logistic regression model for social groups in Delhi

| Social Group | Odds Ratio | P> z | [95% Conf. Interval] | |
|--------------|------------|-------|----------------------|-----------|
| Others* | | | | |
| STs | .829111 | 0.684 | .3360172 | 2.045803 |
| SCs | .289743 | 0.000 | .1717544 | .4887855 |
| OBCs | .526919 | 0.000 | .2127063 | .5024603 |
| Constant | 0.74222 | 0.004 | 0.6075649 | 0.9067242 |

Note: * Reference group

Source: Author's calculations from NSSO 69th Round, 2013

Similarly, if we analyse the probability of getting good house on rent for different religious groups in Delhi, the logit regression model given in Table 7 clearly indicate that the odds of getting a good house on rent are 78 percent lower for Muslims in comparison to Hindu households. Similarly, the odds of getting a good house on rent are 28 percent lower for Christians. It is interesting to note from the logistic regression model that odds of getting good house on rent is two times higher for Sikhs in Delhi. The result of the logit regression model is highly significant for Muslims in Delhi.

Table 7. Logistic Regression Model for Religious Groups in Delhi

| Social Group | Odds Ratio | P> z | [95% Conf. Interval] | |
|--------------|------------|-------|----------------------|----------|
| Hindu* | | | | |
| Muslim | .2214066 | 0.000 | .112374 | .4362297 |
| Christian | .7262136 | 0.704 | .1396622 | 3.776156 |
| Sikhs | 3.177184 | 0.068 | .9192552 | 10.98117 |
| Constant | .5508021 | 0.000 | 0.4646662 | .6529052 |

Note: * Reference group

Source: Author's calculations from NSSO 69th Round, 2013

Thus, the analysis of the logistic regression reveals that the probability of getting good house on rent is lower for scheduled caste and Muslims in India in comparison with upper caste and Hindu households. A similar pattern is observed in the logistic regression model with respect to Delhi. The probability of getting a good house on rent is also lower for scheduled caste and Muslim households in the national capital.

Discrimination in Access to Rental Housing Market

Analysis in the previous section indicates that there is inequality in access to housing and basic amenities. It is an important feature of urban landscape in India. It is perceived that the social group identity of people living in urban areas does not influence their access to various services in urban areas. However, various research studies have indicated that even in urban areas, socially marginalised communities face discrimination and social exclusion in accessing various services such as housing, basic amenities, and livelihood opportunities. This section attempts to explore the nature and form of discrimination pertaining to housing experienced by socially marginalised groups in India such as Scheduled Castes (SCs), Muslims and migrants from the north-eastern states of India living in Delhi. To identify the nature and forms of discrimination experienced by these marginalised groups in urban setting, primary data has been collected through audit surveys- telephonic as well as tenants’ interviews.

In the urban housing market, there are two significant players- house owner and real estate agent/broker. Therefore, it is imperative to analyse the differential responses given by the house-owners and the brokers. Table 8 shows the aggregate response by house- owners and brokers. As indicated in the Table, the proportion of positive responses is higher for the brokers than the house-owners. In comparison to house-owners, who are often specific to the choice of the tenants, profit maximization is the prime motive of brokers. Therefore, they are ready to provide house on rent. Table 8 also indicates that at the aggregate level, around one fourth house owners or landlords in Delhi refused to give house on rent while the corresponding proportion for the broker/agent is less than 10 percent. Often brokers reflect the choices and preferences of the concerned house owner or landlord. Subtle or indirect refusal by the house owner and brokers is around 10 percent and eight percent respectively. The difference in responses by house owners and brokers is statistically significant.

Table 8. Total Response to Auditors in Delhi by House Providers (Telephonic)

| Sr. No. | Response | House Owner | | Broker/Agent | |
|---------|------------------------------|-------------|-------------|--------------|-------------|
| | | Number | Percentages | Number | Percentages |
| 1. | Ready to give house | 435 | 58.2 | 528 | 62.0 |
| 2. | Direct refusal*** | 175 | 23.4 | 81 | 9.5 |
| 3. | Refused in-directly* | 80 | 10.7 | 68 | 8.0 |
| 4. | Ready with certain condition | 48 | 6.4 | 91 | 10.7 |
| 5. | Different locality | 10 | 1.3 | 84 | 9.9 |
| | Total | 748 | 100.0 | 852 | 100.0 |

Source: Primary Field Survey, 2016-17

Note: *** significant at 1%, ** significant at 5%, *significant at 10%

Nature of Response by Income Group Locality

The article also attempts to explore the difference in the response category by income group of the locality. The aggregate responses have been classified into high income, middle income and low-income localities. The responses have been tabulated as per the income locality of the advertised unit. The responses given in Table 9 clearly indicate that the proportion of house providers ready to give house on rent is highest for low income, and lowest for high income group locality.

The nature of response given to home seekers differs for various social groups. Table 9 portrays the response received by house seekers from various social groups in the high, medium, and low-income localities. Table 9 clearly indicates that in the high-income locality, positive response i.e. ready to give house on rent is highest for the upper caste home seekers and lowest for home seekers with Muslim identity. More than 90 percent of home seekers from upper caste received positive responses while only one fourth of Muslim home seekers were welcomed for housing on rent in high income localities in NCT Delhi.

Similarly, SC home seekers and those from the north-east migrant communities have received lower positive response in the high -income group locality. Table 9 also indicates that the social group wise difference in the response for home seekers in high income group category is statistically significant. If we analyse the direct refusal by social groups in the high-income locality, it is clear from the table that while upper caste home seekers have not received any direct denial; it is higher for home seekers with Muslim, north-east migrants and SC identities. The direct refusal to housing on rent is highest for Muslim home seekers followed by SCs and North- east migrants. The difference is also statistically significant. As far as subtle refusal or indirect refusals are concerned, the response is highest for home seekers from north-east migrants and lower for SCs and Muslims. The difference is also statistically significant. Similarly, offering house in the different locality is higher for Muslim home seekers than other social groups.

In the middle-income group locality, positive response is higher for all social groups in comparison to high income group locality. However, the positive response is highest for upper caste home seekers and lowest for Muslim home seekers. It is significant to note that around one fourth of the total Muslim home seekers have received direct refusal while accessing house on rent in the middle-income locality. Direct refusal response is lower (around eight percent) for SC home seeker. The difference is also statistically significant. The findings show that the response in the low-income group locality is less discriminatory in comparison to high- and middle-income group localities. The proportion of home seekers who have received positive response is higher in the low-income group than the high- and middle-income group localities. Thus, analysis clearly indicates that nature of response in the rental housing market varies with the social identity of the home seekers. The response for various social groups also depends upon the income group of the housing localities. The home seekers from marginalised social groups experience higher discriminatory responses in high income locality in comparison to lower income localities. These results show a statistically significant difference.

Table 9. Response by Social Group and Income Group of Locality (Telephonic)

| Sr. gr. | Income Group of Locality | | Response | | | |
|---------|--------------------------|------------------------------|-------------|-------|---------|----------------------|
| | | | Upper Caste | SCs | Muslims | North- east Migrants |
| 1. | High Income Locality | Ready to give house*** | 92.7 | 42.1 | 26.3 | 31.6 |
| | | Direct refusal*** | 0.0 | 34.7 | 44.2 | 30.5 |
| | | Refused indirectly*** | 1.1 | 10.5 | 11.6 | 20.0 |
| | | Ready with certain condition | 6.3 | 6.3 | 7.4 | 11.6 |
| | | Different locality** | 0.0 | 6.3 | 10.5 | 6.3 |
| | | Total | 100.0 | 100.0 | 100.0 | 100.0 |
| 2. | Middle Income Locality | Ready to give house*** | 92.0 | 65.6 | 40.4 | 46.8 |
| | | Direct Refusal*** | 0.4 | 8.8 | 26.8 | 22.0 |
| | | Refused indirectly*** | 0.4 | 9.2 | 14.8 | 11.2 |
| | | Ready with Certain condition | 7.2 | 11.6 | 8.4 | 10.8 |
| | | Different locality*** | 0.0 | 4.8 | 9.6 | 9.2 |
| | | Total | 100.0 | 100.0 | 100.0 | 100.0 |
| 3. | Low Income Locality | Ready to give house | 89.1 | 81.8 | 65.5 | 69.1 |
| | | Direct refusal** | 0.0 | 0.0 | 9.1 | 3.6 |
| | | Refused Indirectly* | 1.8 | 5.5 | 12.7 | 12.7 |
| | | Ready with certain condition | 9.1 | 5.5 | 5.5 | 5.5 |
| | | Different locality | 0.0 | 7.3 | 7.3 | 9.1 |
| | | Total | 100.0 | 100.0 | 100.0 | 100.0 |

Source: Primary Field Survey, 2016-17

Note: *** significant at 1%, ** significant at 5%, *significant at 10%

Logistic Regression Model

Descriptive statistics of the response of the telephonic audit in the previous sections clearly indicate that the socially marginalised groups in the urban areas, such as Delhi, face discrimination while accessing house on rent. In this section, the statistical significance of the social groups has been tested through the Logistic regression model. The result of the Logit model supports the findings of the descriptive statistics

explained in the previous sections. It may be mentioned that the home seekers from socially excluded communities such as SCs, Muslims and north-east migrants face discriminatory behaviour while accessing the rental housing market. The endeavour is to quantify ease and probability of getting house on rent by the various marginalised social groups in comparison to upper caste home seekers.

Table 10. Model Filling Information for Rental Housing in Delhi

| Log Likelihood | LR $\chi^2(3)$ | Prob> χ^2 | Pseudo R2 | Number of Observation |
|----------------|----------------|----------------|-----------|-----------------------|
| -925.19167 | 300.80 | 0.0000 | 0.1398 | 1,600 |

Source: Author's calculations from NSSO 69th Round, 2013

Table 11. Logistic Regression Model

| | Odds Ratio | P> z | [95% Conf. Interval] | |
|---------------|------------|-------|----------------------|-----------|
| Upper Caste* | | | | |
| SCs | 6.74 | 0.000 | 4.47734 | 10.15783 |
| Muslims | 16.34 | 0.000 | 10.86129 | 24.57801 |
| N.E. Migrants | 12.92 | 0.000 | 8.604721 | 19.41337 |
| Constant | 0.09 | 0.000 | 0.62973 | 0.1283931 |

Note: * Reference group

Source: Author's calculations from primary data

The results of the logit model (Table 11) reveal that social group identities significantly affect the rental housing market outcomes. The findings of the regressions model show that the odds of not getting a house on rent is 6.74 times higher for an SC home seeker as compared to upper caste home seekers. Similarly, the odds of not getting a house on rent are 16.34 times higher for Muslim home seekers than home seekers from the upper caste. For the NE migrant home seekers, the odds of not getting house on rent become 12.92 times higher as compared to home seekers from the upper caste. Thus, the above model reveals that the home seekers from SCs, Muslims and North East social groups are very much less likely to receive positive response from home providers in Delhi as compared to home seekers from the upper caste due to their group identity. The result of the logit regression model is highly significant.

Pattern of Discrimination in the Rental Housing Market: Demand Side Perspective

The outcome of interaction in the rental housing market depends upon the stigma and prejudices experienced by tenants from socially marginalised communities. Due to discrimination based on the social identity, tenants of various social groups receive differential treatment in the rental housing market. In this section, the nature and pattern of discrimination faced by socially marginalised communities in the process of accessing housing on rent have been analysed. The analysis is based on the empirical findings from the primary data collected from tenants living in rented accommodation in NCT Delhi. The primary data has been collected from tenants from socially marginalised communities such as SC, Muslims, and migrants from north-

eastern states of India. The section is arranged into three sections such as experiences in access to rental housing market, discriminatory treatment in the previous rented accommodation, and consequences of discrimination in the rental housing market. Mixed method approach has been applied and findings from quantitative and qualitative data have been triangulated to analyse the nature and process of discrimination in the rental housing market.

Experiences in Access to Rental Housing

In this section, we explore the nature and forms of difficulties experienced by socially disadvantaged communities while searching a rented accommodation. Though, it is expected that like other market transactions, processes and outcome of rental housing market should also be governed by demand and supply, analysis in this section highlights the discriminatory practices based on social identity in the rental housing market. Nature of difficulties faced during search of rental housing has been given in Table 12. Data given in the table clearly indicates that the proportion of those who responded having faced difficulties in searching housing on rent is higher for socially marginalised communities. In comparison to one fourth tenants from upper caste, nearly half of the SCs, three fourth Muslims, and nearly two third tenants of migrants from north-east states living in Delhi have experienced difficulties in searching accommodation on rent. If we further analyse the type of difficulties faced by tenants from different social groups, data given in Table clearly indicate that more than half of the tenants from all social groups except the upper caste have faced financial difficulties in searching rented accommodation. Analysis clearly indicates that while all social groups have faced financial difficulties, discriminatory behaviour is primarily experienced by only marginalised social groups. However, among all social groups, tenants from SCs and Muslims reported to have had experienced most difficulties during their interaction in the rental housing market.

Table 12. Nature of Difficulties in Rental Housing Market

| Sr. No. | Difficulty | Upper Caste | SC | Muslims | North East Migrants |
|----------------------------------|---|-------------|------|---------|---------------------|
| 1. | Faced difficulty in searching house on rent in Delhi (Yes response)** | 25.3 | 53.3 | 72.0 | 64.0 |
| If Yes, type of difficulty faced | | | | | |
| 1. | Financial difficulty | 57.9 | 75.0 | 72.2 | 54.2 |
| 2. | Discriminatory behaviour by house- owner | 5.3 | 42.5 | 53.7 | 64.6 |
| 3. | Discriminatory behaviour by broker/ agent* | 5.3 | 22.5 | 35.2 | 31.2 |
| 4. | House not vacant in my choice of locality* | 36.8 | 17.5 | 14.8 | 10.4 |

Source: Primary Field Survey 2016-17

Note: *** significant at 1%, ** significant at 5%, *significant at 10%

The data given in Table 12 also shows discrimination faced by tenants in accessing the rental housing market. Analysis of the findings indicates that two main players of rental housing market i.e. house owners and brokers practise discriminatory behaviour towards marginalised social groups while accessing rental housing. As far as discriminatory behaviour by house owner is concerned, more than two third tenants among north-east migrants and nearly half of Muslims tenants reported that they have faced discriminatory behaviour from house owners during their search for a house on rent. As far as SC tenants are concerned, nearly 42 percent of tenants reported to have faced discriminatory behaviour from the house owner. In comparison to tenants from the afore-mentioned social groups, upper caste tenants have faced very less difficulties due to their social identity. Unavailability of house in the preferred or first choice locality is another important difficulty while searching a house. However, higher proportion of upper cast tenants reported that they had faced this difficulty in comparison to other social groups.

Nature of Discriminatory Behaviour by House Owners

As discussed earlier, tenants from marginalised social groups faced discriminatory practices from house owners and brokers while searching rented accommodation. In this section, the nature of discriminatory behaviour by the house owners has been analysed. The responses received by tenants from the house owner have been shown in figure 1. One of the major responses given to tenants from socially marginalised communities is on prejudices against their social identities. Nearly three fourth Muslims tenants reported that as soon as the house owners came to know during initial interaction that they were Muslims, their behaviour towards them changed immediately. Similarly, nearly 40 per cent of the SC tenants reported that the behaviour of the house owner changed as soon as their social identity was known to them through their names. The figure 1 also clearly indicate that nearly one third SC tenants, more than half of Muslims tenants, and nearly half of tenants among north east migrants were denied house by the owners as soon their social group was known to them.

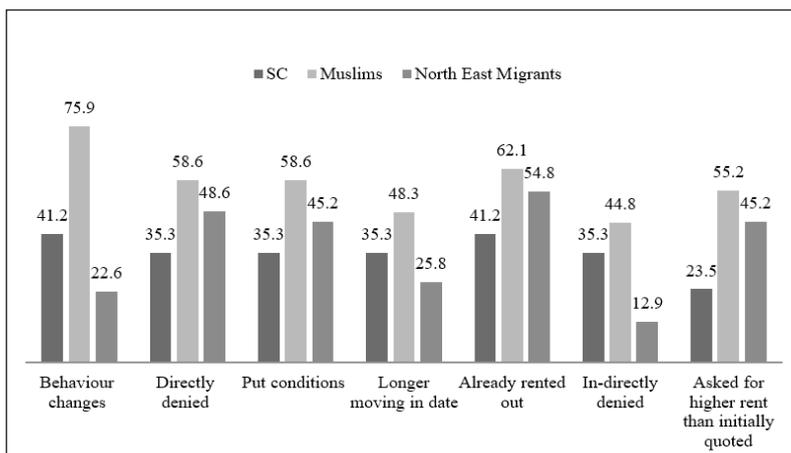


Fig 1. Nature of Response by House Owner

Source: Primary Field Survey 2016-17

Conditional access to rental housing is another response which tenants are reported to have received from the house owners. The conditional access to rental house was reported highest from Muslim tenants as more than half of them responded to having received conditional access to rented accommodation. The nature of condition put by the house owner has been explained in the later section. Another common response received by the tenants is longer moving in date i.e. house will be available very late. The respondents informed that often the landlords do not directly say no to them but deliberately give a longer moving date so that they are discouraged from taking the house. Often tenants from socially excluded communities such as SCs and Muslims are not denied house directly but they are told that the housing units have been already rented out. Another excuse used by the owner for denying rental housing to marginalised communities is that they will discuss with the family members' only to refuse later. Similarly, often the rent of the housing unit is hiked to keep SCs and Muslims tenants away. Analysis of the findings of this section clearly indicate that often house owners and brokers engaged in discriminatory behaviour resort to various pretexts instead of direct denial. Price discrimination i.e. asking for higher rent is prominent way for pushing away marginalised social groups from rental housing market for instance one home seeker reported that *'Instead of directly refusing the house, the house owner asked me to deposit three months security advance instead of one which is practically impossible.'*

Reasons/Pretexts for Denying House

House owners and brokers or property dealers/agents often directly deny renting their property to tenants from scheduled castes, Muslims and north-east migrants groups. The comparative analysis of different social groups shows that price discrimination is highest for Muslims followed by north-east migrants and scheduled caste tenants. The direct denial citing social identity is highest for Muslims followed by north-east migrants. Direct denial due to social identity is lower for SCs in comparison to Muslims and north-east migrants. Nearly 70 percent of Muslim respondents informed that they were directly denied house on rent due to their religious affiliation.

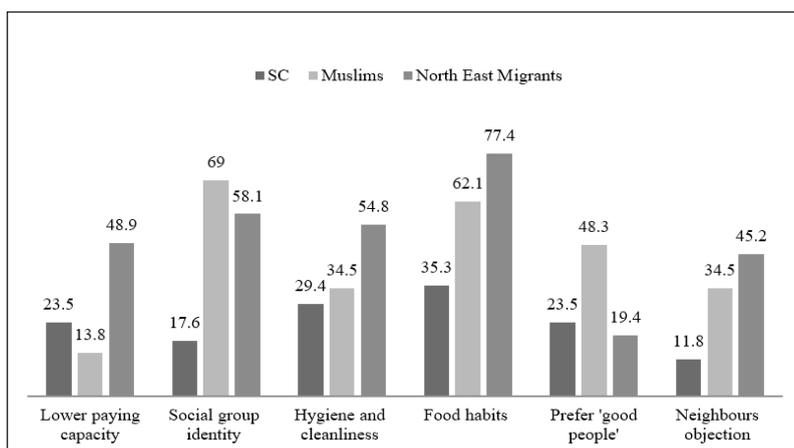


Fig 2. Reasons for Denial of House (Stated by House Owner)

Source: Primary Field Survey 2016-17

Other major responses received by the respondents during their house search related to food habits, hygiene, and cleanliness issues raised by house owners during their interaction with prospective tenants as a pretext to refuse house on rent. Nearly one third SCs, more than 60 per cent Muslims and nearly three fourth of the north east migrant respondents faced denial of rental housing due to their non-vegetarian food habit.

Prejudices and perceptions about certain social groups regarding their economic condition and paying capacities also play role in deciding rental housing market outcomes. The analysis shows that often tenants from the North-east are denied rental housing citing their irregular nature of employment and paying capacities. However, qualitative data analysis shows that despite regular employment and good paying capacities, tenants from north-east are denied house on rent. Nearly half of respondents from north-east migrants and one fourth tenants from scheduled caste faced denial citing less paying capacity. Often, the life style of the tenants is also given as pretext for denial of housing to socially marginalised groups.

Qualitative data findings show that house providers give discriminatory response on various pretexts such as restriction on the cooking on non-vegetarian food, cleaning and hygiene, asking for higher amount of rent than actual, early and summery evictions of the house without notice. Home seekers from scheduled caste reported that initially at times the house owners are not aware of the social groups of the tenants. They keep on asking about the social groups and once they come to the social groups, they straightway or on some pretext deny for renting to scheduled caste tenants. Tenants from marginalised social groups have to go for endless effort to finalise the deal for renting the accommodation. Analysis of the pattern of behaviours of house owners towards scheduled caste home seekers reveals that in the beginning of the negotiation of the deal for renting house, the behaviour of house owner is good and often profession but in many cases their behaviour is suddenly changed and negotiation is abruptly ended on some pretext such as house is already rented out or they would discuss the matter with family members and revert which they never did.

Another striking response received by tenants from the house owners is that they prefer 'good' tenants. The qualitative data analysis explains that often 'good people' is not defined and is used as excuse to deny house on rent. One of the respondents from north-east reported that '*The house owners deliberately put such terms and conditions which make it practically impossible to take house on rent. Instead of directly denying, they put such conditions such as very high rent and security deposit. Restrictions on food are always there no matter what.*' Another responded from north-east reported that '*The brokers and house owners often treat us like foreigners. They misbehave with us as if we are homeless refugees in Delhi. It is very frustrating.*'

Conditional Access to Rental Housing

In this section, conditions put by the house owner to give house on rent have been analysed. The responses received by different social groups are shown in figure 3 which clearly indicate that restriction on food habits is one of the major conditions put by house owners to tenants. It is noteworthy that these conditions were put only to the socially marginalised groups while the upper caste tenants were not given any conditions related to the type of food being cooked at home. Nearly one third SCs, more than half of Muslims, and nearly two third north-east respondents were asked by house owners not to cook non-vegetarian food when they are given house on rent.

Also, there are restrictions put on visitors with almost one third Muslim and 60 per cent NE migrant tenants being told not to have lots of visitors.

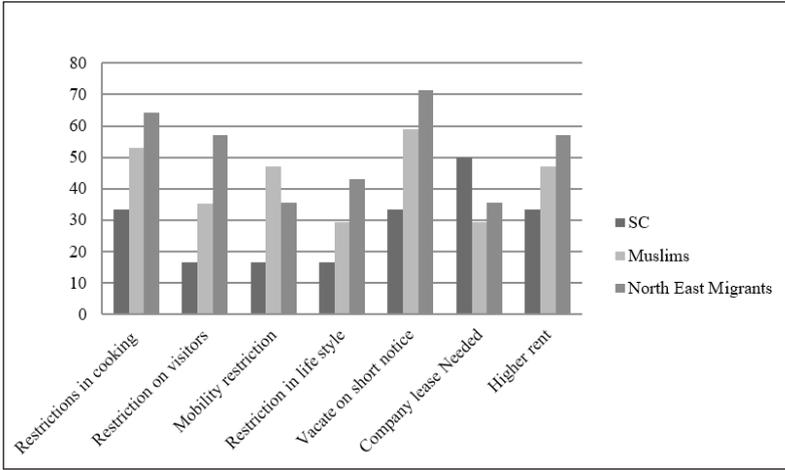


Fig 3. Conditions for Giving House on Rent

Source: Primary Field Survey 2016-17

Restriction on number of guests visiting the house and mobility restrictions such as ‘not allowed to come late at home,’ etc. have also been cited as the major conditions for offering house on rent. Restriction on number of visitors was reported highest for north-east tenants while restrictions in mobility was highest for Muslims. Furthermore, tenants from these groups are clearly subjected to discriminatory conditions like ‘being ready to vacate at short notice’ while upper caste tenants are hardly given any such conditions. Similarly, nearly one third SC respondents, more than half of Muslim respondents and more than 70 percent respondents from north-east migrants reported that vacating on short notice was major condition put by the land lords. They said often it works as a deterrent and excuse for keeping the socially marginalised communities away from the rental housing market as vacating house on short notice is cost-intensive and unaffordable for many tenants. Higher rent is also reported as one of the major conditions for getting house on rent. Tenants are often asked to pay higher rent than the market rate. The players in the rental housing market particularly brokers and house owners are aware that tenants from socially marginalised groups are denied house due to their social identity. Due to this, availability of housing options is limited for them. Therefore, they try to maximise their profit by asking higher rent from these tenants.

Nature of Discriminatory Behaviour by the Brokers

As discussed in the previous section, brokers and real estate agents play a crucial role in the rental housing market transactions. In the present section, nature and form of behaviour experienced by tenants from the broker or real-estate agents have been analysed. Similar to the responses given by house owners, the respondents from socially marginalised communities also reported that the behaviour of the broker changes as soon as the social group identity is disclosed to them. Nearly one third SC tenants and more than two third Muslims reported that the behaviour of the broker

suddenly changed as soon as they came to know their social group identity. The proportion of respondents from north-east migrants is lower in comparison to SC and Muslims as brokers easily identify social groups. Direct refusal to show any house is another response given by brokers. More than half respondents from among north-east migrants and more than 40 percent Muslim respondents reported to have received refusal from the brokers (figure 4). Apart from the direct refusal, brokers are often not willing to show all housing units citing reasons about selectiveness of owners of available units and that not all vacant housing units are available to tenants from some social groups. The qualitative data analysis indicates that as soon as social identity is revealed to the brokers, they reduce the number of housing options available. Thus, the number of housing units available for rent not only depends upon the demand, supply or the affordability of the prospective tenants, but also upon the social identity of the actors involved in the housing market transactions. Price discrimination is also often practised by brokers. The respondents from socially excluded communities reported that often brokers attempt to escalate the rent of the housing units by showing that there are limited options available for these social groups.

Often brokers do not provide full information for available housing unit. They hide the details so that they could escalate the price of the rented housing accommodation. The data also reveal that instead of direct refusal to home seekers, brokers also indulge in delaying tactics. Nearly one third of the SC home seekers reported that brokers attempted to delay showing houses citing that house is not vacant despite initially reporting the availability of housing units.

The brokers often had to work on the direction of the house owners for instance during field work one broker reported that *‘In most of the cases, landlords generally inform their choice of tenants at the outset. In my locality, it is very difficult to arrange house on rent for Muslims. But there are few landlords who give house on rent to Muslims but they generally charge high.’* The brokers narrated that most of the time house owners clearly inform in the beginning for their choice of tenants and the brokers have to work accordingly.

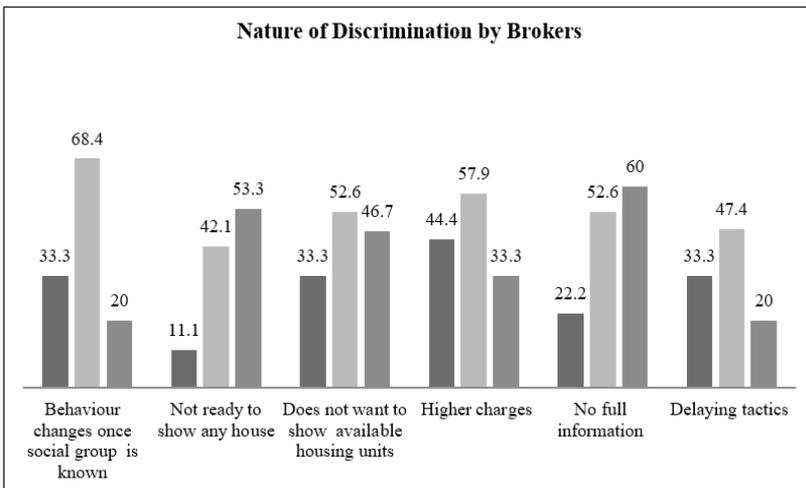


Fig 4. Nature of Discrimination by Brokers

Source: Primary Field Survey 2016-17

Qualitative data analysis shows that brokers try to shift the blame to house owners about their discriminatory behaviour. The brokers reported that they personally do not discriminate based on the social identity but are compelled to follow the preferences of house owners.

Social Steering Away by Brokers

Brokers and real estate agents also practise diversionary tactics by manipulating the choices of tenants by social steering. Brokers often work as per the demand of the house owners. They are aware of the choices of the house owners and as well as of the prospective tenants. Through the process of social steering away, brokers and real estate agents attempt to divert the choice of the housing locality of the prospective tenants. Factors affecting the social steering away depend on availability of housing units, preference of social identity of tenants, and stigmas and prejudices against certain social groups by house owners and brokers. Through the process of social steering away, prospective home seekers are persuaded and offered housing units in localities mainly inhabited by households of the same social groups. The process of social steering away invariably causes residential segregation based on socio-religious and ethnic identities of the households. In this section, process of social steering away by brokers has been analysed.

The findings of the present study clearly indicate the practice of social steering away. The data in Table 13 clearly indicate that nearly one third of the SC respondents, two third of the Muslim respondents and nearly half of respondents from north east migrants reported that during their interactions with agents and brokers, they were suggested and persuaded by the brokers to take up houses in some other localities preferably ones predominantly inhabited by their social groups. Not furnishing full information about the availability of housing units is the most important step in the process of social steering away. Through this process, brokers attempt to convince the prospective tenants from discriminated social groups that there are very limited housing options for them. The data in Table 13 reveals that more than half of the proportion of tenants from north-east migrants and Muslims reported that brokers often do not provide full information on availability of housing units.

Table 13. Social Steering Away by Brokers

| Sr. No. | Conditions | SC | Muslims | North East Migrants |
|---------|--|------|---------|---------------------|
| 1. | Did not provide full information on available housing units | 22.2 | 52.6 | 60.0 |
| 2. | Suggested me to see house in some other locality | 33.3 | 68.4 | 53.3 |
| 3. | Suggested me to see house in the locality inhabited by my social group | 11.1 | 57.9 | 40.0 |
| 4. | Ready to provide house in some other buildings in the same locality | 33.3 | 26.3 | 13.3 |
| 5. | Ready to provide house in some other locality | 44.4 | 63.2 | 46.7 |

Analysis of the qualitative data indicates the complexities of social steering away. Residential segregation is one of the major outcomes of social steering away apart from unpleasant experiences for the discriminated tenants. In the segregated localities also, not all house owners are willing to rent out their houses to socially excluded communities. One of the major excuses given by brokers for social steering away certain social groups is that house owners are not willing to rent their houses to these social groups for instance one broker informed during the field work ‘we know that some landlords will ultimately deny the house to Muslims, so we do not want to waste our time by taking Muslims to a Hindu dominated locality or to a landlord who never prefers Muslim tenants. So, we help Muslims tenants take house in the locality where it is easily available. In this way we try to save time and inconvenience.’ Another broker informed that ‘many times, I confirm the identity of the tenants before fixing the meeting with land lords.’

Consequences of Discrimination

Discrimination in the rental housing market often causes unpleasant outcomes for the socially excluded communities. In this section, consequences of discrimination experienced by excluded communities have been analysed. Frequent change in the accommodation is one of the major consequences which tenants are forced to do due to discriminatory behaviour. The quantitative and qualitative analysis of this section explains the nature and type of consequences experienced by tenants.

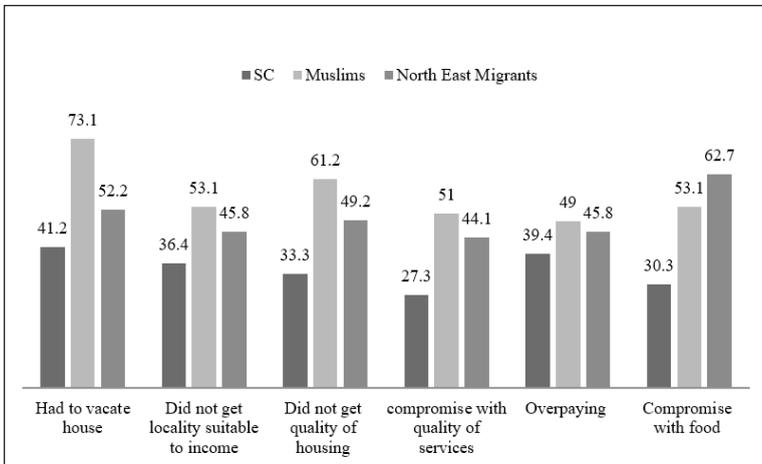


Fig 5. Consequences for Housing and Amenities

Source: Primary Field Survey 2016-17

The figure 5 shows the proportion of respondents who had to vacate their previous rented accommodation due to discrimination. The analysis shows that more than half of the respondents among north-east migrants, more than 70 percent Muslims, and more than 40 percent SC respondents had to vacate their houses due in discriminatory behaviour. Apart from the problem of frequently vacating the house, tenants also face other consequences. The tenants from socially excluded groups often have to make several compromises due to denial and discrimination faced in the rental housing market.

These respondents have not only made compromises in terms of denial of choice of locality, quality of housing and services etc., but also higher payment for the housing and amenities and their food habits as a result discrimination in the rental housing market.

The proportion of tenants having faced difficulties is higher for Muslims and north east migrants than tenants from SC and upper caste. Due to social steering away and consequent residential segregation and denial of housing in the choice of locality, often they have to travel longer distance. Education of the children also suffers due sudden change of accommodation.

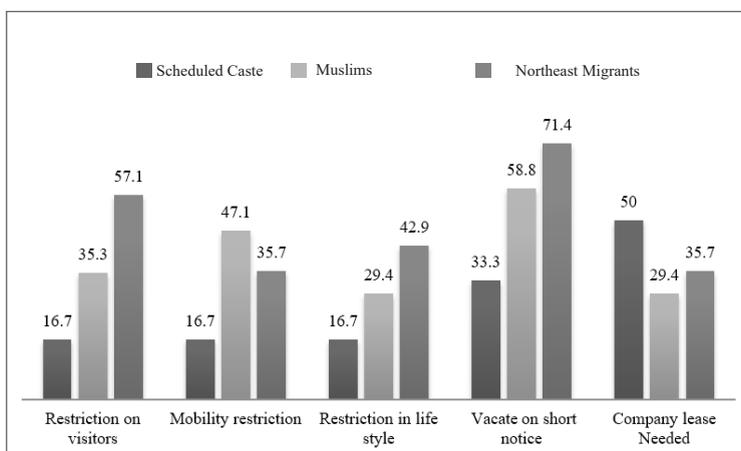


Fig 6. Consequences of Discrimination

Source: Primary Field Survey 2016-17

Longer search caused due to denial of housing coupled with discrimination also causes loss of time and money for the tenants from socially excluded groups. Constant denial and discrimination also caused mental stress to the tenants which affect their well-being. Nearly one third SC respondents and two third Muslims reported that they felt stressed due to constant denial and discrimination in the rental housing market.

Conclusions and Policy Suggestions

Discrimination in accessing house in the urban rental market has been analysed through both supply side and demand side. Analysis of the primary data clearly indicates that social exclusion and discrimination play a significant role in the rental housing market outcomes. Socially marginalised and vulnerable communities face unequal outcomes in the urban rental housing market. The analysis of the primary data clearly indicates that there is a statistically significant relationship between the social identity and rental housing market outcome. The logistic regression model for the study indicates that home seekers from the marginalised social groups were on an average significantly less likely to get a positive response than equivalent home seekers with dominant social group identity. The findings of the study reflect that quite a high proportion of home seekers from scheduled caste, Muslims and migrants from the North-East face discriminatory practices such as direct refusal, subtle refusal, and outright discriminatory terms and conditions. The analysis of the pattern of discrimination shows that house owners, real estate brokers and agent practice discrimination

based on biases and prejudices about certain social groups. The real estate agents and brokers practice unfavourable treatment towards marginalised social groups and provide less information about the available housing units. They not only demand higher rent and security deposits but also provide housing in the low-income localities with poor quality of housing. Often, brokers and agents refer and provide housing in the locality where same (home seeker's) social group is living. Marginalised social groups not only face direct refusal but also price discrimination in the urban rental housing market. Analysis of the demand side of the rental market indicates that home seekers from vulnerable social groups face discriminatory treatment in the urban rental housing market. The regression results of the study confirm that socially excluded groups such as SCs, Muslims, and migrants from the North-East are more vulnerable to discrimination when accessing the rental housing market. Similarly, significant chi-square values indicate social group differentials in terms of responses to these social groups. The difference in the responses given by the type of house providers, house owners and brokers, and the income group of localities indicate that positive response of the house owners is highest for low income locality and lowest for high income locality. The social group wise difference in the response for home seekers in high income group category is statistically significant. The direct refusal to housing on rent is highest for Muslim home seekers followed by SC and north-east migrants. The difference is also statistically significant. SC home seekers were offered rental housing in locality other than their preferred locality. The study also discusses the unpleasant outcome of discrimination in rental housing market. Socially excluded groups have to make various compromises such as living in poor quality of housing, long commuting distance to workplace, loss of time and income during long and frequent search for housing. They also undergo immense embarrassment due to stigma and prejudices associated with their social identity, are compelled to change residence due to discrimination and harassment, pay higher rents for similar facilities, and end up living in same caste/group localities resulting in residential segregation. Thus, the present study provides comprehensive analysis of the dynamics of the exclusionary and discriminatory practices in urban rental housing, causes of discrimination and its consequences on socially excluded groups.

The analysis in the article provides various policy suggestions for inclusive rental housing policy. The draft rental housing policy 2015 sought to promote social rental housing with focus on affordability for the most vulnerable sections of urban population. Although the draft rental housing policy provides a comprehensive and multi-pronged approach to promote the rental housing market in the country, yet it has failed to address some critical issues and is silent about the processes operating in the rental housing market. The Rental housing policy should be integrated with *Housing for All* programme of the government. Fragmented and separate rental housing would not be viable and practical in implementation. The idea of social rental housing should be integrated with low income households and *in-situ* development of slums under the Pradhan Mantri Awas Yojana. Also, the draft policy provides the macro policy framework for rental housing but a comprehensive road map to achieve the targets is missing in the policy document. Further, keeping in mind that rental housing market still operates informally in India and that most landlords rent out property privately without any registration or rental agreement, the disbursement of the proposed *rental housing vouchers* should be linked with the compulsory registration. In the absence of safeguards to protect tenants from malpractices, rental housing often turns into a bitter

experience for many tenants. Therefore, rental housing policy should make provisions for safeguarding the socially excluded households. Legal and administrative measures should be introduced to safeguard tenants from discriminatory and exclusionary practices in the market and make the policy more inclusive in nature.

The findings of the article provide evidences about the discriminatory practices in the housing market transactions which require further investigations. The question arises why house owners, brokers and other agencies operating in the housing market discriminate towards social, ethnic and regional identities rather than focusing on profit maximisation. Social stigma and prejudices against marginalised social groups are so deep that they have also affected the housing market transactions and outcomes. Rental housing constitutes an important instrument in reducing housing shortage. It is the major house provider for low income households. It also has a huge potential for meeting the growing housing need in cities and reducing the housing shortage in urban areas. However, a major proportion of the rental housing market is operating informally and only a small proportion of it is functioning formally. Informal nature of rental housing has posed difficulty in regulating the rental housing. To promote the growth of rental housing sector and make it socially inclusive, it is imperative to formulate a comprehensive rental housing policy.

The rental housing market in India still operates informally. Most of the landlords are operating privately without any registration or rental agreement with tenants. Middle men such as real estate agents and brokers mostly control the private rental housing market transactions. Instead of making a separate provision for social rental housing, housing schemes and programmes should be made inclusionary. Each housing scheme should earmark a certain proportion of housing dedicated to rental housing for socially and economically vulnerable sections. Regarding the policies to eradicate discriminatory behaviour, it is often argued that it is difficult to regulate the rental housing market which is primarily operated by private people and decisions and behaviour of private house owners cannot be questioned. However, it is noteworthy that large proportion of rental housing in India particularly in urban areas is private housing as public/social rental market is not well developed in India. The decision to maintain the property of any individual is solely dependent on the property owner. Economic transactions should be regulated and governed by certain rules framed by the government. Since, private rental housing is also an economic transaction, it is essential to frame the rules to ensure the non-discriminatory and inclusive rental housing market- both private and public sector housing. Formulation of legal safeguards is needed for making rental housing market inclusive in nature. Discriminatory practices should be made a punishable offence. Legal safeguard is needed to protect the rights of tenants from the discriminatory behaviour practised by various stakeholders in the rental housing market. Private rental housing stock needs to be formalized through compulsory registration. This will enable the civic authorities to closely monitor the mal-practices in the rental housing market. The Rent Control Act should be restructured to safeguard the interest of tenants belonging to socially marginalised communities. Summary evictions and exorbitant hike in the rent and charges of the amenities should be regulated. There is need to formulate a tenant friendly *grievance redressal mechanism* wherein the tenants can directly inform about discriminatory behaviour against them. This mechanism should also incorporate a time bound response to complaints of discrimination. Real estate agents and brokers should be registered so that they come in the ambit of regulatory framework. Feedback

mechanism should be developed for rental housing. Each housing locality should have a web portal which the potential tenants can visit and see the condition of housing unit, behaviour of house owners, feedback given by previous tenants, etc. This mechanism could ensure transparency and reduce discriminatory practices in the rental housing market. RWAs must have or co-opt tenants in their associations and executive committees to promote harmony and eradicate discriminatory behaviour. This could serve as a platform to report discriminatory behaviour. Above all, every stakeholder should be sensitized against discrimination and social exclusion.

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