

Original Article

The Price of Being a Woman: Rental Market Discrimination and Housing Access in Delhi NCR

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Abstract - This study explores patterns of discrimination in Paying Guest (PG) accommodation in Delhi NCR, with a focus on how housing access, safety, and tenant treatment vary across different urban contexts. Data were collected through a structured quantitative survey with 49 responses and analysed using descriptive statistics and multivariate statistics. The results indicated that the city of residence determines their housing experience because it affects the total number of rejections participants face, the exact causes of their rejections, and their feelings about security. While income was found to influence the affordability of PG accommodation, financial capacity alone did not account for the unequal experiences observed. The research discovered that people faced discrimination because of their individual characteristics as well as their marital status, occupation, and personal lifestyle. The findings suggest that PG accommodation operates as an informal regulatory system that limits public entry and standard operations through rules that local housing norms and communities have developed. The research indicates that tenant rights need better protection, which can be achieved by creating more effective enforcement mechanisms and legal protection systems that defend residents from housing discrimination when they seek urban rental properties.

Keywords - Delhi NCR, Gender Discrimination, Housing Access, Paying Guest Accommodation, Rental Market, Tenant Rights, Urban Equity.

1. Introduction

The international community accepts housing as an essential human right, which serves as the foundation for urban equity and dignity levels. The quality of housing available in urban areas shows the extent to which cities include their residents, provide equal opportunities, and promote gender equality. The Indian urbanisation process has created Delhi NCR as a major employment and education hub, which attracts mostly young female migrants. The growing number of urban residents has not led to equal opportunities for affordable housing. The urban rental market depends on informal PG accommodations, which operate without proper regulation because the law grants landlords full power to manage their tenants [1].

Women who want to rent their own homes deal with financial and structural problems as well as social and moral barriers when seeking independent housing. The problem of fair housing access extends beyond housing supply and cost because it directly relates to cultural beliefs about how urban environments affect traditional gender expectations, which restrict women from achieving self-sufficiency. Research conducted worldwide indicates that gender serves as the primary determinant that decides which social groups will

receive access to housing and what their housing experiences will be like [2, 3]. Research across multiple settings demonstrates that women face discrimination through higher housing costs, strict leasing terms, and discriminatory landlord behaviour based on their personal life choices. The worldwide research findings about housing markets match the Indian situation because these markets operate under patriarchal social systems.

Women who live alone or are divorced or separated encounter multiple obstacles when trying to rent housing because landlords either deny them or enforce strict rules [4]. Landlords enforce gender-based rules that restrict tenants from having visitors and force them to follow specific dress codes and maintain certain behavioural standards for the sake of safety and decorum. The National Commission for Women has identified these practices as widespread discrimination that restricts women from freely moving around and participating in social activities. Media and policy discussions frequently link women's security to strict control measures. Landlords and PG managers use protective measures as their reason to enforce discriminatory rules, which they claim will defend women from outside dangers [5]. Evidence indicates that the implemented rules, which



include time restrictions, guest restrictions, and surveillance, work to uphold gender-based stereotypes about female helplessness and moral conduct [6].

The combination of safety concerns with restrictive measures creates a misleading connection that hides actual safety problems that stem from insufficient street lighting, missing secure entry systems, and dangerous neighbourhoods. The focus on women's conduct instead of urban infrastructure development allows these narratives to shift accountability from structural problems to personal adherence. The safety measures implemented to protect women actually restrict their autonomy and their right to use the city. Research about urban housing discrimination in India has primarily studied discrimination based on caste and religion, but gender-based discrimination remains understudied and undermeasured [7, 8]. Research on gender-based rental discrimination in India lacks statistical data that describes its occurrence rates and its effects on women.

The Model Tenancy Act of 2021 from India introduced new rental rules to enhance market transparency and establish dispute resolution systems. The law does not include any provisions that specifically fight against gender-based discrimination [9]. The U.S. Fair Housing Act and the U.K. Equality Act include strong provisions that protect residents from discrimination because of their gender, marital status, or family situation [10, 11]. The rental market operates without accountability because Indian policies lack provisions that protect tenants from discrimination.

The practice of gendered housing discrimination leads to multiple social and economic expenses that extend past individual cases of injustice. The United Nations-Habitat states that sustainable urban development requires equal access to housing, which supports the achievement of UN Sustainable Development Goal 11 [12]. The practice of PG restrictions limits women from achieving their ability to move freely while also blocking their access to education and work opportunities, which results in reduced urban economic participation [13].

Women who work or study outside their residential areas must travel long distances to their workplaces and educational institutions while dealing with security risks and mental health problems. The discriminatory housing practices in Delhi NCR violate the principles of inclusive urban development while harming the city's economic growth potential because gender equality stands as a vital factor for sustainable development [14].

The research investigates how gender-based discrimination affects rental housing availability and quality in PG and private rental properties throughout Delhi-NCR. The survey addresses two major aspects of discrimination: the types of discrimination women experience when they

seek to rent PG or private accommodations; the impact these events have on women regarding their sense of safety and independence and their general well-being; and how such experiences vary across socio-economic and demographic groups. The research used quantitative survey methods to collect data from 49 female participants who live in Delhi and Gurugram. The research extends current studies by providing quantifiable data about gender-based housing obstacles that link to safety perceptions, personal freedom, and urban rights.

This study addresses a critical research gap in the existing literature on urban housing discrimination in India. While prior research has largely focused on caste and religion-based exclusion in rental markets, there is limited empirical and statistical evidence documenting gender-based discrimination, particularly within informal paying guest accommodation systems in Delhi NCR. Existing studies rely heavily on qualitative insights, leaving a lack of quantifiable data on the frequency, patterns, and impact of such discrimination. This research seeks to fill this gap by providing structured, data-driven evidence on how gender influences housing access, safety perceptions, and autonomy in urban rental contexts.

2. Literature Review

Research about gender-based housing discrimination has developed through different geographical areas, which combine worldwide patterns with India-specific data. The review combines research from India and Southeast Asia and additional comparative studies to create a theoretical framework for studying gender-based discrimination in Delhi-NCR PG accommodations. The analysis follows a structured format that examines five essential topics, starting with autonomy versus safety, followed by economic discrimination and informality, policy gaps, regional similarities, and mobility as urban citizenship.

The main focus of this research is on how women residents must choose between their right to safety and their need for independence. Pothukuchi [15] studied Bangalore working women's hostels to show that these facilities protected residents, but their rules limited the freedom of residents. The TISS Hyderabad and Government of Telangana report verified this pattern because educational facilities use safety issues to implement rigid policies that control student visitor activities and create nighttime restrictions [16].

The research by Undurti and Swain [16] demonstrated that hostels failed to establish operational safety systems, yet they enforced strict behavioural restrictions. The research by Madhavi and Kunchala [17] demonstrated that women remained unaware of safety systems, and they lacked the power to hold institutions responsible.

Women must pay additional costs for housing that promises safety through what researchers call the “safety premium”. The World Bank [18] discovered that women must spend 7-8% more than men do for their housing accommodations. An article from the *Urban Matters Journal* [19] documented identical patterns of financial and social discrimination against students in Dehradun’s PG accommodations. The research by Bhargava [20] demonstrated how being single makes women more vulnerable to discrimination, and they have to negotiate tenancy.

Baruah [21] demonstrates how women-led households face housing system vulnerabilities because they lack the power to negotiate or secure stable housing. The research conducted by Pulipati [22], Undurti and Swain [16] showed that safety maintenance operations were insufficient and regulatory organisations did not conduct proper monitoring activities. The Model Tenancy Act 2021 lacks protection for gender as a protected class, which allows landlords to perform moral policing and maintain complete control over their tenants [9].

Research conducted across different Asian countries has validated the existing knowledge. The research by Nguyen et al. [23] demonstrated that Vietnamese female factory workers faced identical residential conditions as Indian PG residents because they needed to obey strict time restrictions. Elmhirst [24] discovered that Indonesian women needed to spend extra money to obtain housing that offered protection. Shaila [25] studied Bangladeshi garment workers who selected dangerous housing because these buildings offered affordable prices and excellent locations. The research by Tan [26] shows that women employees of Singapore and Hong Kong face privacy threats and safety dangers because their housing is managed by their employers.

The ability of women to move around and their citizenship status determine how they will experience discrimination when it comes to housing. The research by Goel [27] shows that urban Indian women stay home more than 50% of the time, but men stay home less than 14% of the time. The rules that govern PG accommodations create barriers for women to move freely, thus limiting their ability to perform their daily activities. The research conducted by Bhargava [20] shows that housing facilities function as social spaces that maintain traditional social norms and systems that support gender-based power structures.

These studies demonstrate three essential findings: that safety is used to enforce control, economic and moral discrimination intersect, and there is insufficient empirical data about PG accommodations. The research uses qualitative methods, but needs statistical analysis to analyze discrimination patterns that occur in Delhi-NCR PG accommodations.

3. Methodology

3.1. Research Design

The research design of this study uses quantitative methods to conduct a cross-sectional survey, which investigates both the occurrence and distribution of the nature of gender-based rental discrimination experienced by women in Delhi-NCR. The method enables researchers to obtain quantifiable data from various participants, which helps them detect patterns between different types of housing. The research method of quantitative methodology works best because it generates statistical data, which proves the existence of experiences that lack documentation of practices that exist in India’s unregulated housing rental sector.

3.2. Participants

The target population comprises women who currently live in PG accommodations or private rental flats in Delhi-NCR, including Delhi, Gurugram, Noida, and Ghaziabad. The study participants consist of students and working professionals and early career women who found their own housing in urban settings. The study employed a non-probability convenience sampling technique to recruit participants due to the dispersed and informal nature of the target population.

The sample consisted of 49 female respondents residing in Delhi NCR, including Delhi and Gurugram, who were either currently living in or had recently searched for paying guest accommodation or private rental housing. Participants were primarily students and early-career professionals, representing a demographic group most affected by urban rental discrimination. Recruitment was conducted through online networks and voluntary participation via a Google Form. Although convenience sampling limits generalizability, it was considered appropriate given the absence of a structured sampling frame in informal housing markets.

3.3. Materials and Instruments

Data were collected using a self-administered online questionnaire created on Google Forms, which is automatically integrated with Google Sheets for real-time data storage and organization. The platform provided easy access to users and simple distribution through online networks, and allowed users to export data for analysis purposes. The survey contains nine sections, which follow the English language format to study different research aspects: (1) Demographic Profile; (2) Housing Search Experience; (3) Perception of Rent; (4) Perception of Safety; (5) Perception of Discrimination; (6) Experience of Discrimination; (7) Awareness and Reporting; and (8) Suggested Measures. The researcher evaluated the questionnaire for both clarity and logical flow and research objectives alignment before conducting the data collection.

3.4. Data Analysis

The collected data were analysed using both descriptive and inferential statistical techniques. Descriptive statistics, including percentages and frequency distributions, were used to identify patterns in housing rejection, safety perceptions, and discriminatory practices. Inferential analysis included hypothesis testing and Analysis of Variance (ANOVA) to examine differences across demographic and socio-economic groups. Normality of the data was assessed using standard tests to ensure the validity of parametric analysis. These methods enabled the study to identify statistically meaningful relationships between gender, housing access, and perceived safety.

3.5. Ethical Considerations

The research study maintained ethical standards from its design stage through all data collection procedures. All participation is voluntary and anonymous, and informed consent is obtained digitally. The study participants maintain complete freedom to withdraw from the research at any point without experiencing any adverse consequences. The survey contains questions that ask about personal discrimination experiences, so the researchers used neutral and respectful wording to protect participants from distress. The researcher holds complete access to all collected data by using a password-protected Google account.

4. Results

4.1. Overview of Analysis

The results section shows survey data from 49 participants studying their experiences of discrimination, safety issues, and unregulated informal practices in Delhi NCR PG accommodations. The research used descriptive statistical methods to analyse how people access housing, along with their experiences of rejection, perceptions of safety, and understanding of legal protection laws. The research measured its main outcomes through three sets of

data, which consisted of PG search rejection occurrences, their corresponding reasons, and landlord-imposed gender-based rental restrictions, as well as tenant encounters with harassment, moral code enforcement, and knowledge about tenant protection regulations. Percentage analysis was utilised to discover patterns that showed organized trends instead of studying individual life stories independently.

4.2. Demographic Profile of Respondents

The research data consisted mainly of female participants because the study focused on understanding how women experience living in PG accommodation. A majority of respondents belonged to the 18-25 age group (55.1%), followed by those aged 26-35 (34.7%), with a smaller proportion in the 36-45 category (10.2%). The survey results showed that students held either undergraduate or postgraduate degrees because 59.2% were undergraduates and 36.7% were postgraduates. Occupationally, 61.2% identified as working professionals, while 36.7% were students. Most respondents were unmarried (85.7%). The survey participants received different monthly earnings because 38.8% made less than ₹25,000, while 24.5% earned between ₹40,001 and ₹55,000. The majority of participants lived in Delhi (71.4%), while the remaining participants resided mainly in Gurgaon (26.5%).

4.3. Patterns of Discrimination, Control, and Legal Awareness

The research data showed that participants faced numerous rejections during their search for a PG accommodation. The survey results showed that most participants encountered multiple instances of rejection, which included more than three instances, but only a few never experienced it (Figure 1). This indicates that rejection is a recurring challenge when they attempt to obtain PG housing.

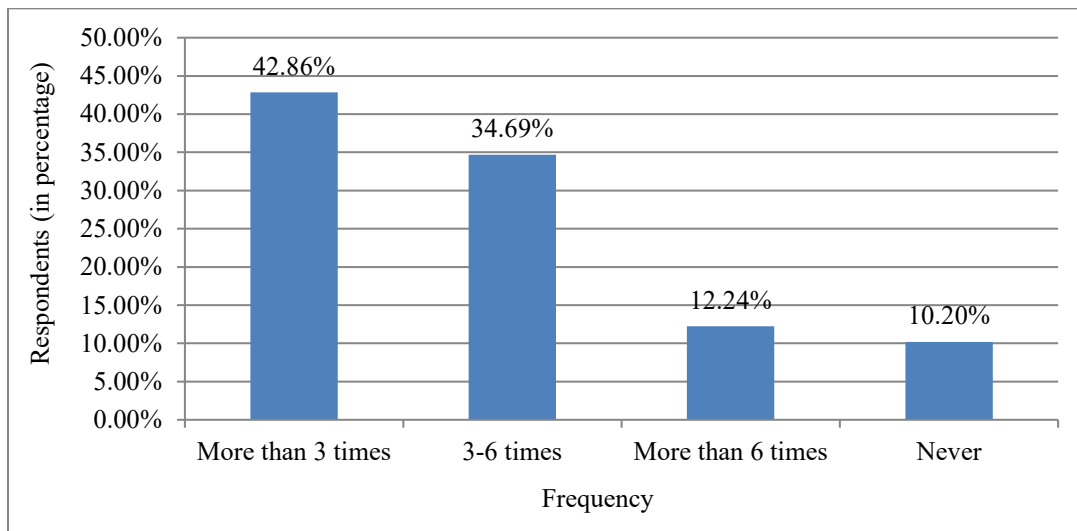


Fig. 1 Number of PG accommodation rejections reported by respondents

The assessment of the causes of rejection showed that discrimination happened through various elements that go beyond a single reason. The most commonly cited reason was restrictions related to visitors or personal lifestyle, reported by 84.1% of respondents (Figure 2). This was followed by religion or caste (70.5%) and marital status

(50.0%). The categories of occupation (29.5%) and gender (20.5%) received less attention than all other categories. The observed patterns show that PG accommodation functions as a managed space that demands residents to follow predetermined rules of behaviour and moral conduct to access the property.

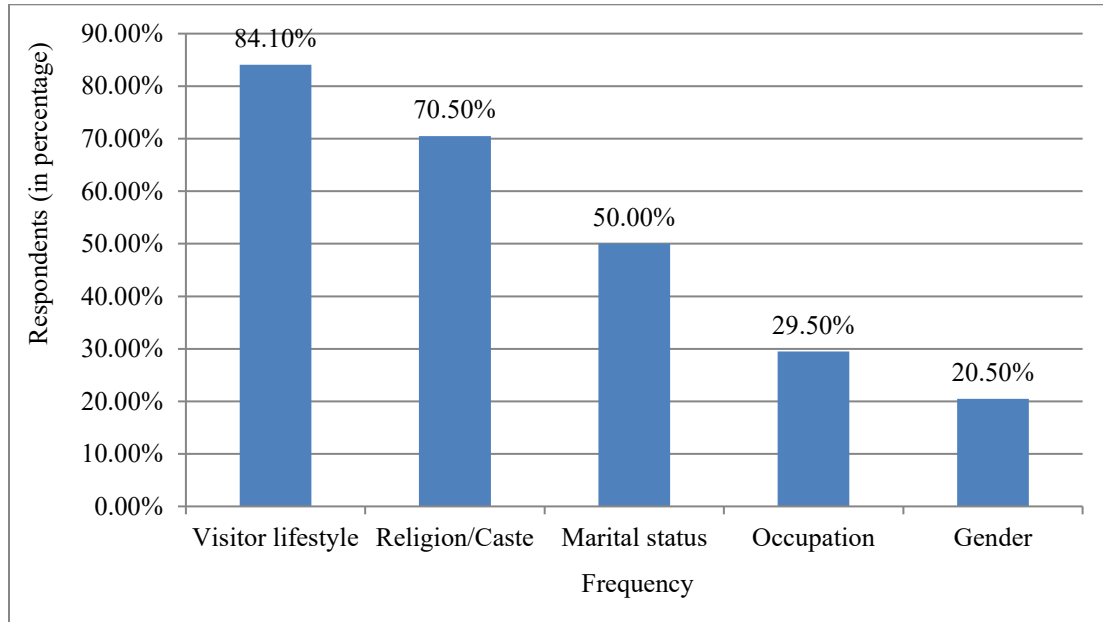


Fig. 2 Reported reasons for rejection during PG housing search

The practice of conditional acceptance became evident through the numerous gender-based rules that PG accommodation facilities enforced. The survey results show that all respondents who encountered these rules had to follow rules that banned male-female visits (97.7%), and most of them had to follow curfew rules (79.5%). Dress

code-related restrictions were reported by a small proportion (4.5%) (Figure 3). The research shows that people who receive housing access must face discrimination through their restricted ability to move around and interact with others.

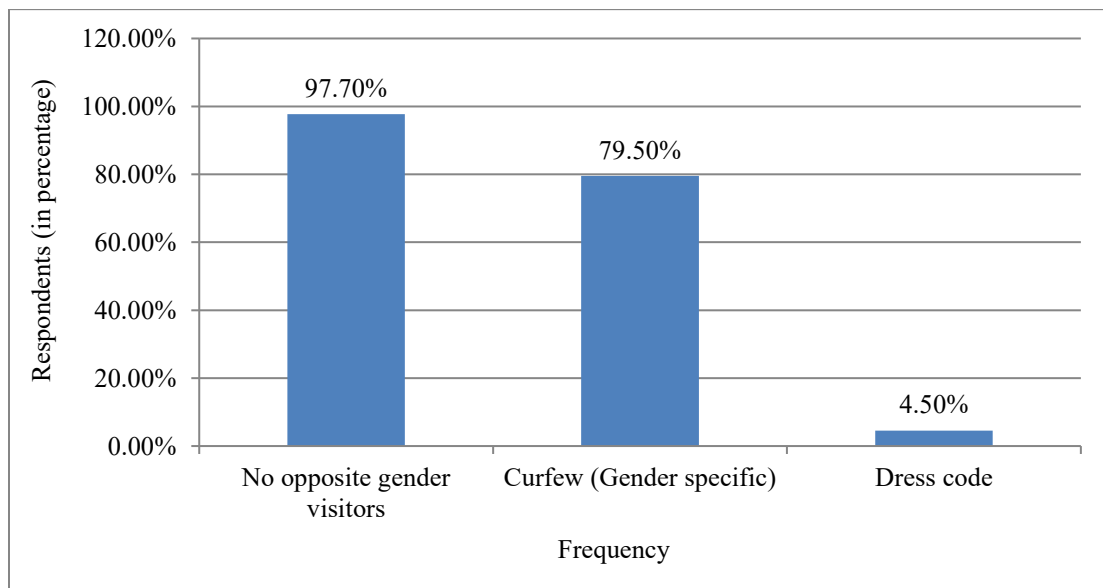


Fig. 3 Gender-based rules are enforced in PG accommodations

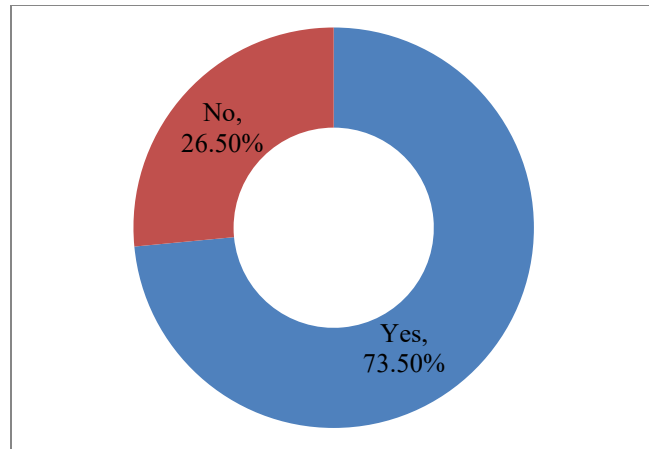


Fig. 4 Safety concerns reported by respondents in PG accommodation

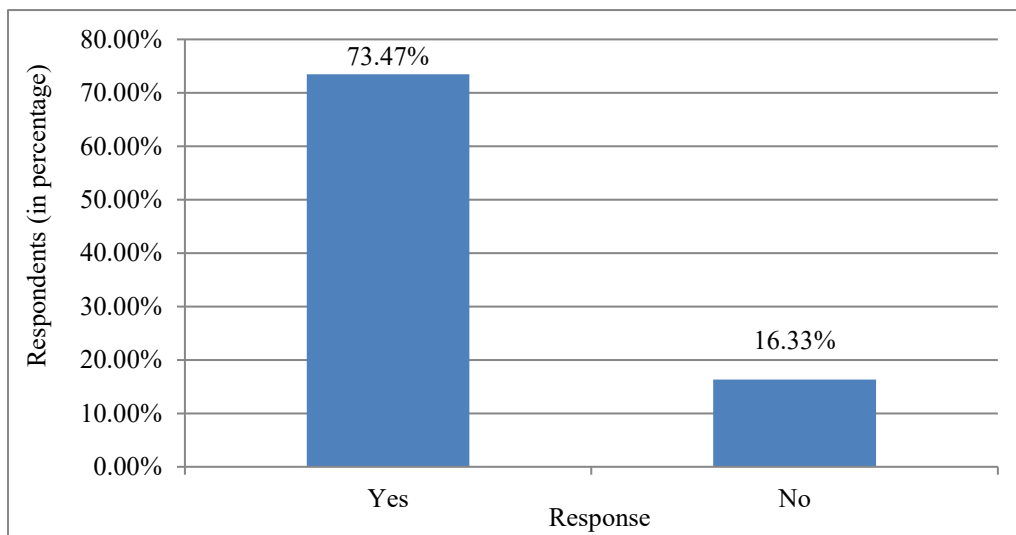


Fig. 5 Experiences of harassment and moral policing by respondents

Concerns regarding safety were also prominent. A substantial proportion of respondents reported feeling unsafe due to landlords, neighbours, or security staff (Figure 4). In addition, a similarly high proportion reported experiencing harassment or moral policing by neighbours or members of the surrounding society (Figure 5). Together, these findings suggest that discrimination in PG accommodation creates barriers that also affect how residents experience their daily life in these facilities.

Despite the widespread occurrence of discriminatory practices and safety issues, sufficient knowledge about existing legal protection mechanisms was notably low. The survey data indicated that participants were unaware of current legal systems that protect tenants from gender discrimination (Figure 6). The lack of legal knowledge among residents establishes a crucial context that explains why PG housing facilities continue to discriminate against residents and proves that official protection does not provide actual benefits to people who rent from unregulated sources.

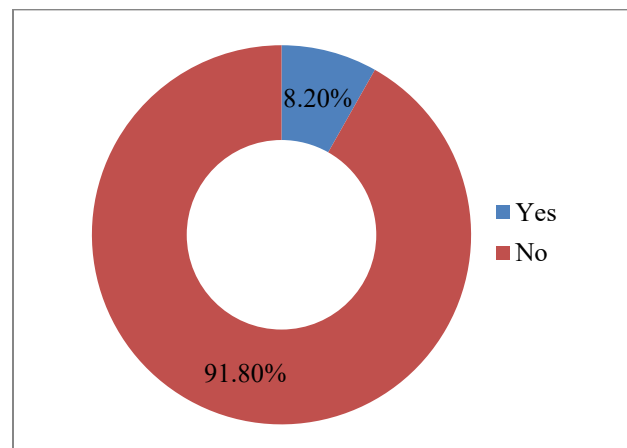


Fig. 6 Awareness of legal protections among PG accommodation residents

5. Discussion

This research was conducted to investigate the discrimination faced by women in the rental market in NCR.

A quantitative survey was done, and 49 responses were collected in a structured manner to investigate the topic. The research results demonstrated that discrimination existed as an organized system that operates in the paying guest facilities throughout Delhi NCR. The study showed that women needed to overcome three main barriers, which include moral control, identity discrimination, and insufficient legal safeguards to access PG accommodation despite their financial ability. This aligns with broader scholarship on gendered housing markets, which argues that rental housing often reproduces social hierarchies and normative expectations under the guise of private property rights [2].

The research showed that participants faced rejection during their housing search at an extremely high frequency. The majority of participants received multiple rejections, which shows that housing access barriers exist as a widespread institutional problem instead of being random, isolated events. The discrimination theory of housing markets shows that ongoing housing denial serves as an exclusion system that prevents particular social groups from experiencing complete urban community involvement [28]. The process of women being denied PG accommodation multiple times creates an environment that accepts their exclusion while showing them they need to prove their worth as tenants multiple times.

The reasons for rejection show that PG accommodation serves as a space that requires residents to follow moral rules. Landlords choose their tenants based on how visitors behave and what their personal lifestyle looks like, instead of following any legal or contractual obligations. The housing system implements “moral surveillance” according to feminist urban theorists because it monitors women’s personal activities through surveillance, which does not affect men [29]. The facilities enforce social rules about respectable conduct and appropriate female conduct through their policy of blocking male visitors, even though this practice does not offer any actual safety measures.

The main reasons for rejection included marital status and religious or caste background, which demonstrate that PG accommodation bases its decisions on social and cultural hierarchical systems. The social perception of unmarried women as immoral and dangerous renters developed from patriarchal attitudes, which connected female independence to immoral conduct [30].

Major cities maintain urban rental markets that practice religious and caste-based discrimination to prevent people from various social backgrounds from accessing these markets. The research results confirm previous studies, which demonstrated that Indian urban real estate markets maintain ongoing social segregation between different social groups [31].

Similar patterns of gender-based rental discrimination have also been documented in other Indian cities beyond Delhi NCR. Studies in Mumbai and Bangalore have shown that single women tenants frequently face denial of housing based on perceived moral risks and lifestyle assumptions, with landlords imposing informal restrictions related to visitors, curfews, and occupation [35, 36]. Research in Pune further highlights how brokers and landlords act as gatekeepers, filtering tenants based on gender and marital status, thereby reinforcing exclusionary housing practices [37]. These findings indicate that the patterns identified in Delhi NCR are not isolated but reflect a broader structural issue embedded within urban rental markets across India.

The implementation of gender-based rules, which include curfews and opposite gender visitor restrictions, demonstrates how PG accommodation operates as an unofficial regulatory system. All survey participants indicated they experienced these restrictions, which shows that these housing systems have established women’s movement and social contact limitations as standard practice. The disciplinary power theory of Foucault explains this situation through his concept, which demonstrates that control functions by using unobtrusive rules and surveillance systems that guide human conduct [32]. The landlords who operate PG accommodation serve as unofficial authorities who enforce rules that control female behaviour through their claim of protecting residents from danger and maintaining proper behaviour.

The reported safety issues by survey participants make it difficult to believe that the strict rules function as a protective measure for women. Most study participants described feeling unsafe because of their landlords, their neighbours, and security personnel, who also subjected them to harassment and moral judgment. People experience insecurity because protective measures that society implements for safety reasons lead to feelings of endangerment. Feminist researchers have consistently demonstrated that surveillance practices that exceed normal levels create more danger for women because they establish unfair power dynamics that restrict their freedom and their ability to defend themselves [33].

The findings related to reporting behaviour and legal awareness highlight the role of institutional failure in sustaining discriminatory practices. The survey results show that most people experienced discrimination, yet they chose to stay silent about these incidents. People show resistance because legal consciousness theory demonstrates that people will not fight for their rights when they believe laws do not apply to them or when these laws seem impossible to understand or do not work effectively [34]. The extremely low level of awareness regarding laws protecting tenants from gender-based discrimination reinforces this interpretation.

The study showed that most participants would file discrimination reports when they knew about existing laws, which would prove that legal enforcement plays a crucial role. It indicates that social norms alone do not explain discrimination because institutions lack sufficient power to convert legal rights into actual defence systems. Research on informal rental markets shows that the lack of proper rules enables discriminatory behaviour to continue unregulated in housing situations, which include PG accommodation, since they do not follow standard tenancy agreements [1].

The research indicates that PG accommodations in the Delhi NCR area function between three main elements, which include patriarchal systems, unregulated operations, and the absence of legal recognition. The housing experiences of women result from multiple systems of control that combine their gender status with their moral values and their social position. The research establishes new knowledge about informal housing systems, which perpetuate social inequality throughout densely populated urban areas.

It also contributes novel insights to the existing body of research by providing quantitative evidence of gender-based rental discrimination within informal housing markets, an area that has largely been explored through qualitative frameworks. Unlike previous studies such as Pothukuchi (2001) and Undurti and Swain (2020), which primarily focused on institutional hostels, this research captures experiences within privately managed PG accommodations in Delhi NCR. The findings extend prior work by demonstrating that discrimination operates not only through safety-based restrictions but also through systemic patterns of rejection and moral regulation. This positions the study as one of the few empirical attempts to statistically document gendered housing inequality in India.

6. Conclusion

The research showed that rental discrimination in Delhi NCR exists as a built-in system that affects women and operates through unofficial housing systems. It showed that women face ongoing rejection when they attempt to find PG housing, which proves that rental market exclusion functions as an enduring system instead of being an occasional occurrence. The availability of housing depends more on social values than financial factors because people base their decisions on how others will view their visitors, their marital status, their religious beliefs, and their social standing.

The research found that discrimination continues to exist even after people secure their housing. The PG accommodation system controls women's freedom of movement through its gender-based rules, which include both time restrictions and bans on male-female social

contact. The safety incidents, along with reports of harassment and moral policing cases, prove that these housing systems preserve the current power dynamics that exist between residents.

Legal invisibility was found to serve as the main element that allows discriminatory practices to persist. The low level of awareness regarding tenant protection laws suggests that formal legal rights remain disconnected from lived housing experiences, limiting women's ability to challenge unfair treatment. At the same time, the willingness of respondents to report discrimination if legal protections were clearer points to the potential impact of stronger enforcement and awareness initiatives.

The study demonstrated that PG accommodation functions as the main area where urban housing markets operate through systems that control residents based on their gender. This sector requires legal modifications, enhanced institutional oversight, and public sentiment changes to address discrimination issues. Research must continue through studies that examine landlord perspectives toward tenants and rental market patterns between cities to determine what drives housing discrimination to persist. The findings of this study have important implications for policy-making. There is a need to introduce explicit anti-discrimination provisions within rental housing laws, particularly targeting gender-based restrictions in informal housing sectors. Additionally, awareness campaigns and accessible legal reporting mechanisms should be developed to empower tenants to challenge discriminatory practices. Strengthening enforcement of tenant rights through institutional monitoring can significantly improve housing equity in urban areas.

This study has certain limitations that must be acknowledged. The sample size is relatively small and based on convenience sampling, which limits the generalizability of the findings. Furthermore, the data are specific to Delhi NCR, where cultural norms and urban housing dynamics are highly localized. As a result, the findings may not fully represent housing experiences in other regions of India with different socio-cultural contexts.

Conflict of Interest Statement

The author declares no conflict of interest in conducting this research or publishing this paper.

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