



Room for Manoeuvre: Tenure and the Urban Poor in India

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Introduction

Cities in poorer countries are home to a heterogeneous mix of tenures: owners, landlords, tenants¹ and sharers jostle for residential accommodation in pursuit of urban livelihoods and social well-being. Although academic interest in housing tenure has grown since the 1980s, more is known about the reasons why individuals and households become tenants in comparison to why they become landlords. However, housing planners and policy makers have hardly considered issues of tenure beyond ownership. National housing policies² show little sign of deviating from their primary objective – conferring ownership rights.³ Policies are superimposed on a varied residential mosaic and are oblivious to the ways in which different tenures impact upon changing individual and household socio-economic needs and priorities. In short, this is a uni-dimensional policy response to the multi-dimensional nature of urban poverty and results in a mismatch between policy and the role that housing plays in the lives of the urban poor (see Kumar, 2002). The few attempts to encourage rental housing⁴ have been indirect. For example, in the 1970s and 1980s, the World Bank and USAID funded sites-and-services projects in Asian and African cities encouraged allottees to build rooms for rent to ease the burden of loan repayments. Such attempts were reluctantly accepted by national governments because they remained unconvinced of the concept of ‘incremental housing’. Completed housing units were what counted – often a key condition of allotment was that the beneficiary construct a dwelling of a certain size and quality within a specified time frame. This was justified on the grounds that those who did not do so were speculators.

Rental housing has both opponents⁵ and proponents – their stances are influenced by how they perceive tenants and landlords. Opponents consider tenants to be disenfranchised individuals and households whose social and economic mobility is hampered by their tenure.⁶ Landlords are viewed as exploitative accumulators of capital in the form of landed property. In contrast, proponents are generally in support of greater tenure choice but their thinking has had little impact on housing policy.

The views of the opponents of rental housing raise two issues that need examining. The first relates to landlords. The view that landlords are by definition exploitative accumulators of capital is far removed from reality - research has shown that a large proportion of landlords are as poor or even poorer than their tenants. Individuals and households primarily undertake the production and provision of urban rental accommodation - large-scale landlordism is an exception. Landlords are often fearful of disclosing that they are involved in the letting of accommodation – a fear that pushes rental housing markets underground and increases the vulnerability of tenants and landlords alike. Notions of exploitation also implicitly equate rental housing with poor quality. While some rental housing may be of poor quality, it is important to question why this is the case. Is it primarily the result of exploitative landlordism? Or, is it the result of either unsympathetic urban regulations or the nature of local demand. Of little help here is the classification of tenure into owners and tenants, which ignores the social relationships that exist between tenant and landlord. In sum, these understandings have serious limitations, especially in developing country urban contexts where low-income rental housing markets often operate outside formal legal and institutional frameworks. Moreover, the private rented sector is influenced by exogenous factors (the local economy, politics, land and finance systems and varied social networks) as well as factors endogenous to landlords and tenants (life-cycle potentials and constraints, employment and livelihoods). Pitting landlord against tenant is unproductive. A more constructive approach would entail an examination of the role that rental housing plays in the livelihoods of tenants as well as landlords. It is imperative, therefore, to gain an understanding of the economic, social and political processes embedded in the interconnected relationships between tenants and landlords and the workings of informal institutional frameworks that underpin the production, exchange and consumption of rental housing.

The second relates to policy. Why does support for rental housing and its inclusion in national governments housing policy remains rhetorical? Is it primarily due to the politicisation of rental housing – namely, fear by government that support for rental housing would be construed as siding with the owners of private property. Or is it related to a lack of understanding of the complexity that underpins the production of rental accommodation. A key issue for consideration here is how to get tenure onto the policy agenda of national and local governments.

This paper explores these issues by drawing upon recent research on the operation of low-income private rental housing markets in two Indian cities – Bangalore (capital

of Karnataka state) and Surat (the second largest city in the state of Gujarat) – with an emphasis on landlords. Five key findings emerge. Rental housing markets are:

1. integral to well functioning cities;
2. an important part of the portfolio of individual and household livelihood strategies for tenants as well as landlords;
3. influenced by and respond to local conditions;
4. less exclusionary than ownership markets; and
5. shrouded by insecurity as a result of government attitude.

Before examining each of these findings in some detail, this paper first provides a brief review of the literature relating to housing tenure. This is then followed by an overview of the similarities and differences between Surat and Bangalore (for example in relation to migration, employment, ethnic linkages and urban development practices) as these factors substantially underpin social relations that are embedded in the rental housing markets in each city.

A brief review of the literature on housing tenure

This section provides a brief review of the changing perspectives of housing vis-à-vis poverty in an urban setting. It is argued that whilst there is an enriched understanding of both impoverishment and the processes by which the poor house themselves, there is a corresponding lack of attention being paid to how housing tenure can contribute to improving the livelihoods of the urban poor.

Changing perspectives on housing and urban poverty

Until the late 1960s, governments in Third World cities attempted to provide housing as part of the larger project of modernisation (see for example Rojas, 1995; Hardoy and Satterthwaite, 1989). Housing was treated solely as a consumption good. From the 1970s, as Rodell and Skinner (1983: 7) note, the work of Abrams (1964), Koenigsberger ('land-and-utilities scheme') and (Turner, 1976) became "the most widely accepted framework of urban low-income housing policy". The internationalisation of this policy was the result of IBD intervention in Latin America in the 1960s (Rojas, 1995) and the World Bank in Africa and Asia in 1972 (Pugh, 1997). A series of World Bank policy papers reinforced the need to move from the construction of completed housing units by governments to settlement upgrading and sites-and-services projects, the need to strengthen housing related institutions and most recently to take a comprehensive view of housing in relation to the wider economy (World Bank, 1975, 1983, 1993). Upgrading and sites-and-services strategies were not without their critics and counter critics. Academic debates in the late 1970s and the 1980s (Burgess, 1978, 1985, 1987; Gilbert and van der Linden,

1987; Nientied and van der Linden, 1985; Turner, 1978) provided a focal point for an investigation into the causes of housing inequality. This said, the influence of such critics was negligible in policy circles.

Towards the late 1980s, a shift in the thinking about poverty was also beginning to take place. Research demonstrated the limitations of income-consumption measurements of poverty with the result that it is now widely accepted that poverty is more than just the proportion of individuals who fall below a defined poverty line. For example, the latest *World Development Report 2000-2001: Attacking Poverty* (World Bank, 2000b) broadens the definition of poverty by adding ill-treatment by institutions of the state and powerlessness to influence key decisions. Although much of this thinking initially focussed on rural poverty, it gradually began to permeate thinking about urban poverty as well.

At the international level, two policy documents, one by UNDP, *Cities, People and Poverty* (UNDP, 1991) and the other by the World Bank, *Urban Poverty and Economic Development* (World Bank, 1991), set the scene for greater international attention to issues of urban poverty. Poverty was also the specific subject of attention at the March 1996 International Conference on Urban Poverty, (Recife, Brazil) and the 1997 International Forum on Urban Poverty (Florence, Italy). More recently frameworks for addressing urban poverty are emerging from the World Bank (Baharoglu and Kessides, 2000), UNDP (UNDP, 1998), and DFID (DFID, 2001) to mention a few.

Urban poverty now includes concerns about vulnerability, deprivation, risks and shocks (Beall, 1995; Moser, 1998) and the extent to which assets can reduce vulnerability and increase entitlements (Moser, 1998) or enhance the livelihood strategies of the poor (Rakodi, 1999). While positions on the extent and nature of *urban* poverty as differentiated from rural poverty vary (for example, Amis, 1995; 1995; Beall, 1995; UNCHS, 1996; Satterthwaite, 1997; Wratten, 1995), Satterthwaite (1997) points out, that it is important to note that these are not arguments in favour of a shift in attention from rural to urban poverty. Rather they are about how planners and policy makers respond to urban poverty.

The changing perspectives on housing and urban poverty have helped generate more holistic actions. New initiatives, for example, include UNCHS *Global Campaigns on Governance and Secure Tenure* (UNCHS, 1999), the World Bank *Cities Alliance* (World Bank, 2000a), and UNDPs *The Urban Governance Initiative* (Shameem and Sofjan, 2000). But where do issues relating to housing tenure fit into the current understanding of urban poverty and housing?

Tenants and Landlords

In the literature on rental housing markets, disproportionate attention has been paid to why individuals and households rent accommodation and on housing mobility – the transition from renting to owner-occupation. The renting of accommodation and its role in the life course of individuals and households was recognised as early as the late 1960s. Turner (1968), in analysing changing ‘social situations’ (bridge headers, consolidators and status seekers) and their relationship with the ‘dwelling environment’ (location, tenure and amenity), highlighted the importance of tenure choice. However, an implicit assumption of the model was that tenure choice was a linear path, with homeownership becoming the final destiny. Work by Gilbert and Ward in Bogotá, Mexico City and Valencia argued that residential mobility among poor migrants was “less the outcome of migrant choice” based on stage theories but more the “product of constraints imposed by the land and housing markets” (Gilbert and Ward, 1982: 146; see also, Edwards, 1983). Thus, although individuals and households aspired to own and despite the fact that a significant proportion of poorer households begin their housing histories as tenants and following a number of tenancy moves, manage to become owner occupiers (see, for instance, Green, 1988; Gilbert and Ward, 1982; Gilbert and Varley, 1989a), this progression was not automatic. Gilbert’s (1983) ‘choice or constraint’ thesis, which posited that individuals and households who did not choose to rent did so as a result of constraints at the city, settlement and household levels, became a key research theme in the 1980s (see, for instance, Coulomb, 1989; Edwards, 1982; Gilbert and Varley, 1989a; Gilbert and Ward, 1982; Gilbert, 1983, 1987; Gilbert and Varley, 1990; Gilbert, 1991; Gilbert et al., 1993; Gilbert et al., 1997; Grant, 1996; Green, 1988; Mitlin, 1997; Tiple and Willis, 1991; Wahab, 1984).

International development institutions found it difficult to ignore this body of work. Articles in agency newsletter and magazines began to appear from 1984 (for example, World Bank, 1984). It is interesting to note that the first World Bank policy paper on housing, entitled *Housing*, made no mention of rental housing. Fleeting references to rental housing only appeared in later policy papers, *Learning by Doing*, 1983 (World Bank, 1983) and *Housing: Enabling Markets to Work*, 1993 (World Bank, 1993) despite the fact that a World Bank report in 1984 made a strong case for a housing policy that promotes a balanced tenure distribution (see, for example Lemer, 1987). More recently, there has been an explicit recognition by the United Nations Centre for Human Settlements of the role that rental housing can play (UNCHS, 1990, 1989, 1993).

With few notable exceptions (for example, Amis, 1984; Bryant, 1989), studies during the 1980s focused on tenants as *consumers* of rental accommodation. It is this 'demand' side understanding that underpins most UN-Habitat (previously UNCHS) documents. Kumar (1996a) argues that unless there is a similar understanding of the 'supply' side or the *producers* of rental accommodation or, calls for housing policies to consider the rental housing option are likely to be unrealistic.

Most writing on landlords in Third World cities only began to appear in the late 1980s (Aina, 1990; Angel and Amtapunth, 1989; Bryant, 1989; Datta, 1995; Edwards, 1990; Gilbert and Varley, 1989b; Grant, 1996; Ikejiofor, 1997; Pennant, 1990; Watson and McCarthy, 1998). Much of this literature was concerned with describing the scale of operation of landlords and landlord-tenant relationships. Little attempt was made to conceptualise why landlords undertook the production of rented accommodation (Kumar, 1996a; for an exception, see Hoffman et al., 1991 who categorises landlords as incidental, petty and small developers). Kumar (1996b) provides a conceptual framework of why landlords undertake the production of rental housing at the household level. Three points on a continuum of landlords are identified. At the poorer end are *subsistence landlords* who rent rooms in order to supplement income and meet basic consumption needs and at the richer end are *petty-capitalist landlords* who either possess a number of rental properties or seek to expand their ownership of landed property. If holdings become sizeable, such landlords are able to depend on rental income as their main source of income. In between these two points are *petty-bourgeois* landlords who do not need the rental income to survive, but are unable to make any improvements to their dwellings or the material quality of their lives (for example, consumer durables) without the supplementation of household incomes with rental income. These forms of landlordism are not static – landlords move upwards as well as downwards along this continuum as a result of exogenous or endogenous factors. For example a petty-bourgeois landlord could decide to invest in a second property and therefore move into becoming a petty-capitalist landlord. Or, a petty-bourgeois landlord could lose a principle income earner and become a subsistence landlord (also see Kumar, 1996c). In today's poverty terminology, movement along the continuum can be associated with risk and vulnerability – depletion signifying a move backward and reproduction a move forward.

Rental Housing

It may be argued that the focus on ownership within housing policy is justified because a significant proportion of poorer individuals and households do not own their housing. The truism that most low-income households aspire to own their

housing has influenced the adoption of home ownership as the cornerstone of government housing policy in most cities in the Third World. It must be recognised that aspirations for ownership are end-goal expressions – they are based on the locational advantage of the rental housing currently occupied by tenants and projected into the future (Gilbert, 1991). From a political perspective, strategies aimed at bestowing ownership rights are an astute and effective means of garnering support from tenant constituencies without losing the support of landlords, except in circumstances (such as the illegal occupation of land) when landlords are required to give up a share of the land in order for tenants to be housed. The reality is that many households are unable to afford ownership where they reside as tenants, both in the short and long term. Rental housing therefore becomes important in “poverty-risk periods” (Pugh, 1995) and its availability provides the much needed ‘room for manoeuvre’. It is clear that a primary focus on ownership makes current housing policy myopic to the realities of how individuals and households negotiate access to housing. Rental housing can serve the interests of tenants as well as landlords.

It is now time to examine how the socio-economic context of Bangalore and Surat have influence the nature and form of their rental housing markets.

Bangalore and Surat – A brief overview

Bangalore is both the capital and largest city of the southern Indian state of Karnataka, whilst Surat is the second largest city in the western Indian state of Gujarat. Both cities have thriving rental housing markets (Table 1).

Table 1 - Households by Tenure Status

| Households | Bangalore UA | % | Surat UA | % |
|-------------------|---------------------|----------|-----------------|----------|
| Owned | 337630 | 43% | 177410 | 62% |
| Rented | 437970 | 55% | 101490 | 36% |
| Other | 18465 | 2% | 6035 | 2% |
| Total | 794065 | | 284935 | |

Source: National Buildings Organisation 1996

The choice of cities for the research was influenced by a number of key differences: (i) the demographic make up of their respective populations – for example, the prevalence of migrants in Surat in comparison with Bangalore; (ii) the sectors in which the poor work – in Bangalore it is petty trading and other petty services while in Surat it is in small scale manufacturing (textiles and diamonds); (iii) the institutions involved in managing and planning the city – Bangalore, the Bangalore Development Authority (BDA), Karnataka Slum Clearance Board (KSCB), Karnataka Housing Board (KHB) have given rise to planned housing developments (not

affordable to the poor, see for example Blore, 1989), whereas Surat has, in the main, grown with limited planning interventions and here the main city institution is the Surat Municipal Corporation. The Surat Urban Development Authority (SUDA) and the Gujarat Housing Board (GHB) each play a relatively minor role compared to their sister institutions in Bangalore.

Surat

In 1991, the population of Surat (municipality) was 1.5 million contained in an area of 112 km². Late 1990 estimates put the population at over 2 million. Surat comprises of 33 election (administrative) wards, with each ward being represented by three elected councillors.

Two small-scale industries shroud the urban landscape of Surat – textiles (weaving, dyeing and printing) and diamonds (cutting and polishing). Together they are estimated to provide work for 40 percent of the city's workforce. Breman (1996: 54) estimates that around 700,000 people (70%) out of a workforce of 1,000,000 are employed in informal sector activities, of which 40% are employed in the textile industry, 13% in the diamond polishing and cutting industries, 14% in small scale ancillary workshops and 32% in 'self-employed' street and home workers. These industries have been responsible for an influx of migrants. It is estimated that 60% of the city's population (Shah, 1997) and 80% of those living in squatter settlements (Das, 1994) were born outside the district of Surat. Migration is sex selective as both the diamond and textile industries favour male workers.

Migrants dominate the textile industry – from Orissa (42%), Andhra Pradesh (12.5%), Maharashtra (8%) Uttar Pradesh (5.5%) – with workers from the state of Gujarat constituting only 15% of the workforce (South Gujarat University, 1984, cited in Breman, 1996: 62). The first generation of Maharashtrian migrants were almost all employed in the textile industry but the current trend is toward self-employment in transport, petty business and land development - only a small proportion in textiles - loom operators and supervisory cadres (textile masters). Gujarati's own textile units and businesses in the wholesale textile market. Migrants from Orissa and Andhra Pradesh work as loom operators and casual labourers in the dyeing and textile industry respectively.

The loci of the diamond industry are the central old walled city and the eastern part of the city. It is in the latter that the dynamics of the local economy and housing have the strongest interaction. The late 1950s saw the first diamond workshops appear in Surat, dominated by Jains from north Gujarat (Engelshoven, 1999).

Growth of the industry was slow in the 1960s with labour being drawn locally. A small number of Saurashtrian Patels (small farmers from Saurashtra, a region with a number of districts to the west of Surat) came to Surat to escape drought and became *hira karigars* (diamond workers). Increased global demand for diamonds and the high cost of European labour, especially in relation to cutting and polishing small diamonds, provided Surat with a comparative advantage and as a result production peaked between the early 1970s and the late 1980s (Engelshoven, 1999). The fact that the locals could not meet this demand for labour, together with droughts in Saurashtra (in 1973 and 1974), led to a number of Saurashtra Patels migrating to Surat to seek employment. Caste members who had made inroads into the industry earlier provided an avenue for their successful 'invasion' of the diamond industry (Engelshoven, 1999). The long term nature of such social networks of support has repeated in the most recent droughts in Saurashtra (Quadri, 2000). It is estimated that 60 percent of owners and 70 percent of workers are Saurashtra Patels, often from the same caste (Kashyap and Tiwari, 1984).

The diamond industry is characterised by a high degree of specialisation. Although all *hira karigars* are paid by stone, the rates vary according to whether they are involved in cutting, bruting or polishing (Engelshoven, 1999). The quality of the stone determines how many stones can be cut or polished in a day. An experienced *karigar* with a supply of good quality stones could earn on average Rs 4,000 per month, very experienced *karigars* Rs 8000 but those employed in small workshops where the quality of the stones are bad only earn between Rs 1,500 and Rs 2,000 (Engelshoven, 1999). Owners retain experienced workers by either providing them *baki* (advance money) or good quality stones. This creates and maintains income differentials within the industry and is manifested in the housing strategies of individual workers and their families. Engelshoven (1999) estimates that 40% of the workers live with their families and the rest either in the workshops or in rented rooms. The better off Saurashtra Patels live in 'societies' or private housing layouts. The large degree of homogeneity in the caste origin of the diamond workers has different implications for the nature of rental housing when compared to those employed in the textile industry.

Employment in both the textile and diamond industries are based on kinship and ethnic lines giving rise to niche employment. This, as will be seen later, has influenced the development of rental housing markets.

Bangalore

While male worker participation rates in Bangalore are lower (9 percent) than in Surat, the female participation rate is almost twice as much. However, in comparison with Surat, the economy of Bangalore city is much more diverse. For males, the sectors in order of importance are: non-household based manufacturing (40%); trade and commerce (28%); other services (20%); transport services and communication (10%); and construction (8%). Industrial classification patterns for women are slightly different with other services assuming the greatest importance (47%), followed by: non-household based manufacturing (24%); trade and commerce (16%); construction (4%); and transport, storage and communication (4%). Unlike Surat, where 40 percent of women are employed in household based manufacturing, it is worth noting that it is only 4 percent in Bangalore. It is differences such as this that give rise to intra-city differences in the role that housing plays in relation to home-based enterprises. However, the renting of accommodation as an income generating activity is not accounted for in either city.

In contrast with Surat, Bangalore is a city of mixed local economies (Benjamin and Bhuvaneshwari, 1999). In the 1950s and 1960s, large tracts of land were acquired for the setting up of large public sector undertakings (in the 1950s and 1960s) such as telecommunications, defence, and those producing machine tools for domestic and export markets. Not only did this give rise to a planning culture but also created a pool of highly skilled workers which the private sector now takes advantage of (Holmstrom, 1994). Today, the planning culture today is global in its outlook and seeks to make Bangalore competitive in terms of information and biotechnology. Emphasis is placed on facilitating the private sector as the result of which the corporate sector is located in the commercial zone around the central parts of the city, larger hi-tech IT firms are housed in high rise office blocks in master planned integrated urban design projects and smaller firms in smaller office blocks in planned high income neighbourhoods in the south and the east of the city. This has skewed the spatial location of local economic activities that cater to poorer and middle income groups. Thus local economy coalitions consisting of small businesses, service activities and small manufacturing and fabrication are located near the three wholesale market areas around the city centre. The rest, consisting of small scale manufacturing, fabrication, garment and service industries, home based production units and trade, are located in peripheral areas in the western, south-western and northern parts of the city (Benjamin, 2000). The way in which these economies locate in private subdivisions or in rented courtyard housing or *vatarams* in the older part of the city once again has implications for the development of rental housing.

Rental housing markets in Bangalore and Surat

Rental housing markets in Bangalore and Surat contain inter-city as well as intra-city similarities and differences. Inter-city similarities can be observed in the operation of rent control; the segregation of rental housing markets; and the responsiveness of rental housing provision to local contexts. Inter-city differences arise mainly as a result of variations in: the nature of local economic activities and opportunities; differences in the social structure of the population between the two cities; the extent or lack of planning interventions; the operation of land markets and industrial development; the dominance of social networks versus economic purchasing power; and the range and influence of local power brokers.

Intra-city variations in both cities are linked to the following: opportunities in accessing land; differing levels of service provision (especially transport, water and sanitation); and the nature of demand for various forms of housing tenure and rental housing investment patterns. Intra-city similarities are, in the main, related to the importance of rental housing for a range of income and social groups. The two sections that follow expand upon these inter- and intra- city similarities and differences and their significance for the development of rental housing markets.

Inter-city and Intra-city similarities

In both Bangalore and Surat, rental housing markets are segregated according to the legal status of settlements followed by the income group that occupy them. Therefore, changes in the demand and supply in high income rental housing markets do not directly influence demand and supply in low-income rental markets. Within low-income rental markets, local employment opportunities and levels of services (transport as well as water and sanitation) have a direct impact on forms that economic and social transactions within these sub-markets take. In both cities, state led planning processes have reduced opportunities for the development of rental housing markets. Letting accommodation is most prevalent in forms of housing provision where the state has not intervened.

In practice, rent control legislation in both cities benefits solely middle and high income residential tenants, especially those that occupy inner-city rented accommodation. In both cities, commercial tenants have a lot to lose by the removal of rent control legislation. Whilst landlords and tenants in rental housing markets that cater for poorer groups have heard of 'rent control', they do not know what its legal provisions are nor have they made use of it. Landlord-tenant disputes are often arbitrated and resolved through initial third party introductions and where this is not the case by local power brokers.

In both cities rental housing markets are responsive to local demand and adapt to meet changes in local employment structures. In Bangalore for example, growth in home-based printing of 'sarees' (traditional south Indian female attire) has resulted in some landlords building rooms that are long and narrow for rent to accommodate this activity. In Surat on the other hand, the predominance of single migrant men in the textile and diamond industries has given rise to a range of rental housing options. This relates both to their quality and the level of services, as well allowing the multiple occupancy of a single room by male migrants.

Inter-city and intra-city differences

In comparison with Bangalore, much of Surat is largely unplanned. In Bangalore, the initial focus on facilitating the growth of public sector industries described earlier led to large scale land acquisition. In addition, the delegation of planning responsibilities to the Bangalore Development Authority in 1976 led to large parts of the city in the south, south-east and the south-west being developed into plotted residential layouts for middle and high income groups. In Surat, the Surat Municipal Corporation, through the implementation of Town Planning Schemes has provided serviced land for middle and high income groups. Its activities in relation to low income housing has been restricted to slum clearance and resettlement, especially after a suspected outbreak of the plague in 1993. The growth of the diamond industry and the development of industrial estates for textiles by the Gujarat Industrial Development Corporation (GIDC) prompted the private provision of housing for those employed in these industries. Private developers converted agricultural land into plotted sites and at times built row housing units (in Gujarat, such developments are referred to as 'societies' – a nostalgia from the past which refers to the cooperative housing society movement). This relationship between economic development and housing could be seen as a process of 'industrial led urban development'.

Surat is a city of migrants, Bangalore less so. Although both cities continue to experience migration, migrants in Bangalore are mainly from the southern Indian states of Tamil Nadu, Andhra Pradesh, Kerala and other parts of the state of Karnataka. In Surat, migrants are more selectively drawn from other parts of Gujarat state (Saurashtrians employed in the diamond and textile wholesale trade) and also from other Indian states: the eastern state of Orissa and the southern state of Andhra Pradesh (powerloom industries and textile dyeing and printing respectively), and the northern Indian states of Maharashtra (own account street traders), Uttar Pradesh (textile weaving). In Surat, the superimposition of the place of origin of migrants with niche employment markets in the diamond and textile

industries gives rise to the 'principle of particularism' where access to jobs is determined by kinship and ethnic linkages (Harriss, Kannan and Rodgers, 1990). The resultant social hierarchy coupled with the fact that some textile *masters* (supervisors or managers) have gone into land development (on a part time or full time basis) and that they draw upon their workers as clients has given rise to a number of inclusionary and exclusionary outcomes. Land transactions have become an extension of the particularistic relationships outlined above and are largely predicated on notions of trust because of the quasi-legal nature of housing development. Levels of trust are strengthened through membership of kinship associations or *sanghas* (local political and apolitical associations) which also act as conduits of information about the new residential developments. One outcome is that of negotiated transactions – for example, most developers in Surat provide their clients with the opportunity to pay for land in instalments. In Bangalore, such social links between traditional land owning communities (Reddys and Gowdas) have gradually eroded largely due to changes in the economic and social structure of the city's population. Transactions are now predominantly based on the capacity of buyers to pay upfront. Money lenders and the leasing of property to raise finance have become the norm. It is interesting to note that the large presence of migrants in Surat requires tenants to pay rental deposits to insure landlords against rent defaults. In Bangalore, landlords were found to ask for deposits to smooth cash flow problems, for example, pay off debts.

Differences in access to land and services in the two cities has given rise to different roles for local councillors and unelected community leaders. In Surat, the dominance of quasi-legal 'societies' gives the private developer greater control over a potential constituency of buyers. The developer also attempts to further strengthen his (most developers were found to be men) position by representing demands (such as the provision of services) of his client group to local councillors. In comparison, Bangalore's poor depend more on local councillors in accessing land and services. This variation also has a bearing on attitudes to rental housing. In Surat, developers often hold onto a small proportion of plots in the housing layout they develop. This is speculative and the plots are rented out in the short term. Given that developers themselves are in favour of renting they generally do not prevent those that have purchased land from them to build rooms for rent. In Bangalore, the picture is mixed. The power of local councillors is greatest when they are able to get squatter settlements legalised as this benefits all the residents in the settlement. Residents of squatter settlements also have a keen interest in ensuring that tenants do not benefit from legalisation (this is one of the most serious conflicts between landlords and tenants). Thus, there is a natural dyadic patron-client relationship between

councillors and the occupants of squatter settlements, albeit based on a group following. However, once a squatter settlement has been legalised, the power of councillors gradually diminishes from having control over a group to that over an individual. This may, for example, take the form of helping an individual or household getting the necessary papers to access the public food distribution system or getting names transferred on *hakku patras* (title deeds). Some councillors attempt to retain this diminished level of control as far as possible by preventing the renting of rooms. Councillors seem to fear that they will not have the same control over tenants (as the original settlers) who, if there are in sufficient numbers, may become a force to reckon with. Ultimately, it is about control over the original beneficiaries.

The social structure of the population of the two cities, especially in terms of the proportion of migrant workers has implications for gender relations. Surat is a city of migrants - 60% of the city's population (Shah, 1997) and 80% of those living in squatter settlements (Das, 1994) claim to have been born outside Surat District. Migration is sex selective with the sex ratio for the city at 839 being the lowest in urban Gujarat, which averages 907 as a whole. While sex selectivity of migration is initially biased towards males in both the diamond and textile industries, only the diamond workers have over time managed to bring their spouses and children to Surat. In comparison Bangalore Urban Agglomeration has a sex ration of 902 and only 13% of its population are migrants (Census of India, 1998). Not surprisingly, the predominance of both *de facto* as well as *de jure* women headed households are much greater in Bangalore than in Surat. Gender relations in Surat lie between the city and the place of origin of migrants, whereas in Bangalore they are played out in housing sub-markets as evidenced by the existence of female tenants and landlords.

It is estimated that 15 to 20 percent of the 2.65 million people that live within the Bangalore Municipal Corporation limits are located in some 400 squatter settlements (Schenk, 1995; Ravindra, 1996; BDA, 1995). In comparison, almost 33% of the 1.5 million who live within the limits of the Surat Municipal Corporation are in squatter settlements (Das, 1994). No figures are available on the number of *societies* or *revenue layouts* in Surat and Bangalore respectively.

In Surat, it is common practice, for individuals to co-occupy rental accommodation. This practice enables the rent and deposit burdens to be shared. More importantly, it provides peer support in times of economic hardship or social calamities. This practice is not prevalent in Bangalore, resulting in the poor spending a larger proportion of their earnings on rent in comparison with Surat. Furthermore, in Surat,

the comparative higher incomes that the rich can earn from the diamond and textile industries has resulted in rental housing not being seen as a business but a long term investment. Contrast this with Bangalore where limited education hinders those in agriculture to enter into other businesses and makes rental housing a key part of their investment portfolio.

The policy implications of the inter-city and intra-city differences are that strategies to support and promote rental housing will have to take different forms. These would encompass issues relating to accessing land and finance, the role of kinship and ethnic networks, gender issues relating to landlord-tenant relationships, the nexus of local employment and the location of rental housing markets, the role of land developers vis-à-vis local councillors and non elected leaders, and the impact of civil society organisations.

A short note on methodology

Apart from an interest in investigating the differences in how rental housing markets work in the two cities, a simultaneous second concern was to assess intra-city differentials in the provision and operation of rental housing markets. The electoral ward was thus used as the unit of analysis.⁷ It is common practice for studies of housing to be based on housing or settlement typologies. The main limitation of using settlement types as a unit of analysis, is that it masks the multiple layers of interaction between: the local economy; service levels; local demand for rental housing; the operation of local land markets; and the role of local councillors and un-elected community leaders. The poor live both within and outside settlement boundaries.

There are significant limitations in using 'survey methods' to identify the social relations of production, exchange and consumption of rental housing - a qualitative methodology was therefore adopted. Given the lack of data on rental housing, the extent of renting at the ward level was ascertained by conducting a rapid appraisal. Information about the extent of households, their broad occupational characteristics, the extent of renting, rent levels together with other relevant information was collected at the level of each settlement. This information was collated to initially provide a ward level picture and ultimately a city level understanding. Wards were then 'purposively selected' – to reflect variations in rental housing arrangements. A range of landlords, owners and tenants were interviewed in order to develop a picture of the social relations that underpinned the operation of rental housing in the chosen ward (for more detail see the appendices in Kumar, 2001).

The key findings of the research are set out in the next section and conclude with issues that are of concern to planners and policy makers at the local, national and international levels.

FIVE KEY FINDINGS

The paper now addresses the five key findings of the research. Due to the limitations of space, paraphrased vignettes from interviews with owners, tenants and landlords have been used to illustrate particular points being made (please refer to the full report – Kumar 2001 - for more information).

Rental Housing is Integral to Well Functioning Cities

Despite government inaction and implicit hostility towards the letting of accommodation, rental housing markets continue to flourish in both Bangalore and Surat. Rental housing provides much needed 'room for manoeuvre', especially in the context of rapid urbanisation, for poor individuals and households. It is responsive to changes in individual and household life-cycles and an asset for tenants as well as landlords.

AP is from Orissa and is an accountant. He rents a flat in a government housing scheme for a rent of Rs. 500 and has paid a deposit of Rs. 5,000 with help from his sister. He says that he can save between Rs. 1,000 and Rs 1,500Rs per month but at the moment he is 'setting' up his house [he has recently married]. Hence he is buying consumer items like a television, tape recorder and radio. The next priority is to buy a fridge and furniture for the house. He intends to purchase his own house. He is searching for a plot in a 'good society' within this area as he likes the area but does not want to invest more than Rs 8,000 to Rs 9,000 on it [Tenant, Aribhav Nagar, Pandesara, Surat].

Three issues are particularly significant. First, access to affordable and well located rental housing is important to those who have yet to establish a firm economic foothold in the city, those who prefer not to invest in ownership or those who are not able to afford ownership.

DC is a tailor who is not able to save to buy land until his business is established. Once he has established himself in the area where he rents, he wants to start a retail [ready made clothes] business. There is no immediate plan for investment in housing. If the owner asks him to vacate his first preference will be to rent a place within Pandesara or Limbayat. If he cannot, he will try and buy a house in Bhestan Gam. He definitely does not want to move beyond Udhna because of his business [Tenant, Aribhav Nagar, Pandesara, Surat].

G is a whole sale footwear dealer who claims to earn about Rs 25,000 a month but continues to live in a rented house. He says that it is a waste to block one's finances by paying huge amounts to secure a small place. He points out that the same amount can be reinvested in the business or used to expand the business thereby earning higher returns [Tenant, Azad Nagar ward, Bangalore].

They want to buy one house . But finance is a major constraint. They are not able to save much from their monthly income as they are sending the same amount every month to the village [Tenant, Hitendra Nagar, Surat].

RM works in RMC yard as a coolie [unskilled worker] and earns around Rs.600 per week. He has 4 children His wife does not work. For the last four years he has been living in this house. The first rent was Rs. 70 and advance of Rs. 2500. The present rent is Rs. 150 and Rs. 5000. His reason for not purchasing a own house is lack of savings. His wife says that their family is also large. They would like to buy in the same area but it is too expensive [SKR Market ward, Bangalore].

Second, a majority of individuals and households progress from renting to owning, with a significant proportion going on to produce accommodation for rent. In doing so, landlords are not only putting their assets to productive use, but are also providing a service to tenants.

P migrated to Surat from Maharashtra in 1979. He had trained in woodwork and was helped by BP (the local land organiser) to find work under KP, a carpentry contractor. He started as a daily wager and was paid Rs 20 per day. He stayed in Bharwad Nagar in rented house paying a rent of Rs 25 and sent money to his family who were in Maharashtra. In 1984, he married another woman from Surat and they now live in Shivhira Nagar. His first wife and children remain in Maharashtra and he sends money for their expenses. Presently he takes carpentry contracts – both interior and house construction in Surat. In 1984 BP sold him a plot in Shivhira Nagar for Rs 5500 to be paid in three instalments. The plot measured 14'x45'. He had savings of Rs 2000 and borrowed the remaining from KP as and when instalments were due. At that time, KP had 4 large contracts and had to rely on P for carpentry. In 1986, KP gave P four loads of packaging wood as a bonus and he built four rooms on the plot. He occupies one room and has let the other three. He says that he invested in renting because he had to manage expenses for two households [Landlord, Shivhira Nagar, Dindoli Ward, Surat].

Thirdly, rental accommodation is critical for those who do not intend being permanent urban residents, or would rather invest in business than in housing.

"... we do not want to live in Surat. We came here to earn. Our thinking, like many of those from Andhra Pradesh, is to return to our village. Many of us are from an agricultural background and do not like to stay in Surat or the textile sector. We will earn enough to buy land and build a house in the village or enough money to start a business in a small town near our village and move back" [Tenant from Andhra Pradesh, Pandesara, Surat].

Throughout our stay in Surat we have been living in wooden rooms as we cannot pay Rs 500 or Rs 600 on rent alone ... In renting a house our priority is for cheap rent and not level of services. We need a toilet but do not mind even if it is a pay and use one [Tenant from Andhra Pradesh, Limbayat ward, Surat].

It is clear, therefore, that tenure has to be viewed more broadly than it has been – not just in terms of the ownership of housing as an asset. An urban housing policy which does not recognise the multiple role of rental housing and fails to incorporate support for it is detrimental to poorer individuals and households. It limits choice and increases the vulnerability of households – both landlords and tenants. The core objective of housing policy should be to enhance the productive contribution that housing makes to the lives of individuals and households by ensuring the availability of a healthy mix of tenures. At the same time, it should discourage the development of monopolistic forms of landlordism and strive to ensure that a range of appropriate rental housing standards are in place.

Rental housing is an important part of the portfolio of individual and household livelihood responses

It is now widely accepted that housing plays a productive role in the life-course events of individuals and households. In both Bangalore and Surat, renting out accommodation is an important part of the portfolio of the livelihood responses and strategies of landlords. For most landlords, rents supplement other income generating activities. Although it is difficult to isolate the final destination of rental income streams, its uses include: a safety net against precarious employment, meeting household expenditure, housing improvements, a regular source of income when moving from waged employment to own account forms of employment, capital investment and rotation in business, as a form of pension after retirement and old age and as investment for the next generation.

Landlord C is close to retirement and is unable to get a loan from his employer. The fact that he is nearing retirement also prompted him to consider investing in a good quality dwelling to generate a decent rental income. He borrowed Rs 300,000 - Rs 100,000 from a moneylender and the rest from four relatives - and constructed a two storied double bedroom structure of brick walls and reinforced cement concrete roof. The ground floor has been rented for Rs 1,500 per month and an advance of Rs 30,000 and the first floor leased out for Rs 100,000 for a period of 3 years. The lease amount has been used to repay the moneylender and the deposit to repay part of the loan from his relatives. The rent is being saved in a chit fund and will be supplemented by his retirement benefit to repay the loan and the lease. He feels that will leave him a sizeable and steady rental income [Landlord, Yeshwantpur ward, Bangalore].

Reasons for investing in rental housing vary and are influenced by a combination of factors. In Surat, short working lives in the textile industry necessitates the need to make a transition to other income generating activities.

"... [textile] contract job is very vulnerable to seasonal and market fluctuations. I had been fortunate enough to earn a high income till now but this trend is not likely to continue forever. Most textile workers try to start their own business, which I also tried, but was not successful. The first reason I invested in renting is to accumulate surplus ... in the event they I do not have much income, I can go back to my village. Over a period, I found that rental returns are much higher and regular. Bishi is useful as a short term saving mechanism but risks are higher if the organiser refuses to give you the money. Whereas renting is safe as far as regular income is concerned and provides assets for my children".

M, aged 42 is from the state of Uttar Pradesh. He started off as a dyeing and printing labourer in a private factory in 1979 and was made permanent in 1980 for a monthly salary of Rs 650. By 1992, when the factory closed, he was earning Rs 3,000 per month. For four or five months each year he was able to get overtime work which paid him an additional Rs 2,000 per month. He will only be able to find work in another factory as a labourer on a daily wage basis because supervisory positions are dependent on having held such positions in the past as well as gaining the confidence of the employer. Moreover, since the work of a dyeing and printing labourer is very strenuous, he decided to start his own business. He currently runs a *paan* shop (sale of beetle nut and tobacco). He became involved in the production of rental housing when he made the move from dyeing and printing to setting up his own business in 1992. M married in 1983 but brought his family to Surat only in 1989 after he had bought a plot and built a structure on it. By sharing accommodation with friends he was able to reduce his rental expenditure to Rs 125. Thus, he was able to save much of his income and purchased a plot in Aribavanagar in the ward of Dindoli in 1988. He chose this society since he knows most of the residents and felt that this would be a safe place for his family. He paid the organiser a deposit of Rs 12,000 in 1986 and the rest in instalments over three years.

Then he arranged with the same organiser to supply him with old bricks and tin roof for 25000Rs. This was paid in 5 instalments spread over 2 years as and when he could do overtime in the dyeing unit. He and his wife took care of the construction. Initially he built 3 rooms of which his family occupied one and the other two were rented out for Rs 200 each. The Rs 65,000 received in compensation when the factory closed was invested in converting the ground floor roof to reinforced cement concrete and the construction of three rooms on the first floor. Each of the rooms is rented out for Rs 300 per month and a deposit of Rs 3,000. As he is able to earn between Rs 100 and Rs 150 per day from the *paan* shop, his rental income (which forms between a third and fourth of his *paan* shop income) is important. His tenants are textile workers from the state of Uttar Pradesh and Bihar. Twenty-one migrants occupy the three rooms. The rent that the rooms can command is influenced by cheaper rents in the adjoining southern peripheral ward of Bhestan [Dindoli ward, Surat].

In Bangalore, individuals seek to move to economic activities that are less precarious and better-paid than the activities they are currently engaged in. Although access to institutional housing finance is problematic in both cities, social networks in Surat increase access to interest-free finance making finance less of a problem than in Bangalore. In both cities, investment in rental housing is also determined by foreseen (for example, weddings) as well as unforeseen (for example, medical expenses) consumption expenditure.

L11 is a stone cutter and is beginning to get chest pains - he currently works 20 days a month but will not be able to continue doing so much longer. He and his wife feel that renting would provide them with a permanent source of income. In addition, although their daughter is young (aged 16) they are concerned about the marriage expenses, which they estimate will be at least Rs 50,000 to 60,000 in 1998 prices. Keeping in view both these factors they have decided to invest in another house for renting [Landlord, Rajendra Nagar, Bangalore].

P is a retired landlord who currently occupies one half of a resettlement site inherited from his grandmother. When he retired from a textile mill in 1994, he purchased half a site with a tile house in the same settlement for Rs 50,000. He invested his retirement benefit of Rs 25,000 and raised the rest from a moneylender. The dwelling was immediately rented for Rs 500 per month and the deposit of Rs 25,000 used to repay the moneylender. His daughter works in a garment factory and is the sole earner. She brings home Rs 1,400 per month. In the same year, he sold some property in his village and upgraded his grandmother's house. Soon after, his wife died and his son-in-law required urgent medical treatment. In order to meet these expenses, he has leased one half of his house for Rs 80,000. He is not certain how he will repay the lease and might have to sell one of the plots. [Landlord - Dayand Nagar, Bashyam Nagar ward, Bangalore].

In all, the fluidity and multiplicity of these factors not only influence the destination of rent receipts but also decisions relating to the form and nature of accommodation that is produced.

Landlord R is a migrant from the state of Rajasthan. He migrated to Surat in 1977 and worked as helper in a grocery store. In 1984, he started his own store in a rented property and two years later invested in a plot and constructed a house for his family and a shop for his business. He invested at a time when he was consolidating his business - as he would have regular income to clear his debts. In 1995 he invested in a second plot on which he has built 10 rooms for rent - five on the ground floor (RCC roof) and five on the first floor (tin roof). This is because the demand from Maharashtrian and Rajasthani tenants is for this kind of rental accommodation. The rental income is equal to 75% of the income from his provision store. He says that the regular rental income helps manage household expenses as his business income is constantly fluctuating [Shivhira Nagar, Dindoli ward, Surat].

In Bangalore, the bulk of migrant young educated professionals employed in the computer and software industries are initially dependent on rental accommodation as are a number of self- and casually- employed poorer households. The fact that a majority of landlords in Bangalore and Surat were once tenants is testament to the 'waiting-room' function that rental housing plays.

GB Patil (aged 35) migrated to Surat in 1985. Through his caste network he found work as a powerloom operator. He worked for this loom owner until 1993. During this period his income increased from Rs 750 to Rs 2000 per month. The amount earned was just enough for his expenses in Surat and to send money home to support his parents. According to GB, the maximum that a person can earn in looms is Rs 3500 and he was not willing to work two shifts like most of his fellow workers. He decided to start his own business, as working in a new loom would mean reduced wages and long hours to win the confidence of the employer. Also, he felt that he would not be able to bring his family to Surat as well as save money for future if he continued in textiles. As many of those from his caste are already in the provision store business, he decided to start a small shop. The shift to a business meant that he might not be able to get regular income to pay the rent and meet other expenses. With this intention, he purchased a land for his shop and his house. Two rooms were constructed for rent. Since he was planning to leave his job he started saving his rent in a long-term bishi [savings and credit association] - Rs 600 per month for 24 months. He feels that the advantage with the bishi is that you can take the money out at any time or leave the money with the organiser and receive interest. When he left his job in 1993, he had savings of Rs 18000 (the bishi and interest amount). Until his provision shop stabilises, he will use this amount for rotation as well as family expenses [Landlord, Aribhav Nagar, Pandesara, Surat].

Rental housing can thus contribute to poverty reduction by reducing the vulnerability of landlords as well as tenants. This is particularly the case for older and women headed or managed landlord⁸ households as it also provides a source of psychosocial security. It is also important for tenants who are newly married, women headed or elderly.

L12, a female Muslim landlord from Santoshi Nagar, Dindoli ward, Surat says that she will retain the 10 rooms for renting or reinvest elsewhere for both she and her husband are past the age where they can do strenuous physical work [Landlord 12, Surat].

Mrs S (40), heads a household that in addition to herself includes her mother in law (50) and an adopted daughter (6) who is at school. Both women work as domestic help earning Rs 500 and Rs 300 per month respectively. S's tenant is a woman with two school going children, who works in a tile making factory and earns Rs 60 per day. Apart from the rental income which is saved and used to meet expenses during festive seasons, the tenant provides the family with security. Although there have been instances when rent payments have been delayed, Mrs S feels that the tenant will not create problems which could happen if she lets it out to a 'strong family with a male head'. Mrs S feels that she and her mother-in-law are too weak to handle fights within the settlement [Mrs S, Landlord, Rajendra Nagar, Koramangala, Bangalore].

Rental housing markets are influenced by and respond to local conditions

Well functioning rental markets are those that are articulated with local employment and provide affordable and well located accommodation. Thus a successful enabling housing policy is one which seeks to ensure the co-existence of all forms of tenure

with much greater attention paid to the links between local employment and housing.

In both Bangalore and Surat, the emergence, extent and nature of rental housing markets are locally determined. In the main, they reflect demand resulting from local employment opportunities. Changes in the nature and form of local employment have a 'domino' effect on rental housing markets resulting in either its upgrading to fetch higher rents, peripheral relocation or conversion to ownership.

It is possible to find accommodation within Yeshwantpur layouts but it will cost nearly Rs.1000. Within the slum, hence there is a great demand for houses between 300 - 400Rs. Advance amount is the main problem in case of changing the residence. Rent increases depend on the owners. My present owner has not increased the rent after a year. Only when he vacates the place she will raise it by 50Rs. No negotiation possible as rents are fixed in the area. (*N, a tenant in BK Nagar, Yeshwantpur ward, Bangalore*)

The issue of local politics also needs to be given consideration. In both cities, local councillors influence housing policy and local development indirectly. However, it seems that local politics in Bangalore influences access to land and housing for the poor more than it does in Surat. One possible explanation for this is that there are many more lucrative avenues through which economic status and political power can be gained in Surat than is the case in Bangalore. Thus, local councillors and land developers did not object to their client groups renting out accommodation. Moreover, since the main agent of housing provision in Surat – the developer – is involved in renting out accommodation they are more supportive of their customers doing the same. In Bangalore, local councillors and un-elected leaders seem to have more of a say as to whether accommodation, particularly in squatter settlements, could be rented out. This is possibly because they see themselves as patrons of those that they have helped to squat and fear that if accommodation were rented out to tenants they would not have control over this secondary group. Although buying and selling land in squatter settlements in Surat is pervasive, these transactions tend not to involve local leaders as much as they do in Bangalore.

Rental housing markets are both inclusionary and exclusionary

Rental housing markets are both inclusionary and exclusionary. Exclusion occurs along both economic (rents and deposits) and social (religion, caste, regional association, gender and age) lines.

In Surat, social practice that accepts the multiple occupation of accommodation by a group of people, usually single male migrants, has substantially reduced economic exclusion from housing because it allows the initial deposit and the recurring rent burden to be shared.

However, exclusion in Surat is social in nature – kinship networks and ethnic ties determine access to housing, especially ownership.

C Ben, the landlady from Hitendra Nagar referred to earlier has strong views as to who she wants as tenants. She prefers 'Kandeshis' - she will never go for the 'seller community' as they are 'very powerful' and there is the possibility that she may lose her property. She says that she prefers tenants who have a permanent income or a 'good' job. She does not prefer tenants who earn daily wages [Landlady, Hitendra Nagar, Jahingapura ward, Surat].

In Bangalore, the reverse is true. This difference in the exclusionary tendency of rental housing markets can be explained by the fact that Bangalore is a third generational city and the significance of social networks has been replaced by economic capabilities, which might also explain why sharing accommodation is not common. Surat, on the other hand, is a city of first generation migrants where access to employment and housing is still strongly mediated on the basis of kinship networks and ethnic ties. In such cases, while landlords are constrained in how much they are able to charge their 'fellow' tenants it also provides them with the opportunity to cater for tenants that are, in comparative terms, 'strangers'. Both cities, however, indicate a tendency to exclude and include along religious lines. As recent events in Surat and tensions in Bangalore have indicated, communal tension built on religious or ethnic cleavages can make the ownership of housing a liability rather than an asset as it provides a fixed target for violence and vandalism.

Of the six rooms [that are rented], newly married Muslim families occupy three. Bachelors who are unskilled construction coolies [workers] and welders share the other 3 rooms. He says that Muslim families find it difficult to find a place [to rent] across the road because a different regional and religious group dominates the area. He does not have any agreement with his tenants but all of them are connected to the same Masjid [mosque] [Landlord, Limbayat ward, Surat].

Landlord D rents one room and with the help of a Muslim leader got the plot for Rs 7,000. He likes the place as a number of Muslim families are living here. Feels secure within the area. His tenant is a Hindu – from Uttar Pradesh. The tenant is working as a weaver under him [the landlord is a master or supervisor]. The tenant earns Rs 3,000 and is also suffering like he [the landlord] used to in the early days. Usually Muslims rent only to other Muslims. After the riots, he says that both communities [Hindus and Muslims] hesitate to live in settlements that have few or no people from their religion. But in his case, he knew of the weaver's poverty and wanted to help him. Furthermore, he feels that only Maharashtrian Hindus get a lot of support in this area [Landlord, Shahpura, Limbayat ward, Surat].

Inclusion and exclusion on the basis of gender assumes different dimensions depending on whether one is a tenant or a landlord and the way in which the female household is constituted - women managed households and women headed households. In general it is easier for women managed households and women headed households with older male working children to gain access to rented accommodation in patriarchal social systems such as those that exist in Bangalore and Surat.

MM's wife is in such a position. Her husband who was allocated a plot in a resettlement site in Surat and purchased an additional one has rented them both to Oryian migrants.

His choice of tenants was that Oriyan's paid more rent than others as they find it difficult to secure rented accommodation. A month before the interview, he left her and she is not sure if he will return. She is in a vulnerable position vis-à-vis her tenants and is only consoled by the fact that her two older sons are aged 20 and 15 respectively and could deal with the tenants. Rent receipts are her only form of savings (Rs 700 to Rs 1000) per month which she invests in a bank. Her employer helped her to open an account. She is planning to occupy land at the back of the resettlement site and construct units for rents to Oriyan migrants as she finds that they pay good rents [Landlord, Rasolabad, South-West Zone, Surat].

As noted earlier, gender issues in relation to rental housing assume greater significance in Bangalore than in Surat because of the social structure of the population of the latter is more biased towards men. Where the relationship involves male landlords and female tenants, it depends on the ability of women to convince male landlords that they can pay the rent. Where women landlords were involved, 'introduction by a mutual contact' seemed to play an important part.

For a woman headed household, recommendations are essential because if the tenant creates a problem the person who recommended the tenant can be called upon to sort the problem out [Landlady, Rajendra Nagar, Koramangala, Bangalore].

Social planners need to be aware of the exclusionary tendency of rental housing markets. They need to encourage producers – individuals and organisations - to cater for tenants excluded from renting.

Rental housing markets are shrouded by insecurity as a result of government policy

Rental housing markets are rendered opaque by fear of government legislation such as property tax and rent control. Rental housing markets are also stifled by oppressive urban policies and norms relating, for example, to plot size and building regulations.

In Bangalore as well as Surat, the burden of an 'ad-hoc' and inequitable property tax regime treats landlords as an undifferentiated category in terms of their absolute and relative poverty. As a result, landlords responses range from labelling tenants as relatives to taking down temporary partitions between rental units when the tax collector calls. Not only does this drive rental housing underground but more importantly results in poorly serviced units with landlords, for instance, refusing to build kitchens as they are the clearest indicator of multiple occupancy. Added to this is the fear of rent control by landlords, despite the fact that the poor in both cities have seldom used this avenue to seek redress through the due process of law. Disputes between tenants and landlords are often resolved through third party agents who initially brought landlord and tenant into contact with one another.

Policies relating to intra-city resettlement or re-housing the poor have a major impact on how rental housing markets develop and the resultant impact they have on the livelihoods of the poor. In Surat, an implicit aim underpinning resettlement projects containing sites of 15 square metres, is to prevent the construction of rooms for rent. Such attitudes are anti-poor on two counts. First, it is only the better off who benefit as they have the capacity to invest savings in the construction of an upper floor with units for rent. Second, it adversely affects those who depended on a rental income in the past and forces them to sell the allotted plot and relocate. Such displacement of the poor is often by the better off - the latter are presented with opportunities to increase the size of their landed holdings, and consequently, the number of units they can build to let. Such 'predatory' forms of landlordism are of concern not only because they provide the opportunity for local monopolies to develop, but also because they increase inequalities.

In short, such anti-poor policies (which are the result of myopic perceptions which equate renting with exploitation) actually provide fertile ground for corruption and an increase clientelist opportunities for local councillors and other power brokers. Bribing tax inspectors and collectors is not an uncommon activity in both cities.

Issues for social planners and policy makers

Although landlords may not always treat tenants equitably for the reasons noted, the organisation of rental housing markets provides a much needed service and fills a vacuum in state provision. It is impossible to imagine the state being able to successfully 'clone' the range of options and opportunities provided by private landlords. Thus, a key concern for policy makers and planners is to identify ways in which the state can enhance the operation of rental markets without destroying the core of its success – namely, the supply of accommodation at various locations, of varying quality and levels of services, and at varying rents. This needs to take place at different levels (regional, national and international) and within different timeframes (short, medium and long). Therefore, a central plank of any enabling housing strategy should be greater openness and debate about the role and significance of tenure diversity. There is an urgent need to move from a preoccupation with ownership based rights to the institutionalisation of locally responsive mechanisms to ensure security of tenure. This means treating landlords and tenants equitably, with each being made aware of their respective rights and responsibilities.

The differential basis through which factors of production are accessed needs closer scrutiny. The research findings indicate that in Surat, kinship and ethnic ties are more influential, whereas in Bangalore a demonstration of economic ability predominates. One policy implication of this, for example, is the need to rethink the availability of and access to housing finance. What works in Bangalore will not work in Surat. Not only are needs different but ways in which finance is accessed is also different. Similarly, in relation to land, the supply mechanisms in Surat are very different from Bangalore. The socio-demographic composition of the population of the two cities, economic opportunities and local politics combine to influence rental housing markets. Thus, for example, greater co-operation between land developers and municipal authorities may be desirable in Surat whereas in Bangalore, the role of the Bangalore Metropolitan Development Authority and its planning procedures need to be examined.

The research findings indicate that the impact of rent control legislation is minimal at the lower end of rental housing markets and where it does impact it is mostly on inner-city rented accommodation. Legislative reform in the areas of property taxation as well as rent control in this rental market could help reduce 'down raiding' effects on rental housing at the lower end of the income scale. Property tax, however, impinges on the activity of all landlords and does not differentiate between those for whom it forms an income supplementing activity and those for whom it is a business.

India's National Housing Policy, adopted in 1994, only provides a broad framework within which state governments may act. This is because the Indian Constitution stipulates that housing is a state subject and therefore it is the responsibility of individual states to formulate their own housing policies. The conundrum is in linking the national level to the state level, and more importantly the state level to the local level. A rental housing policy which does not contain the flexibility to be moulded by intra-city differentials is not likely to respond to the priorities of either landlords or tenants. Emphasis is often placed on local government and local governance in managing urban change. However, not only do municipal administrations have little influence on policy formulation, but more importantly they have little say in why a particular policy (or parts of it) are not suitable to local realities. It is anticipated that the 1993 Nagar Palika Act⁹ will change the balance of state-local decision making¹⁰. However, this is unlikely to happen unless there is greater devolution of financial and policy making powers. It is also important that these powers be institutionalised if participatory decision making is to lead to power sharing.

With housing policy in India being a state subject, little can be achieved if dialogue between researchers, international development agencies (both bilateral and multilateral) and governments remain at the national level. This might explain why support for rental housing in policy and practice still proves elusive, despite the importance attached to rental housing in numerous publications of the World Bank and United Nations Centre for Human Settlements (UNCHS – Habitat). Bilateral development agencies such as the UK government's Department for International Development (DFID) and multilateral agencies such as the World Bank can influence changes in policy and practice through their pro-poor agendas. UNCHS, on the other hand has the potential to create awareness, especially through the instruments of its dual campaigns on 'housing rights' and 'governance'. However, both avenues must be locally grounded and dialogue established with appropriate levels of government, if the role of rental housing as 'service provision' for tenants and a 'livelihood response' for landlords is to be transformed from rhetoric to reality.

End Notes

¹ There are problems in English usage of the term landlord and tenant where gender issues are concerned. The *Oxford Encyclopedic English Dictionary* (1991) defines a *landlord* as “a **man** who lets land, a building, part of a building, etc., to a tenant. A *landlady* is defined in a similar manner with the word ‘man’ being replaced by the word **woman**. To the contrary, *the Concise Oxford Dictionary* (1982) defines a *landlady* as “a **woman** having tenants” while a *landlord* is defined as a “**person** who lets land or (part of) a building to a tenant. In the first definition, the person renting out accommodation is given a sexual identity where as in the latter definition the sexual identify is confined to the word *landlady* whereas a *landlord* is a person who can be of either sex. Both dictionaries define a *tenant* as a “**person** who rents land or property from a **landlord**”. Thus a tenant can be either a man or a woman but the sexual identity of a landlord will depend on which dictionary definition is used. This report uses the word *landlord* to mean a **person** who lets land or accommodation (rooms, a whole building or buildings). Specific reference to the sex of the landlord (male landlord or female landlord) will be made only when gender issues are relevant (as in the relationship between women and men as landlords or tenants).

² The term ‘housing’ encompasses the elements that combine to produce the dwelling (land, finance, building materials and labour for construction) and the physical (water, sanitation, drainage, electricity, roads) and social (health, education, parks, police etc) infrastructure. ‘Housing Policy’ refers to the frameworks (put into place by national or bi- and multi- lateral development agencies) which seeks to address issues of access to housing. Housing policy thus includes a number of housing strategies (for example, sites-and-services and upgrading), institutional initiatives (such as reform of housing finance, the building materials and construction industry) and mechanisms for delivery (for example through non-governmental organisations or public-private partnerships).

³ See for example, housing policy in South Africa.

⁴ The term ‘rental housing’ is used to denote the totality of the process of the letting of accommodation by landlords and the payment of rent for rights over the use of the accommodation that is rented by tenants. The ‘rental housing market’ refers to the various rental housing sub-markets – such as those by income group, production and exchange systems, or by type of settlement and provider.

⁵ Opponents are drawn from the public sector as well as civil society.

⁶ See for example the collection of papers in *Environment and Urbanisation*, 1997, 9(2) on the theme – ‘Tenants: addressing needs, increasing options’.

⁷ The city of Bangalore (Municipal limits) comprises of 100 census wards which are the same as the election ward, each having one elected councillor. However, the situation in Surat is very different. The city comprises of 66 census wards but 33 election wards. In many cases the boundaries of these ward categories are different making comparison difficult. In addition, a socio-economic survey of the city’s slum population (Das, 1994) uses completely different boundaries.

⁸ Women managed households are those households where the male is present but does not contribute to household income due to ill health, personal injury or forms of addiction (alcoholism being the main form of addiction in Indian cities). Women headed households are those households where the male is absent as a result of death, divorce or desertion.

⁹ 74th Constitutional Amendment which attempts to accord a greater participatory decision making role for local representatives.

¹⁰ In Surat, for example, 98 of the 99 councillors belonged to the same political party governing the state of Gujarat. In such a situation, it is comparatively easier for policy dialogue to take place as a result of which neither the state government or the Surat Municipal Corporation are likely to raise the issue of changes to the policy role of the Municipality. Bangalore, in contrast has councillors from a range of political parties and, from a different standpoint – one of conflict, are unlikely to bring about changes in the policy making role of the Bangalore City Corporation.

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