

Impact of COVID-19 on Petty Landlords in Delhi, India: Caste, Gender and Urban Villages

Abstract:

COVID-19 presented unparalleled difficulties for financially disadvantaged tenants, limiting their ability to pay for housing. The impact of this crisis on petty landlords, who often provide housing to these precarious tenants, is unclear, unspoken and requires investigation. Utilising data from a survey of 300 households, and focus group discussions with 100 petty landlords, primarily first-generation Scheduled Caste (SC) and Other Backward Class (OBC) owners, this case study examines the effects of the pandemic on peculiar category of petty landlords in urban villages in Delhi, India. The findings highlight the caste segmentations in informal rental market spaces: First, it highlights the role of caste-based socio-economic factors in the emergence of petty landlords in relation to dominant-caste landlords. Second, it examines the circumstances that led to financial strain among marginalised-caste landlords during the pandemic and explores how their responses to this stress worsened existing housing challenges for vulnerable tenants. Third, the study reveals that gender also played a significant role in shaping the experiences of petty landlords, with women outnumbering men as proxy landlords in this group. Lastly, the paper explores how state-imposed eviction interventions brought the complexities of caste, class, gender and urban marginality to the forefront.

Keywords: COVID-19, Petty landlords, Caste, Urban villages, Rental Economy, India

1. Introduction:

Amid the socioeconomic crisis caused by COVID-19 in India, tenants – particularly, stressed and impoverished migrant families who lacked alternative housing and livelihood options, were suddenly deprived of their daily or monthly income – appealed to landlords for rent relief and forced eviction (Sengupta, 2023; Unni, 2020; Aditya & Amiri, 2023). Realising the need for an immediate moratorium on evictions (HRLN, 2021), the several states including Odisha, Karnataka, and Tamil Nadu ordered landlords to suspend or waive rent payments for one to three months (Muralidhar, 2020), with Uttar Pradesh enforcing penalties for those who failed to postpone rent collection by a month (First Post, 2020). Further, Delhi's chief minister, Arvind Kejriwal, appealed to landlords to refrain from seeking rent from financially struggling tenants for a month, pledging government support for tenants as well as landlords facing financial constraints (Venkatesan, 2021). However, prolonged lockdowns exacerbated the plight of tenants and landlords, leading to more eviction threats from landlords who were struggling themselves and who were not given any state support as promised. The government's interventions proved ineffective as ministerial orders and promises lacked proper implementation that accounted for the complex realities of informal rental housing (Patel, 2020; Chhabra, 2020). This resulted in protests in Delhi, involving both, affected tenants and stressed landlords (Naik, 2021; Mishra et al., 2020; Mishra et al., 2022).

Moreover, given the informal nature of most rental agreements in India (Harish et al., 2023), policymakers struggled to understand the identities and challenges of landlords. Further, it was not clear how state appeals and moratoriums could be enforced in the largely informal rental market. Additionally, it was unclear if such moratoriums were suitable for all landlords given

their varied socio-economic status and ability to forgive rents. Particularly, concerns were raised about the impact on poor landlords, predominantly from lower caste groups in urban villages. In light of this, I explore who these protesting landlords are, their prevalence in urban villages, and how COVID-19 intensified their socio-economic vulnerability.

This section of Landlords that provide informal rental housing to low-income groups are a distinct category (Harish, 2016; Naik, 2019). Given their socio-economic marginality and reliance on meagre rental revenues, it is critical to understand how COVID-19 impacted their socio-economic well-being. This paper focuses on one set of such landlords, termed "petty landlords". In particular, it examines the socio-economic struggles of petty landlords in urban villages in Delhi during the COVID-19 pandemic. I trace the challenges of government interventions/ moratoriums on their survival and assess what this indicates about the intersection of caste, urbanisation, and urban marginality amid COVID 19. In addition, I offer insight into the various socio-economic and historical contexts that led to the emergence of petty landlords vis-à-vis dominant-caste landlords. I add to the body of evidence on the pandemic's disproportionate impact on historically marginalised castes in urban spaces, thus adding to our understanding of the long history of discrimination faced by lower caste groups in rental policymaking, not just by tenants but equally by some landlords.

The subsequent sections of the study are structured as follows: The following section explores existing literature on distinct Landlords, Precarity, and Rental Housing. This is followed by the methodology section, which explains the case-study design used for data collection and analysis. Next, the findings and discussion section analyse the impact of COVID-19 on petty landlords, i.e., how petty landlords were impacted by moratoriums and pandemic-related uncertainties; how their low capacity to absorb losses maps onto caste and gender-related precarity, which itself hinges on agrarian pasts and how urbanisation has imbued caste; and finally, how the differential class positions of tenants and landlords have negated social power for lower-caste landlords.

2. Differentiated Landlords, Precarity, and Rental Housing: An Overview

In India and numerous other cities in the Global South, the spectrum of rental housing exhibits considerable diversity. Particularly in Asian cities, a significant portion of rental housing stock is owned by individuals who have expanded their own residences by adding extra rooms, with "small landlords" constituting approximately 80% of all rental units in India (ADB, 2013; Harish, 2016; Naik, 2019). Typically, landlords in the informal rental market are responsible for the construction, management, and operation of rental properties situated in informal or quasi-legal urban settlements (Harish et al., 2023). Among them, smaller (non-commercial) landlords who possess fewer than 10 rental units represent the largest segment of this market and frequently reside on the premises, sharing socio-economic characteristics with their tenants (UN-Habitat, 2003). These landlords, termed "subsistence landlords" by Kumar (1996a), partition exceedingly small properties, typically around 20 square meters in India, to generate rental income for their basic necessities.

Additionally, Kumar identifies two other categories of landlords: "petty bourgeoisie" landlords, who rent out properties to supplement and enhance their household income, and "petty capitalist" landlords, who perceive renting as a business opportunity and invest in rental

properties for wealth accumulation (Kumar, 1996b, 2001a, 2001b; Naik 2015, 2019). While this form of subsistence, petty-capitalist, and petty-bourgeoisie landlordism is prevalent globally, it is crucial in the Indian context to further scrutinize this differentiation through the lens of identity and group stratification, specifically by categorizing landlords into dominant and non-dominant castes. Kumar (1996b) raises the question: "Why do not all low-income households become landlords?" However, his subsequent analysis does not incorporate identity-based categorization of landlords, failing to examine their class, gender, ethnicity, culture (Scheba & Turok, 2020), and caste backgrounds. Therefore, applying a caste perspective to explore differentiation among landlords within informal rental housing in urban settings is imperative.

The other site of significant low-income rental in Indian cities are urban villages. In Delhi, for example, in accordance with the Delhi Municipal Act of 1957(Mehra,2005), urban villages are designated as protected habitation land, exempt from building by-laws, including those governing sanitation and fire codes, due to their abadi status, which was not originally intended for residential use. There is some significant work on informal rental housing in urban villages in the National Capital Region. Naik (2015) elucidates how tenants, predominantly low-income migrants, utilize informal rental housing in urban villages and slums to navigate urban life, highlighting the prevalence of petty bourgeoisie landlords who manage rental properties passed down through generations. Similarly, Pati and Cowan delve into the socioeconomic implications of historical agricultural backgrounds and social structures on urban areas within the NCR, focusing respectively on Delhi's urban villages (Pati) and Gurgaon (now Gurugram; Cowan). Their studies unravel the intricate interplay between the rural and urban realms, where villages and agricultural land have become integrated into the expanding urban landscape. They underscore how the colonial-era bhaichara (joint property) land revenue system, prevalent in western Uttar Pradesh and Haryana, consolidated land ownership among Jats and Ahirs, establishing communal property ownership systems that significantly influenced urban development trajectories.

Importantly, these scholars emphasize the reconfiguration of caste as a locus of social influence and wealth accumulation in this context, as agriculturalists transition into small-scale landlords catering to migrant laborers or serving as intermediaries facilitating land transactions for real estate developers. Ironically, existing studies have primarily focused on socio-economically and politically influential dominant-caste landlords, neglecting to examine the marginalized experiences of Dalits amidst the uneven process of urbanization. Moreover, they have overlooked the emergence of a secondary category of landlords transitioning from subsistence peasant economies to capitalist urban economies within urban village settings(Pati, 2022; Naik, 2022; Kumar, 2011).

Therefore, in this paper, I focus on this distinct and neglected category of landlords, terming it as "petty landlords," which sets them apart from petty bourgeois and capitalist landlords in many ways. The latter category is, in a sense, big landlords traditionally from land-owning castes that use a multi-generational control over land and other socio-economic resources, becoming urban landlords through monetary transactions in both formal and informal property markets. In contrast, petty landlords represent a socio-economically deprived segment of society that has historically relied on land-owning castes for subsistence across successive generations. Petty landlords predominantly comprise Dalits and other marginalised castes known in governmental language as members of Schedule Caste (SC) and Other Backward Classes (OBC) groups. These landlords are first-generation landlords that have newly entered property markets, and, as this paper will show, have smaller and fewer rental units compared to big landlords. Petty landlords, therefore, are both a social and economic category, understood equally through differentiated assets and wealth as much as social status based on caste . This

paper further elucidates the political and economic factors underlying the emergence of petty landlords, while elucidating their distinctive characteristics in comparison to the dominant caste-affiliated big landlords.

Therefore, in light of COVID 19 pandemic and given the vital role that petty landlords play in providing informal rental housing to urban low-income groups and their reliance on rental revenue, it is critical to understand how the pandemic has affected the socio-economic well-being of these marginalized petty landlords.

3. Methods: A Case Study of Urban Villages in Delhi

Due to the limited availability of information on petty landlords, I adopted a mixed-methods case study approach, conducting surveys and focus group discussions across three urban villages in South Delhi: Munirka, Katwaria Sarai, and Mohammadpur. This study aims to investigate how the COVID-19 pandemic shapes the already complex and contested relationship between urban villagers and their identities as landlords. This approach allows for a comprehensive exploration of intricate issues within authentic, real-life contexts to gain insights into the role of caste in the informal rental housing markets of urban villages and to understand how the pandemic differentially impacted these communities.

These villages were selected using purposive sampling based on several factors. First, they are strategically located near various educational institutions catering to the affordable housing needs of students attending these institutions. Second, these villages are known for the prevalent practice of supplementing household incomes through monthly rental earnings by villagers and widely recognized for their cost-effective informal rental markets, catering to the affordable housing needs of low-income groups and working professionals, not only from Delhi but also from nearby regions such as Gurgaon and Noida.

All three villages are politically, economically, and socially dominated by the Jat caste. Therefore, the focus of this research was on studying Jat landlords in comparison to non-Jats, specifically Dalits (SCs) and Other Backward Classes (OBCs). Within the SC and OBC groups, the villages exhibited a significant population of Jatavs, followed by Balmikis and Dhobis among SCs, and Kumhars and Nais among OBCs. The research aimed to understand the dynamics between petty landlords belonging to the Dalit (SC) and Other Backward Classes (OBC), and their counterparts from the historically landholding Jat community during the pandemic.

I conducted focus group discussions (FGDs) to juxtapose Dalit (Scheduled Caste, SC) and Other Backward Class (OBC) landlords with Jat landlords (see Table 1). FGDs served as a platform to delve into caste dynamics, perceptions, experiences, opinions, and distinctions among these groups. A total of 12 FGDs were conducted, comprising 9 sessions involving male respondents and 3 sessions involving female respondents, with each session accommodating seven to twelve participants. In order to ensure representation across caste and gender demographics, a total of 100 landlords were engaged in FGDs: 25 from the Jat community, 48 petty landlords from the Jatav community, 10 from the Balmiki community, 5 from the Kumhar (also known as Prajapati) community, and 6 each from the Dhobi and Nai communities. Furthermore, three separate FGDs were specifically conducted with women, primarily from the Jatav (18), Jat (7), and Balmiki (2) communities; notably, no women participated from the Kumhar and Nai castes.

Following the FGDs, a total of 300 individual landlords were surveyed, wherein their socio-demographic and economic profiles were documented (see Table 1). The survey encompassed a blend of in-person and telephonic interviews. Comprising 20 questions, the survey aimed to elicit fundamental insights into property characteristics (including room size and quantity), caste, gender, migration history, livelihoods, family size, responses to the COVID-19 crisis, and prognostications regarding the future trajectory of the crisis. It is pertinent to note that the survey data in this study is exclusively utilized for descriptive purposes and does not lend itself to inferential statistical analysis.

During the analysis of focus group discussions (FGDs) and surveys, sub-themes surfaced and were categorized under four overarching themes: (1) the emergence of petty landlords, (2) responses to rental shortages, (3) challenges faced by female landlords, and (4) the overall adverse impacts of eviction interventions. Subsequent sections present a detailed exposition of the findings and ensuing discussions.

Table 1: Sample Demographic Profile

Landlords	Petty Landlords						Big Landlords	Total
Category	Scheduled Castes			Other Backward Castes			General/Jat	
Caste	Jatav	Balmiki	Dhobi	Kumhar		Nai	Jat	
Village								
Munirka	80	12	8	5		6	46	157
Mohhamadpur	46	5	5	3		5	19	83
Katwariya								
Sarai	38	9	3	2		3	18	73
Total respondents	154	26	16	10		14	80	300
Focus group discussion	48	10	6	5		6	25	100

Table 2: Survey Selective Finding

Landlord Type	Petty Landlords					Big Landlords
Caste	Jatavs	Balmikis	Kumhar	Dhobi	Nai	Jat
Rent rate	3,000–5,000					4,000–15,000
Property cost	Low-cost Units and Properties					High/Good Location
Inheritance						100%
Tenants caste	70% of tenants belong to SC/ST/OBCs and other low-income families					No caste-wise information is available, but higher income than others

Average number of units for rent	3	2	3	2	3	10
Proxy landlords (women)	72%	76%	60%	60%	50%	18%
Rent revenue loss in 2020 (%)	88%	85%	80%	81%	93%	63%
Tenants missed rents during Covid-19 (%)	70%	80%	70%	62%	71 %	16.00%
All rooms vacant during 2021 (%)	80%	90%	80%	75%	78%	17.00%
The same tenant came back (%)	11%	11%	10	10	11	56.00%
All rooms vacant during 2020 (%)	75	80%	70	75	75	37.00%
Only rent dependence (%)	15%	11	20	16	16	65%
Steps to evict tenants (%)	10%	0	0		0	65%
Rent payment adjustments by landlords (%)			71%			17%
Rent revenue improved in October 2020 after COVID-19 relaxation (%)			14%			81%
Did Landlords Receive Government Aid During COVID? (%)	0	0	0	0	0	0

4. Findings and Discussions

(a) Emergence of Petty Landlords: Unveiling the Challenges

Inherited caste identity stands as a significant determinant of life opportunities for approximately one-fifth of the global population, yet it does not receive commensurate attention in global development policy discussions when compared to identity markers such as gender, race, age, religion, or other sociocultural characteristics (Mosse, 2018). In the context of petty landlords, their emergence represents a contemporary consequence of urbanization, playing a role in the gradual dissolution of complex societal structures intertwined with feudalism. This phenomenon encompasses multifaceted dimensions including social, socio-psychological, cultural, economic, and political aspects deeply entrenched within the caste system.

According to the survey findings (Table 2), a notable proportion of petty landlords, predominantly comprised of individuals from Dalit and Other Backward Classes (OBCs), exhibited limited profitability even prior to the onset of the COVID 19 pandemic. The majority of these landlords were characterized as first-generation landlords, in contrast to the significant portion of large landlords who inherited their land holdings.

Within the examined urban village contexts, discernible caste divisions were observed in residential preferences and plot allocations. Residences comprising spacious accommodations with multiple rental units were predominantly owned by individuals belonging to historically landed castes, notably the Jat community. Conversely, smaller dwellings with fewer rooms were typically owned by Dalits and OBCs, who constructed their residences on land provided by government initiatives under various land distribution policies for landless Dalits post-independence. They called this land patch as "Patta zamin" distributed largely during Indira Gandhi regime. Additionally, benefits accrue from reservations in jobs and education for marginalized sections, as many participants claim it helped them acquire additional plots, only within their localities.

As, Ramvir , a 45-year-old Jatav residing in Buddha Vihar, Munirka, elucidated on the community's trajectory, stating, "Our community embarked on a construction spree in the 1990s, propelled by the increased presence of community members in government positions; many even invested their retirement savings into developing rental properties. The construction of these dwellings is a testament to the protracted struggle endured by our ancestors, who persevered to secure these petty land parcels for us. However, the journey from landlessness to attaining some semblance of land ownership has been arduous, and we still lag behind other landed communities."

Caste-based residential segregation pattern is explicit within the urban village milieu. Sanjay Singh, a Jat landlord from Munirka, indicated that approximately 60% of petty landlords hailed from Scheduled Castes (SC)/Jatav communities, while 20% originated from OBCs/Kumhar and Nai communities, with the remaining comprising large landlords, predominantly Jats. Another Jat landlord, Satish Tokas, elaborated on the transition of their community from rural agrarianism to urban landownership, remarking on their evolution from agricultural pursuits to the realm of property rental ventures, indicating how inherited land ownership facilitated the transition of dominant castes from agricultural occupations to participation in the burgeoning realm of urban landownership, informal real estate development, and political entrepreneurship. This transformation is documented in various scholarly works (Naik, 2015; Cowan, 2022; Gautam & Waghmare, 2021a; Gautam & Waghmare, 2021b).

It is often assumed that Indian urbanisation can break conventional caste hierarchies since urbanisation can lead to the dismantling of spatial and physical barriers between castes (Maringanti and Kamath 2023; Mosse 2018). Urbanisation, perhaps over time, has changed the interactions between castes and helped them transition from a feudal structure to a more modern, interdependent, interconnected society, but the process of urbanisation and urban development has been precarious and perilous for Dalits (Gautam & Waghmare, 2021a). While it is notable that first-generation landlords have emerged, differentiation remains. Not only do Dalit and OBC landlords consist of smaller rental units, but their units were also located in more precarious parts of the urban village. Due to their location, Dalit-owned plots' rental and property rates are much lower than those of dominant-caste landlords. This disparity is again rooted in the caste-based "social network" (Matias et al., 2023), where community kinship ties and belongingness aid wealth accumulation among Jats compared to Dalits and OBCs.

Sita Ram, 73, a Jatav landlord said, “The place you are standing today used to be the outer location (non-used and rocky part) of the village, once the governments acquired all the agricultural land in the surroundings for development purposes, then, fortunately, this part suddenly came to the forefront; we even fought with dominant-caste individuals who were against road and other eventual developments this side; they always wanted to see us in depravation, dependent, and in a fragile state.” It must be noted that other than property type and location, the monthly rental cost speaks thoroughly about caste identity in urban villages, where the rental units of petty landlords cost much less than those of big landlords even with units of the same size and quality (Table 2). Dalit landlords take longer to find tenants, more so than OBCs.

One thing that becomes quite noticeable in this study is the significance of caste and identity, both currently and historically, and their implications not only in the context of the pandemic but also otherwise. Cities and urbanisation do not always function as equalising factors; instead, they tend to favour individuals or groups with a history of resource accumulation, thereby perpetuating socio-economic inequalities (Buchholz, 2023). Urban villages serve as a testing ground for the interplay of caste dynamics and urbanisation.

(b) Petty Landlords' Responses to Falling Rents

The survey suggests that amidst the pandemic, petty landlords experienced notably steeper declines in rental income compared to their big landlord counterparts. This is primarily attributed to caste-based residential segregation and the coercive role played by dominant caste landlords in refusing and threatening to rent rooms to tenants during COVID 19. Petty landlords were predisposed to owning properties within their caste-centric communities and accommodating tenants mostly from marginalized groups only, predominantly Dalits and Other Backward Classes (OBCs). The pandemic's repercussions on tenants also unveiled caste-based differentials among petty landlords, with a discernible impact on smaller-scale units that had previously encountered challenges in rent collection. According to study survey, landlords who reported losses or defaults in rental payments in 2019 were twice as likely to face significant defaults in 2020 owing to the pandemic. Furthermore, petty landlords with fewer rental units exhibited a considerably higher propensity for rent defaults due to COVID-19 and incurred greater financial losses. This investigation underscores that landlords with the least resilience to absorb financial setbacks were disproportionately affected by the pandemic's ramifications. In this regard, Sonu Singh remarked, 'They (Jat landlords) often have well-to-do tenants as they mostly prefer working professionals and students from nearby institutions and demands a security deposit for a month or two. We occasionally follow these rules. Their tenants kept paying them regardless of the COVID impact, but ours were poor tenants who really faced tremendous challenges like us. Hence, many left even without paying"

On the same line, the study survey showed that over 70% of the tenants of petty landlords struggled to keep up with rent payments during the pandemic. During the first wave of COVID-19, both petty (85%) and big landlords (60%) faced a massive loss in rental income. However, the survey revealed that around 70% of petty landlords' units faced rent delays during the pandemic, while just 16% of big landlords did so. Additionally, Dalit tenants were twice as likely to exhibit rent delinquency compared to individuals from higher castes living in the same building. The study suggest that the tenants of petty landlords were more distressed and more severely impacted than the tenants of big landlords. This underscores the precarious nature of petty landlords, who often house vulnerable tenants, often from their own caste, i.e. SCs and OBC groups.

The survey suggested, the tenants of petty landlords were significantly more likely to fall behind on rent than those of big landlords in April 2020 compared to April 2019, with month-over-month decreases of 50–100%. While both petty landlords and big landlords experienced major rental payment losses in June 2020, by October 2020, rental non-payment had worsened for petty landlords and improved for big landlords. These results indicate the uneven pace at which Dalits and other caste professionals returned to work and universities. For instance, only around 9% of tenants of petty landlords returned to work, while 56% of tenants of big landlords resumed work and rent payments by October 2020. Further, the study adds to the evidence on how the pandemic's disproportionately adverse effect on low-income Dalit tenants had a direct impact on petty landlords, which was not the case with big landlords with more rental units.

As further evidence, Rishi Kumar, 37, OBC landlord from Katwariya Sarai opined, "These landlords faced more challenges as their tenants did not come back even after some restrictions were lifted during subsequent lockdowns." There could be numerous reasons why the tenants of petty landlords didn't come back. One reason was the non-disbursement of monthly student fellowships, which shows that the Dalit students living in these villages are more dependent on fellowship amounts to survive than others.

As study stated during the COVID-19 crisis, many petty landlords displayed a willingness to engage and negotiate with their tenants, however the financial consequences for them were devastating. Over 80% of them offered rental payback plans during the pandemic, affecting over 80% of their rental units. Still, compared to dominant-caste landlords, petty landlords seldom sought eviction. This study indicates that petty landlords typically own two-to-four-unit buildings, mostly housing economically disadvantaged tenants and mostly those in professions susceptible to pandemic-related layoffs like daily wage labourers. While big landlords incurred a greater overall loss in rental revenues, petty landlords were disproportionately affected due to their limited capacity to withstand rental income decline. Smaller unit numbers pose a significantly greater risk to asset stability.

As also opined by Sonu Singh, typically, landlords require a month's rent as a security deposit, but the pandemic prompted a noticeable shift in the deposit amounts demanded by landlords. Many landlords initially dismissed the possibility of significant rent decline in Delhi, which is often viewed as the most successful rental market in the nation owing to its large student and migrant population and industrial base in the adjoining districts of the National Capital Region (NCR) of Delhi like Noida, Ghaziabad, Faridabad, and Gurgaon. Yet, many petty landlords later agreed to lower the security deposit due to the pandemic which was already dismal. Despite this, they claimed that rents dropped by 50–60% in their locality.

Accordingly, Ratanlal, a Jatav landlord from Katwaria Sarai, commented, "We lowered the rent to support our families. If we hadn't taken that step, we wouldn't have been able to survive." Similarly, Ramnath, aged 54 years, also stated that because some landlords had to pay off personal loans taken against house mortgages, they were compelled to yield to rent reduction demands. It is important to note that villagers often borrow money not from banks but from close family and neighbourhood connections at much higher interest rates than those offered by banks. Therefore, due to the COVID-19 pandemic, Petty landlords encountered difficulties in meeting these high-interest payments and so were forced to lower rents. In sum, the findings highlight that differentiated losses impact landlords differently. Additionally, many Dalit landlords were forced to sell their properties at low prices to make up for their losses, potentially destabilizing already distressed neighbourhoods.

(c) The Plight and Precarity of Women Landlords Beyond COVID-19

The study discussed below illustrates the intricate nature of Dalit women's lived experiences, which frequently unfold within the intersecting realms of caste, gender, and urbanity, as manifested through embodied spatial practices.

The study provides evidence of impact of declining rent revenues not only varied due to caste association but was also shaped by gender for petty landlords. Table 2 reveals that women outnumber men as proxy landlords among petty landlords in urban villages, with an average representation of 70% among petty landlords, compared to only 18% among big landlords. These small-scale proxy landlords, including older women and widows, who supplement their meagre income through petty rental income, are in many cases more affected by losses in rent revenue, as it is their primary source of income. However, in contrast, in a society where male caste dominance is traditionally linked to public and productive roles, such as paid employment outside the household, the act of renting out property has disrupted the perceived dominance of many dominant landlords in the village. Certainly, this outcome was unforeseen by urban scholars and planners, and it may be challenging for these male landlords to fully grasp(Govinda 2013).

Gita Devi is a widow and mother of four girls from Buddha Vihar (Dalit *basti*), Munirka village. In the mid-1990s, her husband died of cancer, leaving Gita with a dilapidated semi-permanent (*Kachha*) house. Until then, she had completely relied on her husband, who worked as a class-IV government employee. Using the compensation, she received from the government when her husband died, she demolished their old house and constructed a tiny four-storey rental unit that served as a home for her family and a means to becoming part of the poor middle class. "After my husband's death, I worked as a cleaning attendant at a nearby hospital with very little money but a lot of courage," Gita, now 65 years, recounted. Gita's rental property income allowed her to tackle many challenges she faced; then came the coronavirus pandemic, which threw everything into disarray. Gita, a petty landlord, suffered the consequences of rent protection and eviction moratoriums. For many of these petty landlords, rental units are their sole source of income, making them vulnerable if they cannot collect rent or receive government assistance. During FGDs, all women landlords expressed a sense of resentment and abandonment due to the government's current directives.

Bala Devi, a 62-year-old woman from Katwariya Sarai who owned low-cost rental properties near Ravidas temple – where the majority of the tenants are IIT Delhi students – said that she too felt abandoned after the government appealed to landlords to not collect rent. Bala's tenants left Bala unpaid power bills and damage to the properties and did not fulfill the clauses mentioned in their contracts. She had to restore the rooms and re-list. Bala also noted that one of her tenants paid a small portion of the rent – not even enough to cover water and electricity. Bala's savings suffered a blow as a result. Even if she wanted to evict the tenant and re-list, she was not allowed to do so until the eviction ban in Delhi ended, which was extended further. "Here, I'm supposed to absorb everyone else's pain, no one is there to help me address my own," she said. She added rhetorically, "Who wants to rent out a room in the middle of a pandemic?"

Sarla, 39, from Mohamadpur, said, "Those who cannot make ends meet without receiving rent payments are more likely to sell." Stressed property owners are more likely to sell to individuals who aim to convert these personal residences into rental units or to those with huge investments, like big dominant-caste landlords, who will renovate, reconstruct, and raise the rent. Sarla contemplated her options in the absence of any clear government direction, as she was confused about when the eviction moratoriums would end. Meanwhile, brokers – mostly dominant-caste landlords – tried to benefit from her plight. She received offers from potential buyers almost every day. "It's almost like the vultures (brokers) are just waiting for something

to happen so they can attack,” she added. Certain landlords from dominant castes purposefully refrained from reducing rent in villages and even exerted pressure on petty landlords using their caste and political influence. They were aware of the already precarious condition of some women landlords, and COVID-19 provided an opportunity for them to tactfully acquire their houses at a lower rate. I could see a conspicuous relationship between brokers and the dominant caste, something of a double-edged sword for petty landlords, as these women landlords often need brokers to enlist their rooms for rent.

This section highlights the intricate and sometimes contradictory lived realities of Dalit women concerning caste, gender, and urban life. Dalit women's urban experiences unfold at the nexus of various intersecting domains including the public and private spheres of selfhood, familial and caste affiliations, and the physical urban landscape.

(d) Negative Consequences of Eviction Moratoriums

Mostly all landlords, petty or big, criticised the government's decision as unconstitutional and unethical, as none of them received promised rent reimbursements. Petty landlords, in particular, felt neglected amidst governmental promises and calls during this time, citing incidents of police harassment, political pressure, and tenants misusing the situation.

Rohtas Kumar, an OBC landlord from the Nai caste, who voiced, “While there are numerous accounts of the pandemic's adverse impact on tenants, many landlords have also faced substantial hardships. Why is it so hard to understand this? Not all landlords are wealthy or prominent. Many petty landlords, like us, are simply trying to make a living through renting as we don't possess inherited properties like others. Some landlords are even assisting their tenants, but this is not sustainable for a long time due to limited financial resources.” This indicates that some tenants may have taken advantage of government informal orders and eviction moratoriums and delayed rent payments even when they had the means to pay. The government's calls to halt evictions exacerbated the situation by creating an expectation among tenants that the government would cover their housing costs, which led some tenants to cease paying rent.

Mohan Lal, a 58-year-old Jatav landlord from Mohammadpur, expressed his frustration with the government, stating that the government should be more concerned about tenant's inappropriate and unethical behaviour rather than focusing on landlords. He further questioned, “Is there anything more selfish than tenants who refuse to pay rent? Which government promised to assist needy landlords? We are still waiting for those promises to be fulfilled.” Listening to the landlords' hardships, it becomes evident that the government's actions severely disrupted the informal housing market, bringing it to a state of disarray.

In the view of the participants, many petty landlords were willing to work with tenants who were genuinely facing financial hardships. However, they often encountered resistance from such tenants. As Subhas Prajapati, a 38-year-old grocery store owner, pointed out, “For these relationships to function effectively, there must be a degree of mutual understanding. Landlords can't be expected to make all the concessions while tenants contribute nothing. Uncooperative tenants can be challenging to communicate with. Landlords don't want to push their tenants into homelessness, but it's only natural that they can't indefinitely subsidise their tenants.” There also appeared to be a class conflict between tenants and landlords, where well-to-do and well-connected tenants confronted petty landlords, believing them to be a part of a dominant, wealthy class, whereas, in reality, they were in as dire a situation as the struggling tenants. Another observation was that there were rarely any confrontations between dominant-caste landlords and tenants. “Why do they only fight us and bring the police, why not Jat landlords?” asks Barfi Devi.

Dinesh Jatav, 56 years old, stated that most people in Mohammadpur village earn much lesser than one might assume. He said, “After deducting expenses, petty landlords in Mohammadpur typically earn around ₹5,000¹ to ₹15,000 per month for each property comprising a maximum of 3 units, supporting a family of at least five members.” He further stressed the substantial risk faced by petty landlords, including the potential need for loans and the risk of foreclosure if they are unable to meet their informal mortgage payments. In these urban villages, informal lending among villagers is quite common, and many petty landlords borrow money, often from dominant-caste landlords, using their property or vehicles as collateral. The COVID-19 pandemic placed petty landlords in even more precarious positions, often at the mercy of dominant-caste landlords who used COVID-19 as a profit maximisation tool.

Although the government had no effective means of enforcing these rules in urban villages, landlords were not entirely aware of this complexity. However, tenants often sought police assistance when landlords demanded rent. Social power also played a significant role in rent collection, particularly in situations where petty landlords were in a weaker position compared to dominant-caste landlords. Similarly, Ranveer Singh, another Jat landlord from Mohammadpur, cautioned that policies aimed at helping tenants – such as moratoriums and rent restrictions – would inevitably result in financial losses for landlords, who might need to take measures to recover their expenses. He added, “Right now, moratoriums might sound appealing, but as time goes on, we’ll have to become more discerning in our tenant selection. This has made us realise that there isn’t enough financial security for us if the government can freeze rent or impose moratoriums.”

As a result of the eviction moratorium, petty landlords found themselves in a dismal situation. This was largely because there was no legal obligation for informal landlords to waive rent or refrain from evicting tenants. This lack of transparency made it unclear how many individuals were renting out their homes, for how much, for how long, or under what circumstances. As stated earlier, this resulted in protests by petty landlords against the eviction interventions/moratorium. Therefore, owing to the landlords’ protests, the Delhi High Court’s judgement in the matter of *Najma vs. Govt. of NCT of Delhi* made it clear that informal housing and social protection programmes need immediate attention; additionally, the first line of assessment should consider petty landlords and not only tenants. As Naik (2021) rightly pointed out, the collaboration between tenants and landlords in their roles as petitioners, rather than their usual adversarial positions in rent-related legal disputes, underscores the precarious situation faced by both parties at the lower end of the informal rental housing market. This unique partnership reflects the economic insecurity experienced by landlords and tenants, prompting them to jointly appeal to the government for assistance. While the court’s decision raises intriguing questions about the accountability of verbal promises, it also provides an opportunity to reconsider the importance of providing rental assistance in the informal rental housing sector, which has often been overlooked as a crucial avenue for social protection. This situation highlights the underlying issues in rental laws and governance, which frequently neglect the broader community of petty landlords in the informal rental housing market

5. Conclusion and the way forward

¹ In all the villages under study, ₹5,000 per month is the general rate of rent for a single small room. Considering this, a family who has just one unit to rent makes ₹60,000 a year, while Delhi’s per capita income during 2021–22 at current prices is estimated to be ₹4,01,982. These numbers make it clear that renting a room is a means of survival for small landlords, not a business like for other big landlords.

The urban villages of Delhi represent a distinct group among the city's population, providing cheap rental housing for people ranging from the poor to the upper middle class. Focusing on petty landlords in urban villages reveals that they emerged from conditions of injustice, inequality, and discrimination historically rooted in Indian society. I further highlight that while urbanisation has transformed interactions between castes, the larger urban economy, including the informal rental market space, remains precarious for Dalits. This study underscores the entrenchment of caste-based disparities within urban villages despite their physical transformation and the shift from the feudal, subsistence economy to an urban, capitalist one.

My findings reveal that these petty landlords experienced a noticeable decline in their rental revenue during June and October 2020 compared to the same months in 2019. While tenants in various neighbourhoods faced difficulties in paying their rent in June, there was a gradual recovery in rental payments by October, particularly in areas where dominant-caste landlords were more prevalent. On the other hand, neighbourhoods with a higher concentration of economically disadvantaged tenants witnessed further declines in rental payments. This disparity can be attributed to the unequal return-to-work rate as the pandemic unfolded; it allowed economically well-off residents from upper castes to continue meeting their rental obligations on time. The contrasting experiences underscore the fact that Dalits and marginalised groups did not have similar opportunities to return to work.

This case also underscores that diminishing rental incomes are influenced by both caste affiliations and gender. I emphasise that gender implications are inherent in the processes of development, marginalisation, and resistance within these settings. The results of this study suggest that both proxy landlords (among petty landlords) vis-à-vis female-headed big landlords have a higher propensity to participate in room rentals than male landlords.

Finally, I highlight that the wider, negative consequences of eviction moratoriums during the COVID-19 pandemic disproportionately affected petty landlords. These landlords, who were often financially helpless themselves, faced challenges as some tenants exploited government orders and delayed rent payments. While many petty landlords were willing to work with tenants facing genuine financial hardships, tenets resistance and a lack of legal obligation hindered effective solutions. That's why, judgment by the Delhi High Court in the case of *Najma vs. Govt. of NCT of Delhi* underscores the need for immediate policy attention targeting informal housing and social protection programmes, including support for landlords (Delhi High Court, 2021). This judgment emphasises the importance of balancing the interests of both tenants and landlords during times of crisis.

In nutshell, The COVID-19 has aggravated pre-existing vulnerabilities in the formal and informal rental market. The problem of tenant non-payment will persist long after the pandemic. If no new policy initiatives that promote affordable housing are undertaken, these deficiencies and shortfalls in the housing market will continue. Although emergency initiatives such as rent assistance are vital, they are for the most part insufficient and poorly conceived. While petty landlords and other big landlords have many things in common, their needs and difficulties differ in a variety of ways, impacting their relationship with tenants and their willingness to participate in external programmes that mediate the landlord-tenant relationship. Therefore, all pandemic relief measures or long-term plans and initiatives must consider petty landlords as well. To make up for the decline in rental income, it is necessary to activate resources such as housing aid, social welfare, and disaster relief funds. Additionally, alternative funding sources such as crowdfunding, corporate social responsibility initiatives, and grants from both domestic and international donor organizations can be explored. To facilitate the allocation of aid, registering tenancies would be a useful step but with caution. This would allow the government to directly transfer funds to landlords and tenants in need. In this way,

the burden of financial stress can be lessened, and stability can be maintained in the housing market.

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