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# The Safety Premium: Gendered Costs and Control in Student Housing in Dehradun

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## Abstract

This article examines the gendered dynamics of student rental housing in Dehradun, India and focuses particularly on the socio-economic, affective costs borne by female students, along with their lived experiences with securing safe accommodation. Much like the "pink tax" in retail, where women pay more for equivalent products (de Blasio and Menin, 2015), female tenants face a gendered cost in housing—often paying a "safety premium" for secure, private, and well-maintained accommodations (Xiong, 2025). Factors such as inadequate infrastructure, limited on-campus housing, and landlord discrimination exacerbate these disparities. Unlike standard housing debates framed around affordability, this paper shows how female students pay not just in rupees, but in autonomy and mental well-being.

The research reveals that housing for women is shaped by moral surveillance, caste and regional biases, and unregulated landlord control, making tenancy contingent upon conformity. These patterns are especially visible in informal Paying Guest accommodations (PGs) and flats, where curfews, food restrictions, and arbitrary evictions are routine. The study also highlights informal solidarities among students—such as peer-organised house meetings and collective safety strategies—as subtle forms of resistance.

Rather than seeking to quantify gendered discrimination, the study uses narrative inquiry to foreground lived experiences and spatial negotiations. It argues that student housing is a crucial site for feminist urban critique—one that reflects how class, gender, and regional identity intersect to determine who can belong in the city and on what terms. The paper concludes with a call for policy interventions that prioritise autonomy, accountability, and structural reform in student housing systems

## Introduction

> *At the edge of Dehradun's Karanpur Chowk (a student dominated area of the city), where coaching centres and hostels cluster like sediment along the foothills of the Himalayas, a young psychology student in her early 20s rents a modest Paying Guest (PG) room in a gated colony with CCTV cameras and a security guard for ₹12,000 a month. A few blocks away, her male classmate pays ₹5,000 for a room twice the size. But his street darkens after 8 p.m., and no guard waits at the gate. "I don't mind the extra rent," she tells me, "I mind not sleeping at night!"*

India's urban higher education landscape has significantly transformed in recent decades, marked by the rapid expansion of universities, technical institutes, and private colleges in cities. At a very young age, students start migrating out of their hometowns to seek higher education and prepare for government job entrance examinations. Among these migratory populations, female students have a significant share (NSSO, 2013; Ministry of Education, 2019) who face housing challenges (Nurdikiawan Sunjoyo et al., 2021; Lal, Shubha; Kaushish, Karan; Kumra, 2018; Padhan, 2023) which remain inadequately addressed in policy and practice. While the broader student housing crisis in Indian cities is still acknowledged, the gendered dimension of this issue, particularly those related to safety, affordability, and social norms, needs to be investigated at a deeper level. However, as the town urbanises and its student population expands, female students encounter

rental markets shaped by landlord biases, moral surveillance, infrastructural deficits, and economic inequities. Safety concerns significantly shape housing decisions, often pushing women toward more expensive and restrictive accommodations. These decisions are rarely about choice—they reflect a reality in which female mobility and autonomy are continually negotiated within patriarchal structures.

Dehradun, classified as a Tier-2 city in northern India, has a population of over 900,000 (Census of India, 2011) and is the capital of Uttarakhand. Despite its moderate size, the city punches above its weight as an educational hub, drawing students from neighbouring states due to its concentration of higher education institutions (HEIs) and nationally reputed coaching centres. These HEIs and coaching centres attract a steady influx of students from neighbouring states such as Uttar Pradesh, Bihar, Himachal Pradesh, and within Uttarakhand itself. While HEIs provide hostel accommodation, the rapid increase in enrolments has far outpaced available capacity. Coaching centres, which form a significant part of the city's educational economy, typically do not offer residential support.

One of the most densely student-populated areas is Karanpur Chowk, a prominent locality recognised by locals for its high concentration of coaching institutes and student PGs. Known for its affordability and proximity to educational institutions, Karanpur has developed a distinct student-oriented rental economy. However, this dense clustering also amplifies concerns about safety, landlord control, and the informality of tenancy—particularly for young women negotiating their first experience of urban independence. Phadke et al. (2011), Bhan (2009), and Jain & Das (2021) suggest that women as renters face multifaceted discrimination, not only due to their gender but also due to intersecting factors such as caste, religion, and regional identity. Safety concerns often push women toward more expensive, regulated accommodations in gated communities or gender-segregated hostels, which frequently impose restrictive rules in the name of protection. In Karanpur, this manifests through differentiated access to housing, mobility, and autonomy. The student housing market exemplifies this divide.

Although research in the field of student housing has grown, the Indian rental housing market remains under-researched through a gendered lens. This article introduces and centralises the concept of a safety premium—a gendered cost disproportionately paid by female students in Indian cities to access rental housing that offers perceived security, social legitimacy, and physical protection. Based on qualitative fieldwork in Dehradun, India, this paper explores how safety is not only a personal concern, but a structural condition shaped by gendered vulnerabilities, moral policing, and the informal governance of rental housing. It argues that this safety premium operates as both a financial burden and a system of affective regulation that requires women not only to pay more, but to comply more. Unlike conventional measures of affordability, the safety premium reveals how women's housing choices are shaped not just by market forces, but by fear, patriarchal surveillance, and the cultural policing of female autonomy. This concept offers a feminist critique of urban housing markets and is central to the analysis that follows. By doing so, this article aims to move beyond existing frameworks that treat safety and affordability as distinct concerns and instead theorise them as entangled experiences mediated by gender, class, caste, and region.

The findings suggest that women in Dehradun are not simply renting shelter—they are navigating complex moral landscapes. From food scrutiny to surveillance over their friendships, their tenancy is contingent on conforming to codes of behaviour enforced through housing contracts and landlord oversight. Drawing on feminist urban theory and intersectionality, this paper contributes to debates on the feminisation of urban insecurity by showing how moral control is embedded in everyday rental arrangements.

## Methodology

This study is a part of a larger quantitative research on students' housing perceptions. Data was collected in Dehradun between January and March 2024. It adopts a qualitative narrative inquiry approach, drawing from 20 in-depth interviews with 10 female student tenants and 10 with landlords and developers involved in student housing provision. Semi-structured interviews were designed to encourage reflections on safety, affordability, discrimination, emotional investment, and autonomy related to securing accommodation, while also considering the rent charged.

Participants were selected through purposive and snowball sampling to ensure diversity across variables such as religion, region of origin, and socioeconomic status. The female participants represented undergraduate and postgraduate students from various colleges in Dehradun who live in PG accommodations, rented flats, or hostels.The non-student interviews were conducted with a diverse group of landlords and developers. The landlords and developers ranged from small-scale local property owners to large scale developers of the HEIs' hostels. Interviews explored their motivations for renting to students, perceptions of safety and gender, views on behavioural expectations, and pricing strategies. These discussions illuminated the moral economies and informal governance structures that underpin Dehradun's student rental market.

Interviews were conducted in person in Hindi and lasted between 40 and 60 minutes. They were audio-recorded, transcribed, and anonymised to ensure participant confidentiality. Field notes were also maintained to capture non-verbal cues and contextual observations during the interviews. The data was analysed using thematic analysis, with codes initially generated inductively and then organised into broader categories: safety versus affordability, moral surveillance, landlord regulation, emotional well-being, and academic performance.

While the primary mode of data collection was semi-structured interviews, this study also draws from ethnographic sensibilities to understand the lived realities of female students in Dehradun's rental housing market. Interviews were conducted in participants' residential settings—such as PGs, hostels, or rented apartments—enabling the researcher to observe the physical layout, neighbourhood conditions, and subtle forms of spatial segregation that shaped tenants' perceptions of safety and freedom. The researcher's own experience as a female student in rental housing informed a reflexive approach, allowing for relational ethics and trust-based dialogue. The analysis draws not only on verbal testimony but also on embodied experience and spatial behaviour, aligning with feminist urban research that treats housing as a site of power, negotiation, and control. This

streamlined methodology provides the empirical foundation for the paper's theoretical engagement with feminist housing studies, including the concept of the economy of safety, which is developed in the following section.

### The rental housing market in Dehradun

Student housing in Dehradun falls broadly into three categories: university-managed hostels, private PGs, and informal or unregistered rentals. University hostels are typically regulated and offer limited seats, primarily to degree-seeking students enrolled in HEIs. Private PGs, while semi-formal, are often run by local landlords and vary in quality, cost, and enforcement of rules. The third category—unregistered accommodations—includes rooms, flats, or portions of homes that are rented out without formal leases, tenancy agreements, or regulatory oversight. These are particularly common among coaching students or those who cannot afford formal options. Unlike institutional hostels or licensed PGs, these spaces lack grievance mechanisms, tenant protections, or basic service guarantees, placing female tenants at heightened risk of eviction, surveillance, or exploitation. Women are welcomed as tenants—yet only on terms that render them passive, quiet, and deferential. Their rent pays not just for a room, but for moral legitimacy.

## Literature Review and Theoretical Framework

This paper is grounded in feminist urban theory, which views housing not merely as a form of shelter, but as a social institution that reflects and reinforces power structures—particularly patriarchy. As Austerberry and Watson (1981) argued, housing is a site where women's dependence is institutionally produced, and where access is mediated through gendered norms and legal exclusions. In the Indian context, Bhan (2009) and Phadke, Shilpa, Khan, Sameera, & Ranade (2011) demonstrate how women's access to public and private urban spaces—including rental housing—is contingent on their compliance with dominant moral and familial codes.

This study introduces and builds upon the concept of an economy of safety, a framework to understand the hidden and unequal costs that women, particularly young, single students, incur to access secure and acceptable accommodation in urban centres. Unlike affordability, which is often treated as gender-neutral, the economy of safety exposes how fear, moral suspicion, and the need for social respectability are monetised. Female students often pay more not only for physical safety, but for moral protection and social legitimacy within male-dominated urban spaces. This safety premium, however, is not limited to rent—it includes emotional labour, curfews, behavioural regulation, and the loss of autonomy.

As Padhan (2023) shows, female students are subject to increased financial scrutiny, moral control, and surveillance—despite receiving no added security or comfort compared to male peers. Similarly, Dehradun, as a growing student city, reflects the same structural inequality, where the responsibility for "being safe" is outsourced to individual women through increased payments and behavioural discipline.

This paper draws from intersectional feminist frameworks (Crenshaw, 1991) to explore how gendered vulnerabilities in housing are compounded by caste, region, class, and religion. Students from Northeast India, for instance, are not only gendered subjects but are also racialised and culturally othered in Dehradun's rental landscape. These overlapping axes of identity amplify exclusion, creating conditions where even basic tenancy becomes conditional. International literature also reinforces these dynamics. Pietrzak, Richter and Seiberlich (2024) demonstrate how female tenants in Switzerland are subject to discriminatory housing access based on assumptions about economic dependency. In Canada, Sotomayor et al. (2022) reveal that female students, especially those from minority backgrounds, face housing instability and emotional stress due to affordability pressures. In Turkey and Hong Kong, gender and sexual minorities are stereotyped, surveilled, or denied access altogether (Yılmaz and Göçmen, 2016; Kwan et al., 2022). Despite differing national contexts, a common thread binds these accounts: housing is not a neutral transaction, but a negotiation of identity and power.

The notion of "privatisation of patriarchy" (Phadke, Shilpa, Khan, Sameera, & Ranade, 2011) is also central to this paper. In student housing, landlords often assume roles traditionally held by the family or state—monitoring relationships, imposing curfews, and demanding moral compliance. Through lease agreements and informal rules, private actors enforce gender norms in ways that echo and reinforce broader systems of social control. By centralising the economy of safety within this body of feminist scholarship, this paper contributes a grounded, empirically rich perspective on how young women navigate precarious housing markets in a rapidly urbanising India. It argues that the costs they bear are not incidental but structural, constituting an invisible economy that governs their presence in the city.

Female students in Dehradun face inflated rental prices, intrusive moral scrutiny, and limited choice due to landlord biases. As this study finds, informal rules—such as bans on male visitors, curfews, and dress codes—are justified through claims of community standards and neighbourhood morality.

The World Bank's report by Nurdikiawan Sunjoyo et al. (2021) provides a critical policy-based perspective to complement these academic findings. It identifies six pillars of gender inequality in housing: legal rights, financing, safety and security, design and planning, time-use burdens, and informal settlement dynamics. Women often bear the cost of securing safe housing—referred to as a "safety premium"—which limits their access to education and employment opportunities. It also highlights that women's voices are rarely included in the design or governance of housing policy. It also emphasis on intersectionality further sharpens our understanding. It identifies that women from lower castes, religious minorities, or rural backgrounds often face "layered exclusions" in both formal and informal rental sectors. This mirrors the lived experiences of female students in Dehradun, who frequently pay higher rent for security features like CCTV, female-only floors, and security guards. Many also accept restrictive conditions, such as curfews or mandatory parental permissions, just to avoid the possibility of eviction or community backlash. In Dehradun, Muslim students, Dalit women, and students from Northeast India described being turned away from accommodations or subjected to higher scrutiny,

echoing the report's global findings as well. The international literature and global policy frameworks collectively emphasize that gender-based discrimination in housing is both widespread and context-specific. While Western contexts often involve legal subversions or micro-aggressions, the Indian context is characterised by overt social regulation, familial oversight, and informal norms that govern landlord-tenant relations.

This article seeks to bridge these bodies of knowledge by situating local narratives from Dehradun within a comparative and intersectional feminist framework. The objective is to demonstrate that while cultural manifestations differ, the structural logics of gendered housing discrimination—moral surveillance, financial burden, and restricted autonomy—are globally resonant. Without integrating insights from both empirical studies and institutional reports, efforts to reform housing systems will remain partial and ineffective. In applying the findings from cross-national research, this study contributes to a more holistic understanding of what gender-equitable housing must entail, especially for students navigating urban transitions.

## Findings and Discussion

### *Safety, Surveillance and Financial Tradeoff*

Safety is foundational to the housing experience of female students in Dehradun, often determining where and how they live. As seen across multiple narratives, the absence of street lighting, proximity to all-male hostels or liquor shops, and general lack of "respectable" neighbourhood reputations lead women to exclude affordable options entirely. These decisions are not made lightly. They reflect years of cultural conditioning, safety-based fear, and a recognition of deeply rooted gendered violence in public and private spaces.

The Nurdikiawan Sunjoyo et al. (2021) report on gender gaps in housing interventions underscores that "women suffer from increased stress and anxiety and associated incidences of intimate partner violence and gender-based violence due to poor housing conditions." This aligns with the experience of a 21-year-old postgraduate student living in a gated PG in Karanpur, who says:

> "*I pay more, but at least I sleep without fear .*"

The housing landscape, therefore, is more than physical—it is psychological and symbolic, and embodies layers of precaution. What emerges vividly is a pattern of overpayment. While men negotiate rents or share accommodation informally, female students are frequently funnelled into high-rent PGs and hostels with surveillance mechanisms. A final year, 22-year-old B.tech student who was preparing for UPSC and living in mixed-gender student housing stated:

> "*I pay ₹3,000 more just for a floor restricted to girls and a guard at night.*"

Landlords acknowledged this pricing differential. A middle-aged landlord operating hostels near Rajpur Road, a neighbourhood close to the Karanpur area, admits:

> *"Girls expect more—cleaner spaces, privacy, security. That comes with a cost. We must always be alert regarding their safety at all times, whether it's daytime or night, they have to be alert with the goons around. We also give them the facility for pickup and dropoff with a tie-up with a local and trusted rikshaw person. I plan to give them van service soon, if a majority of them agrees for the same."*

This "safety premium" stretches beyond rent. Participants cut back on health care, stationery, transport, and nutritious food to afford secure spaces. High housing costs compromise expenditures on health and commuting, which affects educational and employment prospects, especially for women (Nurdikiawan Sunjoyo et al., 2021). Female students coming from economically weaker sections were further disadvantaged.

A 22-year-old woman from a small town in eastern Uttar Pradesh migrated to Dehradun to prepare for competitive bank exams. She is the first in her family to pursue higher education beyond graduation. Her parents—daily wage earners—could barely afford to send her, let alone fund a formal hostel stay. Determined to sustain herself, she began giving tuition classes to local schoolchildren in the evenings, earning a modest income that just covers rent and basic meals.

She lives in a single rented room for ₹2,000 per month—far below the city average. The room, modest and poorly maintained, is owned by an elderly couple who, sympathetic to her situation, offered her the space at a reduced rate. But they too are frail and unable to support her safety or the property's upkeep. The room opens onto a narrow street, directly opposite a row of beer shops. At night, she often hears loud arguments, broken glass, and slurred abuses drifting in through her thin windows. Drunk men loiter outside.

> *"I can't sleep some nights," she says, "I double lock the door and push my trunk against it. That's all I can do."*

Despite the precarity, she continues to study by torchlight during power cuts, keeping her books close. Her story reflects the intersection of economic hardship, gendered vulnerability, and quiet determination. It is not just the rent she pays, but the cost of aspiration under threat.

### *Moral Surveillance and Regulation*

In Dehradun, moral policing often masquerades as "safety rules." Many students encountered strict curfews, bans on male visitors, dress codes, and "character checks." A 24-year-old postgraduate law student reflected,

> "*We agreed to these rules not because we liked them, but because we had no option .*"

Landlords' views were even more revealing. A hostel manager in her 50s shared:

> *"If the girls behave well, there's no issue. But if neighbours complain, we must act. We must take care because girls these days are very smart. If I allow their guest, they will get boys saying they are their brothers, but many times they are their boyfriends coming for a party."*

The blurred boundary between guardianship, moral policing, and control plays out vividly in housing arrangements, where landlords assume the role of moral arbiters. The 2021

*World Bank* Guidance Note on Addressing Gender Gaps in Housing Interventions reflects on the lease agreements and informal "safety rules"—like curfews, bans on male visitors, and dress codes—are less about protection and more about enforcing a gendered moral order. These practices do not simply "house" women, they discipline them. In this sense, housing becomes a tool through which landlords, often invoking paternal concern, exercise control over female autonomy.

This phenomenon mirrors what Indian feminist scholars have long critiqued as the privatisation of patriarchy, where private actors like landlords regulate women's behaviour in ways that echo familial and societal expectations (Phadke et al., 2011; Bhan, 2009). These rules reproduce a logic where women's presence in the city is conditional upon modesty, invisibility, and respectability. Rather than merely echoing institutional policy concerns, these findings underscore how urban housing markets become extensions of patriarchal power, embedding moral codes into everyday tenancy practices.

Furthermore, intersectional inequalities (Crenshaw 1991) and exclusion of women of Dalit (a lower caste), Muslim, Northeast Indian, or queer-identifying backgrounds compound safety concerns associated with housing. These intersecting vulnerabilities make accessing safe housing an uphill battle marked by subtle exclusions and overt denials.

This becomes especially evident for women from the Northeast region of India, who often face a layered form of discrimination in urban centres like Dehradun—not only as outsiders due to ethnic and linguistic difference, but also because of widespread cultural stereotypes around food habits, dress, and sociability. As Duncan McDuie-Ra (2015) notes, students from the Northeast are frequently racialised in mainland Indian cities, viewed as culturally "other", and subjected to informal rules that frame them as socially suspect or morally deviant.

A 20-year-old undergraduate student from Mizoram (Northeastern state of India) recounts her experience:

> *"I was asked if I eat beef, as my landlord would not give the house to anyone with this food choice. My roommate did not face any such question. Uncle would check my food packets that I got from my home just to see if it does not have any such thing. There was more moral policing on me with respect to the dresses I wear than on my other mates. I always felts it's because I don't belong here."*

This narrative reflects how ethnicity, food taboos, and gender intersect to intensify housing surveillance and exclusion. While the safety premium affects most women, those from the Northeast pay an additional cultural toll: facing racialised scrutiny that transforms everyday life—shopping, eating, dressing—into a terrain of constant judgement and control. Such experiences underline the need for a more intersectional understanding of housing discrimination in India's student cities.

A 19-year-old undergraduate student from a small town in Bihar rents a PG room in Dehradun's Patel Nagar area. She came to the city to prepare for her SSC exams, her first time living away from family. The PG promises "safe and strict accommodation for girls." Her rent is ₹6,500 a month, and she shares the floor with five other female students. Riya's daily life is ruled by a soft-spoken but watchful landlady who lives on the ground

floor. Every evening, the girl texts her landlady when she returns, even if it's just from the library. Male friends are forbidden—even classmates. She shared that a new girl was recently asked to leave after being seen speaking to a male visitor at the gate.

One weekend, the 19-year-old left for home without informing her landlady, she recalled her experience. When she returned, she found her room had been entered in her absence, *"just to check if everything was okay*." That night, she cried but said nothing.

> *"I know she means well," she said hesitantly. "But it feels like I'm being watched all the time."*

Downstairs, her landlady explained her reasoning.

> *"We take girls because they are more disciplined. But we have to be careful. If anything happens, everyone blames the landlord. We don't allow visitors because the neighbours start gossiping. People say, 'Why do you rent to girls from outside?'" She pauses and adds, "We are like guardians to them. We must ensure they stay on the right path."*

For the young 19-year-old, this "guardianship" is suffocating. She wants to study late, laugh loudly, wear what she likes, and invite her friends without scrutiny. But she complies, knowing that the room is still safer than the uncertainty of the open market. Her landlady, on the other hand, performs morality under the weight of community pressure and internalised fear. This narrative starkly exposes how landlord practices of surveillance and restriction are couched in the language of care and guardianship. What appears on the surface to be concern for safety reveals deeper anxieties about regulating female autonomy. Landlords act not merely as service providers, but as moral gatekeepers —enforcing behavioural codes that echo broader patriarchal norms. These practices resonate with long-standing feminist critiques of urban space in India, where women's access is continuously negotiated through respectability, familial oversight, and suspicion of female sexuality (Bhan, 2009; Phadke, Shilpa, Khan, Sameera, & Ranade, 2011). In the student housing context, these dynamics are intensified. Landlords invoke parental authority, codify moral expectations into rental agreements, and justify surveillance through the trope of "protection." But as Indian feminist urbanists have shown, such "protection" is often another name for control. Here, morality becomes spatialised—where access to housing is contingent on compliance, and deviation is policed not just through eviction threats, but through the denial of belonging itself.

### *Impact on Mental Health and Academic Performance*

Psychological exhaustion was a recurrent theme. Many participants linked their housing experiences to anxiety, depression, and poor academic performance. A third-year engineering student described:

> *"Even when I study, I worry. Will I be scolded if my light is on late? If I laugh too loud?"*

Students feel that they are constantly being evaluated, not just for rent payments, but for moral behaviour. This quote captures how everyday housing practices impose control not just on women's mobility, but on their affect, presence, and expression. It highlights that surveillance in student housing extends beyond moral policing around food, dress, or

visitors—it manifests as a broader disciplinary structure that regulates how women inhabit space, speak, and even exist. This form of control is not about one rule or one landlord, but about the cumulative pressure of being watched, judged, and expected to behave in accordance with patriarchal expectations. A final-year commerce student who lives in a shared PG revealed that she avoids common areas to minimise exposure to judgment:.

> *"I eat in my room. I pretend I'm not home. That's how I've survived."*

Likewise, the data affirms that women in overcrowded or insecure accommodations—particularly unregulated PGs and informal rentals—experience heightened levels of stress, anxiety, and vulnerability to gender-based harassment. These risks are amplified by limited privacy, landlord surveillance, and the absence of grievance mechanisms. Such environments do not merely affect students' mental health; they also constrain participation in academic life. Several students report skipping evening classes, turning down internships, or avoiding campus spaces due to curfews and fear (Borker, 2021; Padhan, 2023). These findings highlight the urgent need to redefine "suitable student housing" to include safety, emotional well-being, and freedom of movement as essential criteria, not optional extras.

***The Gendered Landscape of Informal Housing***

Informal rentals emerged as a grey area. Female students accessing unregistered accommodation were vulnerable to unannounced visits, fluctuating rents, and eviction threats. One student shared:

> *"I was asked to vacate within a week because my cousin visited, just because he was a boy and my landlord suspected he was my boyfriend. Even though my parents clarified, they still insisted that I leave."*

Another student shares a similar account, where she was asked to leave or manage with her friends in another PG because the landlord's son was getting married. She was given only a week's time. She explained:

> *"That PG and time was mentally very straining for me as it happened just a week before my exam, and they also did not give me my security money. I had to fight a lot just to get back my rightful money. Some of these landlords do not have ethics or professionalism. And I can't afford those costly ones which have all the amenities, so I must bear with all this."*

Such actions are far more likely to occur in unregistered accommodations, which operate outside any formal regulatory framework. Unlike university hostels or licensed PGs, these rentals do not follow standard grievance procedures or legal eviction processes. The absence of documentation or oversight means landlords can evict tenants based on suspicion or social pressure, without accountability. In contrast, registered accommodations, while often restrictive in other ways (e.g., curfews, guest policies), typically involve some form of documentation and recourse, making arbitrary eviction less common, if not entirely absent. This distinction highlights how informality in housing compounds women's precarity, not just economically, but in their basic right to secure

and stable shelter. These stories echo the global caution against informal arrangements that place women in legal and physical precarity. Without tenancy rights, grievance redress mechanisms, or institutional protections, many female students exist at the mercy of landlords' moods and prejudices, which could be based on their religion, caste, or even the region they come from.

***Extending Control: Socio-Economic Burdens and Invisible Labour***

The control exerted over female students in housing does not end with curfews and guest restrictions—it extends into the domain of domestic and emotional labour. Gendered expectations seep into how women relate to shared space. Even in co-living or PG accommodations, women are implicitly expected to maintain cleanliness, resolve interpersonal conflicts, and manage common areas——duties rarely shouldered by their male counterparts. These responsibilities are not formally assigned, yet they reproduce the same patriarchal logics that frame women as caretakers of domestic order.

Such labour, though often invisible, is a form of affective regulation. It shapes who is seen as "cooperative," who is deemed a "troublemaker," and who risks being evicted for disrupting the moral harmony of a housing unit. In this way, everyday chores and emotional caretaking become part of the wider structure of control that governs women's tenancy—not through contracts, but through gendered expectations.

Even in shared or semi-formal accommodations like PGs or rented flats, women are implicitly expected to uphold cleanliness and manage domestic harmony—whether by cleaning common areas, coordinating kitchen use, or de-escalating tensions among roommates. These tasks are not formally assigned, yet students report that when chores are neglected or conflicts arise, it is often female tenants who are held responsible. A 21-year-old student in a mixed-rent flat explained:

> *"If the washroom is dirty, they say, 'You're the girl—why didn't you clean it?' "*

Male flatmates, in contrast, are less likely to be reprimanded for domestic disorder, and their non-participation is rarely penalised.

This double standard reflects broader societal norms that associate domestic order with femininity. It also underscores how housing providers—especially in private PGs—see women as more compliant and therefore impose stricter regulations on them. Female students, aware of being scrutinised, often internalise these roles to avoid conflict or eviction, reinforcing the unequal burden of emotional and physical labour in student housing.

Student housing replicates these inequalities, exhausting young women before they even reach class. A student who makes and sells handmade jewellery struggles to find space or electricity to continue her work. Housing policy, when blind to women's economic roles, truncates income potential and deepens financial dependence.

***Collective Solidarity and Quiet Resistance***

In the absence of institutional safeguards and legal protections, female students in

Dehradun have developed informal yet deeply intentional support systems within their rental environments. These acts of everyday resistance—quiet, localised, and often unrecognised—sustain tenants that navigate gendered surveillance and precarity.

One key example is the organisation of "house meetings" in PG accommodations. These meetings are typically held by groups of female tenants without landlord involvement. They serve multiple functions: establishing shared rules that feel fairer than top-down landlord mandates, resolving internal conflicts (e.g., kitchen usage, curfew negotiations), and offering collective responses to arbitrary landlord decisions—such as rent hikes, inspections, or threats of eviction. In one PG, students discussed rotating cleaning schedules and created a shared grievance message draft to respond to the landlord's last-minute imposition of visitor restrictions.

These meetings, though informal, provide a platform for peer solidarity and tactical negotiation. They allow students to share coping strategies, redistribute emotional labour, and reduce individual isolation. For many, these spaces function as micro-communities of feminist resistance within otherwise surveilled and controlled domestic settings.

Beyond meetings, collective care also extends into public space. Despite constraints, students have developed informal networks of support. Peer groups share safety apps, emergency contacts, and landlord warnings. In some PGs, students host house meetings to protect each other from arbitrary rules. One student shared about mutual help escorting peers from coaching to home in the late hours to ensure their safety:

> "*We take turns walking each other home after late classes.*"

These acts reflect resistance and survival in a gendered urban housing landscape. However, relying on informal solidarity is unsustainable. Without structural reforms, these coping strategies only offer a temporary reprieve from an unequal system. While this act might appear to address broader urban safety, it is intimately tied to rental arrangements—especially in PGs and flats that impose curfews or moral scrutiny if women return late. By walking in pairs or small groups, students not only minimise physical risk but also shield each other from landlord judgment or gossip triggered by unaccompanied returns. It is a performance of safety—not just from danger, but from social reprimand.

These practices are not replacements for institutional reform, but they are temporary infrastructures of care in a system that frequently abandons female renters. However, the burden of safety and solidarity is disproportionately placed on women themselves, who must continually compensate for the failures of housing policy and landlord ethics. Without broader regulatory interventions, such informal networks, however creative and effective, remain unsustainable in the face of expanding housing insecurity.

## Conclusion

This study demonstrates that student housing in Dehradun is a deeply gendered terrain, where access to accommodation is mediated not just through money, but through moral

scrutiny, behavioural compliance, and spatial negotiation. Far from a neutral marketplace, the rental housing sector operates as a space of patriarchal governance, where private landlords impose social expectations, and female tenants must perform safety, respectability, and silence to remain housed.

A central contribution of this paper is the articulation of the safety premium—the financial and emotional cost women pay to access housing that is perceived as secure, culturally appropriate, and socially acceptable. Unlike standard affordability metrics, the safety premium draws attention to the layered and often invisible expenses embedded in women's rental decisions: higher rents, loss of autonomy, curfews, and the constant effort to avoid being perceived as "troublesome." This framework shifts the conversation from access to housing to the conditions under which that access is granted—and at what cost.

The second key finding is the widespread regulation of female tenants through informal rules and surveillance. Landlords, neighbours, and broader community actors often act as moral enforcers, blurring the lines between guardianship and control. Rules about clothing, visitors, food habits, and even laughter were enforced through the lease contract, peer pressure, or the threat of eviction. Access to housing is conditional on behavioural compliance, and the terms of tenancy often reinforce caste, religious, and regional hierarchies. Unlike global contexts where discrimination may be mediated by platforms or policy filters, in Dehradun it operates overtly—through moral scrutiny, informal surveillance, and culturally sanctioned exclusion. These findings call attention to the lived costs of being a female renter, highlighting how economic inequality intersects with social control in the everyday geography of the city.

Together, these findings contribute to feminist urban theory by showing that the gendering of space is not just infrastructural or symbolic, but transactional and emotional. Housing is not only about access, but about governance: who gets to live, how they must behave, and what they must surrender to stay. From a policy perspective, this research highlights the urgent need for universities and urban planners to recognise housing as a gendered space of power. In student-dense cities like Dehradun, it is essential to invest in autonomy-supportive, affordable, and accountable accommodations. This includes expanding on-campus housing, regulating private PGs, enforcing non-discrimination in rental agreements, and creating tenant grievance cells that respond to informal moral policing.

Finally, this study calls for a broader rethinking of what it means to be "housed" in an Indian city. For female students, shelter is not just a physical need—it is a daily negotiation of visibility, risk, and belonging. Until student housing policy addresses these intersectional realities, education will remain accessible only to those who can afford both the room and the silence it demands.

However, critical differences emerge in the forms and intensity of regulation. In European contexts, as shown in the literature, discrimination often operates subtly through coded language, economic vetting, or platform-based exclusion. Legal remedies and institutional mechanisms—though imperfect—do exist. In contrast, in India, and particularly in Dehradun, discrimination is overt and culturally sanctioned, with little to no legal

oversight or institutional protection. Women face outright rejections based on marital status or religion, and are expected to comply with informal moral codes as a condition for tenancy.

Moreover, in Indian student housing, gendered expectations are often enforced not just by landlords but also by neighbours, community watch bodies, and even family members. This constellation of surveillance agents intensifies the emotional labour female students must perform to retain their accommodations. While European studies highlight the role of market segmentation and ethnic stereotypes, the Indian case illustrates how morality, caste, and communal perceptions intersect to shape rental access.

However, the emotional toll on women is consistent across geographies. Whether it is through internalized anxiety, academic withdrawal, or financial compromise, women globally experience housing not just as a commodity but as a field of negotiation, resistance, and adaptation. This study amplifies those patterns in a context where policy is absent, and private actors hold disproportionate control.

The intersectionality lens also finds common ground. In both global and Indian contexts, marginalized subgroups—be it based on ethnicity, caste, religion, or region—face amplified exclusion. Dehradun's Muslim students, Dalit women, and students from the Northeast mirror the struggles of migrant and minority women across the West who face compounded bias. The World Bank rightly notes that interventions must be tailored not to women in general but to their specific intersections of disadvantage.

Going forward, it is critical to integrate gender analysis into all levels of housing policy, especially in student-centric cities like Dehradun. Universities must play a proactive role —not just as academic institutions but as guarantors of safe, inclusive environments. Legal aid cells, gender-sensitisation workshops for landlords, anonymous redress portals, and mapped housing databases can serve as immediate steps.

Equally important is public investment in safe, affordable, and autonomy-supportive on-campus housing. Subsidies for women renters, especially those from disadvantaged backgrounds, must be made available through targeted schemes. Housing design must also evolve, incorporating women's voices to create spaces that are not only safe but nurturing, collaborative, and just. The findings reinforce the notion that access to housing is not gender neutral. It is profoundly political and reflective of a society's commitment to equity. Until housing policy centres female experiences, education remains inaccessible in its truest sense.

In sum, this study calls for a radical reimagining of housing as a right, of urban space as shared and inclusive, and of students, especially female students, as active agents of change who deserve dignity, security, and respect.

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