Our Work will be Far, and the Roads are Unsafe: Housing Insecurity through an Intersectional Lens

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Abstract

Housing insecurity has implications for the lives of Muslim migrant domestic workers not only in the context of shelter and economic distress but also in relation to care, violence, religious freedom, and labour rights. Drawing on data from focus group discussions and interviews with domestic workers living under the threat of eviction in the Indian city of Gurugram, the chapter aims to understand how gender, migrant status, religious identity, and class intersect to create distinct patterns of vulnerability and resilience in the context of housing insecurity. Actors such as the state and the employers exercise power in varied ways in these women's lives as they navigate the eviction process. Our findings highlight four themes: Working class women see housing as gendered safety for themselves and their loved ones. Domestic workers see housing as central to their right to rest. For migrant Muslim women, housing security also offers protection for their religious freedom. Finally, housing security offers women the ability to foster community. These micro level insights about domestic workers' experiences of housing insecurity point to larger systemic issues such as hostile working conditions, absence of legislative protection, lack of state accountability and gendered and casteist violence in an environment where care is increasingly privatised. The chapter discusses the implications and potential interventions to promote equitable and inclusive urban development, specifically for vulnerable groups.

Keywords: Intersectionality, Housing, Evictions, Inequality, Migrant Workers, Gender, Religion, Domestic Work, Caste, Care work

1. Introduction

Approximately 17% of India's urban population lives in slums[i] and informal settlements [1], creating a complex landscape of challenges for people living at the intersection of poverty, gender inequality and housing insecurity. With rapid urbanisation, slums are increasingly pushed to peripheries with limited infrastructure and basic standards [2]. Existing literature on housing insecurity shows how forced evictions, housing illegality, food insecurity, and health disparities, reveal a complex intersection of gender, class, and legal status. Studies [3,4] have highlighted the challenges faced by migrant women in urban areas, particularly around precarious housing, health issues, and limited access to social services, aggravated by the COVID-19 pandemic [5]. Despite multiple vulnerabilities associated with living in slums [6], people continue migrating to slums with the hope of improving their lives and moving up the social mobility ladder.

The primary research problem that we address in this chapter is to identify the role of intersecting power structures and systems of oppression in shaping the experiences of working-class migrant women from minority religions, particularly in relation to housing insecurity. Taking the case study of migrant Muslim domestic workers, living in the slums of Gurugram in the Indian state of Haryana, the study utilises an intersectional analytical framework to highlight how gender, migrant status, religious identity, and class intersect to create distinct patterns of vulnerability and resilience in the context of housing insecurity.

By using an intersectional lens to understand issues of urban housing and livelihood, this chapter points to four main insights: Working class women from marginalised and migrant communities see housing as gendered safety for themselves and their loved ones. As workers, women see housing as central to their right to rest. For Muslim women, housing security offers protection for their religious freedom. Finally, housing security offers women the ability to foster community and solidarity among those who share their intersectional identities. These micro level insights about domestic workers' experiences of housing insecurity point to larger systemic issues such as hostile working conditions, absence of legislative protection, lack of state accountability and gendered and casteist violence in an environment where care is increasingly privatised.

The first section provides a brief literature review on the intersectional impact of housing insecurity, work and care. The next section briefly explains the context and the methodology employed. The following section discusses the findings highlighting intersectional power structures around housing, work, and identity. The final sections discuss the findings and their implications for policy makers, urban planners, and activists.

2. Literature Review

2.1 Impacts of Housing Insecurity

Housing insecurity is a major concern for residents living in slums and informal settlements, as many lack formal legal rights to the land on which they build their homes. This absence of ownership leaves them vulnerable to forced evictions by authorities, often without any due process or compensation. This situation is worse in slums established on government or railway lands where the occupants would not even have any official address or legal standing [7]. Despite the guarantee of life and personal property under Article 21 of the Indian constitution, widespread violence through forced demolitions and evictions is commonly observed across Indian cities that ignore the fundamental

rights of the affected [9]. These threats of evictions are often justified by authorities under the pretext of urban redevelopment or public interest [9;10;11].

Studies have highlighted the detrimental impacts of eviction on physical and mental health among affected individuals [12; 13; 14; 15], severe economic instability [16], loss of community ties [17], access to credit and financial services [18], lack of social safety nets [19] and mental health [20]. These issues disproportionately affect women more than men as their precarious situation is often worsened by gendered norms that restrict women's access to property and inheritance rights [21].

2.2 Intersectional Marginalisation in Housing and Employment

Intersectionality refers to how people's lives may be impacted by interlocking structures of gender, class, race, and in India, caste [4, 22,23]. An intersectional analysis of housing insecurity highlights how patriarchy, capitalism, caste, and religious majoritarianism create unique experiences of marginalisation for those who experience these power structures simultaneously [22, 24, 25, 26]. Eviction poses significant challenges to women and gender minorities who face an increased risk of gendered violence and victimisation [27]. Gender wage gap and sexual harassment at work make it harder for women to secure alternative housing after an eviction [28]. Losing housing can initiate a downward spiral to further poverty and vulnerability as women struggle to find stable employment in a context where caregiving responsibilities are disproportionately placed on them [29]. Women in Dalit, Adivasi, and Muslim migrant families end up facing intersectional discrimination, marginalising them further in the labour market [30; 31]. Renting becomes challenging and places them at a greater risk of eviction when landlords seek to maximise profits by displacing low-income tenants [25].

Examining housing insecurity using an intersectional framework highlights the interconnectedness of housing and employment in the lives of working-class women from marginalised communities, many of whom are engaged in paid domestic work. While women are predominantly employed as domestic workers, caste determines how domestic work is distributed. In India, Dalit and Muslim women are often expected to perform cleaning jobs and excluded from cooking related work, which pays more [31]. Not only are Dalit and Muslim domestic workers excluded from cooking but also subjected to differential treatment that attacks their dignity through contemporary forms of untouchability [31].

Migrant women workers employed in domestic work are also rarely recognised as workers by the state [32]. Such devaluation of care labour has meant that employers are rarely held accountable to ensuring labour rights such as paid leaves, access to basic healthcare and social benefits, adequate breaks, and maternity benefits [30; 32]. The lack of state provided high-quality care causes more distress to working-class women from marginalised communities, as they step in as individuals or as a community to compensate for the retreating welfare state in a neoliberal environment [34]. Our chapter seeks to bring together these experiences of gender, caste, and labour and their implications for both housing and employment.

As migrant workers experience hostile working conditions and a non-responsive state apparatus, representation and advocacy support in the policy-making process becomes critical. The absence of an advocacy platform for migrants restricts their ability to demand better working conditions and challenge exploitative practices [33; 35]. Even as the threat of eviction affects migrant workers' community bonds in their neighbourhood, shared intersectional identities enable people to support their communities at times of crisis and to identify issues that may be excluded from mainstream movements on labour and gender [23; 36; 37]. In some cases, community organisations and NGOs play a vital role in supporting and providing advocacy for migrant workers who face socioeconomic marginalisation that restricts their access to stable employment, housing, and acceptance in majoritarian neighbourhoods [30; 38; 39; 40; 41].

In this chapter, our endeavour is to utilise an intersectional lens to highlight the everyday manifestations of intersectional discrimination in the context of housing, livelihood, and domestic work. Thus, our theoretical framework places housing as a central point of inquiry to demonstrate the everyday intersectional marginalisations as experienced by Muslim migrant women engaged in domestic work. Our study contributes to literature on housing insecurity, intersectionality and care labour by highlighting women's framing of housing to better understand gendered notions of safety, rest, religious inclusion, and community [42; 43].

3. Data and Methods

3.1 Context

The study was conducted in Gurugram, Haryana, a rapidly developing area where affluent gated communities and working-class informal settlements, known locally as "jhuggis" or Jhuggi Jhopri Clusters (JJCs), coexist. These JJCs are often located on government lands, considered 'encroachments' by authorities, making residents vulnerable to eviction threats. According to the 2011 census, about 16.33% of the city's population lived in slums, a number likely to have increased significantly due to rapid urbanisation. Land encroachment for slum development can be a lucrative business for 'land sharks' who provide minimal infrastructure but rent houses at relatively affordable prices to migrant workers [44].

The specific JJC examined in this study is predominantly inhabited by Muslim migrant families from Bihar and West Bengal who moved to Gurugram for employment. Their homes are typically one-room structures with tin walls and roofs, serving as both bedroom and kitchen, and communal amenities are limited, with shared bathrooms in open spaces. Residents pay approximately ₹2,000 per month in rent to the landlord. Almost all the women in the study work as domestic workers in nearby gated communities.

This JJC was chosen because it had recently received threats of demolition. The landlord informed residents after receiving an official notice from authorities, causing many families to pack and search for alternative housing. While some have moved, others remain despite the looming threat. The landlord has reportedly stated that residents who choose to stay do so at their own risk. The experiences of the Muslim migrant women in this JJC in Gurugram illustrate the broader challenges of rapid urbanisation, inadequate affordable housing, and their socio-economic vulnerabilities as they navigate intersectional power structures of gender, class, religion, and disability.

3.2 Methodology

The chapter utilises a qualitative research design relying on semi-structured group interviews and focus group discussions (FGDs) with migrant Muslim domestic workers. FGDs and group interviews offer significant advantages while engaging with marginalised communities by fostering open dialogue and collective expression, allowing participants to build on each other's responses and identify common themes. The participatory approach encouraged women to voice their concerns that are often rendered invisible in many studies on eviction [45, 48]. Focusing on a single case study of a JJC in Gurugram allowed us to understand complexities of eviction in their natural setting [46; 47]. A total of 12 women were interviewed in small group and individual settings between October and December 2024, with each interview lasting 30 to 50 minutes. An initial FGD with 15 women helped clarify the project to participants. All interviews were held in small groups of three or four in the home of one of the residents so that participants felt comfortable about the interview process. The data for this chapter also includes impromptu conversations that ensued with participants at various times. Participants included single women, mothers living with children, and partnered women living without children. All interviews were conducted in Hindi

and subsequently translated and transcribed to English for analysis. Verbal consent, confidentiality, and the right to withdraw were ensured and pseudonyms were used for all participants.

4. Findings

All the women interviewed for this paper are migrant domestic workers who work in gated communities close to their residential space. While most families entrusted their children to their parents in their villages, some lived with their children at the JJC. With no opportunities for work in their native villages, women moved to Gurugram to find work as domestic workers in the housing societies, where they cleaned, cooked, and provided childcare for wages. The women moved into this JJC because it was close to work, the rent was affordable, and many could join their relatives from the village.

In this paper, we examine how migrant working-class Muslim women navigate the web of intersectional power structures of gender, religion, and class exercised by various stakeholders such as employers, landlords, and the state in the context of a demolishment drive.

4.1 Housing as Gendered Safety: As Women and Mothers

This section explores how women's perception of safety is shaped by the intersection of gender and class, reflected in threats of sexual violence, the burden of care work, and lack of state support. The news of potential demolishment caused a lot of stress and tension for these women. As Noor explained, "*I had so much tension. Where can we find a place so suddenly? Where do we keep our stuff? We were so scared, we could neither sleep nor eat.*" While a home is typically seen as the space that offers "safety" and security, the threat of eviction kept looming in these women's lives.

These women chose to stay in the JJCs primarily because of its proximity to their workplaces. As domestic workers with long days—often 6 a.m. to 8 p.m. with a break in between —being close to employers' homes mattered, especially during dark winter mornings and evenings. After the eviction notice, some looked for other rentals, but alternatives were often 30 minutes away. For women navigating poor public transport, unsafe streets, an unsympathetic police force, and demanding employers significantly affected their safety. As Sahiba, one of the workers, says,

> *"If we were to live far, we would have to walk through the highway which feels very unsafe. We have to walk through a "jungle" [forest] to commute to work. It is not safe. We could be harassed. There is no light along the way, and it gets dark at night and early morning. If 3-4 men come by, it would be terrifying."*

While workers dealt with eviction fears, their employers—safely housed in gated communities—rarely grasped their realities. According to the workers, employers were more likely to say, "*If there is a threat of eviction, why don't you find a safer home? If this is illegal, you should not be here."* Thus, beyond housing insecurity, women also faced a lack of empathy in their workplaces.

For single mothers or sole breadwinners in the family, home and 'safety' was critical with respect to their children as well. Raseen, who supports a family of five, including a daughter and husband with mental health issues, works eight hours a day as a cleaning worker for a monthly salary of Rs 9000. Checking on her daughter's well-being during the day is critical for her. She says:

One of my children is not well. I work 8 hours at one place and must be there from morning to afternoon. As my house is close by, I come by and check in on her well-being. My employer is good. She lets me go and check in on my daughter while I am there.

Raseen's poverty is shaped by her gender, her daughter's disability, and housing insecurity. Many women like Raseen, who are the sole breadwinners and caretakers for their families without access to affordable care, living far from their workplace was not a possibility. Living far from work would mean having to return to their village. The absence of good quality trusted public childcare services continues to create significant challenges for mothers.

4.2 Housing as Right to Rest

The availability of housing close to work offers domestic workers both flexibility and opportunities for rest even as they are expected to perform household chores at their homes. Given the informal nature of domestic work, the assigned tasks and timings are not always governed by a contract. The lack of a legal framework establishing workers' rights in informal workspaces also makes domestic workers' right to weekly offs or sick leaves arbitrary. Even though the agreement between the employers and the workers in this study was that they can take two days off in a month, they still face questions when they inform their employers that they are taking leave. As Rumina says, "*We need leave because we sometimes need a day to rest. We work daily, and some days, we want to rest. However, employers will ask why do you need the leave?*" Many workers felt obliged to come to work every day without any rest day even as they hold domestic responsibilities for their own family. The right to rest and leisure is often rendered invisible in the case of domestic workers who are engaged in multiple homes over the course of the day. Right to rest is a concern not only with regards to weekly offs but also within the workplace and workday.

Housing played a significant role during changes in work timings because of employer's life situations. For example, Rumina works in five homes in one of the gated communities close to her home. Rumina's work timing at one house was usually at 6 am, but on weekends, the employer would require her to come at 7 or 7:30 am as it was not a working day for the employer. Such sudden changes would require Rumina to negotiate her work schedule with other employers. Other times, some employers would not be available at regular work hours. In those situations, Rumina would request the next employer to let her come earlier than usual, complete her work, and return home early. While some employers were flexible, others were unavailable or did not want schedule changes. If there was a long interval between two houses, Rumina would go home, rest for a while, and return to work in time for the next house, an option available to her now because of her home's proximity to the workplace. Given that none of the women we spoke to have a vehicle available to them, moving away from the JJC under the threat of eviction, would make such possibilities of rest difficult. As Zubina says, "*If we live close by, we can rest for a while and return to work. If we live far away, that will not be possible*."

The issue of rest and leisure for domestic workers as a right becomes particularly significant when we examine if the workplace design and norms provide space, time, and dignity for women. Although more than 400 domestic workers are associated with one of the gated societies near the JJC, there are no places of rest assigned for workers at the housing society. Even though couches are placed in the lobbies of different buildings, workers are not allowed to sit or rest on those couches if they have breaks between two households. Many workers reported that they were also not allowed to sit on chairs or sofas in the homes that they worked, demonstrating how caste norms manifest in new forms of untouchability in seemingly modern homes. Domestic workers in gated communities are expected to be invisible concerning their human needs but available when needed. The lack of a break room becomes even more critical during extreme weather conditions in winter and summer, when waiting outside is extremely challenging. Under these conditions, having their home nearby allows these women to take a break and rest when needed. The need for rest became more significant for Muslim women during the month of Ramadan.

4.3 Housing for Roza in Peace

In conversation about eviction, workers highlighted the significance of home in practising their religion. Given that most of their employers belong to the Hindu faith, they did not always know or seek to be inclusive of Islamic holidays. As Rumina explained, "*We need one day for Eid as it is our festival. But even for that, some employers are not pleased that we ask for a day off. We will take the day off, of course, as part of our two monthly leaves."* While most employers who work in formal workspaces have planned holidays beyond sick leaves, weekly offs, and earned leaves, employers who hire domestic workers may not always offer festival days off unless they are themselves travelling for a holiday. In the case of Muslim workers, it becomes even more challenging to negotiate for a holiday.

The month of *Ramadan* or *Roza* is significant for Muslim workers when they do not eat or drink water during the day. For Muslim workers who live far, having to walk back home after a long day of working and fasting took a toll on their health. At times, some workers decide to forgo the fast as a result. At this JJC, the workers shared how they would like their *Roza* to be. As Sahiba says,

> "*When madams do not leave us on time, we cannot break our fast in peace. In some homes, when we say it is time for us to break the fast, madam will say, "Here, drink this water to break the fast but finish the work." But that is not how it is supposed to be. We need to break the fast and read namaz at our home. Sometimes we make chole, drink sharbat, and read namaz. We need to break our fast, at our home, in peace."*

The possibility of breaking the fast in peace, in the comfort of their home, highlights the significance of living closer to work for these Muslim migrant workers. While rest is essential for all domestic workers, during the month of Ramadan, the need for accommodation that is near their workplace becomes essential for Muslim workers.

4.4 Housing is Community

The JJC in our field site was predominantly occupied by Muslim migrant workers who had moved in from the states of Bihar and West Bengal. Working as women migrant workers has also meant experiencing societal hostilities at the workplace as individuals and as a community. The workers explained how their employers would say, "*Bengali people are ganda[dirty]. They fight and get into riots.*" Even though Bengali migrant workers were very much in demand for domestic work in these societies, these stereotypes were often presented in public settings. Further, Muslim workers were treated differently at the workplace, where they are given separate plates and glasses if offered food, and not allowed to sit on chairs and sofas within the home or in lobby areas. In contrast to their working conditions, the JJC where they live alongside their community members, the workers feel a sense of safety and community. When asked why they did not find another place nearby, Chai explained, *"There are no Bengalis in that area. Here, if something happens at night or we need something , someone in the community will help us. There, no one will show up."* Other workers also suggested that staying in the community allowed them to help each other in material and emotional ways - for food, emergencies, and money.

The houses in the JJC are not very comfortable homes. However, they found much camaraderie and care living in their community. For example, individual homes in the JJC did not have bathrooms inside the house. All the residents shared 8-9 bathrooms located away from their homes. The showering area was also open, a concern that bothered all women. While married women requested their husbands to accompany them at night to access bathrooms, two widows said they would call each other at night for safety. Noor commented, "*They are each other's husbands!*", a joke that was a testimonial to the solidarity and support they provide each other.

For women with children, the support system at the JJC was even more critical. Most children in the JJC did not go to school and played in the open as their mothers worked during the day. When asked about her children's safety, Shaina explained how she came running back from work when Raseen informed her about her son's accident.

"Raseen was at home at that time. She called to tell me that my son's leg had got burnt. I came running from work to see what happened. That is the part of being here together with each other. Someone or the other will take care of your children and keep you informed."

For mothers like Shaina and Raseen, the community offers a support system to take care of their children while they are at work. When faced with housing insecurity, workers from migrant Muslim communities face not only the threat of losing their homes but also the community, which offers them a safe space, both emotionally and materially. They found safety in community support, shared cultural experiences, and freedom from the feeling of otherness in a context of multi-dimensional hostility.

5. Discussion

Housing insecurity is a critical issue that extends beyond shelter to encompass intersecting power relations of gender, religion, work, and class We present four dimensions through which working-class migrant Muslim domestic workers experience housing – as gendered safety, as right to rest, as religious freedom, and as community.

Housing as gendered safety highlights how eviction threats are not only an issue of housing insecurity but also bring up concerns of sexual violence - in an environment with poor infrastructure and an unresponsive legal system - that create particular experiences for women of marginalised communities. Further, for many women, safety also included the ability to check in on their children and keep them safe as they worked. Here too, these women's experience needs to be examined as a gendered experience in a neoliberal environment where childcare and education, increasingly privatised and unaffordable, continues to be the primary responsibility of women.

Housing as a right to rest, emphasises the importance of emotional and physical respite, intrinsically linked to the concept of home. However, domestic workers often lack legal protections making it difficult for workers to negotiate their right to rest. —such as paid leave, designated rest areas, or access to communal spaces in gated communities. Right to rest also manifests as religious freedom for Muslim women during the month of Ramadan when they fast through the day.

Finally, while literature on housing insecurity focuses on the challenges of housing insecurity, we show that these settlements are also spaces of solidarity especially for single women and mothers who face multitude of challenges. Living with their community, enables migrant workers to cope with the hostility they face in cities. Thus, these sites become spaces for intersectional solidarities, collective action, and cultural belonging.

6. Conclusion

Findings in this chapter illustrate how the absence of state accountability and legal avenues for domestic workers' rights and social relations of gender, caste, religion, and class exacerbates intersectional vulnerabilities that domestic workers face. Urban planning policies may need to consider the intersectional impacts of public policies regarding housing, transportation, care, livelihoods and public spaces that foster community organising. Participatory policy making processes may help urban planners to build more inclusive cities that cater to the needs of migrant women workers from marginalised communities. In terms of housing, Haryana has provisions for providing housing for economically weaker sections (EWS) of society where developers are required and incentivised to allocate some of their project area to affordable housing. Such affordable housing near the gated communities would benefit many workers who work there. However, the implementation of theses affordable housing projects is much to be desired, as they remain unusable or unaffordable to those who need it [50]. More research on the current state of affordable housing projects in India, the challenges in implementing existing policies, and the intersectional barriers to access affordable housing may need to be assessed.

The localised experiences of these workers demonstrate the imminent need for a legislation that caters to the specific concerns of women from marginalised communities engaged in informal labour, such as domestic work. There is no comprehensive national law that regulates workplace treatment of domestic workers in India. A legislation that regulates the "home" as a workplace would contribute to developing a culture that challenges the dominant understanding of domestic work as gendered, and caste coded. Tenant rights legislations and anti-eviction laws may also be significant in this regard. Such legislations must recognise that domestic workers experience life at the intersection of multiple identities which require special protections as in the case of Muslim women who fast during Ramadan. The sense of safety for women may also include a return to public provision of care where the most vulnerable people and their families have access to care. The devaluation of care labour in a capitalist and casteist society has resulted in workspaces that do not prioritize rest or dignity of domestic workers. While law might be an important pathway, adequate implementation of the law requires an organised community.

Organising migrant workers and domestic workers may pose some difficulty because of the informal nature of employment. Public support for worker organising can play a significant role in creating a workforce that can negotiate for its rights. Such organised unions can also influence the direction of the law. Urban settlements such as the one in this study offer great potential to find groups of women who work and live in the same area, offering opportunities for collective action. As our study shows, intersectional solidarity among working class women offers the possibility for creating spaces of care, safety, community, and joy.[ii]

Acknowledgement: Thanks to all the workers who shared their time and life with us.

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[i] Slum is a generic term used in development regulation codes of Indian cities for a broad range of substandard, informal structures and neighborhoods. UN-Habitat defines a slum household as a group of individuals living under the same roof in an urban area lacking durable permanent housing, sufficient living space, easy access to water, access to adequate sanitation, and security of tenure [50].

[ii] Authors acknowledge using OpenAI for mild editing.