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Working Women's Hostel-Front Elevation



Unlocking Women's Employment Through Safe Housing:

Lessons from Tamil Nadu's Thozhi Hostels

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This report is intended for discussion within policy circles and among national and multilateral organisations working in India and other developing countries to raise women's employment rates, particularly among educated women. Academic references and theoretical framing have been simplified to maintain general accessibility without compromising analytical rigour.

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Executive Summary

Key Findings

India has achieved gender parity in higher education, yet less than half of single women aged 24–29 are in paid work. The lack of safe, affordable housing in urban centres is a significant but often overlooked barrier between education and employment.

Our study of Tamil Nadu's Thozhi hostels demonstrates that government-backed hostels for women function as labour-market infrastructure. By providing affordable, secure, and institutionally legitimate accommodation, these hostels enable educated women to migrate to cities, enter employment, and sustain their careers. Our study, based on administrative data, an online survey, and in-depth interviews with 55 residents and 4 hostel managers in the Chennai metropolitan region, yields four principal findings:

- **Strong demand.** Thozhi hostels operate at approximately 87% occupancy state-wide and near full capacity in Chennai. Hostels house women from at least 12 other states and Union Territories, indicating that these facilities serve a national, not merely state-level, labour market function.
- **Employment continuity and career progression.** Affordable, predictable accommodation enables women to remain in jobs during uncertain early-career phases, build financial independence, defer marriage, and exercise greater control over life decisions.
- **Safety and institutional legitimacy as migration enablers.** Formal security systems -biometric access, CCTV, women-only premises - combined with government affiliation, generate family confidence and enable women to migrate and work independently. For many residents, parental approval to move to the city was contingent on the availability of a government hostel.
- **Operational design shapes labour market impact.** Student occupancy in some locations may limit access for working women, the hostel's primary target group. Food quality, infrastructure maintenance, and the absence of job information or financial guidance are recurring frictions that, while manageable, reduce the hostel's effectiveness as a transitional support.

Policy Recommendations

Sustaining what works

- Recognise working women's hostels as essential economic infrastructure supporting women's employment, not as a welfare scheme alone.

- Preserve the institutional governance model, security architecture, and government affiliation that underpin family trust and resident safety.
- Maintain affordable rents aligned with early-career earnings, while ensuring operational sustainability, to protect the hostel's role as a low-barrier entry point for first-time migrants.

Expanding capacity sustainably

- Expand the hostel network in high-demand urban centres. To ensure fiscal sustainability, encourage private participation through mechanisms such as employer bed-leasing arrangements and revenue-sharing models, under a regulatory framework that preserves safety standards and affordability norms.
- Strengthen the case for enhanced Central government co-financing, recognising the positive externality that states serving inter-state migrants generate for the national employment system.

Improving operational design (based on the study of Chennai region hostels)

- Gradually increase the allocation of beds for working women, ensuring that student occupancy does not crowd out the hostel's core labour market function.
- Separate short-term and long-term stays, with designated zones or rooms for short-duration visitors, offered at a differentiated tariff where single occupancy is required.
- Introduce an income-linked transition policy: residents whose earnings exceed a specified threshold may be given a defined transition period to arrange alternative accommodation, preserving access for lower-income women and new migrants.
- Delink air-conditioning costs from the base room tariff, billing AC usage separately based on actual consumption to maintain equitable pricing and encourage responsible energy use.

Enhancing resident well-being and next-stage outcomes

- Improve food quality and flexibility through rotating menu cycles, basic nutritional standards, and adjusted meal timings for shift workers.
- Facilitate periodic health check-ups at hostel premises, given the high baseline prevalence of nutritional deficiencies among women in Tamil Nadu.
- Introduce low-cost career and financial enablers: job information boards, occasional career guidance sessions, employer outreach, and guidance on savings instruments and independent housing planning.

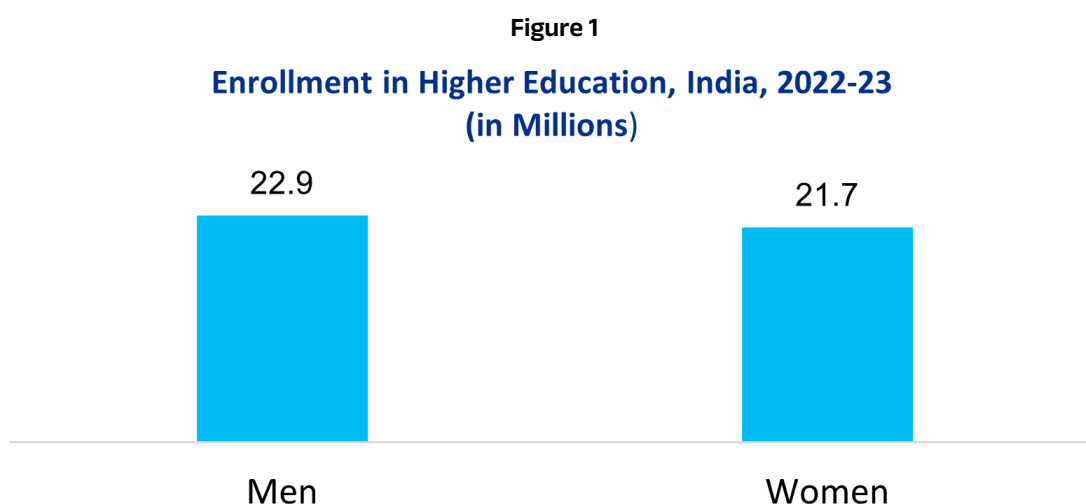
Section 1: Introduction

Safe and affordable accommodation is a critical but often overlooked determinant of women's labour force participation. Housing is a major constraint as educational levels rise among Indian women, encouraging more to migrate to cities and urban areas in search of service sector jobs. This report shows that working women's hostels, exemplified by Thozhi (a female friend in Tamil) hostels in the Southern Indian state of Tamil Nadu, function as labour-market infrastructure, enabling women to migrate, enter employment, and sustain careers by reducing housing insecurity and employment risk.

Drawing on administrative data, survey evidence, and in-depth interviews with residents, the study evaluates whether such hostels expand women's economic opportunities and agency. The Tamil Nadu model offers important lessons for other Indian states seeking to support women's workforce participation. The key policy and operational challenge, however, lies in scaling such facilities sustainably while maintaining safety, affordability, and quality.

1.1 The Gender Shift in Indian Higher Education

Higher education in India has undergone a quiet gender transformation. Women are now at par with men in enrolment. In 2022–23, young women accounted for nearly 21.7 million of the 44.6 million students enrolled in higher education in India (Figure 1), reflecting a 38.4% increase since 2014–15. The Gross Enrolment Ratio (GER) for women in the 18–23 age group nationwide is currently about 28.5%, marginally higher than that for men in the same age cohort, according to the Government of India's (2026) Economic Survey. In several states, female enrolment now equals or exceeds male enrolment.



Note: Gross Enrolment Ratio For Higher Education At National Level, Government Of India, Ministry Of Education, Department Of Higher Education, Rajya Sabha, Question No-2599. Answered On-18/12/2024. Data provided is based on All India Survey on Higher Education (AISHE) 2022-23 (Provisional).

Source: *Unlocking Women's Employment Through Safe Housing, 2026*

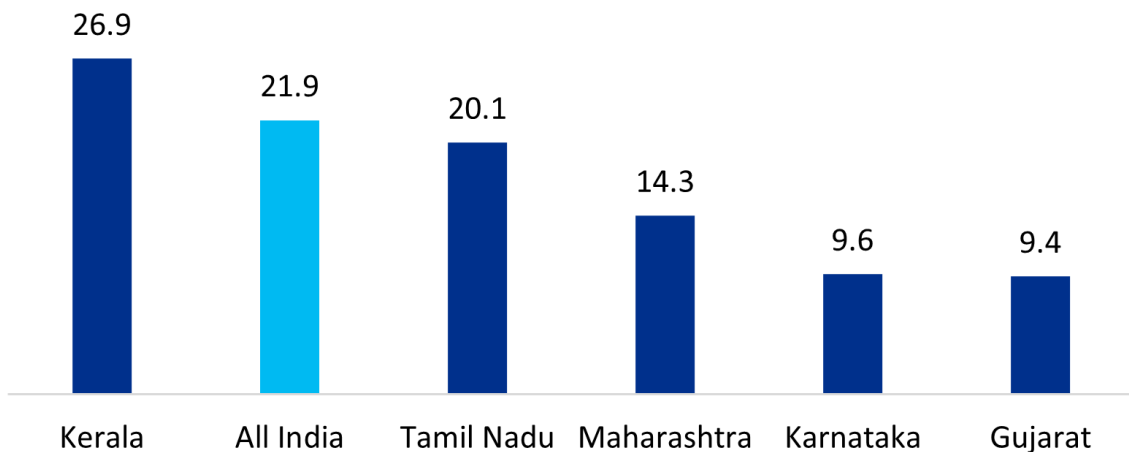
1.2 From Education to Employment

Yet this gender equity in higher education has not been mirrored in employment outcomes for Indian women. Even among single women aged 24–29 - a group relatively unconstrained by marriage and childcare responsibilities - less than half are in paid work (Mahambare, Dhanaraj, and Jadhav, 2023). Rising educational attainment shifts aspirations toward metropolitan service sector jobs. India's structural transformation has also shifted employment growth toward the urban service economy - information technology, finance, healthcare, education, retail, logistics, hospitality, and business services. These sectors demand educated, digitally literate young workers.

The potential demand for employment among highly educated women can be gauged by examining the unemployment rate -the share of women who are actively seeking work but have not yet secured employment. In 2023–24, the unemployment rate among highly educated women (Diploma/Degree holders aged 20–64 years) in India was nearly 22% (Figure 2). It was the highest in Kerala (26.85%), followed by Tamil Nadu (20.14%). This pattern points to a sizeable gap between educational attainment and employment absorption.

Figure 2

Unemployment Rate (%) Among Highly Educated Women, India, 2023-24



Note: Taken from Mahambare and Gowthaman (2026)

Source: *Unlocking Women's Employment Through Safe Housing, 2026*

1.3 Housing as a Constraint on Women's Economic Mobility

One important reason for high unemployment among educated women may be a locational mismatch where suitable jobs are concentrated in urban centres, but constraints such as the lack of safe, affordable housing limit women's ability to migrate and access those opportunities. Although a much higher proportion of women than men are migrants, very few migrate for work. According to the Migration in India Report (MOSPI, 2020–21), nearly 48% of women live in a place other than their birthplace, compared with about 11% of men. However, the reasons differ sharply: around 87% of female migration is marriage-related, while less than 5% is employment-related.

Unlike export-oriented manufacturing clusters (e.g., garments, electronics assembly), where employer-provided dormitories are common, service sector employment in metropolitan areas rarely includes accommodation. Young women migrating to urban areas for work in services such as IT, education, and healthcare must secure housing independently in unfamiliar environments.

Evidence from urban mobility research shows that perceived safety strongly shapes women's educational and employment choices (Borker 2018, 2021). Transportation studies further demonstrate that safety constraints limit women's job-search radius and their labour force attachment. In effect, the absence of safe, affordable accommodation acts as a labour market friction, reducing spatial mobility, increasing search costs, and discouraging job switching.

This housing constraint has broader macroeconomic implications. When educated women are unable to migrate independently for employment, firms face a reduced talent pool, and skill mismatches persist. The productive use of India's demographic dividend depends on converting human capital into good-quality employment. If safe urban residence is unavailable, the returns to female education remain partially unrealised. Thus, working women's hostels and similar institutions constitute not merely welfare infrastructure but labour market infrastructure.

1.4 Working Women's Hostels: An Institutional Enabler

Institutional accommodation, such as women's hostels for working women, often serves as a socially acceptable, safe space that enables migration without directly confronting prevailing norms. Such spaces reduce family resistance, signal safety, and lower the reputational risks associated with unmarried women living alone.

Empirical research on hostels for working women in urban areas of India is limited. Based on qualitative fieldwork in Bangalore, Pothukuchi (2001) analyses working women's hostels as urban institutions that simultaneously enable women's participation in paid work and regulate their everyday lives. Subsequent work further documents how hostel

governance structures - such as curfews, restrictions on visitors, and surveillance - can constrain women's autonomy even as they facilitate access to employment (Pothukuchi, 2003).

These studies largely predate the rapid expansion of higher education among Indian women and the growth of the urban service sector. There are only two recent reports on working women's hostels as a key urban support for women migrants and workers (TISS, 2020, The Udaiti Foundation, 2025).

Non-employer-specific hostels for working women, particularly those that house service sector workers employed across multiple firms, are more likely to serve as mobility-enabling infrastructure, facilitating job searches, job switching, and career progression. Policy-oriented research reinforces this distinction, arguing that the lack of safe and affordable housing reduces women's effective job-search radius and weakens labour-market attachment (World Bank, 2021, 2024).

Beyond hostel-specific studies, research on women's migration and labour markets in India highlights the centrality of social networks in shaping employment outcomes and beyond. Studies of women migrants in urban India show that networks play a crucial role in accessing jobs, managing risk, and sustaining urban livelihoods (Neetha, 2004). Although this literature focuses primarily on informal-sector workers, the underlying mechanism - networks as labour market infrastructure - is highly relevant to educated women in the service sector. A non-employer-specific hostel can create opportunities that are especially valuable for job changes (referrals, interview tips), learning city culture (safe routes, landlords, HR expectations), and building confidence and identity as an urban worker.

More recent experimental evidence shows that women's labour supply and job-search outcomes respond strongly to access to job information through social networks, even when social norms constrain mobility (Afridi et al., 2025). These findings suggest that shared residential spaces, such as hostels, may facilitate the formation of ties between firms and occupations, thereby expanding women's employment opportunities.

Section 2 – The Tamil Nadu Context

2.1 TNWWHCL: Institutional Framework and Governance Structure

According to the Periodic Labour Force Survey, Tamil Nadu's employment-to-population ratio among women aged 20-64 is about 48%, and the percentage of young women pursuing higher education in the 15-20 age group is 78%. With rising female enrolment and labour force participation, access to secure and affordable housing in towns and cities becomes central to facilitating women's mobility for employment and higher education, both within and across states.

Tamil Nadu Working Women's Hostels Corporation Limited (TNWWHCL), was established in 2019 to address the limited availability of safe, secure, and affordable accommodation. It operates the Thozhi (meaning 'friend') hostels under a public-private partnership (PPP) model, with construction funded by grants from the central and state governments. Any woman aged 18 or above is eligible to apply for a bed in these hostels, including married women with children up to 5 years old. There is no upper income limit for admission, nor any cap on the duration of stay.

The Chief Executive Officer (CEO), hired from the private sector, is responsible for the organisation's day-to-day operational management. At the Head Office in Chennai, operations are structured across four core functional divisions: Operations, Project, Finance, and Administration. The Operations division oversees Technical Executives, who in turn supervise Hostel Managers, who manage individual hostels on the ground.

2.2 Geographic Spread, Capacity and Occupancy of Thozhi Hostels

The Thozhi Hostels network in Tamil Nadu spans 19 locations (Figure 3), with a total bed capacity of 1,824, and an overall occupancy rate of approximately 87% as of October 2025, according to data provided by the management (Table 1). The largest facility is located in Tambaram - Chennai Region, with a capacity of 473 beds, followed by Hosur (168 beds), St. Thomas Mount - Chennai Region (145 beds), and Tiruvannamalai (132 beds). Several hostels, including all hostels in Chennai, Tirunelveli, Trichy-ADW, and Thoothukudi, were operating at or near full occupancy, as of October 2025. The high utilisation across most locations suggests strong demand for safe and affordable accommodation for women in urban areas across the state. Hostels at another 12 locations are currently under construction.

A lesser-known feature of these hostels is that they are not limited to employed women; they are also available to female students who migrate for education and to women visiting a town or city for short stays, with accommodation offered on a per-

day basis. For example, in the Tambaram and Guduvancheri hostels in the Chennai region, a significant number of residents are students, given their proximity to nearby universities and colleges. While this expands access to safe accommodation for women more broadly, it also creates unintended pressures on availability for working women, the scheme's primary target group. Students often occupy hostel rooms for extended periods ranging from one to three years, which can crowd out working women who may need accommodation urgently to take up employment and are often placed on waiting lists.

Figure 3



Generated using NotebookLM

Source: *Unlocking Women’s Employment Through Safe Housing, 2026*

Table 1: Location-wise Capacity and Occupancy Rate of Thozhi hostels, October 2025

S.No	Location	Number of Beds	Occupancy in October 2025
Chennai Region			
1	Tambaram	473	95.1
2	St. Thomas Mount	145	98.6
3	Guduvancheri	120	100.0
4	Adyar	98	99.0
5	Ayanambakkam-ADW	52	100.0
Rest of Tamil Nadu			
6	Hosur	168	81.5
7	Tiruvannamalai	132	27.3
8	Trichy	106	98.1
9	Salem	64	89.1
10	Tirunelveli	60	100.0
11	Perambalur	60	96.7
12	Thanjavur	60	96.7
13	Viluppuram	58	69.0
14	Vellore	58	60.3
15	Coimbatore-ADW	55	96.4
16	Trichy-ADW	39	100.0
17	Pudukkottai	36	63.9
18	Tiruvallur	23	43.5
19	Thoothukudi	17	100
Total		1824	87.1

Source: Based on data provided by the TNWWHCL management

Table 2: Room Rent per month (excluding taxes), as of January 2026

	Single Room (AC)	Single Room (Non-AC)	Twin-sharing (AC)	Twin-sharing Non (AC)	Four-bed dormitories bunk beds (Non-AC)	Four-bed dormitories Regular beds (Non-AC)	Six-bed dormitories Regular beds (Non-AC)
Chennai Region							
Tambaram	-	-	9000	6610.17	-	3813.56	-
St. Thomas Mount	12500	10000	10620	8800	-	-	-
Guduvancheri	-	-	7457.63	5762.71	-	4067.80	-
Adyar	-	-	-	4915.25	-	4025.42	3559.32
Ayanambakkam	-	-	-	-	2966.1	-	-
Rest of Tamil Nadu							
Hosur	-	-	8500	6500	-	4500	-
Tiruvannamalai	-	-	6850	5300	-	3800 (Non AC); 4800(AC)	-
Trichy	-	-	-	-	2966.10	-	-
Salem	-	-	-	3559.32	2372.88	2711.86	-
Tirunelveli	-	-	3135.59	-	2288.14	2711.86	-
Perambalur	-	-	-	3220.34	1864.41	2288.14	-
Thanjavur	-	-	-	2966.10	2118.64	2542.34	-
Viluppuram	-	-	-	2966.10	1694.92	2118.64	-
Vellore	-	-	-	2966.18	2118.64	2542.37	-
Coimbatore	-	-	-	-	2966.1	-	-
Trichy-1	-	-	5805.08	4491.53	-	3220.34	-
Pudhukottai	-	-	-	2500	-	-	-
Tiruvallur	-	-	-	-	2500	-	-
Thoothukudi	-	-	-	2000	-	2000	2000

Note: Room Rents are excluding taxes, AC – Air Conditioning, ADW – Adi Dravidar Welfare.

Source: Compiled from The Thozhi Hostel Websites, <https://www.tnwwhcl.in/>, accessed on February 7th, 2026

The rental data for Thozhi hostels across Tamil Nadu, compiled from the official website, show systematic variation (Table 2) likely driven by four interlinked factors: room configuration, hostel location, extent of demand and paying capacity, and other facilities and services at the hostel.

1. Room Configuration and the Privacy Premium: A clear distinction exists across room types, with single rooms commanding the highest rents and four- or six-bed dormitories the most affordable. Dormitories serve as entry-level housing for first-time migrants or lower-wage workers, while higher-income or longer-tenure residents opt for twin or single rooms. Rooms with air conditioning (AC) consistently cost more than non-AC options. The premium reflects electricity costs which are included in the room rent. Smaller towns often show limited AC availability, suggesting income constraints on demand.

2. Urban Hierarchy and the Metropolitan Effect: Chennai's room rents exhibit a metropolitan premium. Comparable dormitory formats cost significantly more in Chennai than in smaller districts such as Perambalur, Villupuram, or Thanjavur. Higher land values, stronger agglomeration effects, greater migrant inflows, and higher earnings are the likely factors considered by the management in differential pricing.

3. Industrial Clusters and Demand Pressures: Chennai and industrial hubs such as Hosur, Trichy, and Coimbatore have relatively higher rents than smaller agrarian districts. Concentrated high-skilled service sectors, manufacturing and electronics employment, as well as access to higher educational institutions, generate steady inflows of women workers, tightening hostel demand.

4. Complementary Services: Rents likely reflect differences in common amenities, space availability, building quality, and proximity to transport, among other reasons. Observed variation, therefore, captures both spatial cost differences and service quality differentiation.

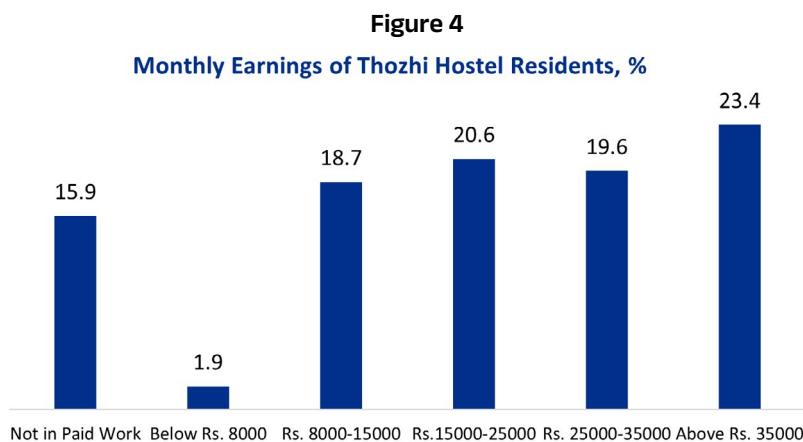
Section 3 – Findings from the Online Survey

3.1 Profile of Residents

In September 2025, we conducted an online survey among residents of Thozhi Hostels across Tamil Nadu, receiving 107 responses regarding institutional facilities, personal characteristics, and their experiences during their stay. Participation in the survey was voluntary, and the findings may therefore reflect the perspectives of more engaged or satisfied residents. This section presents our survey analysis, highlighting key advantages of the hostels, career outcomes for residents, and areas of improvement that the management can consider.

While 91 respondents were from different districts of Tamil Nadu, the remaining respondents were from West Bengal, Karnataka, Bihar, Uttar Pradesh, Puducherry, Kerala, and Andhra Pradesh. Over 90% women who responded to the survey were single. About 63% have a degree-level education, 30% are postgraduates, and the remaining 7% have a diploma or technical education. The respondents represented a diverse cross-section of industries and occupations, including those working in the information technology and AI domains, banking and finance, healthcare, higher education and research, public sector services, manufacturing and industrial operations, renewable energy, corporate administration, and skilled technical roles ranging from engineers and data analysts to teachers, technicians, and project scientists.

The income distribution of respondents reflects a broad range (Figure 4): nearly one-quarter (23.4%) reported monthly incomes above ₹35,000, while about 40% earned between ₹15,000 and ₹35,000. Around 18.7% earned between ₹8,000 and ₹15,000, and only a small proportion (1.9%) reported incomes below ₹8,000. Notably, 15.9% of respondents who were full-time higher education students were not in paid work at the time of the survey.

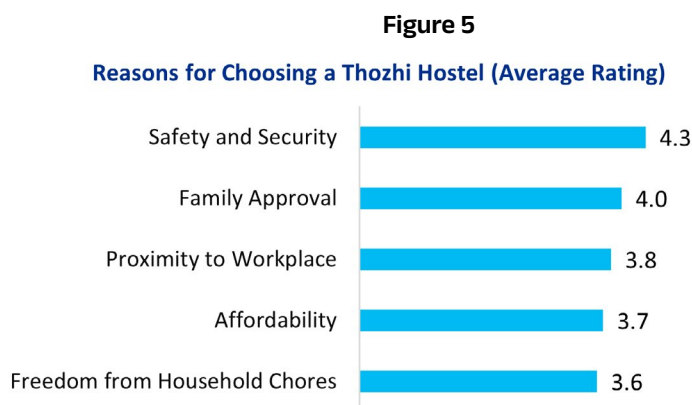


Note: Based on the authors' online survey conducted in September 2025

Source: *Unlocking Women's Employment Through Safe Housing, 2026*

3.2 Reasons for Choosing a Thozhi Hostel

The respondents reported safety and security as the primary reasons for choosing a Thozhi Hostel (Figure 5), with an average rating of 4.35 on a scale of 5 (where 1 = not important and 5 = very important), the highest among all. Family approval was cited as the next most important factor influencing their decision, with an average rating of 3.98. Furthermore, proximity to their workplace and freedom from household care work were among the top reasons for selecting the hostel, indicating the positive effects of hostel facilities such as washing machines, food availability and regular cleaning.



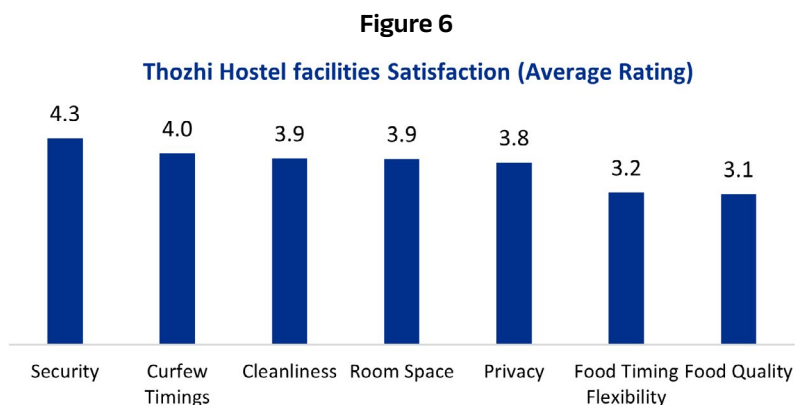
Ratings on a scale of 1-5: 1 = Not important to 5 = Very important

Note: Based on the authors' online survey conducted in September 2025

Source: *Unlocking Women's Employment Through Safe Housing, 2026*

3.3 Satisfaction with Hostel Facilities

With respect to residents' satisfaction with the facilities and services provided at the Thozhi Hostels (Figure 6), residents rated the assurance of security at 4.29 out of 5 on average, the highest among all services. Curfew timings and protocols followed at the hostels were reported as the next most satisfying feature of the Hostels, with residents' satisfaction with room space and privacy recorded at 3.87 and 3.86, respectively.



Ratings on a scale of 1-5: 1 = Very poor to 5 = Excellent

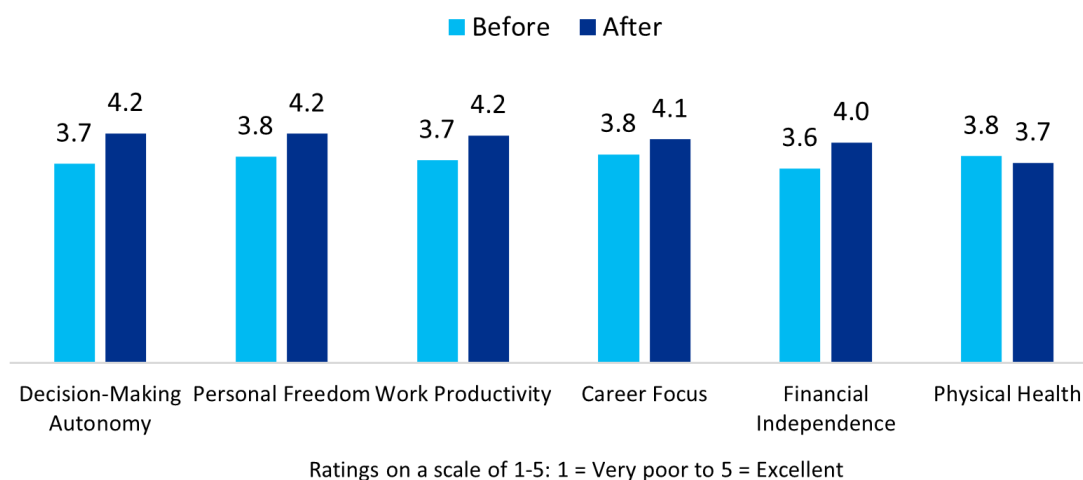
Note: Based on the authors' online survey conducted in September 2025

Source: *Unlocking Women's Employment Through Safe Housing, 2026*

3.4 Impact on Autonomy, Career and Economic Well-being

Figure 7

Work, Autonomy, and Financial Outcomes (Average Rating)



Note: Based on the authors' online survey conducted in September 2025

Source: *Unlocking Women's Employment Through Safe Housing, 2026*

A comparison of personal characteristics related to women's autonomy, career progression, and economic well-being before and after moving to Thozhi Hostels indicates (Figure 7) substantial improvements across most dimensions. The average rating for autonomy in decision-making increased from 3.7 to 4.2. Similarly, personal freedom rose from 3.8 to 4.2, with 81.3% of respondents reporting a 'Good/Excellent' level of freedom within the hostels. Work-related outcomes also improved: productivity increased from 3.7 to 4.2, and career focus rose from 3.8 to 4.1. In terms of financial independence, the ability to make important financial decisions improved from 3.6 to 4.

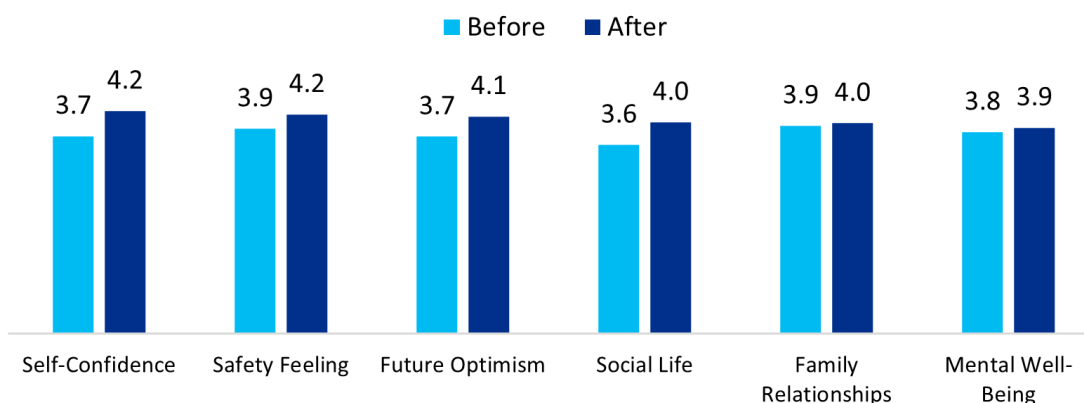
3.5 Health and Social Outcomes

The average rating for physical health declined slightly from 3.8 to 3.7, and only 56.1% of residents reported a 'Good/Excellent' level of physical health after moving to the hostels. Possible explanations include concerns about food quality and timing, as well as dietary patterns.

Given the high prevalence of nutritional deficiencies among women in Tamil Nadu in general, including anaemia affecting 53.4% of women and elevated glucose levels among 20.7% of women, as reported in the National Family Health Survey-5, introducing regular health camps and facilitating access to medical check-ups within hostel premises may be an important intervention to support residents' well-being.

Figure 8

Social and Emotional Outcomes (Average Rating)



Ratings on a scale of 1-5: 1 = Very poor to 5 = Excellent

Note: Based on the authors' online survey of Thozhi hostel residents conducted in September 2025

Source: *Unlocking Women's Employment Through Safe Housing, 2026*

Regarding the broader impact of hostel stays on residents' personal characteristics, the findings indicate consistent improvements across multiple dimensions. The average rating for self-confidence increased from 3.7 to 4.2, while mental well-being rose modestly from 3.8 to 3.9. Perceptions of security improved markedly, with the average rating increasing from 3.9 to 4.2 and 74.8% of residents reporting a 'Good/Excellent' sense of security. The average rating for social life also improved from 3.6 to 4.0, suggesting a positive influence on everyday interactions and social engagement.

Future optimism rose notably: 75.7% of respondents reported 'Good/Excellent' after moving to the hostel, up from 57.9% before relocation. Improvements in professional networks, career progression, work prospects, and friendships facilitated by the hostel environment are likely contributors to these gains.

It should be noted that the observed improvements cannot be attributed to hostel residence alone, as residents simultaneously experienced migration, new employment, and a new life stage; the before-after comparison captures a composite transition. However, accounts from women who would not have migrated without a government hostel, or who report marked improvement after shifting from private accommodation, suggest that the hostel's affordability, legitimacy, and stability play a distinct enabling role within this broader transition. While Thozhi Hostels have had a positive impact on residents' lives, particularly in terms of safety, personal development, and career advancement, concerns about food quality, meal times, and physical health highlight important areas for improvement to enhance overall resident satisfaction and well-being.

Section 4 – The Chennai Metropolitan Hostels: Deep Dive

4.1 Hostels in the Chennai Metropolitan Region

While the survey offers valuable insights into residents' employment status, career trajectories, and personal outcomes, it does not fully capture the depth of women's lived experiences or how hostel residence may have shaped their life trajectories. To gain a deeper understanding of women's experiences living in the Thozhi hostels, we analysed administrative data, visited the hostels, and conducted on-site and online interviews.

There are five hostels in the Chennai region—Tambaram, St Thomas Mount, Guduvanchery, Ayanambakkam, and Adyar (Figure 9). The hostels' locations are near employment ecosystems - industrial estates, IT/SEZ parks, and major colleges/universities. The hostels are strategically located to provide working women access to manufacturing hubs (Guindy, Ambattur), the OMR IT corridor, and educational institutions across south and west Chennai. Three hostels - Tambaram, St Thomas Mount, Guduvancheri - are newly constructed and opened in 2023. The Adyar hostel, originally built in 1979 and operated by the Chennai Corporation, is now run by TNWWHCL, while the Ayanambakkam hostel, under the Adi Dravidar Welfare Department, is also now run by TNWWHCL. Together, five hostels account for 47% of the state's total bed capacity and operate at nearly 100% occupancy.

Of the 888 beds across the Chennai hostels, we received administrative data for 610 residents as of November 2025. A substantial portion of the missing data largely pertained to the Tambaram hostel, where a manufacturing company has leased a large number of beds for its migrant women employees. Of the 610 residents for whom data were available, 530 were from Tamil Nadu, while the remaining residents were migrants from 12 other states and from the Union Territories of Andaman and Nicobar Islands and Puducherry. The largest out-of-state representation was from the southern states of Kerala, Karnataka, and Andhra Pradesh. Within Tamil Nadu, residents were drawn from a wide range of districts, including Cuddalore, Coimbatore, Madurai, Kanyakumari, Thoothukudi, Thanjavur, Virudhunagar, the Chennai Metropolitan Region, Erode, and several others, indicating broad geographic diversity. Among residents, 104 were students; among those in employment, around 77% worked in the private sector, with the remainder in the public sector.

Figure 9

Chennai Hostel Locations



Note: Authors' generated using Claude Opus 4.6 Extended

Source: *Unlocking Women's Employment Through Safe Housing, 2026*

4.2 Insights based on the hostel visits

In January and February 2026, our research team visited three hostels - Tambaram, Adyar and Guduvanchery to understand their layouts and facilities and conducted interviews with the residents and hostel managers in these hostels. We conducted online interviews with residents of hostels at St. Thomas Mount. Interviews at the Ayanambakkam hostel could not be conducted within the study period owing to scheduling constraints and the limited availability of residents and the research team.

The newly constructed hostels in Tambaram and Guduvancheri are well-designed, with both functional and recreational spaces. Every hostel has a female manager who resides on the premises 24x7, and safety and security arrangements are robust, with 24-hour security personnel, biometric access controls, and CCTV surveillance. Apart from designated security guards and maintenance personnel, who are permitted entry as required, men are strictly prohibited from entering the hostel premises, including the male management staff and residents' parents, siblings, or husbands.

We found that the administrative process is highly digitised, utilising an online portal where prospective residents must upload valid identification, such as Aadhaar cards, along with employment letters or student IDs for verification by a technical executive before approval is granted. Residents also reported that financial operations are equally automated; monthly bills are sent via email on the first of each month, containing a

QR code for payment that remains active for about a week. Access control is strictly maintained through a 24-hour security infrastructure comprising CCTV surveillance and mandatory fingerprint biometric entry systems. This systematic approach extends to bed allocation, which is managed solely through the portal to ensure that each resident's space is contractually secured and to prevent arbitrary occupancy.

The campuses include outdoor walking areas, parking facilities, and, in Tambaram, an open-air gym. A childcare room is available but due to the lack of demand, no child caretaker has been employed in hostels, as of February 2026. Within the buildings, there is sufficient common space, including WiFi, dedicated study rooms, TV rooms, and dining areas with adequate seating, as well as an adequate number of restrooms. Each floor is equipped with shared amenities, including washing machines, drying and ironing facilities, and a microwave available for residents' free use.

Food is provided on-site in Tambaram, St. Thomas Mount, and Guduvancheri. At the Adyar and Ayanambakkam hostel locations, depending on residents' requirements, food is arranged. The rent charged to residents includes electricity, reducing monthly expenses but potentially increasing the hostel's power costs due to unlimited air-conditioning use in the rooms. Given the age of the Adyar hostel building, some rooms were closed for maintenance during our visit.

Photographs of the hostel facilities and common spaces are presented in Appendix 2.

4.3 Findings from Interviews with Hostel Managers

We interviewed four hostel managers about their work profiles, daily routines, and life experiences. There are two on-site hostel managers at Tambaram, while one manager is at the other hostels in Chennai. Hostel managers are provided a room in the hostel free of rent and receive a food allowance. They serve as the central node for daily operations, beginning each morning with housekeeping briefings and submitting occupancy and status reports to the head office. Their role is to supervise staff and regulate communal conduct, including overseeing the maintenance of essential utilities such as washing machines, refrigerators, and water purifiers, and enforcing protocols for waste segregation and biometric usage.

To facilitate efficient grievance redressal, managers utilise WhatsApp groups to track resident issues in real time and address technical failures such as Wi-Fi or plumbing issues through direct coordination with specialised technical teams. When managing interpersonal dynamics, such as friction between different age groups or shift timings, the resolution process involves a mix of direct mediation and administrative adjustments, such as room re-allocation. For large-scale maintenance or administrative crises, managers follow an institutional escalation path, coordinating with the operations management and technical departments to secure quotations and ensure that repairs are documented and executed promptly

4.4 Summary Findings from Resident Interviews

We interviewed 55 residents, aged approximately 20 to early 40s with the majority in their twenties, in addition to 4 hostel managers. Five of the residents were currently married. 35 were in employment at the time of the interviews, and 20 were students. Those employed worked across diverse professions and sectors, including IT, healthcare, finance, law, and education. Most interviewees had been residing in the hostels for over two months, with the longest stay in our sample being approximately three years. A minimum residency period of two months was set as a selection criterion to ensure that residents had sufficient experience of hostel living for its impact to be meaningfully assessed.

Our conversations with the residents explored everyday life, how women arrived at the hostel, how they organised work and study, how relationships changed, and how they imagined their futures. Interviews were conducted in English, Hindi, or Tamil, based on the resident's preferred language, transcribed and analysed in two stages. First, preliminary open coding identified concrete experiences and recurring situations described by participants. These were then organised through thematic coding to understand broader patterns across residents at different life stages. The resident interviews reveal a consistent pathway through which hostel access translates into employment outcomes and personal agency. While individual circumstances varied, the underlying sequence was remarkably similar across residents (Figure 10).

It should be noted that the interview findings are based on a purposive sample of residents across Chennai's hostels and are intended to illuminate mechanisms of empowerment and lived experiences rather than establish statistical generalisability. The patterns identified should be read as indicative of how the hostels serve those who stay longer, while recognising that the experiences of early departures are not captured here.

The Hostel-Mediated Empowerment Pathway

For most residents, the starting point was an **aspiration to migrate** - to move to a city for a job, a degree, or a competitive examination. This aspiration, however, faced practical barriers: the high cost of urban housing, parental concerns about safety, and the social risks of young women living alone in unfamiliar cities. Without a credible residential option, many of these women would not have been able to act on their aspirations.

Access to hostels resolved this constraint. The Thozhi Hostel, as a government-operated facility, provided not only affordable shelter but also institutional legitimacy - a factor that featured prominently in residents' accounts of how they secured family approval to migrate. The hostel was both a material resource (safe, predictable accommodation) and a symbolic one (a government-backed institution that families trusted). Several residents noted that their parents may not have permitted them to move to Chennai

without the assurance of a government hostel. Some moved to the Thozhi hostel after having experienced private hostel accommodation.

Once housed, residents described a period of **living stability** - a fixed place, physical security, regular meals, and freedom from uncertainty. This stability, in turn, supported **routine formation**. The structured hostel environment - access to shared spaces, and predictable daily rhythms - helped residents establish the regularity needed to sustain consistent work schedules. For first-generation urban migrants, many of whom had no prior experience of formal employment, this regularity was not incidental; it was foundational.

Routine and stability together enabled **employment persistence**. Residents reported that because their accommodation was secure and affordable, they were able to remain in jobs during difficult early phases - periods of low pay, unfamiliar work environments, or uncertainty about career direction. The hostel reduced the cost of staying in the city, making it less likely that women would abandon employment and return home prematurely. Several residents described the hostel as an anchor that kept them in the workforce long enough for their careers to stabilise. The shared residential setting also facilitated the formation of social networks across firms and occupations, which recent evidence suggests can significantly improve women's job-search outcomes even when social norms constrain mobility (Afridi et al., 2025).

Over time, sustained employment generated independence and autonomy. Women described managing their own finances, making decisions about savings, remittances, and future education without relying on family members. Financial self-sufficiency was a recurring theme: residents spoke of no longer depending on parents, supporting their families through regular transfers, and investing in instruments such as mutual funds and fixed deposits. This financial agency extended to personal decisions - several residents noted that the hostel allowed them to delay marriage and prioritise career goals, effectively providing a social shield against familial pressure. These accounts are consistent with Kabeer's (1999) conceptualisation of agency as the ability to define one's goals and act upon them, even in the face of opposition.

Financial independence and daily self-management built confidence. Residents did not describe confidence as a sudden shift but as a gradual accumulation - the result of repeatedly navigating the city, managing work, and solving problems independently. Women who had never lived away from home reported learning to travel alone, handle official processes, and assert themselves in professional settings. This growing self-assurance reinforced their commitment to employment and expanded their willingness to take on new challenges.

The cumulative result of these stages was **career progression**. Women who had entered the hostel as first-time workers or students described moving into higher

roles, completing further qualifications, or planning transitions to independent housing and more senior positions. This phase reflects what Sen (1999) terms the expansion of substantive freedoms: not merely the freedom to work, but the freedom to advance, to choose, and to shape one's economic trajectory over the long term. The hostel, in residents' accounts, was not an endpoint but a transitional stage - a period during which they reorganised their expectations about work, housing, and personal decisions before moving to the next phase of their lives.

What the pathway illustrates is that hostels do not merely provide shelter; they set in motion a progressive chain of enablement, from environmental stability through to personal empowerment. The hostel creates a buffer period between home and permanent independent residence, during which women can plan gradually rather than under pressure. Each stage builds on the previous one: without stability, there is no routine; without routine, employment falters; without sustained employment, independence does not develop; and without independence, confidence and career growth remain out of reach.

The pathway is presented in a sequential order for clarity in Figure 10, but the lived experience is likely iterative. Setbacks - job loss, family emergencies, or hostel displacement - may push women back to earlier stages, while positive feedback loops, such as confidence-reinforcing employment persistence, may accelerate progression. The interview evidence, however, strongly suggests that the sequence itself is robust: *safe housing enables stable routines, stable routines enable sustained employment, and sustained employment enables the independence and confidence that drive career progression.*

Figure 11 captures the specific positive dimensions that residents highlighted in their interviews, displayed as a word cloud where size reflects frequency of mention. The most prominent theme is safety, which emerged as the single most frequently cited benefit of hostel living, followed closely by stability and predictability. Together, these three themes underscore that what women value most is the elimination of uncertainty from their daily lives. Routine and confidence also feature prominently, reinforcing the pathway outlined in Figure 1. Other frequently mentioned positives include *independence, reassurance, proximity (to workplaces), and support from fellow residents. Smaller but noteworthy mentions—affordability, comfort, flexibility, continuity, and persistence—*suggest that hostels enable not just immediate well-being but also longer-term resilience, helping women sustain their employment and urban lives over time.

Figure 10

Hostel-Mediated Empowerment Pathway Conceptual Framework



Note: Based on the residents' interviews

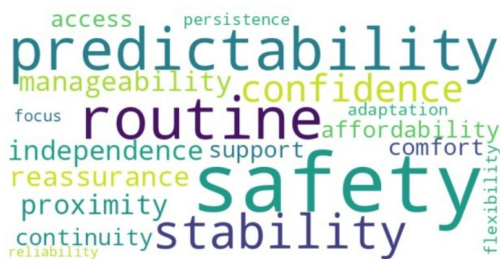
Source: *Unlocking Women's Employment Through Safe Housing, 2026*

Figure 12 presents the challenges of hostel living, again drawn from interview data. The most frequently reported difficulties are adjustment and disturbance, reflecting the inherent difficulty of adapting to communal living arrangements. Sharing spaces and resources, living with rules, and the temporary nature of hostel accommodation emerge as significant concerns. Privacy-related issues - captured through terms such as lack of

privacy, limited space, and noise - are also notable, as are the interpersonal dimensions of communal life: negotiation, compromise, and scheduling conflicts. The presence of terms like unfamiliarity, uncertainty, and adaptation period suggests that many of these challenges are transitional in nature, difficulties that arise during the initial settling-in phase rather than persistent structural problems. Importantly, the challenge themes are notably smaller in scale and less emphatic than the positive themes in Figure 11, suggesting that while hostel living is not without friction, residents broadly perceive the benefits as outweighing the costs.

Figure 11

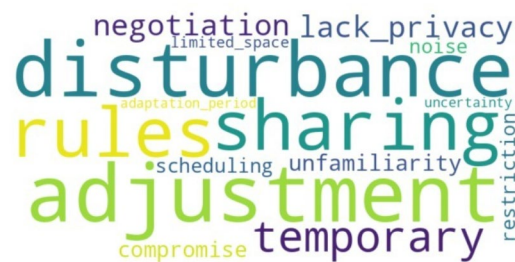
Positive Elements of Hostels



Note: Based on the residents' interviews conducted from January-February 2026
Source: *Unlocking Women's Employment Through Safe Housing, 2026*

Figure 12

Challenges of Hostel Living



Note: Based on the residents' interviews conducted from January-February 2026
Source: *Unlocking Women's Employment Through Safe Housing, 2026*

4.5 Detailed Insights from the Resident Interviews

The subsections that follow unpack this process in detail, moving from safety and everyday functioning to professional and personal enablers and finally to long-term life outcomes and limitations.

4.5.1 Professional Enablers

Residents described that the hostels allowed them to remain in existing opportunities long enough, resulting in stability and, ultimately, career progress. The hostel functioned as a support structure that enabled continuation during uncertain phases of employment and education.

a) Financial Planning and Self-Maintenance

Stable and predictable expenses allow women to think beyond immediate affordability:

“The rent is reasonable.”

“The rent is manageable for me.”

“Here the rent is affordable. I manage my expenses myself.”

Residents reported that affordable stays at Thozhi hostels, inclusive of electricity and other utility bills, compared to private hostels or apartment stays, provide women

with financial agency and economic power. The hostels help women escape exploitation by avoiding arbitrary rent hikes, hidden electricity fees and high deposits. Financial independence in the form of the ability to support oneself consistently allows future decisions, such as moving to an apartment, to be considered realistically rather than hypothetically. Participants also send significant portions of their salaries home to parents and save money for investment instruments and education. Financial predictability, therefore, converts short-term survival into medium-term planning.

b) Enter Employment, Defer Housing investment, Delay Marriage

For several residents, relocation to the city marked the beginning of their working lives rather than a later career move:

"I got my first job in Chennai."

"I moved to Chennai recently for work."

"I plan to stay here until my job stabilises."

Early employment stages involve adjustment to new schedules, unfamiliar environments, and temporary instability. Without stable accommodation, this stage risks interruption. The hostel reduces the need to make rapid housing decisions during this adjustment period. The hostel functions as an anchor that prevents premature return to home.

Instead of searching immediately for long-term housing, residents could remain in the city while adapting to work expectations. Professional participation, therefore, became sustainable. Women note that because hostel accommodation is rental and does not require large financial commitments, such as property ownership, it enables them to delay irreversible decisions while they stabilise their employment and future plans. Rather than committing prematurely to expensive or permanent housing, women maintain employment continuity while evaluating long-term plans.

Housing accommodation, therefore, supports career assessment. A recurring theme across interviews was the hostel's role as a social shield, enabling women to defer marriage by providing a legitimate, career-oriented reason to live independently. In contexts where family pressure to marry intensifies once education is completed, secure employment combined with institutional residence offers women a socially accepted basis for postponement. This suggests that hostels do not merely support employment continuity but also expand women's control over the timing of major life decisions

c) Reduced Dependence Enabling Work Focus

"I don't have to depend on anyone now."

"Now I am not taking a single penny from my parents"

"I learned how to be alone and survive without my parents."

Women reported that professional continuity also depended on reduced reliance on family arrangements. Dependence creates negotiation over expenses, schedules, and expectations. By reducing dependence, the hostel removes daily decision barriers that could interfere with work participation. The resident can prioritise employment without renegotiating living arrangements.

d) Flexible Study Spaces for Learning

"If I am studying till 12 or 1 I... go to that study room and I study there... There are no issues."

"Here I get options like I can go in the other room and study...we need to study every day... and everything."

Several young students aiming to crack competitive exams see the hostel as a secure and suitable environment for their preparation process. Thozhi hostels have evolved as a hub for aspirants preparing for TNPSC, UPSC and Judiciary examinations. Many of the residents are also pursuing academic advancements through Master's degrees, PhDs and certifications (CA, GATE). In addition, some intend to move abroad to places such as Germany and Italy and find hostels a key contributor to bridging their current goals with their future goals. Spacious rooms, dedicated study rooms and convenient access to resources allow them to focus on their preparation and upskill themselves at the hostels.

4.5.2 Gradual Confidence Accumulation (Personal → Professional)

The interviews reveal that as residents repeatedly completed the daily cyclical routine of leaving, working, and returning safely, the environment became reliable. This reliability, grounded in a sense of safety, translated into self-assurance, which in turn supported professional persistence. Increased confidence is therefore accumulated through repetition:

"After staying here, I feel okay."

"I feel more confident after moving here."

"It has created a sense of boldness within me that I can stay on my own"

"I learned to travel alone... searching and finding"

a) Safety and Security

Across interviews, women do not describe safety in terms of protection from a specific incident, but rather as the gradual disappearance of underlying anxiety. In this sense, safety emerges as an environmental condition shaped by visibility, predictability, and a sense of relational reassurance. It does not stem from any single feature of the hostel;

rather, it results from the interaction of multiple elements that together create a secure and supportive living environment.

a.1) Safety Through Institutional Infrastructure

“Security is good here with CCTV.

“Privacy and biometric entry made me choose this place”.

Yes, there's the biometric system. Even if the door is open after 10 or 11 PM, you can only enter using the biometric. This ensures no unknown persons can enter.”

“Men are strictly prohibited from entering the hostel premises, including the male management staff and residents’ parents, siblings, or husbands.”

In their conversations, residents repeatedly rely on visible, structural signals to evaluate safety. Rather than describing staff behaviour or interpersonal trust, they refer to infrastructure that makes responsibility traceable.

The significance of such statements lies not in surveillance itself but in the legibility and accountability it enables. The existence of systems such as CCTVs, biometric verifications at the entrance and frequent police patrols produces safety through the clarity of authority rather than through personal familiarity. Further, strict background verification and documentation at the time of taking up an accommodation create a secure environment for residents.

Women report that this differs from private housing arrangements where responsibility is diffuse and landlords, neighbours, relatives, and co-tenants all possess partial authority. The hostel centralises authority within an identifiable system, reducing the mental effort of constantly evaluating people and their intentions.

a.2) Safety Through Family Confidence and Social Trust

“Actually, I didn’t choose this hostel first. My mother was the one who chose it entirely. She found this. More than me, my mother preferred this; she liked it very much.”

“My parents are relieved that I stay here.”

“They felt better knowing this is a government hostel!”

A distinctive feature across interviews is that women describe safety through their parents’ reassurance, resulting from institutional legitimacy conferred by government ownership and administration. These women-only hostels thus ensure a secure setting for residents. The hostels operate as a socially recognised safe space. Its legitimacy does not depend on individual experience alone but on shared cultural recognition. Parents’ relief becomes an emotional permission structure for the resident. Thus, safety functions as a negotiated social settlement rather than a purely personal perception.

Residents report that men are not allowed within the hostel premises, including male

family members such as fathers and brothers. Only male members of staff are allowed with the hostel manager's permission. Hostel access is restricted to women, reinforcing a controlled and gender-exclusive environment. Women report that a register is maintained at the reception desk, in which residents record their entry and exit timings, ensuring that movement is formally monitored and documented

a.3) Night-Time Navigability: Enabling Late-Hour Work

"I work late night calls as it is a US based company."

"Even if I come late at 12:00 also it feels safe."

"Even if I'm taking a train at night, I'm not really worried about that walk from the station to the place."

"No time restrictions... they provided for our need. So I can go for my night duty without any kind of permission and all."

Some residents note that their work schedules extend beyond typical daytime hours, as they work in industries such as IT and healthcare. This suggests that the hostel accommodates irregular hours without compromising residents' sense of safety.

In contrast, many private hostels impose strict curfew timings and do not provide biometric or secure entry mechanisms for late or early arrivals, effectively limiting residents' ability to maintain non-standard work schedules. Safety, therefore, extends beyond physical protection to include the institutional flexibility that enables women to participate in diverse and demanding work patterns without fear of exclusion or vulnerability.

Across interviews, safety appears as a baseline condition enabling other activities. Women discuss work, study, finances, and future plans only after describing environmental stability. Safety becomes the foundation that enables ordinary decision-making without interruption. The hostel's contribution is therefore not only to prevent harm but also to allow attention to shift away from harm entirely.

B) Personal Freedom

While residents spoke about rules and restrictions in the hostel, women spoke about experiencing freedom and relief from constant personal monitoring and the need to justify their movements to family or others. The hostel environment enabled women to organise their daily lives without continuous explanation, negotiation, or interpretation by others.

b.1) From Personal Control to Impersonal Regulation

With reference to private hostels where some women have experience of staying,

"The PG had many restrictions." "I felt monitored there."

"Inside a hostel(private) I'm a student I'm a kid...of course a lot of monitoring was there

timings were there uh we had attendance every day like I'm saying these might seem like simple things all our moves have been watched.”

“They told us we must arrive and leave by specific times. For example, if we come late at night, we have to provide a proper report.”

With reference to the Thozhi hostels,

“The rules here are strict but okay.”

“If it's locked you can just keep your hand thumb print, and then the door unlocks.

There's no hassle of calling someone and then them opening the door because outside in most PGs it's like that right... they lock the gates manually.”

Women consistently contrasted the hostel with previous housing arrangements in which authority was discretionary and relational. In paying guest accommodations or family settings, rules were experienced as situational and subject to interpretation:

The discomfort did not arise solely from the existence of rules, but from the unpredictability of their enforcement. Residents described being observed rather than governed. In the hostel, rules continued to exist but applied uniformly. Several residents described their experiences at private hostels where they had to account for their behaviour, explaining their whereabouts, activities, or routines. This requirement diminished in the hostel environment. Many residents have expressed that they are not subjected to judgment from others regarding their preferred clothing (shorts, crop tops) inside the premises. These hostels inherently serve as spaces where residents can exercise autonomy in everyday decisions.

While private hostels were consistently experienced as more restrictive by all the residents, some also contrasted hostel safety with earlier living arrangements, such as staying with relatives, that required ongoing negotiation. Similar to private hostels, even at relatives' homes, justifications for actions, restrictions on personal autonomy regarding choice of clothes, out-of-house time, and in-house conduct, and constant monitoring were described. Some of the respondents clearly stated that their stay with relatives was uncomfortable.

The acceptance of rules suggests that freedom was compatible with boundaries. What matters is not unrestricted behaviour but fairness, consistency, and impersonality. This distinction is central. The Thozhi hostel provided a less intrusive system. Freedom did not come from removing boundaries but from making boundaries predictable. Residents no longer needed to interpret social cues to determine acceptable behaviour. The environment replaced interpersonal judgment with procedural certainty.

““Here I feel more relaxed.”

“Staying with relatives was not comfortable.”

In relatives' homes or private paying guest accommodations, acceptable behaviour may shift according to subjective, unspoken norms that are not seen in Thozhi hostels. Further, the rules at the Thozhi hostels ensured safety, while women often experienced behavioural policing at private hostels and at relatives' houses. Relaxation here indicates the absence of anticipatory justification; i.e., residents can carry out everyday actions without preparing explanations for others.

c) Managing Time on Their Own Terms

Control over daily routines emerged as a central element of freedom. Rather than emphasising mobility, residents emphasised ordinary activities such as sleeping, eating, and studying:

"I can manage my routine better here... It's like I learned a little self-discipline."

"I do not have any restrictions like this over here. Sometimes I wake up at 8 am, sometimes I wake up at 10 am, sometimes I wake up at 12 12 pm, like no one is questioning."

"At home I have to clean the floors, washing clothes there also... here that kind of problem was not there... that is a relief for me."

The ability to organise time independently removed small but cumulative constraints. Women no longer needed to coordinate with household schedules or adjust to others' preferences. Without the need to request approval for routine activities, cognitive effort decreased. This form of freedom operates at a micro level: deciding when to rest, prepare for work, or study. Over time, this predictability stabilises daily functioning.

Another important aspect of the hostels is that shared resources make it convenient to avoid activities like cleaning or cooking that they would otherwise have to do at home. This not only reduces their workload but also allows them time to rest.

Residents did not emphasise increased movement; rather, they emphasised not having to justify movement. The hostel allowed entry and exit in accordance with established rules, without personal questioning. Because expectations were institutional rather than interpersonal, behaviour was no longer interpreted socially. Being able to manage public transport independently, without parental escorts, and using private apps such as Uber and Rapido gives women greater autonomy in their movement.

c.1) Infrastructure and Private Space

"I feel more comfortable staying here."

"It was very crowded. I have private space here. I have a cupboard"

"If I have extra work after office, there is a space to sit and work."

The hostel infrastructure includes single beds, individual cupboards, and spacious

rooms, facilities generally absent in private accommodations. Cleanliness and ventilation have been cited as key to 'unwinding' after work. Additionally, common spaces such as study rooms are suitable for studying or working. Beyond these provisions, ramps and specialised rooms for disabled residents create an inclusive environment that meets their need for secure accommodation. Even when rooms were shared, residents described an experience of psychological privacy

c.2) Reachability and Proximity to Workplace:

While some residents find the locations close to their workplace (600m-2km range), saving time and transport costs, others emphasised reachability:

"My workplace is reachable easily from here."

"It is nearby like a 600 meter away from this hostel... which is very useful for me to go office very flexibility.

"It's a 10-minute walk from the Thozhi hostel to the Metro station."

"There is a train here, right? It's just one stop. From there, take the local train, get down after one stop, and if you walk, it is a walkable distance."

The phrasing indicates certainty more than proximity. The importance lies in knowing that the journey will work as expected. The hostel, therefore, stabilises daily time: waking, preparing, commuting, and returning become repeatable sequences.

Ease of access extended beyond work. Proximity to daily needs, such as, food, study spaces, and rest, reduced the need for advance preparation. Residents could respond to needs as they arose instead of planning extensively in advance. The environment, therefore, supported continuity as small disruptions no longer threatened the entire day's schedule.

As residents repeated the same daily movements, they became familiar with their surroundings. The city shifted from unpredictable to navigable. This familiarity did not require formal orientation; it emerged through repetition. Thus, as the environment became more understandable cognitively and physically accessible.

d) Primary Challenges and Limitations

While residents consistently described the hostel as stabilising and manageable, they also acknowledged practical inconveniences and limits to comfort. These challenges did not typically lead to dissatisfaction or exit; instead, they were treated as acceptable trade-offs within a temporary stage of life.

d.1) Adjustment Period and Initial Discomfort

For several residents, relocation involved an initial emotional and psychological adjustment. The unfamiliarity of living away from home produced apprehension:

"Initially I felt scared."

"First week was very confusing. When I was thinking whether this would be correct since the distance to commute was high...after I started getting used to it, it became very comfortable."

The presence of this transition period indicates that the hostel does not eliminate anxiety immediately; instead, it requires adaptation. The environment becomes comfortable only after repeated exposure and routine formation. Thus, the hostel supports adjustment but does not prevent the initial discomfort of relocation.

d.2) Shared Living Compromises

Residents frequently acknowledged limitations arising from shared accommodation. Co-residence requires accommodating different habits and schedules. This sometimes affects rest and routine:

"Night shift roommates cause some disturbance."

"I have issues with other tenants—for example, I don't like the fan being on, but it keeps running, and I can't get along with them on that. It's very difficult for me."

These disturbances were tolerated rather than resolved. Roommate conflicts over light usage, fans and noise arise. Residents adjusted their expectations rather than seeking complete control over the environment. Shared living therefore remained a practical compromise between affordability and personal preference.

d.3) Limited Personalisation of Space

"Night shift roommates cause some disturbance..

I have a cart of my own that I keep my things in and I have just kept things on my table. ...She also has the picture of Krishna I think and a few of her things on her table. She was okay with it, I was okay with it"

At that time I felt like little um what I would say if I want to keep my things outside I'm not that comfortable... because people keeps changing on and like we don't know who will come"

The hostel's structured nature restricts the degree to which residents can customise their environment. While this structure contributes to predictability, it also prevents the space from fully resembling a private home. Residents, therefore, regard the hostel as a functional residence rather than a personalised one. This distinction explains why many residents simultaneously express comfort and the desire to eventually leave.

d.4) Scope for Infrastructural Improvements

A few other institutional limitations, such as repetitive food menus, inadequate

nutrition, and inconsistent catering, have been cited as issues hostel residents face. In addition, mosquito breeding due to trees or water stagnation and occasional sewage smells from nearby sites cause discomfort. High salt content in water at some hostels also lead to stains and skin issues.

Section 5. Policy Implications and Way Forward

5.1 Policy Continuity

Our findings show that working women's hostels, in general and Thozhi hostels in Chennai in particular, function as labour market transition infrastructure. Their primary contribution is not the provision of shelter alone, but the reduction of uncertainty during periods of migration, education, and early employment. By stabilising daily life, the hostels enable women to remain in cities long enough to adapt to work, build routines, and plan independent living.

The policy focus, therefore, requires expanding capacity while ensuring fiscal sustainability and preserving the specific conditions that make the hostels effective: predictability, affordability, legitimacy, and continuity. The recommendations that follow distinguish between features that should be sustained because they demonstrably support women's participation and those that require redesign due to recurring frictions.

An underappreciated feature of the Thozhi hostels is that they serve women migrating from other states - the Chennai hostels alone house residents from at least 12 states and Union Territories. Hostels are, in effect, providing labour market infrastructure that benefits the national workforce, not just its own residents. This interstate dimension strengthens the case for enhanced Central co-financing. The Government of India's Mission Shakti framework, which subsumes the erstwhile Working Women's Hostel Scheme, could consider higher cost-sharing ratios for states that demonstrably serve inter-state migrants, recognising the positive externality such states generate for the broader national employment system.

5.2 Areas of Improvement and Policy Suggestions

While hostels effectively enable transition and continuity, our qualitative research, based on the online survey, visits to hostels, and interviews conducted in hostels in the Chennai region, highlights areas where the current operating model creates avoidable friction for residents. These challenges do not stem from the absence of facilities but from the way shared spaces are organised for users with varying lengths of stay and different expectations for daily living. The following recommendations focus on adjustments that can improve resident experience while preserving affordability and operational sustainability.

5.2.1 Expansion of Hostel Network in High Demand urban areas

According to information in the public domain, hostels at 12 additional locations in Tamil Nadu are currently under construction. This is a positive step, as it would strengthen the hostel network as an enabling labour-market infrastructure, encouraging educated women to migrate for employment.

However, without data on capital costs per bed and the monthly subsidy per resident - the gap between rent collected and operating costs - it is difficult to offer concrete recommendations on the pace and scale of expansion. To make expansion financially sustainable, the government may consider encouraging private participation beyond construction, for instance, revenue-sharing arrangements with employers who lease beds in bulk for their women employees (as currently the case in the Tambaram hostel), or incentivising private operators to establish hostels in high-demand locations under a regulatory framework that preserves safety standards and affordability norms set by TNWWHCL.

5.2.2 Separating Short-term and Long-term Stays

One of the most consistent tensions arises from accommodating short-duration visitors and long-term residents within the same rooms. Women staying for a few days or weeks typically prioritise flexibility, irregular schedules, and temporary use of facilities, whereas long-term residents depend on routine, familiarity, and predictable shared arrangements. When both groups occupy the same spaces, differences in sleep patterns, room usage, and social interaction disrupt daily stability for long-term residents while also making short-term stays less convenient. The resulting mismatch reduces comfort for both groups and weakens the hostel's role as a stable living environment.

To address this, hostel management could gradually differentiate accommodation by duration of stay while remaining economically viable. **Designated zones or rooms can be reserved for short-duration stays where feasible. Because providing private rooms involves higher operational costs, short-stay residents who require non-shared accommodation may be offered single-occupancy rooms at a higher tariff.** This approach allows flexibility for temporary visitors while protecting stable shared-room arrangements for long-term residents, ensuring continuity without undermining affordability.

5.2.3 Preserving Access for Working Women and Lower income earners

Over time, the **composition of residents should be calibrated so that working women are not crowded out by long-term student occupancy**, a pattern currently observed in some locations. When students remain dominant, the hostel's transitional function is reduced, and access for early-career workers who rely on such facilities to enter and remain in the workforce becomes limited. Gradually increasing the allocation for working women, while strengthening and improving access to institution-run student hostels, would help maintain the facility's intended role as a transitional resource supporting labour market participation.

In our interviews, many women reported earning relatively high incomes, a pattern also reflected in the online survey, where about 1 in 4 residents reported monthly earnings of about ₹35,000. While incomes may increase over time as residents progress in their

careers, continued occupancy by higher earners may limit access for lower-income women and first-time migrants to urban areas who rely more heavily on such facilities. Residents whose earnings exceed a specified threshold - to be determined by the management - may be given a two-month transition period to arrange alternative accommodation before vacating

5.2.4 Delink AC Costs from Room Tariffs for Equitable Pricing

To preserve operational and environmental sustainability while accommodating varied comfort needs, electricity costs associated with air-conditioning should be separated from the standard room tariff. **The base tariff may remain equivalent to a comparable non-AC room of the same category, with AC usage billed separately based on actual consumption.** This approach ensures that residents who require air-conditioning can access it without raising baseline costs for others, while also preventing cross-subsidisation and encouraging responsible energy use. Such a usage-linked system maintains transparency in pricing and keeps entry-level accommodation financially accessible.

5.2.5 Upgrade Food and Health Provisions

While accommodation and safety conditions are generally considered adequate by hostel residents, concerns about meal quality, variety, and suitability for different schedules affect daily comfort and energy levels. As the hostel functions as a place of sustained living rather than short-term lodging, food provision becomes part of everyday functioning rather than a supplementary service.

To strengthen this aspect, hostels should move towards more structured and responsive meal systems while remaining operationally practical. **Introducing rotating menu cycles and basic nutritional standards can improve consistency without significantly increasing costs. Providing flexible meal access or adjusted serving times for shift workers can ensure that residents with non-standard schedules are not excluded from regular meals.**

In addition, **permitting limited use of small appliances or designated areas for basic self-cooking, including encouraging/demonstrations of using microwaves (already provided in each floor) for cooking meals, can help residents** manage dietary preferences and irregular schedules without undermining safety or shared living norms. Periodic health check-ups conducted at the hostel can further support preventive care and reduce disruptions caused by untreated health issues. Strengthening food and basic health provisions in this manner would improve residents' daily functioning and support continued participation in work and education.

5.2.6 Strengthen Infrastructure Maintenance

Some residents noted that everyday discomfort arises from basic environmental

conditions, such as water quality and sanitation in the surrounding area, rather than from the absence of major facilities. **Displaying the records of regular water quality checks, scheduled pest control, and coordination with local sanitation services can address these concerns.** Attention to these routine maintenance aspects can significantly improve long-term satisfaction without requiring large capital upgrades.

5.2.7 Enabling Next-Stage Outcomes

The hostel consistently serves as a launchpad for economic participation. Its impact can be strengthened by modestly linking residence to opportunity rather than transforming the facility into a training centre. Easy-to-implement measures such as job information boards, occasional career guidance sessions, and employer outreach can help residents navigate employment pathways, while dedicated study spaces, extended quiet hours during examinations, and links with coaching centres can support educational continuity.

Guidance on savings instruments, rental planning, and moving to independent housing can further assist residents as they prepare for the next stage of living. In addition, creating periodic shared activities or common interaction spaces can encourage exchange between students and working women, as many residents reported learning informally from others but rarely interacting beyond close roommates.

Together, these steps would reduce the gap between residence and opportunity while preserving the hostel's primary role as stable accommodation. The goal is not to transform hostels into training centres, but to reduce the gap between residence and opportunity.

Overall, we find that Thozhi Hostels have a significant positive impact on various facets of residents' lives, including employment outcomes, autonomy, and personal growth. Moving forward, upgrading the initiative both in terms of quality and capacity, by improving existing features and expanding to other locations of the state would help us achieve greater levels of the aim envisaged.

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Appendix 1

Life-stage Variation in Experiences and Outcomes of Hostel Living				
Dimension	Student	Early Career Women	Established Career Women	Hostel Administrators
PURPOSE AND SAFETY				
Primary Purpose	Independent Living	Entry into urban workforce	Stability and cost-efficiency	Managed service environments
Meaning of Safety	Parental approval & ability to stay alone	Emotional reassurance, ability to stay alone	Predictability & Privacy	Compliance and monitoring
ADVANTAGES AND ENABLERS				
Main Advantages	Adjustment support, structured environment	Enables opportunities and career progression	Financial relief + personal space	Orderly system, easier to manage
Enablers (Personal)	Confidence building	Reduced anxiety	Stability and comfort	Clear resident expectations
Enablers (Professional)	Study continuity	Ability to remain employed	Sustained work-life balance	Reduced disputes
FINANCE AND FUTURE ORIENTATION				
Financial Benefit	Lower burden on parents	Manageable rent at low salary	Savings opportunity	Predictable occupancy
Future Orientation	Preparing for adulthood	Waiting for job stability	Plan of independent housing	Facility continuity
SOCIAL AND PSYCHOLOGICAL DIMENSIONS				
Social Relationships	New friendships, adaptation	Selective friendships	Limited interaction preferred	Neutral professional relationships
Psychological Impact	Fear --> comfort	Anxiety --> Stability	Stability --> Routine Normalcy	Routine Management mindset
CHALLENGES AND NEEDS				
Main Challenges	Adjustment stress	Uncertain job conditions	Lack of personalisation	Managing diverse residents
Shared Living Issues	Learning to coexist	Schedule conflicts	Reduced privacy tolerance	Conflict mediation
Need from Hostel	Safety and structure	Affordability and proximity	Privacy and stability	Compliance and maintenance

Source: Field Interviews, Working Women's Hostels (Thozhi Hostels), Tamil Nadu.

Appendix 2

Thozhi Hostels in the Chennai Metropolitan Region - A Visual Overview (January-February 2026)

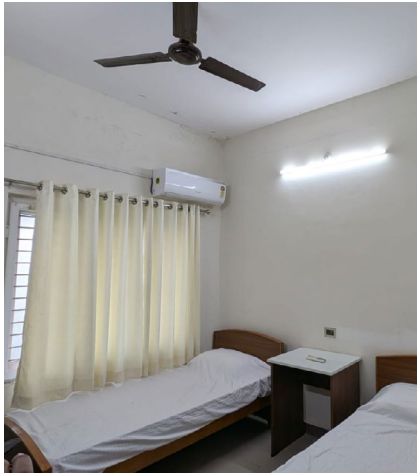
A.1 Security Infrastructure



A.2 Hostel Facilities



A3 Common spaces and rooms





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