

Beyond Access: Everyday Financial Lives of Sanitation Workers in Urban India

Kabir Sharma, Centre for Continuing Education, UPES

Pratibha Rai, School of Business, UPES

Abstract: In India's expanding cities, sanitation workers often remain overlooked in both financial policy and social support. This study draws on the experiences of 10 sanitation workers from Dehradun and Haridwar to show how they manage money and deal with everyday uncertainty. Official claims of financial inclusion often contradict the real-life experiences of individuals, who are impacted by informal lending and ongoing responsibilities to meet their family's needs. The findings show that formal financial systems rarely respond to these conditions in practical ways. Instead, workers rely on social ties and everyday judgment to cope with financial pressure. These experiences challenge the assumption that access to a bank account ensures security. For social work and policy, paying attention to how sanitation workers actually organise their financial lives is essential for more grounded and equitable forms of intervention.

Keywords: sanitation workers; financial exclusion; informal economy; urban india

1 Introduction

Sanitation workers in Indian cities rarely receive the recognition or support they deserve, even though their daily work is critical to everyone's well-being. Maintaining public health and enhancing urban environments heavily depend on these workers. However, they still face societal disrespect and often ignorance by officials and have to deal with insecure economic circumstances (Thorat & Newman, 2010; Cleaning Human Waste, 2023). There is more discussion about safety at work and social inclusion for sanitation workers. However, limited knowledge is available on how they manage their money while dealing with so much uncertainty and instability (Harriss-White, 2003; Standing, 2011). Despite sanitation workers being included in financial inclusion programs, their personal financial experiences are often overlooked in mainstream discussions and academic studies.

Government programs promoting bank accounts and other financial services frequently measure access and enrollment numbers. Quantitative indicators often fail to measure the interactions sanitation workers have with the services they receive. Studies have shown that many low-income and informal sector workers, including sanitation workers, may have formal accounts and may occasionally engage with them constrainedly (Banerjee & Duflo, 2012; Demirgüç-Kunt et al., 2018). Experts in development studies and urban planning have argued that financial policies often fail to reflect the real-life economic challenges faced by informal workers (Chen, 2012; Appadurai, 2013).

Much of the existing literature centers on financial literacy campaigns and strategies for expanding access to banks among marginalised groups (Collins et al., 2009; Khan et al., 2022). Limited use of formal financial products is often linked to knowledge or motivation deficiencies

and social restrictions that affect financial behaviour on the periphery (Elyachar, 2005). There is not much empirical research on how sanitation workers deal with these challenges. Existing studies predominantly focus on loan recipients' dependence on informal networks, community-based savings, peer lending, and other economic systems based on reputation and mutual support (James, 2015; Cleaning Human Waste, 2023).

This study follows calls from many fields to rethink what inclusion really means. It shows how important it is to understand the personal meanings and reasons sanitation workers give to their own ways of handling money (Appadurai, 2013; James, 2015). In many Indian cities, sanitation workers deal with caste-based discrimination and job uncertainty, which makes it harder for them to plan and manage their finances (Thorat & Newman, 2010; Harriss-White, 2003). However, their perspectives are rarely primary in policy discussions on inclusion and justice.

This study explores the financial planning, including borrowing and investment practices, of sanitation workers in the twin cities of Dehradun and Haridwar in Uttarakhand, India. Using interpretative phenomenological analysis (Smith, Flowers, & Larkin, 2009), this study examines how sanitation workers make choices about money. This study explores the formal and informal ways they manage their finances and how larger social forces influence these habits. The central research question guiding this study is as follows:

How do sanitation workers in Dehradun and Haridwar manage and make meaning of their financial lives in precarious and marginalised conditions?

2 Literature Review

2.1 Sanitation Work in Urban India: Labour, Marginality, and Invisibility

Caste and class inequalities, along with informal employment systems, significantly influence sanitation work across Indian cities. Street cleaning and waste management workers generally face uncertain and frequently hazardous work environments with minimal safeguards or job security (Thorat & Newman, 2010; Cleaning Human Waste, 2023). Even after restrictions on manual scavenging, Dalit communities continue to be exposed to these roles, reinforcing caste-based exclusion's continued legacy (Cleaning Human Waste, 2023; Coffey & Spears, 2017).

Municipal Corporations often hire sanitation workers on short-term or contract jobs. This makes it hard for them to speak up at work, get extra benefits, or have a say in important decisions. Worker participation in setting safety policies and schedules is uncommon, despite their work maintaining the operational urban infrastructure. Policy discussions often disregard sanitation workers, a trend reflected in governance models that pass on responsibility but sidestep sustained accountability (Agarwala, 2013).

The health and safety risks encountered by sanitation workers have been tackled in recent studies, but how these vulnerabilities affect their financial situations and coping methods have mostly been overlooked (ILO, 2018).

2.2 Class, informality, and financial exclusion

Financial inclusion efforts in India, led by large-scale initiatives, including Pradhan Mantri Jan Dhan Yojana, have increased banking access on paper (Demirgüç-Kunt et al., 2018; Reserve Bank of India, 2022). However, for informal workers, mere access to an account does not guarantee that services are meaningful or useful. Sanitation workers are frequently paid without

sufficient records. They often find institutional processes inaccessible or confusing (Banerjee & Duflo, 2012; Guleria & Verma, 2018).

Low-income workers frequently avoid using formal bank accounts due to procedural compliance and lack of trust in institutions (Kabeer, 2012; CGAP, 2022). “This dynamic aligns with Dell’Anno’s (2021) description: financial systems that appear inclusive but remain structurally misaligned with informal Labour realities. Smoothed procedural interfaces and digital onboarding may mask the lived complexity of irregular income and institutional mistrust faced by sanitation workers.” Financial systems are usually designed for salaried employees, so sanitation workers are often viewed as outsiders, even though they are not officially excluded.

2.3 Financial Practices at Margins

When formal institutions are not responsive, marginalised groups rely on deeply rooted social networks to implement financial management strategies. Rotating savings groups and informal borrowing are not only temporary solutions. They are creative and deeply followed ways of managing money reliant on trust and strong social connections with practical wisdom (Appadurai, 2013; Collins et al., 2009). Such group-based schemes are aligned with variable incomes and flexible contributions, making them attractive to sanitation workers and daily wage earners (Collins et al., 2009).

Ghate (2007) showed that informal and semi-formal financial arrangements often provide a more accessible and responsive support to low-income households than formal banking institutions. Banks frequently present challenges to individuals without stable incomes, which is often why many people opt for informal loan choices. These typically do not offer small, flexible loan options. Despite potential risks, workers tend to find informal lending arrangements more trustworthy and beneficial than distant or stringent banks.

However, policy approaches usually consider strategies as temporary or subpar, assuming that the goal is complete integration into formal finance without considering the reasons for their existence (Collins et al., 2009).

2.4 Gaps in the Literature

Researchers are increasingly focusing on the hazards and discrimination faced by sanitation workers, but few have examined the intersection of these risks with financial decision-making (Cleaning Human Waste, 2023). Most research on sanitation workers looks at the dangers they face on the job and how isolated they can feel. However, much less attention is paid to how they get through money troubles, think about their future, or make decisions about borrowing and saving (Collins et al., 2009).

This gap matters. When we overlook how workers manage their own finances, we end up seeing them only as helpless or dependent on aid rather than as individuals making their own choices. Continuing to employ this approach may result in the invisibility and marginalisation it aims to eradicate, as noted by Harriss-White (2003). This study addresses this omission by foregrounding workers’ strategies around borrowing, saving, and spending and highlights everyday negotiations with risk, responsibility, and survival.

2.5 Theoretical Framework: Financial Subjectivity and Class-Based Exclusion

This research draws on interpretative phenomenological analysis (Smith, Flowers, & Larkin, 2009) to foreground the lived interpretations and meanings of the participants. This approach focuses closely on sanitation workers' perceptions and descriptions of their own lives. Instead of considering only what they do as a problem, it understands their actions as careful and sensible responses to the difficult situations they face (Shinebourne, 2011).

Appadurai (2013) explains that people's choices with money are based on their past experiences and their hopes for the future. What might look strange or unreasonable to others is often a smart way of coping with constant uncertainty and risk.

Class and caste together make it even harder for workers to use formal financial services. Caste can decide who ends up doing sanitation work, but class affects things like whether they have the right documents, get paid on time, or feel comfortable using new technology. Drawing on Swanson (2005) theory of recognition and redistribution, the analysis highlights how economic deprivation and cultural devaluation jointly exclude workers from system design and policy priorities.

By bringing these ideas together, this study questions the limited ways we often think about financial inclusion. It also highlights how sanitation workers show skill, strength, and independence regarding handling their money (ILO, 2018).

Taken together, this body of research signals the need for social workers and policymakers to engage directly with sanitation workers' financial realities. Social work interventions that consider community knowledge and existing strategies can support advocacy with financial education and empowerment (Biggeri & Mehrotra, 2011). Policy must move beyond numeric inclusion towards institutional change that dismantles systemic exclusion and values workers' voices.

Urbanization in South Asia is accelerating, making sanitation work crucial and hazardous, especially as mentioned by UN-Habitat in 2022. To advance economic resilience and social justice, responsive, context-sensitive social work and policy efforts are crucial. This study aims to contribute by focusing on the insights and experiences of sanitation workers, offering a foundation for more effective and respectful policy interventions. Caste continues to influence who enters sanitation work, but class affects how workers experience financial insecurity. Caste is closely tied to occupational entry, whereas class relates more to issues such as unstable income, delayed wages, lack of documentation, and limited access to formal financial services. Both operate at the same time, but they work through different processes and create overlapping forms of marginalisation.

3 Research Methodology

This study uses in-depth interviews and IPA to understand how sanitation workers in Dehradun and Haridwar manage their finances while facing informal jobs and ongoing exclusion. IPA is a good way to determine how people make sense of their daily lives, especially when they face unfair treatment with exclusion or complicated emotions (Smith, Flowers, & Larkin, 2009). This approach allows for both in-depth, case-by-case analysis and a broader interpretation of the meanings embedded in everyday practices.

3.1 Research Setting and Participants

The research was conducted in two urban cities of Uttarakhand: Dehradun and Haridwar. Although distinct administratively, both cities share similar sanitation challenges characterised by informal Labour reliance and caste-based occupational hierarchies. Ten sanitation workers participated in this study. Participants were approached through local NGOs and informal worker networks. Early interactions enabled the researcher to be introduced to other community workers, who were subsequently recruited via internal recommendations. The group consisted of six men and four women, with ages ranging from 28 to 54 years. Most participants were employed through short-term municipal or contractor-based arrangements, while a smaller number had relatively stable but still non-permanent work. None held permanent government positions, and sanitation work remained the main source of income for all of them. Purposive sampling was used to select participants based on gender, age, employment arrangements (contractual versus permanent), and geographic location within the cities. Although the sample size is small, it is consistent with IPA's focus on depth rather than breadth, prioritizing rich, detailed narrative accounts rather than generalizability (Pietkiewicz & Smith, 2014). From an IPA perspective, the small sample allowed close attention to how participants made sense of their financial experience rather than aiming for statistical representation (Smith et al., 2009).

3.2 Data collection

Data were gathered through in-depth, semi-structured interviews conducted over a three-month period in early 2025. Interviews were conducted in Hindi and Garhwali, depending on participant preference, and subsequently translated and transcribed into English. Each interview lasted between 45 and 60 minutes and was conducted at locations chosen by the participants, typically near their homes or workplaces. The interview guide was designed to prompt reflections on income management, borrowing practices, saving strategies, financial stress, and formal institution experiences. Participants were encouraged to tell stories and share detailed accounts rather than simply respond with direct answers, allowing for emotional depth and contextual richness.

Participants were selected with the support of local non-government organisations working with sanitation workers in both cities. Inclusion criteria included current engagement in sanitation work and willingness to discuss personal financial experiences. No participants were excluded based on caste, religion, or gender. Recruitment continued until interviews began to show repetition in themes and sufficient depth for interpretative analysis.

3.3 Data Analysis

The interview transcripts were analysed iteratively following the IPA's recommended procedures: repeated reading, initial noting, emergent theme development, and searching for patterns across cases (Smith et al., 2009). The analysis focused on what the participants shared and the way they talked about their experiences, paying close attention to their choice of words and emotions. The study looked at both what the participants had in common and how their stories were different. It shows that each person's financial life is based on their relationships and situation, even in a small group like this. The NVivo software supported thematic coding, but the final interpretative synthesis was conducted manually to preserve narrative coherence and depth.

3.4 Ethical Considerations

Considering the sensitive nature of the research topic and the participant group's vulnerabilities, rigorous ethical safeguards were implemented throughout the study. Informed consent was

obtained verbally and in writing, with participants explicitly informed of their right to withdraw at any point without consequence. Identification details were altered and real names were substituted with pseudonyms to ensure confidentiality. After each interview, the participants were given time to talk about how they felt and ask any questions. The study also connected with local NGOs to help workers find financial advice or get support with problems at work. Care was taken to prevent the interviews from reinforcing existing power disparities, and they were conducted in a respectful manner that allowed participants to decide what information they wanted to share.

3.5 Positionality and Reflexivity

The researcher is a university-educated academic with prior experience in urban livelihood research but no direct personal background in sanitation work. This positional distance was acknowledged and critically engaged through reflexive journaling and peer discussions to mitigate interpretive bias. Engagement with local NGO visits to community settings helped build trust and rapport. The researcher's background made it easier to participate in policy discussions and academic settings. At the same time, it required constant attention to how assumptions, language, and institutional perspectives could shape interpretation. However, the study always gave priority to what the participants themselves shared about their own lives.

3.6 Limitations

This study is based on a small purposive sample from two urban centers in Uttarakhand. The depth of interviews offers close insight into how sanitation workers experience and manage their financial lives. However, the findings reflect the specific Labour conditions and institutional arrangements of these two cities. These individuals should not be taken as representative of all sanitation workers in India. Future research could explore similar questions in other regions and forms of informal work to understand how financial exclusion differs across urban contexts.

4 Findings

Sanitation workers in Dehradun and Haridwar face irregular pay and limited support from official systems. Nevertheless, their financial decisions reflect more than just a reactive approach to hardship but thoughtful adaptations and resilience, driven by moral obligations and long-term goals. The stories of the 10 participants revealed four interconnected themes. The narratives of the 10 participants highlighted four interconnected themes: surviving the system through unofficial means, saving as a demonstration of self-control and self-worth, seeking external financial assistance outside of formal institutions, and planning financially as a path to a more hopeful future for their children.

4.1 Survival through Informal Systems

Instead of formal banking systems, most participants relied on trusted individuals within their immediate environment, such as local shopkeepers, neighbours, and contractors. These types of informal help are common in Indian cities. They depend on trust, regular give-and-take, and close relationships. For many workers, these arrangements are the main way they manage difficult financial periods. Studies show that poor and informal workers in cities often turn to these informal systems when they need help in an emergency or simply to cover daily costs.

One respondent from Haridwar shared, “Baniya ji lets us take atta and dal for the week even if our salary is delayed. He is aware that we will run away. Another described how his contractor would provide advances for festivals or school expenses, later deducting the amount from their

wages. These transactions occurred without official records yet were guided by mutual understanding and a sense of responsibility.

The workers did not consider these informal networks as a sign of being excluded. Instead, they valued them for being understanding, kind, and quick to help, much more so than the strict and distant banks.

4.2 Saving as Discipline and Dignity

Despite their limited incomes, the participants expressed a strong sense of financial responsibility. Many could save through chit funds, rotating group savings, or by setting aside small amounts of cash at home. Such mechanisms are deeply embedded in India's informal finance system and provide group support, flexibility with contributions, and access to lump-sum amounts in emergencies.

A Dehradun woman said, "Even if I earn just 300 rupees a day, I keep 50 aside for the chit. Preparation is more important than monetary value. People aren't typically educated on how to save money, yet they comprehend that if they don't look after themselves, no other party will provide them with support during challenging circumstances.

For these workers, saving money was not about getting rich. Even putting aside small amounts made them feel more secure and in control, helped them stay prepared for tough times, and allowed them to take care of their families with dignity.

4.3 Borrowing from Sources Beyond the Bank Account

Borrowing was a common necessity, but formal banks were rarely the participants' preferred option. Instead, they approached neighbours, shopkeepers, or employers, especially during emergencies such as illness, school expenses, or delayed wages. National surveys confirm that among low-income and informal workers, informal loans remain at least twice as prevalent as loans from banks. This is mainly due to the absence of documentation and the immediacy of support.

One respondent explained, "I only borrow when I have no other option. My daughter needed medicine, and my savings were gone. Contractors frequently offered financial aid, but only when it was needed, and then subtracted it from participants' pay without explanation, in contrast to community lenders, who were seen as more empathetic and supportive in their methods.

The participants preferred these arrangements because, despite the potential for unequal power, they were familiar with lenders and had a realistic understanding of their circumstances.

4.4 Money as a Future Investment for Children

Consistently, the participants prioritised securing a better future for their children when managing their finances. Even in difficult circumstances, educational expenses such as school fees, books, and uniforms came first. Many participants described education as the main reason they tried to save, borrow, or adjust their daily spending.

A mother said, "I clean two houses in the morning so I can pay for my son's coaching. He intends to become a teacher. I don't want him to lift the garbage like I do." A father said, "Sometimes I skip lunch, but I send my daughter to school with a full tiffin. That is my happiness."

These sacrifices were seen as meaningful investments in social mobility and family pride. Participants' financial choices were guided by emotional commitment and a long-term view, rather than only by short-term survival.

5 Discussions

The financial strategies of sanitation workers in Dehradun and Haridwar offer a revealing perspective on how economic exclusion is lived and negotiated. Some people think that marginalised workers do not understand money or cannot manage it well, but that was not true here. The workers in this study showed careful planning and smart ways of coping, influenced by their real experiences with unstable pay and little help from official systems. Their practices reflect active engagement with financial life rather than passive dependence or disengagement. This section situates these findings within broader debates in social work, development finance, and urban inequality studies.

5.1 Rethinking Financial Exclusion as a Reality

Mainstream policy frameworks generally assess financial inclusion by quantifiable measures, including the number of bank accounts opened or credit taken out. However, as this study demonstrates, such measures frequently miss the marginalised communities' day-to-day realities. Sanitation workers do not reject formal financial help because of a lack of understanding or reluctance. When workers use these systems, they do so carefully and only when it makes sense for them. They often find that official banks and programs do not fit their uneven pay or changing money needs.

This experience aligns with Guleria and Verma's (2018) exclusion within inclusion concept, where formal access does not guarantee meaningful engagement. This study adds to the discussion by showing that sanitation workers depend heavily on other ways to manage their money, such as chit funds and borrowing from people they trust. From an interpretative perspective, these practices reflect how workers make sense of financial systems based on lived experience rather than formal policy expectations. These are not just temporary fixes. They represent durable strategies that workers have developed to cope with systems that often fail to respond to their realities (Banerjee & Duflo, 2012; Appadurai, 2013).

5.2 Informality and the Ethical Logic of Finance

Sanitation workers' informal financial practices are based on ethical and relationship-driven principles that diverge from the economic reasoning commonly taught in financial literacy courses. Saving was described as a way of maintaining dignity and preparing for emergencies. Borrowing was motivated less by consumption and more by the need to meet social and family responsibilities. The participants consistently emphasised that their financial decisions were closely linked to their everyday roles and obligations.

These findings resonate with James' (2015) discussion of moral economies, where economic behaviour is developed by trust along with the emotional ties and shared values. Attempts to formalise financial practices without recognising these dimensions risk weakening informal networks that already provide flexibility and social support. In this context, informal finance does not appear as an inferior alternative but as a necessary and meaningful way of coping with limited institutional support (Banerjee & Duflo, 2014).

5.3 Class as the Central Axis of Financial Vulnerability

Although caste remains a fundamental lens for understanding sanitation Labour, this study highlights class as a critical determinant of financial exclusion. Participants across caste groups faced similar structural barriers, including cash-based wages, lack of formal documentation, and limited access to institutional credit. These shared experiences point to economic vulnerability linked closely to occupational class.

This interpretation aligns with Harriss-White's (2003) argument that everyday financial struggles and material conditions require attention alongside social identity. In informal urban work, class disadvantage often translates into missed benefits and limited recognition within dominant financial inclusion narratives (Collins et al., 2009). From the perspective of this study, effective interventions must treat occupational class as a central axis of exclusion, working in interaction with caste and other social positions (Standing, 2011).

6 Implications for Policy and Practice

What sanitation workers in Dehradun and Haridwar go through shows that current financial inclusion policies have certain gaps. These policies often focus on counting how many people have bank accounts or cards, but they miss what matters in everyday life. While many workers technically hold bank accounts or mobile wallets, these tools rarely function as expected within their lived realities. For people in unstable jobs who are paid late or irregularly, simply having an account does not mean they can have access to fair credit and feel confident dealing with financial institutions.

This gap calls for rethinking how financial inclusion is understood and put into practice. Rather than assuming that sanitation workers lack financial knowledge or discipline, policymakers need to recognise the structural conditions they face. When workers borrow from friends or save together in groups, it is not because they do not know better. These decisions demonstrate practical judgment in situations where formal frameworks seem inaccessible or complex to maneuver. Informal arrangements are rooted in trust and often provide quicker support than official systems (Appadurai, 2013; James, 2015).

Policy design must start from the realities of workers' financial lives. Savings and credit products should be adapted to irregular income patterns instead of assuming stable monthly salaries. To rebuild trust in formal services, basic procedures need to become easier to understand and less demanding in terms of documentation. Problems such as delayed wages also require closer attention, since they directly affect workers' ability to manage money daily (Banerjee & Duflo, 2012; Guleria & Verma, 2018). Digital services should be accessible in local languages and usable by people who may not be comfortable with complex interfaces or written instructions (CGAP, 2022).

Municipal governments and Labour departments play an important role in closing the gap between formal and informal systems. Financial tools are more effective when integrated into existing urban employment programs. Local authorities could experiment with worker-led savings initiatives or simple wage-tracking mechanisms that respond to everyday problems. Instead of replacing social networks, such efforts should build on the relationships and forms of support that workers already rely on (Biggeri & Mehrotra, 2011; UN-Habitat, 2022).

This study also shows that financial hardship is not simply a question of financial literacy or access to credit. For sanitation workers, financial decisions are closely tied to emotional well-being and family responsibilities. Delayed wages or the absence of emergency funds affect not

only income but also emphasise self-worth and relationships within the household (Banerjee, 2016).

Social workers can play a meaningful role by bringing financial concerns into everyday practice. This may involve supporting workers to participate in trusted savings groups, helping them resolve wage-related problems, or guiding them towards cooperative and local government resources. Interventions should avoid rigid, top-down models. Financial support strategies need to be developed through dialogue with communities and should respect the knowledge workers already use in managing their lives (Biggeri & Mehrotra, 2011; Banerjee, 2016).

The findings highlight the need to address class alongside caste when thinking about financial marginalisation. Caste-based stigma continues to influence who enters sanitation work, but exclusion is affected by low wages and insecure employment. These class-based conditions often remain invisible in policy narratives that focus mainly on identity or formal access. As Harriss-White (2003) and Standing (2011) have argued, people in informal work are frequently overlooked in official systems, which leaves them outside many forms of institutional support.

Addressing these gaps requires considering financial inclusion as part of a broader agenda of urban justice and worker rights. Financial well-being cannot be separated from employment conditions and basic social protection. Policymakers, financial institutions, and social service providers need to work together in ways that recognise sanitation workers as active agents, not just policy targets.

7 Conclusion

Sanitation workers remain among the most overlooked groups in Indian cities. They face challenges not only in terms of job insecurity and the undervaluation of their work, but also in how their financial difficulties are understood and addressed. Policies often present progress in terms of increased access to bank accounts or loans. However, these indicators do not capture the everyday financial realities of informal workers, who deal with irregular income and limited institutional support. This study, based on the lived experiences of sanitation workers in Dehradun and Haridwar, shows what managing money looks like under conditions of uncertainty and exclusion.

The testimonies of the workers point to a broader pattern that goes beyond individual hardship. They show how financial decisions are taken by trust, social relationships, and long-term concerns for family well-being. When workers rely on informal lending circles or prioritise their children's education, they are making careful and considered choices. Even when formal financial tools are used, they are adopted selectively and in ways that fit everyday needs. These decisions may not align with institutional expectations, but they are grounded in practical reasoning and local realities.

This study challenges dominant ideas of financial inclusion that treat access as a sign of empowerment. A more realistic understanding of financial well-being needs to recognise informal practices and the emotional dimensions of economic life. What are often described as coping strategies are, in practice, ways of maintaining stability and dignity in uncertain conditions. These practices reflect how people adapt to informal work environments while trying to secure a better future for their families.

At the level of policy and practice, the findings point to the need for closer dialogue between social work, financial institutions, and local governance. Addressing issues such as delayed wages and insecure employment is as important as improving access to financial services. Interventions should build on the forms of support that workers already use, rather than replacing them with standardised solutions. Technical changes alone, such as simplified procedures or digital tools, are not enough. Meaningful inclusion requires recognising existing financial practices and working with communities to strengthen them.

Future research could extend this analysis to other informal occupations or explore how financial exclusion operates across different social positions. Such work would help clarify how economic marginalisation connects with wider patterns of inequality. Even within this study, one message is clear. Sanitation workers are not passive recipients of policy or helpless victims of exclusion. They make informed choices in difficult circumstances and find ways to manage their financial lives with care and responsibility. Their experiences should remain central to discussions about financial justice and social equity in urban India.

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Author's Address:

Kabir Sharma
Centre for Continuing Education, UPES, Dehradun, India
UPES Kandoli, Via Prem Nagar, Dehradun, India, 248001
cakabirsharma@gmail.com

Author's Address:

Pratibha Rai
School of Business, UPES, Dehradun, India
UPES Kandoli, Via Prem Nagar, Dehradun, India, 248001
pratibharai11@gmail.com