

Acknowledgements

This research started with a relatively narrow focus on studying the changing dynamics of access to credit in urbanising Bengaluru. Over the years, it evolved into something much bigger. To begin with, I would like to express my gratitude to all those migrant workers and cultivators in and around Bengaluru who shared their life stories and helped me better understand the intricate mechanics of chronic indebtedness amongst subaltern classes. Moreover, I owe many thanks to all the other interviewees from diverse civil society organisations, microfinance institutions, and the Reserve Bank of India.

During my field research, I was hosted by the Institute of Social and Economic Change (ISEC) in Bengaluru, which provided a stimulating academic and social environment to develop this research. Meenakshi Rajeev, Vidya Puttur Sadashiva, Devraj R., Vinaya S., Jina Sharma and Pallav Karmakar supported my fieldwork in various ways, including facilitating contacts, navigating the slums of Bengaluru, translating interviews, and providing valuable exchange and support.

Christoph Scherrer has accompanied me on this journey as main supervisor with great patience, critical feedback on presentations and draft chapters and the faith that this research will be completed eventually. I am grateful for Gargi Bhattacharyya acting as my second reviewer and accompanying me in the final steps of the project. I benefitted greatly from teaching in the M.A. Global Political Economy and Development and working with colleagues at the Faculty of Social Sciences at the University of Kassel. The continuous debates with inspiring colleagues, fellow PhD researchers and students sharpened my critical thinking and broadened my horizons. Despite being a beacon for critical thinking, the university as a workplace is shaped by a toxic mix of feudal and neoliberal logic. Therefore, I am very grateful for having colleagues and comrades who organise and protest against precarious working conditions in German academia in our union-backed campaign *Uni Kassel Unbefristet*. Being part of this struggle has been essential for my motivation to continue working, teaching, and researching at the university.

Without the support, care, and encouragement of many people around me, this work would probably never have been completed. I would like to particularly thank all friends and colleagues who read draft chapters at different stages of the

process and provided valuable feedback and encouragement, especially Frauke Banse, Jannis Eicker, Anne Engelhardt, Simone Claar, Jenny Simon, Nina Baghery, Franziska Müller, Christa Wichterich, Pedro Salgado, Jahnavi Rao, Nomaswazi Mthombeni, Pavlos Roufos, and Eleonora Roldán Mendívil. Moreover, Temitope Alarape and Virendra Shah have significantly supported the final manuscript preparation phase. Thank you all!

Finally, I am tremendously thankful for my entire family's indefinite and sustained support. My parents have backed me over the years in many ways. Without my partner Sophia, this work would have never been finished, and I would probably not be sane anymore. And Sammie and Yuna, born along this journey, remind me daily what matters in life.