

Stitching Livelihoods: Income, Expenditure, And Survival Of Cobblers In The Informal Sector

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Abstract

The informal sector remains central to India's urban economy, yet the economic behaviour of its workers, who often earn their living here, without formal contracts, fixed salaries, or social security benefits, continues to receive limited analytical attention. Among them are cobblers, who many of us see daily on the streets of our cities. They occupy a familiar presence across public spaces in cities like Mumbai, exemplifying this gap: their labour is essential to urban mobility, but their income patterns, pricing decisions, and survival strategies remain understudied. This research aims to investigate how pricing strategies and service diversification influence income outcomes among cobblers in the informal sector of South Bombay. The study specifically aims to highlight how informal workers interpret demand conditions, adapt to income uncertainty, and negotiate value within structurally constrained environments. Studying their income and expenditure patterns provides crucial insights into the survival strategies of urban informal workers.

Keywords: Cobblers, Informal sector, Income, Expenditure, Migrants, primary survey

1. Introduction

The informal sector constitutes a substantial yet persistently under-recognised component of India's economy, employing a majority of the workforce while operating largely outside formal regulatory and social security frameworks. Workers in this sector typically lack written contracts, income stability, and access to institutional protections, rendering them particularly vulnerable to economic shocks and rising living costs. Despite their centrality to

urban economic life, many informal occupations remain empirically under-studied, resulting in significant gaps in understanding their working conditions and household economies.

Cobblers represent one such occupational group embedded within everyday urban spaces. Providing affordable footwear repair and maintenance services, they fulfil an essential function in sustaining consumption practices among low- and middle-income households. In addition to their role as service providers, cobblers contribute towards sustainable consumption by extending the life of shoes while avoiding wastage. Yet their livelihoods are characterised by modest and irregular earnings, exposure to inflationary pressures, and limited access to formal financial institutions and state welfare mechanisms. Although highly visible in public spaces, cobblers remain statistically invisible in most labour and household surveys, contributing to their marginalisation in policy discourse.

This study focuses on cobblers operating in South Bombay, an urban setting marked by high costs of living and pronounced economic inequality. Using a primary survey-based methodology, the research examines their income and expenditure patterns, savings behaviour, and access to banking facilities and government welfare schemes. By directly engaging with workers, the study captures both quantitative economic indicators and qualitative insights into their livelihood strategies.

The paper seeks to contribute to the literature on urban informal labour by highlighting the economic constraints and adaptive strategies of cobblers, a group often overlooked in empirical research. In doing so, it aims to foreground the resilience of informal workers while underscoring the structural vulnerabilities that continue to shape their participation in India's labour economy.

2. Hypothesis

Research Question:

How do income patterns, expenditure structures, and structural constraints shape the livelihoods and survival strategies of cobblers in Mumbai's informal sector?

This study hypothesises that the livelihoods of Mumbai's cobblers are intricately shaped not only by their income levels and spending habits but also by broader structural constraints

such as lack of formal recognition, limited access to credit, and inconsistent work opportunities. The purpose of this research is to understand how these different components work together to affect the daily lives of cobblers and the ways they generate income and maintain a quality of life in Mumbai's informal economy.

3. Objectives

- To examine income and expenditure patterns among cobblers in South Bombay.
- To analyse the relationship between income and conventional indicators such as hours worked and years of experience.
- To investigate the role of pricing strategies and service diversification in shaping income outcomes.
- To assess how spatial location and seasonal fluctuations influence earnings and work patterns.

4. Methodology

A combination of both qualitative and quantitative methods will be used in this research project to investigate the factors affecting earnings and survival strategies for the urban cobbler community within the informal sector. A quantified method does not offer a complete view of how individuals behave in an economic sense while working within an informal sector. For example, the only measurable variables to indicate how a worker behaves economically are income, number of hours worked, price, and service provided. Therefore, qualitative data collected through interviews will provide additional insight into a worker's response to demand, uncertainty and the way they adapt their livelihood to structural restrictions.

The data collection for this study consisted of interviews with cobblers that work on the local stations of South Bombay, which is cobbler's prime location in Mumbai. The selected locations include Chhatrapati Shivaji Maharaj Terminus (CSMT), Churchgate, Dockyard Road and Grant Road. All of these locations were chosen based on their relatively high amounts of foot traffic and variety in the number of customers visiting these locations.

In all, 18 cobblers participated in the study through purposive sampling and the lack of fixed sampling frames available for informal workers.

The research was conducted through the use of a structured questionnaire that collected data regarding income levels, hours worked per week, services provided by the cobbler, prices charged, household size, remittances received and sent to the family, how money is spent and accessed (banking institutions/government schemes). The questionnaire was concise due to the time limitations on the respondents during their working hours; therefore, it collected only the most basic information from the respondents about these variables.

Field observations were used to record the physical characteristics (spatial characteristics) of the area, the total number of customers visiting each service provider (foot traffic intensity), and the variety of services available at any one location. Open-ended questions provided respondents with the opportunity to informally describe their experiences with regard to seasonal changes, history of migration, stability of income and methods used to cope with income fluctuations, therefore providing additional context when interpreting quantitative data.

The primary dependent variable in this study was monthly income. The independent variables include whether or not the cobbler has diversified into multiple types of services offered like mending umbrellas; the price structure; the location of the cobbler; and seasonality. Control variables include the number of hours worked in a day; and the number of years worked by a cobbler indicating experience and skill.

5. Literature Review

The field of informal economy research has produced numerous studies on a variety of topics relating to labour livelihood vulnerability, job sustainability, and social and economic characteristics of the informal sector. The studies of urban Indians working as cobblers illustrate how education, health, geography limitations, and shifting consumption patterns influence the cobbler trade through intricate relationships among these variables. This literature review brings together these valuable contributions to place current research regarding informal self-employment into a larger context while outlining where gaps exist

regarding strategies for earning income and the impact of demand-side factors on cobblers' livelihoods

The existing body of literature indicates that informal jobs are persistent across generations by means of social structures rather than just individual choice. Wankhede (2020) provides a case study of Mumbai's cobbler community and illustrates how there has been a dramatic increase in literacy and education over each generation within this community. While people in this community have become increasingly educated, this does not mean that they are working in a different field; due to structural factors such as caste exclusion, lack of access to alternative work opportunities, and economic instability many individuals remain in the same occupation although they would prefer to find employment that enables them to improve their standard of living. This study provides context for the current study on cobbling as a means to better understand why a cobbler's career and family will most likely continue to be passed on from one generation to another, even though people continue to aspire to better themselves socio-economically through higher education. While Wankhede's research focuses on education, this present study expands on the education-based rationale by investigating how socio-economic strategies for generating income through cobbling interact and affect the economy of the cobbling business today.

In their current research, Hamid and Jain (2023) analyse the socioeconomic status of cobblers in Pune, demonstrating with a quantitative analysis that while education and work experience are generally accepted as contributors to income, these variables do not have an impact on cobbler's earnings. They show that structural factors such as age, and asset ownership, are more important earnings determinants than traditional, or individual factors, and also examines declining demand for repair services due to digitalisation and availability of cheaper footwear.

Pandey and Vats (2020) explore the Health and Economic Vulnerability of cobbler repair workers in relation to their Work Environment and Socioeconomic Status. They document extensive and varied health concerns caused by musculoskeletal issues and Physical Stress due to Long Hours in Unhealthy Postures and Poor Working Conditions. They demonstrate

that the Health Challenges faced by many cobblers contribute significantly to Economic Vulnerability due to reduced Productivity and Work Capacity.

The journalistic piece, entitled "Peripheral Vision," is an ethnographic account of selected individual cobblers residing in Mumbai. This account highlights a variety of factors that impact cobblers' livelihoods, ranging from demands placed on the cobblers due to Spatial Insecurity created by Urban Authorities to the deterioration in the demand for repair services, as well as a variety of elements of physical and emotional stress that accompany the informal nature of the cobblers' work. This piece also situates the experiences of these individuals within a much larger framework of Urban Governance as well as processes of Gentrification and Invisibility within cities.

The account is not an academic source; however, it is a valuable contribution to putting a human face on the issues of Space & Spatial Vulnerability and Eviction Risk that were identified in this current study. The issues of income uncertainty, Spatial Vulnerability, and Eviction Risk are areas of commonality between the issues identified in this narrative and the current research.

Although existing studies provide valuable insights into the education, health, and socioeconomic conditions of cobblers, there is limited research that examines **micro-level economic behaviour within the occupation**, particularly pricing strategies, service diversification, and the role of location in shaping income outcomes. As such, very few researchers have included these economic factors alongside larger structural factors affecting cobblers, such as decreased demand and uncertainty about geographic location. By incorporating qualitative information collected from a survey conducted with cobblers operating within the informal urban economy of Mumbai, the present research seeks to fill this void by examining how cobblers have create opportunities for generating income and providing for themselves.

6. Analysis

Demographics

The primary survey and graphical analysis offer important insights into the demographic and income patterns of cobblers in the study area.

1. Age and Gender

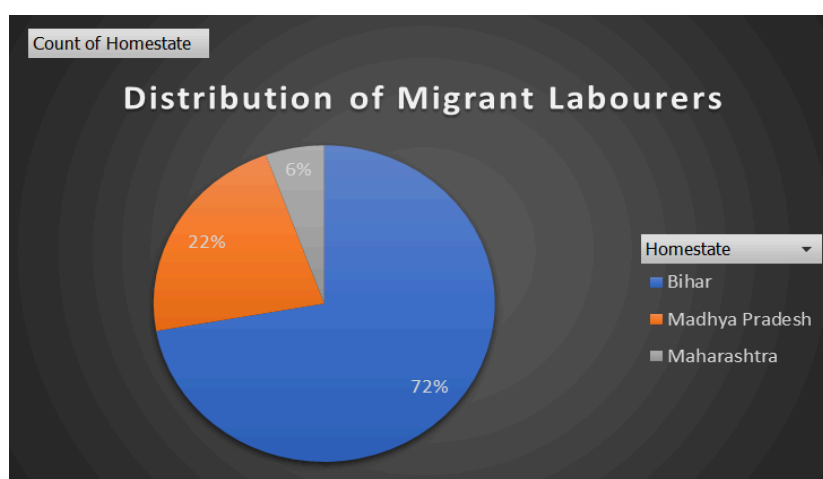
The mean age of the respondents is 48.9 years. The median age is 50 years. This indicates the fact that most cobblers are in their middle to late working years. We also witnessed a very strong gender gap in this sector since all the people we interviewed were male.

2. Educational Qualification

When we look into the educational levels, a good number of respondents (7 out of 18) have completed their education up to grade 10. A few have attained 12th-grade qualifications among which, two respondents were college graduates (B.A. in Political Science and B.Com). This reflects some upward mobility in schooling, although formal education remains limited overall.

3. Place of Residence and Migrant Origin

Most cobblers currently reside in Mankhurd, Belapur, Dockyard, Badlapur, and nearby areas. Only one respondent is a native of Maharashtra; the majority originate from Bihar (13) and Madhya Pradesh (4), as highlighted in the pie chart on migrant labour.



Source: Compiled by authors, Primary survey

The data also reveals a spatial division: cobblers stationed inside railway stations tend to come from Bihar, while those working outside stations are mostly from Madhya Pradesh.

The heavy concentration of workers from Bihar indicates a strong word-of-mouth migration network, where existing workers encourage acquaintances from their home villages to join the trade.

4. Work Experience

Work experience varies widely, from 4 years to as much as 50 years, with an average of 20+ years. The longevity of participation suggests a high level of occupational persistence and skill accumulation.

5. Income Patterns



Source: Compiled by authors, Primary survey

The scatterplot on “Monthly Income vs. Years of Experience” suggests a positive relationship between experience and earnings: more experienced cobblers tend to earn higher monthly incomes, although the relationship is not perfectly linear (some outliers exist).

The average monthly income across respondents is around ₹15,000, with a slightly higher mean at Churchgate than at CSMT.

6. Household Size and Dependents

On average, four family members live in a single household, with most families largely dependent on the cobbler's income. This underlines the importance of this occupation for sustaining household livelihoods.

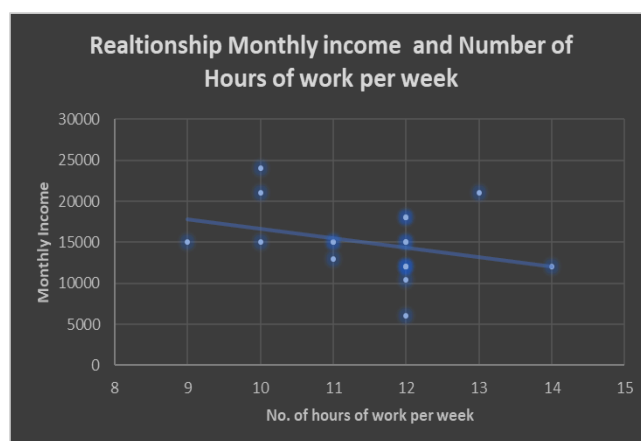
Work Conditions and Income Patterns

From our survey of eighteen cobblers, we observed that they typically work around 11.5 hours a day, with the minimum being nine hours and the maximum being fourteen. While most cobblers are engaged for about 10 months in a year, some work for only 8–9 months, usually returning to their hometowns during off-season periods. The rainy season emerged as the most challenging time for them, since footfall decreases sharply, yet they continue charging the same rates. This price rigidity stems from the inelastic nature of their service and their need to cover the fixed costs of raw materials.

The monthly earnings of cobblers varied significantly, ranging from ₹6,000 to ₹21,000, depending on their location, number of hours worked, and type of services offered. Those at busier hubs such as CSMT and Churchgate generally reported higher earnings. A consistent feature across all respondents was their unwillingness to reduce prices, irrespective of demand fluctuations.

When analyzing the graph on monthly income and hours of work per week, we noticed an unexpected negative relationship. This suggests that simply working longer hours does not guarantee a higher income. Factors such as customer flow at specific locations, the season, and the kind of repair work undertaken (e.g., specialized services) play a stronger role than hours alone. For instance, some cobblers working fewer hours at busy railway stations earned more than those putting in longer hours at less active sites.

Seasonality also plays a critical role. The monsoons were repeatedly mentioned as a “bad season,” with demand dipping substantially due to fewer people stepping out and the general difficulty of working in open-air conditions.



Source: Compiled by authors, Primary survey

Interestingly, cobblers also noted a shift in demand over the last five years. With new footwear models and fast-changing lifestyles, people are increasingly in need of quick repairs and maintenance. The rise in hectic, urban day-to-day life has, in fact, supported their services, keeping their relevance intact despite modern retail alternatives.

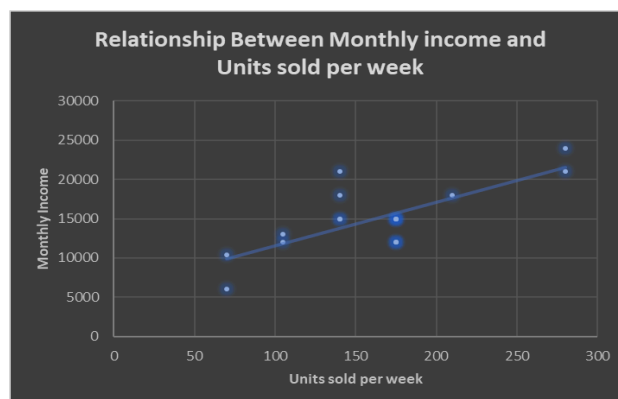
Pricing Strategies

When looking at an average, each cobbler handles about 161 units of work per week, mostly involving shoe polishing and repairs. However, not all cobblers earn the same, even when they're doing a similar volume of work. The average monthly income comes to about ₹15,000, but actual earnings range from ₹6,000 to as high as ₹24,000. What explains this gap?

The answer lies in the type of services offered and how they are priced. While many cobblers stick to quick jobs like polishing and stitching, others go beyond. Some offer umbrella repairs during the monsoon, and many also sell shoe soles or perform full sole replacements, which are higher-value services. These jobs allow them to charge more per customer, even if the number of clients stays the same or even drops. So instead of just doing more work, they are earning more for the work they do, which is a pricing strategy based on value over volume, which should be noted.

A key insight from the data is that the cobblers who earn more are not necessarily those who are working the hardest or longest. Instead, they're the ones who can charge more for specific services. For example, minor stitching might cost ₹20, but a sole replacement or umbrella

repair can go up to ₹40 or more. Over time, this pricing difference adds up. Some cobblers seem to adjust their rates depending on the task or season, while others stick to a flat, lower rate regardless of the service. The former group tends to do better financially.



Source: Compiled by authors, Primary survey

This tells us that pricing flexibility, knowing when and how much to charge, plays a much bigger role in earnings than just showing up and doing the job.

The average cobbler in the dataset has been in the profession for 19 years, but surprisingly, more experience doesn't always mean better income. Some cobblers with over 20 years of experience still earn the same as those who have only been in the job for a few years. In fact, one of the lowest earners has 20 years behind him, while a newer cobbler with just 5 years of work is among the highest earners.

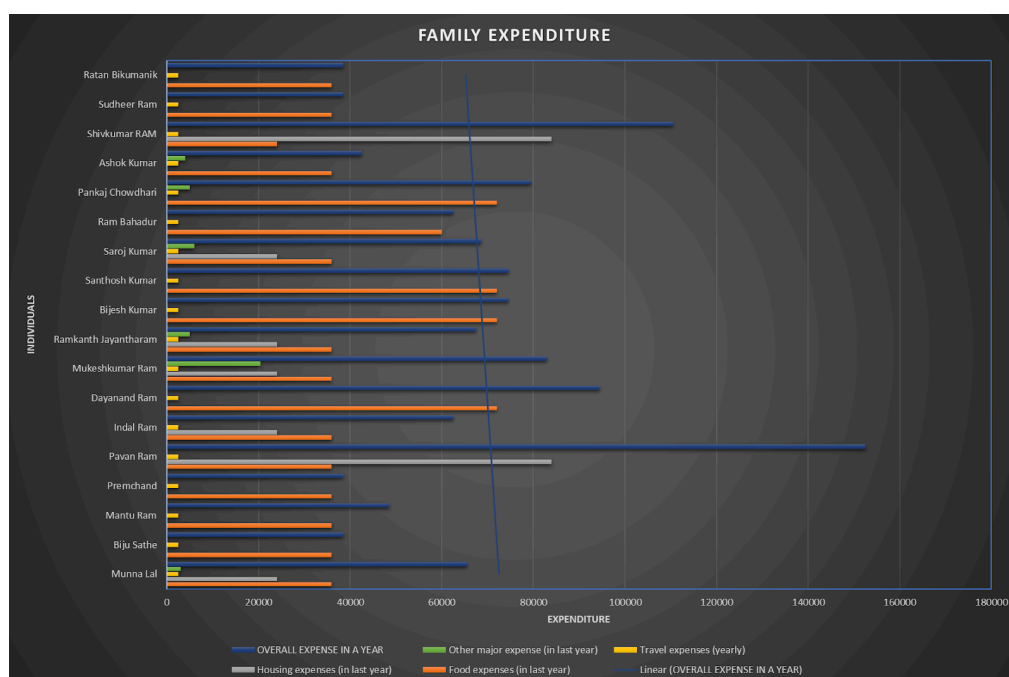
This indicates that knowing when and how much to charge, or having price flexibility, has a far greater impact on profits than simply turning up and executing the work.

Family Expenditure

Our study examined the major components of household and family expenditure among cobblers, including education, medical, housing, travel, food, and other associated costs.

Educational expenses were generally low, as most of their children study in government schools. Only those with children pursuing higher education incurred significant costs. In fact, many respondents shared that their children were already working or married, reducing their dependency on parental income.

Medical expenses were negligible in our sample. None of the cobblers reported spending heavily on healthcare, indicating that medical costs do not form a consistent burden in their daily lives. Food constituted a significant portion of their regular expenditure. Most cobblers, being migrants, either arranged food from outside or managed in shared arrangements. On average, they spent around ₹100 per day on food. Those living with families usually carry meals from home, reducing costs.



Source: Compiled by authors, Primary survey

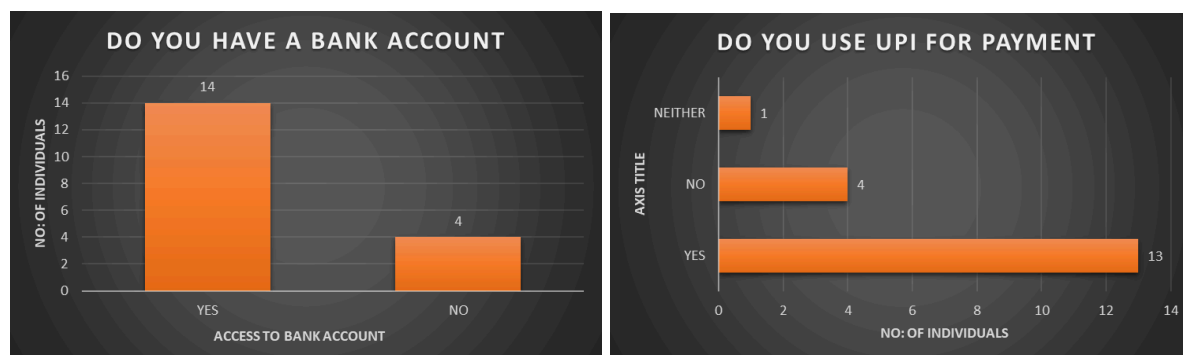
Housing conditions varied. Out of 18 respondents, 11 owned their houses, 2 lived on the streets, and the rest stayed in rented accommodations, often sharing with friends to keep rent affordable. A majority (16 of 18) were migrants, and surprisingly, many lived in Mankhurd together, where they also sourced raw materials collectively.

Travel was mostly limited to commuting by local trains. Those working at CSMT and Churchgate stations used railway passes or, in some cases, traveled without tickets under a special allowance given by the railways. CSMT had even provided blue-coded uniforms for identification. Long-distance travel to their hometowns in Bihar or Madhya Pradesh was occasional and did not significantly add to yearly expenditure.

Another important aspect of expenditure was remittances. Migrant cobblers regularly sent money back to their families, typically between ₹4,000 and ₹8,000 per month. On average, their annual earnings stood at approximately ₹69,000.

Access to Financial Services

A large majority of cobblers (14 out of 18) had bank accounts, with 13 of them using UPI-linked services. Despite this, cash remained the dominant mode of transaction, reflecting the cash-centric nature of the informal economy. Nonetheless, the introduction of UPI has provided an additional channel of convenience and adaptability within urban informal work.

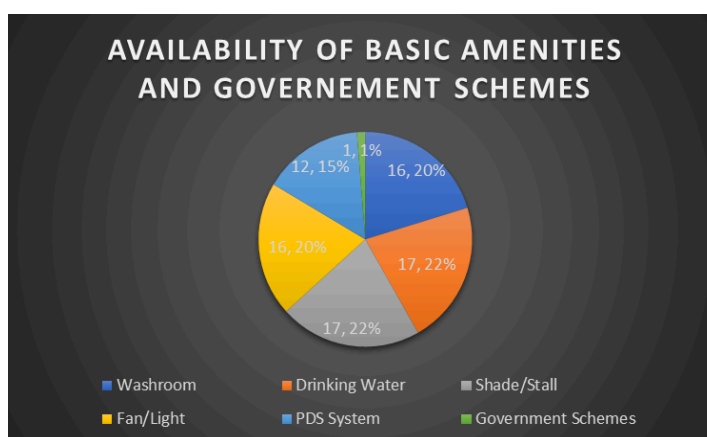


Source: Compiled by authors, Primary survey

Only five respondents reported having taken loans for personal or occupational purposes, suggesting either a limited need or restricted access to formal credit.

Access to Facilities and Government Schemes

Access to basic facilities varied according to work location. Cobblers stationed at railway hubs like CSMT and Churchgate had access to washrooms, drinking water, fans, lighting, and stalls. Those who live with families in Mumbai have basic facilities at home along with subsidized provisions through the Public Distribution System (PDS).



Source: Compiled by authors, Primary survey

When it came to government schemes, awareness and utilisation were strikingly low. Only one respondent reported actually benefiting from a scheme. A few mentioned having applied, but most expressed disappointment at not receiving any benefits. The majority either had not applied or were unaware of available schemes altogether, reflecting a significant gap in outreach and implementation.

Structural and Social Constraints Beyond Income Strategies

While the quantitative findings highlight the role of pricing strategies, service diversification, and spatial advantage in shaping income outcomes, they do not fully capture the broader structural constraints within which cobblers operate. Field interactions revealed that many challenges faced by cobblers extend beyond income determination and reflect deeper social, institutional, and generational dynamics associated with informal urban labour.

A prominent finding from field work was intergenerational continuity of occupation. Many cobblers indicated that they entered into the profession via familial linkages, with many of these cobblers learning the craft from their fathers or other relatives while still quite young. Therefore, for many cobblers, the choice to become a cobbler has been predetermined by generations, thereby ensuring that cobblers were gaining skills at an early age, but restricting their ability to gain access to other occupations through formal education or alternative skill acquisition. As noted earlier, informal occupations can reinforce each other from one generation to the next when a pathway to advancement through formal education or alternative skill acquisition is not easily accessible.

Spatial insecurity emerged as another major constraint, particularly for cobblers operating outside railway stations and formal transit hubs. Unlike station-based cobblers, roadside cobblers are frequently subject to eviction drives by municipal authorities such as the Brihanmumbai Municipal Corporation (BMC). Several respondents reported that their stalls or workspaces had been dismantled without notice, disrupting their income and destroying tools and materials. This uncertainty created by urban governance regarding the cobblers' work stalls creates doubt and results in lower productivity traps because it discourages investments on the part of cobblers in upgrading their work (equipment) or expanding their services.

Housing insecurity also deepens the vulnerability of livelihoods for cobblers, specifically for those who are alone migrating to Mumbai. Some cobblers reported that they lived and slept within or near their workspaces, which serves to illustrate how extremely precarious informal livelihoods actually are, as a lack of accessible and affordable housing prices force workers to treat public/semi-public spaces (where the majority of the cobblers work) as not only places of production, but also places of reproduction. Such conditions leave workers open to exposure to weather elements, risk of health concerns and increase their chances of social marginalisation.

While many cobblers expressed the desire to change into different types of work or create their own small business, the majority of them also said that they did not have the resources (money, skills, and institutional support) to make that transition. Without access to affordable credit and uncertainty regarding what they would earn daily, making a change in their occupation is seen by cobblers as extremely risky. Even though a number of them may not be satisfied with their profession, the cobbler's profession has kept many of these workers locked into their current line of work. Instead of moving into a new area, they continue to make small, incremental changes to their work within the same field.

Challenges

Workers in the informal sector commonly face challenges such as job insecurity, high vulnerability to external shocks like the COVID-19 pandemic and floods, low and irregular wages, and the absence of social security. These issues are equally evident among cobblers.

In addition to these broader concerns, the sector also faces specific challenges such as price rigidity, spatial and location-related constraints, seasonal fluctuations in demand, and a lack of awareness and outreach regarding welfare schemes.

An important challenge faced by cobblers in the urban informal sector is the **decline in demand for footwear repair services**, driven largely by changes in consumer behaviour.

Such an evolution in consumer behavior also means that there are major environmental implications of such an evolutionary trend as well. In essence, opting to replace the shoes rather than repair them creates additional material waste and consumption of resources. Alternatively, the work of cobblers ensures that the products have a much longer life span, therefore promoting sustainable forms of consumption. This decline in demand is therefore indicative of both the economic and the circular economy. Several respondents reflected on how repairing footwear, once a common and necessary practice, is now slowly disappearing from everyday urban life. With inexpensive footwear easily available and changing lifestyles that prioritise convenience, many people now prefer to replace damaged shoes rather than repair them. This shift has reduced the overall demand for cobblers' services, especially for routine repairs.

Field interactions suggest that this change is also generational in nature. Cobblers reported that their regular customers are mostly middle-aged or older individuals who are accustomed to maintaining and repairing their belongings. Younger consumers, in contrast, are less likely to seek repairs and tend to replace damaged footwear instead. As a result, the customer base for cobblers is shrinking and becoming less diverse, limiting opportunities for income growth.

One respondent described how in the older times, people had only one or two pairs of shoes per household, and they relied on cobblers to help them keep their shoes for a longer period. Nowadays, the decreased need for cobbler repair services has provided a less steady source of income than before, with cobblers surviving on a "hand-to-mouth" lifestyle with enough money to cover their day-to-day expenses. This situation restricts their ability to save, invest in better tools, or diversify into alternative occupations.

Field observations further highlighted the nature of their workplace environments. In several cases, cobblers were found to both work and reside in the same location, a pattern observed predominantly among certain migrant workers. Others lived in group-based arrangements with fellow workers. Although there is no formal union representing cobblers, they share an informal understanding among themselves, particularly in relation to social and occupational matters.

The survey also included personal questions aimed at understanding their emotional relationship with their profession. When asked whether they were happy in their line of work, some respondents expressed a sense of resignation, describing it as a matter of fate, while others conveyed a more positive outlook, expressing acceptance and contentment with the course their lives had taken.

7. Limitations

One of the primary challenges encountered during the data collection process was the reluctance of respondents to participate. Several cobblers and polishers expressed concern that engaging in the survey would take time away from their work and potentially result in a loss of customers.

Additionally, collecting accurate information on income and expenses proved difficult, as some respondents were hesitant to disclose financial details, and in certain cases, reported figures appeared inconsistent; for instance, expenses occasionally exceeded reported income. While efforts were made to clarify responses, probing too deeply was avoided to maintain respect and trust.

A further limitation was the language barrier. None of the research team members were fully fluent in Hindi, which occasionally hindered the clear communication of questions and comprehension of responses. This challenge was partially mitigated by the presence of a team member proficient in Hindi, supplemented by basic language skills, Google Translate, and occasional assistance from local residents.

8. Policy Recommendations

- Rather than pursuing complete formalisation of the sector, the government could focus on increasing awareness of existing welfare schemes and improving their accessibility for informal workers. Providing cobblers with adequate and designated workspaces could enhance their social and economic standing, thereby facilitating easier access to welfare benefits, institutional credit, and loan sanctions.
- Additionally, targeted government support during periods of demand fluctuations, economic shocks, or environmental disruptions would help reduce income instability.
- The state could also create pathways for informal workers to access alternative or supplementary employment opportunities, enabling them to gradually transition into more secure, higher-earning, and dignified work environments if they choose to do so.
- An important method for increasing the stability of cobblers' earnings would be to link informal workers with the formal shoe industry through Corporate Social Responsibility. For instance, shoemakers may engage cobblers in the production process by offering them opportunities for seasonal or temporary work involving activities such as repairs, finishing products, and assisting with after-sales servicing.

Through these collaborations, cobblers will be able to capitalise on their existing skills while also earning other sources of revenue. At the same time, firms would benefit from inexpensive skilled labour as well as positive social impacts. Such connections may serve as a bridge between the two industries without necessitating full formalisation.

- The role of cobblers in encouraging sustainable consumption behaviours should be recognised and improved. Extending the longevity of shoes is an effective strategy for minimising waste and improving resource efficiency, according to the Circular Economy.
- Awareness campaigns can be created to encourage people to repair their shoes instead of throwing them away, particularly in urban areas where wasteful consumption behaviours are becoming more prevalent. Additionally, the promotion of the refurbishment and resale of

used shoes by cobblers could generate a vibrant secondary market for used shoes. Such measures would offer additional sources of income for cobblers while also lowering shoe prices for impoverished communities.

- Alongside these measures, strengthening local-level outreach through municipal bodies, labour departments, or NGOs can improve last-mile delivery of welfare schemes, ensure better information dissemination, and build trust between informal workers and state institutions.
- Recognising and acknowledging them as legitimate workers who contribute to the urban economy will enable them with a sense of respect and personal dignity.

9. Conclusion

This research, based on in-depth interviews with 18 cobblers in CST, Churchgate, Grant Road, and Dockyard, provides a close and unvarnished glimpse into the lives and livelihoods of a group of workers who are constantly visible but infrequently studied in detail.

Most of these cobblers are immigrants from Madhya Pradesh and Bihar. They form a small but crucial segment of Mumbai's unorganized labor, quietly sustaining elements of city life with their skills and hard work. Pricing's impact on pay was one of the study's strongest findings. While there are some who may think that the more experience or hours on the job, the higher the pay, the evidence showed otherwise. It wasn't always the most hours or years of experience that characterized the cobblers who earned the most pay. They, instead, were the ones who had made smart choices regarding what services to provide, when to do so, and at what price. Services such as sole replacement and umbrella repair contributed to their revenues well beyond the normal polishing and stitching businesses. Particularly in the monsoon, these ancillary services made a significant difference. The typical cobbler in this research spent about 11 and a half hours of work daily, with a weekly average of approximately 161 items sold. Yet there existed a significant negative correlation between hours worked and revenues. In other words, increasing work hours did not necessarily

translate to increased earnings. This emphasizes the fact that income is more a result of how a cobbler manages his stall than the number of hours he spends at work.

Digital payment systems are also starting to alter the manner in which these small enterprises operate. UPI and bank accounts have been used by most cobblers, indicating the extent to which digital tools are entering even the most casual establishments. One of them even claimed to have availed a bank loan simply to enable UPI, indicating that some are willing to incur financial risks to upgrade their services. These adjustments are modest but significant indicators that the informal economy is gradually transforming.

Concurrently, the research uncovered some obvious limitations. A lot of the information was self-reported, particularly regarding income and expenditures. In several instances, the figures provided didn't entirely correspond with the volumes of sales or services provided. This might be attributed to forgetfulness, sporadic cash flow, or reluctance to divulge complete financial information. A few participants were not at all at ease answering questions about money. Especially so for some younger cobblers, who refused to answer or provided very brief responses. Their reserve may indicate embarrassment about their profession or concern about how outsiders perceive their work. There were also some language difficulties, particularly in describing more conceptual questions around savings or price policy. But otherwise, most were friendly and willing to respond. Their familiarity with lots of different customers probably also made them feel more at ease with discussing things with strangers, even intimate subjects.

Another unexpected result was the educational heterogeneity within the group. While some had learned only up to high school, others had commerce degrees, and one even studied for competitive exams. This suggests a larger misalignment between education and job opportunities. Most of the cobblers are not in this profession due to a deficiency in skill or aspiration, but because it is one of the few that can provide daily, immediate income.

Naturally, the study has its boundaries. The sample was limited, and the results cannot be generalized to all cobblers in Mumbai. The findings also depend largely on the honesty and recall of respondents. In future studies, a larger sample and more specific methods, such as monitoring daily income or comparing various professions, might provide a clearer picture of how informal sector workers make ends meet and improve.

But even with these deficiencies, the research provides a worthwhile glimpse into a community worth further study. Perhaps the most valuable lesson is that growth in earnings in informal work does not necessarily occur as an automatic process. It requires strategy, adaptability, and a knowledge of what the consumer demands.

Overall, the findings show not just how hardworking and adaptable the cobbler community is, but also the limitations they deal with every day. Their work keeps the city running in small but important ways, offering fast, low-cost services that many people rely on, yet they often go unnoticed and undervalued. This study shows why there's a need for better support, recognition, and long-term policies that can help them grow. These are not just workers doing odd jobs. They are small business owners who know how to adjust their prices, offer the right services at the right time, and build trust with customers. In a job with no fixed salary or formal path to promotion, these small decisions are what help them earn more and keep going.

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