

Economic Landscape of Dharavi: A Descriptive Study of Demographics, Employment, And Financial Realities

Anant Bhartia

Dhirubhai Ambani International School, 46 Trident Road, G Block BKC, Bandra East, Mumbai, Maharashtra, 400098, India;
anantbhartia007@gmail.com
Mentor: Dr. Ceyhun Elgin

ABSTRACT: Dharavi, situated in Mumbai, India, is one of the world's largest slums, with an estimated population of 1 million. Despite its economic potential, Dharavi remains inadequately explored. This paper presents a detailed survey of Dharavi residents, covering demographics, employment, financial conditions, and government policies. The survey comprised 52 questions and garnered responses from 504 households. Demographically, the study reveals that Dharavi hosts a diverse population with a significant migrant presence. Most respondents fall within the working age group (21-50), and household sizes vary, with 83.73% having six or fewer members. The survey illustrates a range of income sources, with only 7.34% unemployed. Nearly half of the respondents are self-employed in micro-industries, while 40.28% are engaged in various private jobs, often requiring minimal education and insufficient income. The majority earn below Rs. 30,000 monthly, reflected in meager savings, exacerbated by low awareness of savings schemes despite widespread bank account ownership. The financial burdens revolve around children's education, healthcare, and housing. Although government schemes exist, residents find them insufficient, citing a lack of awareness, enrollment knowledge, and faith in them. The paper offers a nuanced statistical summary, encompassing various factors that collectively portray the intricate economic dynamics of Dharavi.

KEYWORDS: Behavioral and Social Sciences; Economics; Dharavi Slum; Urban Poverty; Government Schemes.

■ Introduction

Mumbai is India's financial and commercial capital and plays a key role in the Indian economy.¹ It is estimated to have over 20 million people and is spread over 600 square kilometers.² Mumbai boasts a Gross Domestic Product (GDP) of US\$140 billion, accounting for over 6% of India's GDP, and features a variety of economic sectors, including finance and banking, trade and commerce, entertainment, manufacturing and industry, information technology, and more.³

Mumbai was originally a cluster of 7 islands inhabited by fishing communities.⁴ This changed when the British, who ruled then, undertook infrastructure and land reclamation projects to unify the city into a single landmass and established the Bombay Port, which was pivotal in transforming the city into a trading hub.⁵ In the 19th century, the textile industry was established in Mumbai, and the industrial base was expanded in the early 20th century with growing sectors like chemicals.⁶

This economic growth attracted migrant workers from rural parts of the country seeking opportunity. 43% of the total Mumbai population is migrants.⁷ However, with the slowdown of the manufacturing sector in the 1980s, the economic dynamics shifted towards a more service-based economy, which required skilled employment. Thus, the informal sector of unskilled or semi-skilled labor began to expand.⁸ Additionally, with an increasing population, housing prices continued to increase, leading to a requirement for low-cost housing in the form of slums. Today, over 42% of the population in Mumbai resides within slums, the largest being Dharavi.⁹ It has an es-

timated population of 1 million people in less than 2.5 square kilometers.¹⁰

Studying the economic landscape of Dharavi provides insight into the operation of informal economies, a better understanding of urban poverty and theories of economic development, and is incredibly beneficial to policy implementers, as Dharavi data can be used to model the impact of economic policies and help guide local governments in structuring new ones.

Existing literature can give a preliminary understanding of Dharavi's economic landscape. The paper "Reengineering an Urban Slum: a Case Study of Dharavi, India" explains that micro-entrepreneurs generate \$1 billion in revenue each year, given that there are 15,000 single-room factories for recycling, textiles, leather, pottery, and more.¹¹ It explains that the average monthly income of Rs. 3,000 – 15,000 is above the wages present in agriculture, attracting farmers and other rural workers. The study finds that households are experiencing a degree of prosperity, with 85% owning a TV, but there is little to no public infrastructure present, for which redevelopment is needed. These findings are supported by other research, like the study "Global Slums in Global Cities: The Case of Dharavi Mumbai", which emphasizes the importance of redevelopment.⁸ The paper "Asia's largest urban slum-Dharavi: A global model for management of COVID-19" is an excellent example of how outcomes in Dharavi can be used as a model for future policies, wherein government data during the pandemic is used to show how the tracing-tracking-testing-treating model was highly effective during the pandemic.¹²

Although these studies give an overview of the backward living standards and informal nature of the economy, they do not present individualized data about the socio-economic experiences at an individual level. They all use secondary and dated data. While 1 study did conduct interviews and a survey, its focus was to evaluate the feasibility of the Dharavi Redevelopment Project instead of uncovering the grassroots economic experience. Due to a lack of publicly available government research, no statistical data describes different economic variables in Dharavi, so it is impossible to conduct a more advanced statistical summary to see nuanced statistical trends. Additionally, existing research evaluates the scenario in Dharavi from a political lens rather than an economic one, and no economic models have been applied to understand trends in development. For this reason, while the studies emphasize the importance of redevelopment and other economic policies, they do little to investigate the impact these policies could have based on relevant socio-economic data of residents.

For the above reasons, this study surveys 504 households in Dharavi and summarizes 26,000 data points collected. It aims to uncover the missing understanding of Dharavi's socio-economic situation and act as a foundation for more advanced statistical analyses in the future using the data collected. It will help identify trends and relations between variables, giving a deeper understanding of informal economies.

■ Methods

The paper aims to create, execute, and process a survey of Dharavi resident households to facilitate the descriptive study of demographics, employment, and financial realities. This section aims to 1) describe the creation of the survey questionnaire, 2) describe the process of implementing the survey, 3) evaluate the strengths and limitations of the survey design, 4) describe the statistical methods used to process the survey results, 5) describe the ethical considerations factored in, 6) suggest improvements to the research design.

The first draft of the questionnaire consisted of various questions based on my preliminary understanding of Dharavi and findings from the literature review. The demographic information section included standard questions like age, gender, religion, household composition, and the Dharavi ward number. I then added the primary and secondary occupation sections, asking what the occupation was, the number of hours committed daily, a form of payment (daily/monthly), income from the occupation, and other nuanced questions. Without interacting with the population yet, the next section – household expenditure and savings – was challenging to design and consisted of broader questions. I repeated adding broader questions for the other sections (banking and insurance, government schemes, and financial challenges). The survey questions were not multiple-choice questions like areas of expenditure, what schemes the respondents enrolled in, what digital payment services they use, etc., since it was impossible to predict all possible answers conclusively.

Additionally, respondents were not given a range of questions about income and saving; they could enter an exact amount for more specificity in the analysis. This is also the case for ques-

tions like the number of work hours. There were also some yes or no questions like 'Do you have a bank account?'. For specific questions that may have been ambiguous, for example, areas of expenditure, potential answer options were listed in brackets so that the respondents could understand the context of the question. These included electricity, transportation, medical expenditure, etc.

Once the first draft was complete, I visited Dharavi, where I interacted with various residents to understand their lifestyles and critical problems. This was not a pilot test of the questionnaire but was to provide me with more accurate context while shaping the questionnaire. I then made adjustments to the questionnaire, like removing the secondary occupation section, given that no resident (from my interactions) had a secondary occupation, making the household savings and expenditure sections more elaborate, and adding a financial goals and challenges page to categorize non-regular expenditures. I then reviewed the questionnaire with a guide in Dharavi, who made minor refinements in framing questions.

While designing the sampling design, representation of the population and practicality of the survey method were two important considerations given that Dharavi's population is estimated to be over 1 million, spread over a region of 2.4 square kilometers. A modified version of cluster sampling emerged as a suitable method. During cluster sampling, the entire population (group of interest) is divided into 'clusters', each of which should represent the characteristics of the population. A random selection of clusters is chosen using simple random sampling, and a sample of individuals from each cluster is further randomly selected for data collection (2-state cluster sampling). Because Dharavi is divided into wards, each with a diverse population, creating clusters was unnecessary as each ward acted as a cluster. A random number generator was used to generate a ward number. The set of 10 in which the number fell was chosen as the group of clusters. The number generated was 184, giving a cluster group of 180-189. Ideally, each cluster should be randomly selected, but this modified method was used because of practical difficulties in conducting the surveys across geographically distinct clusters.

The initial method of administering the survey was through Google Forms. However, this approach was abandoned for the following reasons: 1) Contact details of residents in a ward are not openly available data. I would have to move from house to house to execute the survey, negating the benefit of an online method. 2) Technological challenges faced by some residents significantly reduced the response rate. Thus, it was decided that the residents would print and manually complete the survey's physical copies. I initially went from house to house distributing the surveys and collecting the responses. This also acted like a pilot test since I gauged ambiguous questions. For example, I provided examples of digital banking services instead of asking whether digital banking is used. Apart from helping me refine the questionnaire, the pilot test showed me that Dharavi residents are apprehensive about interacting with "outsiders" under the fear of eviction, legal technicalities, or the controversial Dharavi Redevelopment Project. Additionally, I

realized that individually going from house to house was an inefficient and time-consuming process.

To improve the response rate, I enlisted the help of local school students. I distributed the survey amongst the students, explaining the study's purpose, and asked them to have the survey filled in by their parents and relatives after explaining it to them. Further, the students were instructed to collect responses from only 1 member of their household to prevent a repetition of data. The students then returned the completed surveys to me. This method proved significantly more effective in terms of time and reach. It also improved the response rate since households were less apprehensive when approached by their family members instead of outsiders. Subsequently, I filled in the data collected from each of the 504 survey forms into an Excel spreadsheet for statistical analysis.

The data in the spreadsheet had to be cleaned due to inconsistencies with the framing of information, which involved standardizing the formatting of data, handling missing data, validating erroneous data, and preparing it for processing. Following this, I created the summary statistics, including measures of central tendency (mean, median, mode), measures of dispersion (range, standard deviation, Kurtosis), and distribution measures (percentiles). I graphically presented the data (histograms, bar graphs, cumulative frequency).

Several ethical considerations were factored in to ensure the respect of Dharavi residents. Every effort was made to make sure that international scientific and ethical guidelines involving human participants were followed to the fullest extent. First, informed consent was obtained from all survey participants and school students, ensuring that they understood the purpose and nature of the study, that they were participating voluntarily, and that they could withdraw at any time. The personal information collected through the survey was anonymized, and cultural sensitivity was upheld by respecting the local religious customs. When visiting their houses, I engaged with them in a manner that acknowledged their concerns regarding potential eviction due to the controversial Dharavi Redevelopment Project.

■ Result and Discussion

Results:

Table 1: Descriptive Statistics of Demographic Data indicating a high working population and small family sizes.

Category	Mean	Median	Mode	Range	Standard Deviation	Number of Observations	Minimum	Maximum	Kurtosis
Age	37.36	37	38	67	10.62	499	15	82	0.94
Household Members	4.73	4	4	15	1.81	496	1	16	4.21
Retired/Household	0.27	0	0	8	0.84	441	0	8	31.54
Men/Household	2.04	2	2	7	1.08	497	0	7	1.17
Women/Household	1.84	2	1	7	1.05	498	0	7	1.82
Children/Household	1.50	1	2	6	1.29	477	0	6	0.47

Table 2: Descriptive Statistics of Financial and Employment Data indicating varying work hours and low monthly savings.

Category	Mean	Median	Mode	Range	Standard Deviation	Number of Observations	Minimum	Maximum	Kurtosis
Daily Work Hours	9.41	10	12	16	3.30	504	0	16	1.85
Monthly Income	20462.53	18000	15000	100000	12640.32	483	0	100000	8.82
Monthly Household Income	21706.55	18000	15000	100000	13142.70	504	0	100000	8.28
Monthly Household Expenditure	16361.59	15000	10000	80000	10199.77	479	0	80000	8.49
Monthly Household Savings	5396.38	4000	5000	48000	6331.92	469	0	48000	12.00

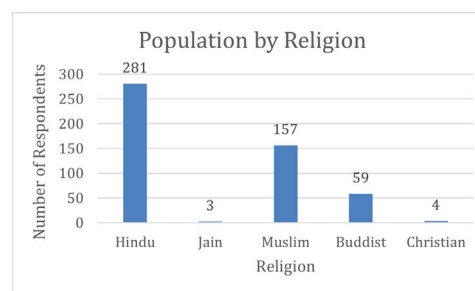


Figure 1: The graph shows the religious spread of survey respondents, with Hindus being the majority.

According to Figure 1, Hinduism is the most prevalent (55.75%), followed by Islam (31.15%), then Buddhism (11.71%). There were almost no Christians and Jains in the survey population. According to the 2011 national census, the religious spread in the entire Indian population was Hinduism (79.8%), Islam (14.2%), Christianity (2.3%), Sikhism (1.7%), Buddhism (0.7%) and Jainism (0.4%). This distribution matters for policymaking in Dharavi due to the prevalence of quotas and varied policies based on religion. Additionally, it highlights the need for culturally sensitive policies.

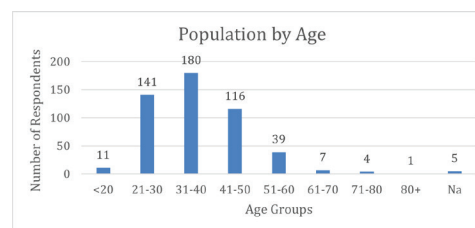


Figure 2: The graph shows the age spread of survey respondents concentrated in the working population group.

According to Figure 2, 27.98% of the population falls in the age group of 21-30, 35.71% in 31-40, 23.02% in 41-50, and the rest only occupy 13.29% of the population. It is important to note that the Below 20 category is not accurately represented through the data given that adults in the family filled out the survey. Regardless, the data demonstrates that the population fits the criteria of an expansive population pyramid. Subsequently, Dharavi's population has a high productive potential that can fuel a strong workforce and high productivity levels. Policies should focus on education and skill building, intending to remove this youthful population from manual labor. The lack of an elderly population could be attributed to the population comprised of migrants, implying that the elderly return to villages for retirement. Subsequently, healthcare

policies should focus more on common diseases and treatment than complex surgeries.

Further, it could pose an attractive market for health insurance providers while mutually benefiting the population. This data can be contextualized from the data in Table 1. The average age is 37.36, while the standard deviation is 10.62, supporting the youthful and working nature of the population.

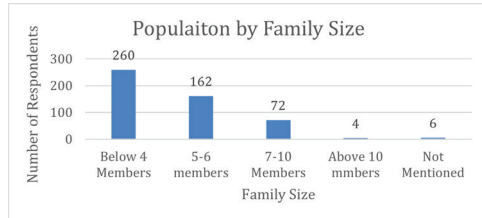


Figure 3: The graph shows the family size spread of the survey respondents, with most being small.

According to Figure 3, 51.59% of the survey respondents had a family size of below four members, 32.14% had a size of 5-6 members, and 14.29% had a size of 7-10 members, with the rest being negligible. This data point surprised me and challenges common economic theories like the Quantity-Quality Trade-off and the Becker Model, which explain that family size tends to be higher for lower-income groups due to the absence of contraception, low education levels, and the prospect that more children could help in increasing the future income of the family. This demonstrates a low dependency ratio in families in Dharavi, where the income earners would primarily have to provide for education if the dependent is a child or healthcare if the dependent is elderly. The trend in family size can also be attributed to the small living spaces. The data from Table 1 indicates a high kurtosis of 4.21, implying that while most families have around four members, some families have significantly larger sizes. This can be compared with other variables like income to understand what causes larger family sizes.

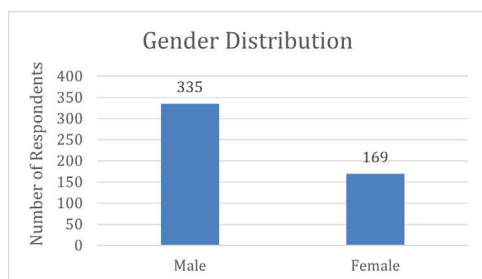


Figure 4: The graph shows the gender breakup of survey respondents.

According to Figure 4, 66.47% of the survey respondents were male, and 33.53% were female. This could indicate that employment opportunities in Dharavi are male-centric, leading to a higher proportion of males present. It could also indicate gender inequality regarding access to education, healthcare, and other resources. It could also shed light on cultural norms, such as a male member filling in the survey instead of a female member.

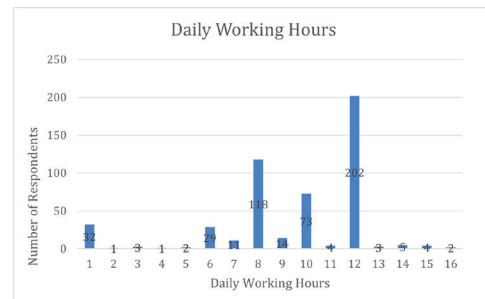


Figure 5: The graph shows the bimodal distribution of daily working hours of the survey respondents.

Figure 5 shows a bimodal distribution with two clear peaks at 8 hours (23.41%) and 12 hours (40.08%). This suggests that there might be distinct types of employment or labor contracts. For instance, the 8-hour workdays could correspond to formal or structured employment, while the 12-hour workdays may allude to informal employment. The distribution has a relatively high kurtosis, indicating a peaked distribution with heavy tails. This suggests that while most of the population works in these modes, many work significantly longer and shorter hours. This indicates a high variability in the work hours, possibly due to the informal nature of employment in Dharavi. Outliers in the above data set represent irregular work schedules, again supporting the notion of part-time or informal employment. The high percentage of individuals working eight or more hours indicates economic pressures within Dharavi, where workers work longer hours to meet their basic needs. A more advanced statistical analysis of the above data set vs. other variables can clarify the hypotheses drawn from the summary data. Other relations can also be identified in the future. For example, work hours can be differentiated between genders; employment type can be correlated with hours worked; income can be correlated with hours worked and more.

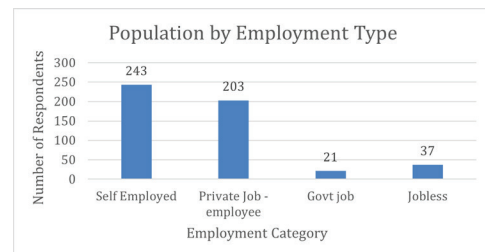


Figure 6: The graph shows the type of employment in which survey respondents are engaged, with a high self-employment rate.

According to Figure 6, 48.21% of the people are self-employed, 40.28% work in the private sector, 4.17% in the public sector, and 7.34% are unemployed. The high rate of self-employment can be attributed to the informal nature of the economy in Dharavi, where individuals must create opportunities without formal sector jobs. This could indicate low levels of human capital, making formal private and public sector employment challenging. A more complex statistical analysis can show income, education, and working hours trends between the employment categories.

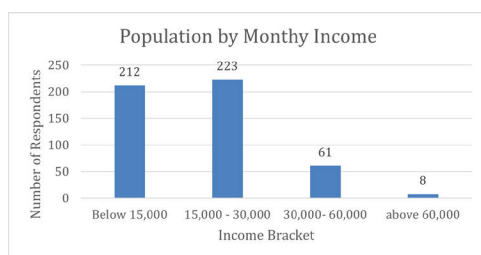


Figure 7: Show the survey respondents their monthly income (individual, not household) in Rs.

Figure 7 shows that 42.06% of the population earns below Rs. 15,000 monthly, 44.25% of the population earns between Rs. 15,000 and 30,000 monthly, 12.10% earning between Rs. 30,000 and 60,000 monthly, and only 1.59% earning above Rs. 60,000 monthly. The graph is positively skewed, reflecting the inequality within the community. The high proportion of low-income earners can be attributed to the prevalence of low-wage jobs, informal employment, and the lack of access to higher-paying employment. This restricts households' ability to invest in education and healthcare, leading to the poverty cycle. There is a requirement to invest in human capital and promote employment opportunities. A deeper statistical analysis can help correlate the types of jobs with income and level of education with income, as well as help identify other factors that impact the level of income and the consequences of the level of income earned. Table 2 shows a high standard deviation and kurtosis, implying that while income is clustered around the median and mean, outliers earn much higher amounts.

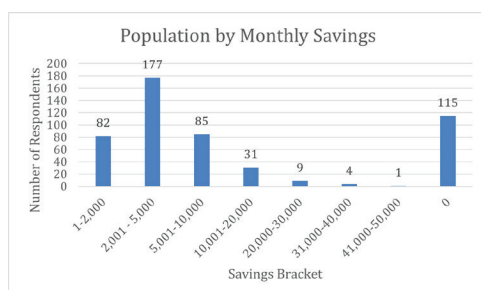


Figure 8: The graph shows the spread of survey respondents by their monthly savings in Rs, indicating little to no savings for most respondents.

Figure 8, 22.82% of households have no monthly savings, 16.27% save below Rs. 2,000 monthly, 35.12% save between Rs. 2,000 and 5,000 monthly, and 16.87% save between Rs. 5,000 and 10,000 monthly. A small fraction of households save above Rs. 10,000 monthly. The distribution is bimodal. Mode 1 (2,001 - 5,000): 35.12%. Mode 2 (No Savings): 22.82%. This represents two dominant savings behaviors. One group is saving a modest amount, and another group is not saving at all. The distribution is positively skewed, representing the income disparities between economic groups. A significant proportion of households with no savings or monthly savings of less than Rs. 2,000 can lead to financial instability. Expenditures on healthcare and education are subsequently challenging. A deeper statistical analysis of the expenditure patterns of households about their income can shed light on the causes of low savings in households, explaining the key areas of expenditure.

The data from Table 2 shows a high standard deviation of 6331.92, which shows considerable variability in savings, and a high kurtosis of 12, which suggests that some households have significantly higher savings than others.

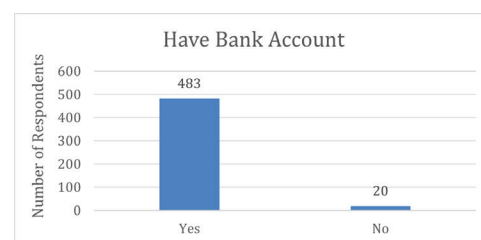


Figure 9: The graph shows the division of survey respondents with and without bank accounts.

Figure 9 indicates that an overwhelming majority of the population (95.83%) have bank accounts. This could be due to the digital payments revolution in India and government schemes like the Pradhan Mantri Jan Dhan Yojana (PMJDY). This indicates a step towards formalizing the economy in Dharavi since transactions are formally recorded. It implies that government benefits through schemes can be directly received, significantly increasing efficiency. This also implies Dharavi households can gain formal insurance, loans, and access to saving schemes, which should support them more than informal financial services with higher interest rates.

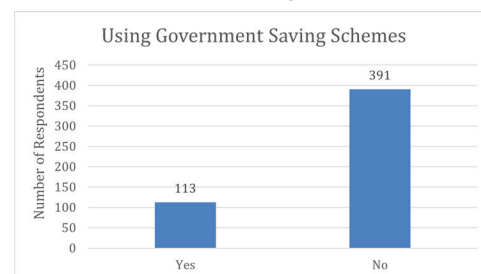


Figure 10: The graph shows a low level of usage of government saving schemes.

Figure 10 shows that many residents are not using government savings schemes despite having bank accounts. This could be due to a lack of awareness of the schemes' existence or their benefits. Since such schemes offer better savings rates, their promotion could lead to more favorable financial outcomes for families. The lack of adoption could also be due to complicated procedures.

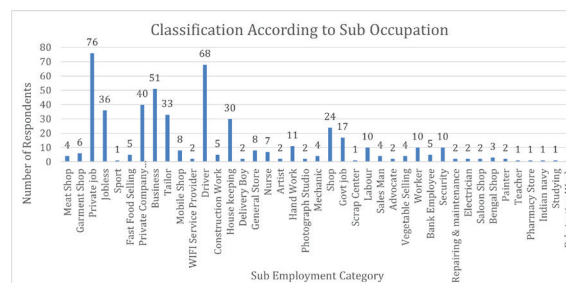


Figure 11: The graph shows the spread of survey respondents according to their employment.

Figure 11 shows a variety of jobs in the formal and informal sectors that Dharavi residents are engaged in. The data shows many respondents engaged in self-employment, such as in tailoring and textiles businesses or shop owners. A high proportion of respondents also engaged in low-skilled jobs like driving or housekeeping, with a small fraction participating in white-collar work like nursing and teaching. This data supports the conclusion that increasing human capital is a requirement within Dharavi. A more advanced analysis of the data in Figure 11 can help correlate this data with other variables, like working hours and income, to understand the virtues of each employment category and where increased opportunity must be created. A limitation in Figure 11 is the ambiguity of certain categories. For example, "Private job" could encompass other categories, potentially leading to the underrepresentation of those categories in the distribution.

Discussion:

The data shows that Dharavi has a youthful population pyramid and small family sizes (Figures 2 and 3). Working hours and employment dynamics vary significantly between the formal and informal sectors (Figures 5 and 6), owing to a large spread in income and saving patterns. Although the household monthly income is concentrated within the Rs. 10,000 – Rs. 30,000 range (Figure 7), higher than what migrant households would earn in rural areas, the monthly savings rate is low, with a significant proportion of families having little to no savings (Figure 8). Subsequently, financial struggles revolve around education, healthcare, and purchasing a home, all financially demanding. These results demonstrate a need for the government to focus on enhancing human capital and providing public health and education facilities to ease the financial burden on families. While some healthcare schemes exist, the survey results indicate low awareness of them (Figure 10).

The results from the survey can be understood through the lens of economic theory. The Harris-Todaro Model suggests that migration decisions (rural to urban) are based on expected income rather than actual income, explaining why there is a high level of migration into Dharavi despite high levels of unemployment and poverty. Although incomes are higher within Mumbai than agriculture, real income due to the cost of living could be different. The Dualism Theory of informal economies explains the coexistence of formal and informal economies in urban areas due to limited formal employment opportunities.

Amartya Sen's Capability Approach, emphasizing education and healthcare, supports the aforementioned suggestion of human capital. The theory focuses on human well-being beyond just income, factoring in human capital, agency (ability to pursue goals), and opportunity. This approach allows policymakers to focus on residents' deprivations and helps develop exogenous factors to enable individual growth. This works in line with the theory of public goods. The provision of public goods is typically insufficient due to inadequate government funding, planning, and infrastructure, meaning that residents would need to organize these provisions.

Existing literature on Dharavi supports the immediate implementation of the Dharavi Redevelopment Project, which

refers to reforming the entire slum into high rises with upgraded urban amenities, including community halls, recreational areas, public gardens, schools, hospitals, and more. This project undoubtedly has virtue as it meets the aforementioned suggestions and requirements. However, some of the data from this survey suggests that an immediate overhaul could have various drawbacks, and a periodic shift would be beneficial. Hernando de Soto's Theory of Informal Economy explains that informal economies have immense potential for formalized growth, which can be achieved by simplifying bureaucratic processes like business registration, reducing costs, and ensuring property rights. Such reforms would be significantly more straightforward than complete redevelopment. Social Capital Theory explains that social networks and norms facilitate coordination and cooperation for mutual benefit. This is prevalent in Dharavi, allowing the self-employed and informal sector to operate. An immediate redevelopment would harm the livelihoods of families relying on Dharavi's self-employment landscape.

The summary statistics in this study leave numerous unanswered questions that can be investigated in the future. 1) How do family size and composition impact financial outcomes and struggles? 2) How do daily work hours impact income and savings? 3) How do daily work hours correlate with the type of job (private vs self-employed)? 5) How do income and savings correlate with the type of job done? 6) What are the key areas of expenditure and reasons for saving? 7) A comparison of the financial outcomes between households using government saving schemes and benefits and those without. Given the number of variables present, other relations can also be investigated. Understanding these relationships will shed light on the underlying factors leading to positive and negative socio-economic outcomes in Dharavi and possibly in other slum conditions and informal economies in general.

This study has various strengths and weaknesses. The survey was iteratively designed to question relevant topics and omit redundancies, while its administration was designed to be representative. The administration also withheld ethical standards and was cost and time-efficient, as explained in the Research Design section. Further, the data collected achieves the goal of providing a descriptive summary of the socioeconomic dynamic in Dharavi and will act as a foundation for future research since there is substantial quantitative and qualitative data on various variables whose relations can be investigated. However, the study does have its limitations. Due to Dharavi's complexity and scale, the sampling method deviated from the ideal cluster sampling procedure.

Further, it is impossible to guarantee complete accuracy in the figures provided by survey respondents. Lastly, since the study focuses on descriptive statistics, it does not capture complex relationships and variable trends. For example, it does not correlate with what jobs are providing higher incomes.

Conclusion

Despite housing one million residents, Dharavi, a slum in Mumbai, lacks detailed socioeconomic data, preventing its economy from being studied. To bridge this data gap, this pa-

per surveys 504 Dharavi households and presents a descriptive statistical summary covering demographics, employment, financial conditions, government policies, etc. The mean age of respondents is 37.36 (Table 1), and 83.73% of households have a size of 6 members or less (figure 3), indicating a low dependency ratio and a youthful population geared towards work (Figure 2), with a significant migrant population. The distribution curve of daily work hours is bimodal at 8 hours (23.41%) and 12 hours (40.08%) (Figure 5), indicating a possible split between self-employment (48.21%) and private employment (40.28%) (Figure 6). Although monthly income primarily falls between Rs. 10,000 and Rs. 30,000 (Figure 7), which is greater than rural incomes, savings are meager, leading to financial challenges posed by expenditure on education, healthcare, and housing. Although government schemes in healthcare and saving exist, there is a low awareness of the same (Figure 10).

Further, the government must focus on increasing the human capital in the region and increasing formal sector opportunities. A transition to a formalized economy is already occurring, with almost all residents having bank accounts and making digital payments. Given the descriptive nature of this study, it probes further questions relating to the various variables covered for a deeper understanding of cause-and-effect relationships. It is a foundation for further research into Dharavi and informal economies in general.

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■ Author

Anant Bhartia is a rising senior studying at Dhirubhai Ambani International School, Mumbai. He plans to major in Economics and has various other experiences in economic research and regional, national, and international competitions. He is passionate about using this knowledge to create a lasting social impact.