

**STUDY OF IMPACT OF COVID-19 ON MUMBAI AUTOWALLAHS****Dr. Manjushree S. Dole**

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**Abstract:**

*Owing to the onset of the COVID-19 pandemic, a lockdown was instituted by the Government of Maharashtra on 23<sup>rd</sup> March 2020, followed by a nationwide lockdown instituted by the Government of India on 24<sup>th</sup> March 2020. The Lockdown, and the uncertainty of the future brought about by it, immensely affected every sector of the economy, including the transportation sector. Auto Rickshaw is one of the most utilized modes of private transport in the city of Mumbai. In this paper, impact of lockdown on the migration, income levels, repayment of loans, passenger's reactions to the use of Auto Rickshaw, aid provided to Autowallahs etc. has been analyzed, with a sample size of 50, and recommendations have been provided. This paper also intends to throw light on the methods used by the Autowallahs to mitigate the financial crisis faced by them during the Lockdown.*

**Key words:** *Lockdown, Auto Rickshaw, Autowallah, COVID-19, Mumbai, Financial Crisis.*

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**Introduction:**

Auto Rickshaw is the most popular and frugal mode of private transportation in Mumbai. It is cheap, safe, and has connectivity and easy access throughout the city, even though small and narrow lanes. It is highly useful for both short and long distances. It provides convenient point to point service at a very affordable rate. The term Autowallah, is a colloquial umbrella term used to describe both the owners and drivers of Auto Rickshaws.

Auto Rickshaw sector is one of the most important sectors of Mumbai transport system despite being informal and unorganized.

On 14th March, 2020, the Government of Maharashtra ordered physical closure of shopping malls excluding essential commodities (Ministry of Public Health GOM, 2020). This resulted in direct loss of business to Autowallahs. From 15th March, 2020, all cinema theaters, swimming pools, gymnasiums, drama theaters, and museums were ordered to be closed by the Health Department of the Government of Maharashtra (Ministry of Public Health GOM, 2020). From 16th March, 2020, all educational institutes were ordered to be closed (Ministry of Higher and Technical Education GOM, 2020). Some of those institutes were holding examinations which were postponed. From 20th March, 2020, attendance in all offices was mandatorily

reduced to 25% (Ministry of General Administration GOM, 2020). On 23rd March, 2020, the entire state of Maharashtra was declared to be under lockdown as per the COVID-19- The Epidemic Diseases Act 1897 - Lockdown-Orders (Department of Revenue GOM, 2020). Under this order, Auto Rickshaws were permitted to carry only 1 passenger for medical services or banking services and other such essential services (Department of Revenue GOM, 2020). This same order was ratified by the Ministry of Home Affairs, Union Government of India on 24th March, 2020 (Ministry of Home Affairs GOI, 2020).

Auto Rickshaw drivers/owners belong to the low income group and were hit hard during the lockdown as a result of the culmination of above factors.

**Objectives:**

- This paper aims at understanding the conditions of Auto Rickshaw drivers/owners of Mumbai by gaining insight into the suffering and socio-economic problems faced by them.
- It also has an objective of presenting the suggestions and recommendations for mitigating these socio-economic problems.

**Limitations:**

- A sample size of 50 Autowallahs has been taken. These include a random combination of drivers and owners from various parts of Mumbai City.
- The data received is self-reported by the respondents.

**Research Methodology:**

- Data is collected via questionnaire, observation, and informal conversation while collecting data.
- This study is based on primary data collected through questionnaire and secondary data obtained through periodicals, newspapers, websites, and also publications of Government of Maharashtra.
- Simple statistical techniques have been used to survey and process the data from randomly selected 50 respondents.

**Data Analysis:**

Table 01: Age groups of respondents in years

Age Groups	Number of Respondents
18-30	3
30-40	8
40-50	15
50-60	21
Above 60	3

Table 02: Type of residence in Mumbai

Type of residence	Number of respondents
Ownership	27
Rented	23

Source: Primary data

The respondents are fairly evenly distributed between owned and rented homes with a slight bias towards ownership. All of them reside in chawls and slum areas (A).

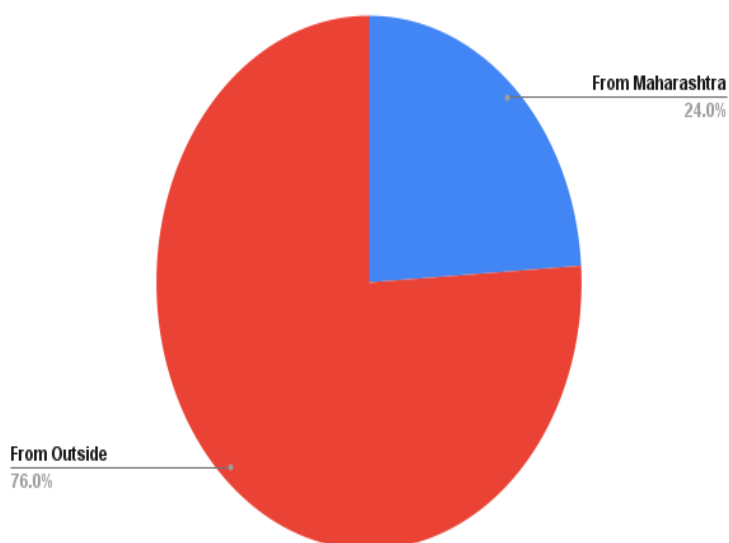
Table 03: Ownership status of Auto

Status	Number of Respondents
Ownership	28
Driver	3
Both	19

Source: Primary data

All respondents except 3 own their Auto Rickshaw.

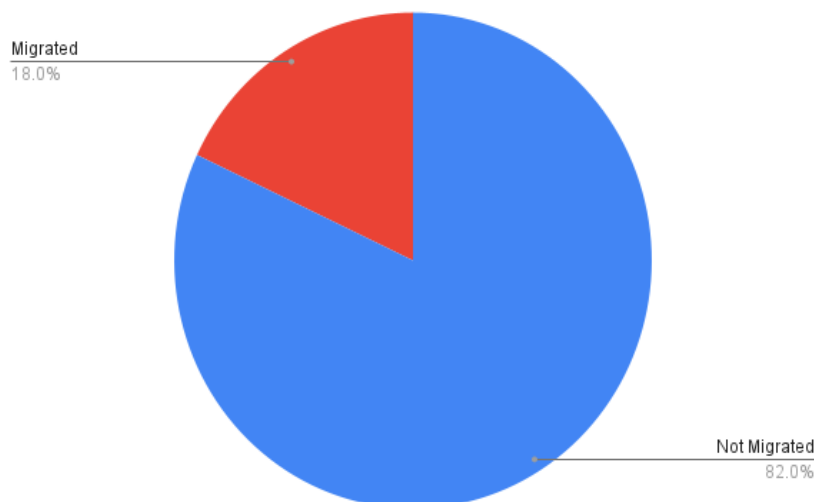
Chart 01: State of origin of respondents



Source: Primary data

Out of 50 respondents, 12 belong to Maharashtra, 1 is from Jharkhand, 1 is from Telangana, 1 is from Bihar, 35 belong to Uttar Pradesh.

Chart 02: Distribution of Respondents who migrated back to their native place/state.



Source: Primary Data

Out of 50 respondents, only 9 migrated back to their native place/state during lockdown.

Table 04: Mode of transportation used for migration

Mode of Transportation	Number of Respondents
Train	01
Bus	02
Auto Rickshaw	08
Taxi/Tempo/Truck	01
Walk	02

Source: Primary Data

Majority of the respondents who migrated, did so using their own Auto Rickshaws.

Table 05: Methods used by respondents to mitigate financial crisis during lockdown.

Method	Number of respondents
Used past savings	35
Approached friends and neighbors for money	19

Approached other drivers/owners for monetary help	07
Asked for monetary help from relatives	21
Worked for payment/kind other than Auto Rickshaw	05
Borrowed money from money lenders	01
Borrowed money from credit institutions	01
Sold gold, silver, and other assets	10
Pawned gold, silver, and other assets	07
Unenrolled children from school/college	11

Source: Primary Data

Majority of respondents attempted to solve the financial crisis by using past savings (35), help from relatives (21), and help from friends/neighbours (19).

A Sizable number of respondents used multiple methods to ease financial stress.

An alarming number of respondents (11) unenrolled their children from educational institutions.

Table 06: Alternate source of income during lockdown

Source	Number of Respondents
Selling Fruits	02
Selling Vegetables	00
Delivery	00
Other	01
None	47

Source: Primary data

An overwhelming majority of respondents failed to secure an alternate source of income during lockdown.

Table 07: Was the Auto Rickshaw purchased using a loan?

Financial Status	Number of Respondents
Loan taken	39

Loan not taken	11
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Source: Primary data

A majority of the respondents purchased the Auto Rickshaw using a loan.

Table 08: EMI repayment status during lockdown

EMI Status	Number of Respondents
Paid EMI	05
Did not pay EMI	34

Source: Primary Data

A majority of the respondents did not pay EMI during lockdown.

Chart 03: Willingness of customers to use Auto Rickshaw after Reopening

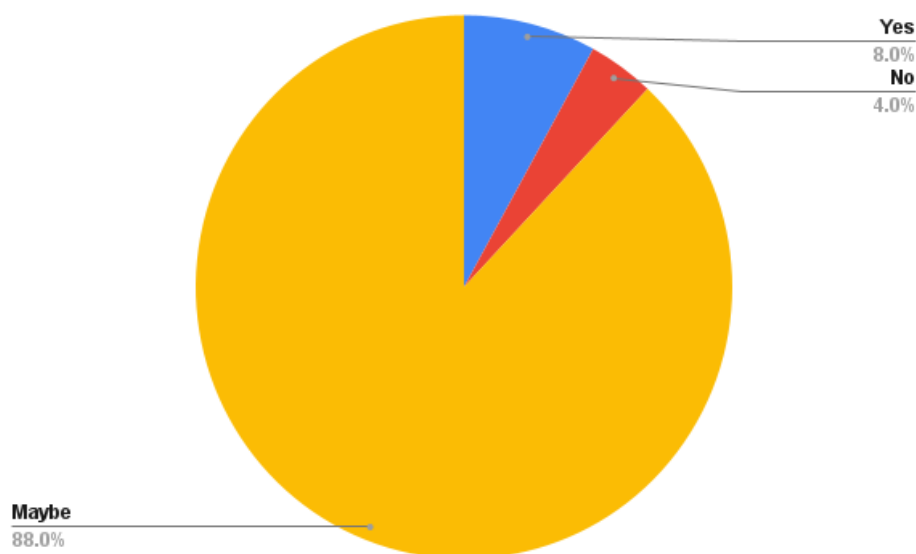


Table 09: Average income per day

Income slab	Before Lockdown	21/03/2020 - 05/06/2020 (open only for essential services)	06/06/2020 onwards (complete Reopening)
Less than Rs 400	06	27	15
Rs 400 - Rs 800	37	23	33

Rs 800 - Rs 1200	06	00	02
Rs 1200 - Rs 2000	01	00	00
Above Rs 2000	00	00	00

Source: Primary data

Before lockdown, the majority of the respondents (37) earned between Rs 400 - Rs 800 which declined to 23 during lockdown, and bounced back to 33 after complete Reopening.

Table 10: Nature of help received from the Government of Maharashtra during Lockdown

Nature of help	Number of Respondents
Food	36
Monetary	03
Medical	15

Source: Primary Data

A majority of respondents received aid from the Government of Maharashtra in the form of food (36), and medical (15).

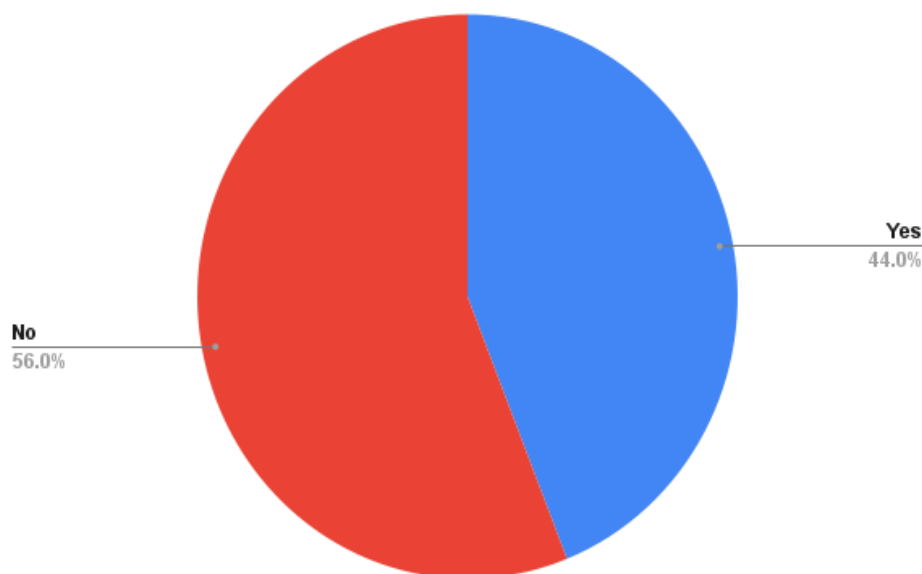
Table 11: Nature of help received from agencies other than the Government

Nature of help	Number of Respondents
Food	33
Monetary	00
Medical	19

Source: Primary Data

A majority of respondents received aid from agencies other than the Government in the form of food (33), and medical (19).

Chart 04: Monetary help of Rs 1500 provided by Government of Maharashtra under “शासन निर्णय क्र. एमव्हीआर - ०४२१/प्र. क्र. ६१/परि-२”.



Source: Primary data

A majority of respondents (28) did not receive the monetary help of Rs 1500 provided by the Government of Maharashtra

### Findings:

- A majority of the Respondents belong to the age group of 50-60 years (21), and 40-50 years (15).
- The respondents are fairly evenly distributed between owned and rented homes with a slight bias towards ownership as depicted in Table 02. However all of them reside in chawl and slum areas of Mumbai.
- Among the respondents who chose to migrate, the primary reason mentioned was inability to pay the rent on their houses.
- All respondents except three own their Auto Rickshaw as depicted in Table 03.
- Out of 50 respondents, the majority of the respondents (38) belong to states other than Maharashtra. This is due to poverty and lack of employment opportunities in their native states.
- The large number of migrant workers creates a large amount of stress on the infrastructure of Mumbai.
- Out of 50 respondents, only 9 migrated back to their native place/state. Majority of them stayed back in Mumbai.
- Those who migrated back to their native place, did so primarily by using their own Auto Rickshaws. The respondents reported that the transportation facilities for migrating back to their native place were very chaotic and they were unable to secure passage. Hence they had to use their own Auto Rickshaws, or even walk, as 2 respondents noted.



- All respondents suffered from the financial crisis during the lockdown. Majority of them attempted to solve the financial crisis by using past savings (35), help from relatives (21), and help from friends/neighbors (19). Some of them approached other drivers/owners of Auto Rickshaws for monetary help (7), sold gold, silver and other assets (10), pawned gold, silver, and other assets (7). An alarming number of respondents (11) unenrolled their children from educational institutes. The reason for unenrollment was not only the inability to pay fees, but also a lack of availability of resources for online learning like, computers, smartphones, and internet.
- A large majority of respondents could not secure an alternate source of income (47) during the lockdown.
- A large number of respondents (39) bought their Auto Rickshaw on loan, but were unable to pay EMI during lockdown.
- A large number of respondents (44) reported that customers were reluctant to use Auto Rickshaws after reopening.
- As depicted in Table 09, a majority of respondents' average income per day is in the range of Rs 400 - Rs 800. This dropped to less than Rs 400 for many (27), during the period of Lockdown (21/03/2020 - 05/06/2020), however this seems to have been somewhat reversed after Reopening (after 06/06/2020).
- A large majority of respondents received food and medical aid from both The Government of Maharashtra, and other Non-Government agencies.
- While aid in the form of food was available, due to the lacuna of food distribution systems, it could reach many, but not all who required it, as evidenced by Table 11 and 12.
- Only 1 respondent approached a credit institution to borrow money. Almost all respondents approached non institutional sources of credit during the financial crisis as shown in Table 05.
- A sizeable number of respondents (28) did not receive monetary help of Rs. 1500 provided by the Government of Maharashtra under “शासन निर्णय क्र. एमव्हीआर - ०४२१/प्र. क्र. ६१/परि-२” (Transport Ministry GOM, 2021). The reasons cited for not receiving this aid are
  - a) Aadhar was not linked to the Bank Account.
  - b) The Respondent was not an Auto Rickshaw permit holder.
  - c) Reason was not provided to the respondent.
  - d) Respondent was not aware of the scheme.

**Recommendations:**

- All respondents were from a lower income class. Their situation worsened during the Lockdown. A government scheme should be introduced to supplement their income.
- Employment opportunities must be created and infrastructure development must be done in the migrant workers' native states in order to prevent massive migrations to metropolitan cities like Mumbai. Perhaps employment opportunities can be created within the infrastructure development projects within their native

states.

- A provision to freeze housing rent in situations like these must be formulated at either the State Government level or at the Central Government level, as a prevention method against mass migration of low income earners, of which Autowallahs are a part of.
- The Slum Rehabilitation Authority (SRA) must expand its scope to include running drinking water, more toilet facilities, improved drainage, dry and wet waste management, sanitation and disinfection facilities etc.
- Improvements must be made to the food distribution systems so that everyone who needs aid can avail it without problem.
- Transportation facilities must be managed more effectively in the future in order to prevent chaos during such emergency situations as COVID-19 pandemic.
- Our credit systems need to improve in such a way that they are user friendly towards low income users, so that they will approach institutional sources of credit. Special schemes for personal loans at affordable rates of interest without much red tape must be instituted for the benefit of the poor and uneducated.
- The school dropout rate increased among the children of the sample group mainly due to inaccessibility of online learning. The government should initiate a policy to bring these children back into the educational system.
- A large number of respondents were unable to pay their EMIs. In order to prevent them from falling into the vicious circle of indebtedness, a suitable scheme to relax or waive these loans must be formulated.
- The financial aid of Rs 1500 provided by the Government of Maharashtra under “शासन निर्णय क्र. एमव्हीआर - ०४२१/प्र. क्र. ६१/परि-२” was not adequate, and a more reasonable amount should be provided in the future.
- The above mentioned scheme must be revised to include both Rickshaw permit holders and employed drivers, rather than just permit holders.
- Whenever any scheme for aiding the needy poor is launched, awareness and information should be spread by effective advertisement techniques.
- Vocational training in various skills should be made easier and more widespread, so that obtaining an alternate source of income during a financial crisis is easier.
- Awareness must be created among the population regarding linking the Aadhar card to various infrastructure systems like bank accounts. The process can also be more streamlined and accessible.
- Special training in how to handle such situations must be provided to them.

### Conclusion:

The COVID-19 pandemic has had a devastating effect on all aspects of life, among all socio-economic classes, but was especially hard on people belonging to lower income strata in the informal sector which includes people like Autowallahs, vegetable vendors, domestic help etc. While both the Government of Maharashtra

and the Government of India formulated and implemented various relief efforts, they were mismanaged and inadequate. It is recommended that the governments are mindful of this in the future, and do more to help the poor in times of crisis.

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### Cite This Article:

*Dr. Manjushree S. Dole, (2022). Study of Impact of COVID-19 on Mumbai Autowallahs, Electronic International Interdisciplinary Research Journal, XI (II), 52-63.*