

# **Impact of Covid Financial Problem On Small Scale Business In Mumbai**

**Dr. Suryabhushan M. Mishra**

Dept. of Accountancy, Ladhidevi Ramadhar Maheshwari Night College of Commerce, Mumbai,  
Maharashtra, India

**ABSTRACT:** Over three-fourths of small businesses in Mumbai have shown an adverse impact on their health during the Covid-19 pandemic, with those in the manufacturing sector reporting more troubles, according to a survey. According to the survey, over 82% of businesses have experienced a negative impact, and 70% believe it will take them almost a year to recover demand levels prior to COVID-19. Around 60% of companies surveyed expect more measures and support, including government initiatives. The survey adds that three topmost challenges that might hinder small businesses to scale up their businesses are market access(42%), improving the overall productivity (37%) and having access to more finance (34%).

**KEYWORDS:** Mumbai, Covid-19, business, government, small scale business, financial, impact, productivity

## **I. INTRODUCTION**

As per the survey, 59% of startups and MSMEs (medium and small scale enterprises) are likely to scale down, shut down or sell themselves this year. “Only 22% Startups & MSMEs have more than 3-months runway; 41% are out of funds or have less than 1 month of funds left and 49% plan to reduce employee compensation and benefits costs by July. Dharavi, the 500-acre urban sprawl in the heart of the financial capital which is a beehive of Mumbai’s small-scale manufacturers, stands today largely due to the economic slowdown following the COVID-19 outbreak. Home to 20,000-odd small business, Dharavi these days has a largely deserted look as the bulk of workers who operate in its units have headed home in view of the uncertainty that has gripped the economy.<sup>1</sup> Standing behind the counter of what is widely acknowledged as India’s oldest sports shop, fourth-generation owner Manohar Wagle reflects on how the COVID-19 pandemic finally forced his family’s 155-year old business to enter the 21st century. “People are so hesitant to leave their homes and want to do everything online now, even if stores like ours are open again,” the 62-year-old proprietor told Al Jazeera. “We had to respond to that”. Wagle now spends much of his day speaking with customers on WhatsApp, sharing pictures of his stock and initiating online transactions through GooglePay. In India, the continuing struggle to contain the world’s second-largest coronavirus outbreak has crushed demand, upended supply chains and transformed consumer habits.<sup>2</sup> To survive the changed landscape and uncertainty brought by virus protocols, many small businesses are innovating or adapting their business models to cope. Wagle Sports, for example, now allows customers across Mumbai to shop for its products over WhatsApp without leaving home; a totally contact-free buying experience.<sup>3</sup>

The company, which usually employs 10 people but is currently down to four staff members, also decided to offer free delivery after WhatsApp orders for carrom boards (an Indian game similar to pool involving small discs that are flicked into corner pockets) and home fitness equipment surged. We had to [move online] even though it is a significant cost for us,” explained Wagle. “Otherwise we would have lost out to sites like Amazon, who already offer murderous discounts”.<sup>4</sup>

# **International Journal of Multidisciplinary Research in Science, Engineering, Technology & Management (IJMRSETM)**

*(A Monthly, Peer Reviewed Online Journal)*

**Visit: [www.ijmrsetm.com](http://www.ijmrsetm.com)**

**Volume 7, Issue 11, November 2020**

Catering to retail customers, as opposed to organisations, became even more important for Wagle after the government's coronavirus restrictions shut schools and sports clubs – a move that eradicated 70 percent of the business's revenue. Without large reserves of capital to fall back on, small businesses like his – and across the world – have been the hardest hit by the pandemic-induced downturn.<sup>5</sup> More than a third of small and medium enterprises surveyed in June by the All India Manufacturers' Organisation said their businesses were beyond rescuing. Their financial health and recovery are key to many Indian livelihoods – micro and small enterprises employ around 110 million workers and contribute 30 percent of the country's gross domestic product (GDP). "Smaller enterprises will have to be more innovative than larger ones and exploit technology to their advantage if they want to survive," Radhicka Kapoor, an economist at the Indian Council for Research on International Economic Relations (ICRIER), told Al Jazeera.<sup>6</sup>

The ones that survive this crisis are more likely to be those that have been more successful in the past, adds Kapoor. "We are likely to witness a sort of natural sifting of weaker players from the strong."

For small business co-owner Kuntal Malia of StyleNook, surviving the pandemic involved rapidly shifting the focus of her company. Overnight, demand for their personalised office-wear recommendation service – aimed at Mumbai's city workers – collapsed. "Our customers loved what we did, but at the same time we kept hearing that they didn't need anything right now," Malia told Al Jazeera. "We spent the first few months of the shutdown just thinking how we were going to get through this." But the pressure of paying rent on an office space and the fear of becoming irrelevant can be a powerful motivator. Soon they decided to add loungewear, pyjamas and other clothes more suited to pandemic-era lifestyles, to their existing supply of shirts and shift dresses.<sup>7</sup>

StyleNook's sales have now recovered to pre-pandemic levels. And with more Indian consumers getting used to shopping online for groceries during and after the lockdown, Malia says the company's future is bright. She believes people are likely to increasingly use the internet for fashion purchases. Another survival strategy for StyleNook was to help vendors who were stuck with excess stock due to cancelled orders. Partnering with manufacturers who had never previously thought about selling direct to consumers also helped. "We've been able to let them know what kind of things customers are now looking for," Malia says.<sup>8</sup>

## **II. DISCUSSION**

While small businesses are expected to be impacted the most, many of them are trying to reinvent themselves, finding innovative ways to keep their operations going by leveraging technology and keeping the focus on customers. However, the online mode may not be feasible for all. Many organizations could not replicate their earlier operating model during the lockdown; it is important to seek a new direction. While there are many remote-connecting options available, what works for a particular organization depends on its values, customer needs and culture. The activities should be aligned with the core mission. The increasing penetration of data and internet services and availability of remote networking technologies at a low cost provides effective ways of gaining insight into customers. The changing preferences and motivations of customers also present new opportunities. Rakesh Kumar Nayal runs a grocery store in the suburbs of Mumbai, a shop the 55-year-old has been running for the last 18 years.<sup>9</sup>

"The business is down by 25%," he said. "Only those people who have our cellphone numbers place orders with us, others are using online services like Grofers and D-mart. I have five employees and four hours of operations do not justify their salary or our expenses. Sometimes the police also harasses us to shut the shop. We bring our shutters down and do our business in this congested and airless shop. It is very difficult." Hundreds of retailers in Mumbai,

**International Journal of Multidisciplinary Research in Science, Engineering, Technology  
& Management (IJMRSETM)**

*(A Monthly, Peer Reviewed Online Journal)*

**Visit: [www.ijmrsetm.com](http://www.ijmrsetm.com)**

**Volume 7, Issue 11, November 2020**

India's financial capital, face similar challenges. Worst hit by the lockdown are stores that deal in non-essential services, as they aren't even allowed to open at all, even for four hours. The \$300-billion-strong (€250 billion) Maharashtra economy went into a weekend lockdown on April 4 with a nighttime curfew, followed by a complete lockdown announced on April 14, in an attempt to control the second wave of the COVID-19 pandemic which is ravaging the country. The government announced later that only essential services stores will be allowed to open, from 7 a.m. to 11 a.m., which means that all other businesses, including malls, multiplexes, spas, clubs, restaurants, bars and beauty parlors will be completely shut. Rajesh Tope, the health minister for the state of Maharashtra, recently announced that these restrictions have been extended until May 15, to "break the chain" of the COVID-19 virus.<sup>10</sup>

Kumar Rajagopalan, CEO of the Retailers Association of India (RAI), believes the government should allow the home delivery of non-essential services to retain some consumption and keep these businesses going. "Citizens also need non-food items, among other things, on a daily basis and should be able to have access to these needs without hardships," Rajagopalan told DW. "How is the government going to support the non-essential businesses financially?" Kamal Gianchandani, president of the Multiplex Association of India, wrote a letter to the chief minister of Maharashtra saying that with no revenue coming in for eight months, coupled with the meager revenues accrued in the five months after reopening, the cinema industry was now facing possible bankruptcies. "The multiplex sector was the hardest hit in the first phase of lockdowns and is again going to be badly impacted in the second phase," Gianchandani said. Malls and hotels face similar problems. "Almost 35% of hotels and restaurants remain shut in the state due to last year's lockdown," pointed out Pradeep Shetty, senior vice president at the Hotel and Restaurant Association of Western India (HRAWI). "The turnover of the remaining establishments is below 50% against pre-COVID-19 levels. With the latest lockdown order, at least another 30% of restaurants will shut down permanently." Gurvineet Singh, CEO of the Viviana Mall in Mumbai, said the Maharashtra malls were the last to be opened in the country after the first lockdown, which lasted five months. "We were just recovering from the first wave then the second wave came in. We have never got any help from the government whatsoever," Singh told DW.<sup>11</sup>

Maharashtra is the richest state in the country, according to its Gross State Domestic Product (GSDP), and represents around 15% of India's total GDP. Mumbai-based rating agency Care Ratings has projected that around \$5.4 billion of GDP is being lost in every month of lockdown. Studying the impact of a probable national lockdown, BofA Securities has published a note written by Indranil Sen Gupta and Aastha Gudwani which says "a month of nationwide lockdown costs 100-200 basis points (bps) (1-2%) of GDP. This poses a 300 bps (3%) risk to our 9% real GDP growth forecast for FY22."<sup>12</sup>

Asia-Pacific Financial Institutions, S&P has also reported that controlling the pandemic remains a key risk for the Indian economy. "The impact of national lockdowns on the economy, depending on their length and scope, could be substantial," the report said. Nevertheless, following Maharashtra, many states in the country have announced a complete or partial lockdown to contain the virus. For now, it is clear that the revival in the Indian economy has been disrupted by the second wave of the coronavirus. It remains to be seen how the Indian government will tackle the record-breaking caseload surges and the decelerating economy.

The novel Coronavirus has introduced the novel concept of organisations and institutions across the world making mandatory 'work from home' policies. The policies have been initiated in order to curb the spread of the virus and propagate necessary social distancing, so that employees are not affected by crowded commutes and workplaces. At a time when the global pandemic requires proactive and aggressive defence, countries worldwide have adopted this formula, notwithstanding the risk it poses to the economy.

# **International Journal of Multidisciplinary Research in Science, Engineering, Technology & Management (IJMRSETM)**

*(A Monthly, Peer Reviewed Online Journal)*

**Visit: [www.ijmrsetm.com](http://www.ijmrsetm.com)**

**Volume 7, Issue 11, November 2020**

The Indian Council of Medical Research has reported that India is currently in Stage-2 of the pandemic, where the source of the virus is known and the chain can be traced, before community transmission ensues. The state of Maharashtra is currently the hotspot in India, with 101 confirmed cases and 3 deaths as of 24 March. The state government has called for all workplaces across Maharashtra to close till 31 March. This measure comes after the order merely a week ago where the Municipal Commissioner urged companies to ensure that not more than 50 percent of employees should be present in the workplace at the same point of time. Having already closed 76 trains on 19 March, the government on 21 March closed all private and public transport, only allowing the movement of emergency personnel and essential goods. As these modes of public transport are the lifelines of working people in the state, cutting them off would essentially grind the city to a standstill. On 23 March the Chief Minister announced a statewide curfew where all district borders would be sealed with no inter-district transportation other than for essential goods. This will affect the businesses severely as most have their factories and manufacturing centers on the outskirts of the main cities of Mumbai and Pune.<sup>13</sup> These trying times have catapulted us into a here-to-fore distant digital age, where companies and governments must adopt pandemic related social security measures as part of contracts, leave structures, and human resource management.<sup>14</sup>

## **III. RESULTS**

The effect of Coronavirus has badly affected cargo and cruise businesses in Mumbai, with 20 percent of import and export business being affected, according to officials from the Jawaharlal Nehru Port Trust. Tour operators in Maharashtra have also been asked to cancel international tours and holiday packages, after the first cases of the virus in the state were caused by a travel company bringing back tourists from Dubai.

These business closures have brought into focus the clause of “Force majeure”, usually embedded at the end of contracts, where parties account for unforeseeable events in which a contract must be dissolved due to “acts of God.” Due to the pandemic, businesses across the world will be grappling to fulfill contractual obligations, due to workforce shortages imposed by the government or the business itself. Volvo Group recently made an announcement that the consequences of the Covid-19 outbreak is affecting them, and the impact is largely associated with workforce shortage in the production and supply chain disruptions. As a truck, bus, and construction equipment group that sells to numerous vendors, Volvo’s contractual obligations will suffer.<sup>15</sup>

Similarly, event managers have also been hit by the ban on social gatherings and conferences, with connected vendors of hotel and travel agencies facing the brunt as well. Tour companies affected by dwindling business in Maharashtra must now negotiate with customers, with some already refusing to provide refunds on the forced cancellations.

The seemingly offhand clause of “force majeure” will now become integral, and companies will have to reconsider how to quantify the bearer of risk during such events. The word ‘pandemic’ will have to be included within the unforeseeable events listed, such as floods, earthquakes, fires etc. The grey area of a government’s ‘warning’, versus actionable legal ‘bans’ will have to be traversed as well; for example, the Maharashtra government moved from a mere “warning” against social gatherings to a ban in the matter of a week, which would need to be scrutinized in a contract dispute.<sup>16</sup>

Companies categorically need to revamp their leave structures and employee benefit structures to incorporate disruptions caused by pandemics; however, governments must ensure that informal labourers that are not protected by these measures are not adversely affected by the pandemic’s damage to the economy.

Several companies have created policies to support their employees in these uncertain days. Tata Steel has tweaked its leave policy to include a “special leave” for employees that need to self-quarantine based on perceived exposure, and RPG enterprise has created an “exceptional leave” policy with full pay for the same.

# International Journal of Multidisciplinary Research in Science, Engineering, Technology & Management (IJMRSETM)

(A Monthly, Peer Reviewed Online Journal)

Visit: [www.ijmrsetm.com](http://www.ijmrsetm.com)

Volume 7, Issue 11, November 2020

Twitter has stated that all employees, including hourly workers, will receive reimbursement toward their home office set-up expenses. Furthermore, they are also working with their vendors to ensure contractors' work from home needs are met.

While these customized initiatives are laudable, informal labourers are not equipped with the same security. According to the Periodic Labour Force Survey (PLFS) 2017-2018 of India, 68.4 percent of all workers in the 'non-agriculture' sectors and relevant agricultural sectors (such as animal production, aquaculture, fishing, and support activities to agriculture) were engaged in the informal sector. Among the male workers, informal workers accounted for 71.1 percent of the workforce, and among female workers, informal workers accounted for 54.8 percent of the workforce.<sup>17</sup>

Even if an individual is engaged in salaried labour, s/he does not fall into a formal employment structure unless the requisite employee benefits and contractual arrangements are attached. In India, more women work without these employee benefits than men. In 2017-18, among regular wage/salaried employees in the non-agriculture sector, 49.6 percent workers were not eligible for any social security benefit: 49 percent among males and 51.8 percent among females. In urban areas, 47 percent of the male salaried workforce was not eligible for any social security benefit, with 50.1 percent women making up the share that were not eligible for any social security benefit.<sup>18</sup>

With this overwhelming proportion of the workforce already facing issues of lack of job security and employment benefits, governments need to include pandemic-related clauses into social protection schemes. E-commerce companies ranging from Flipkart and Snapdeal to Paytm and Uber are aggressively promoting mandatory remote working among employees during this pandemic, with required protections – however, the delivery agents and drivers involved in these companies must be provided with the same benefits. E-Commerce platforms like Swiggy, Uber, UrbanClap have increased employment in India multifold; food delivery provider Zomato, which has operations across 550 cities in India, has approximately 2.5 lakh people engaged in delivering orders. However, these workers rely on customer demand for their earnings – as pandemics greatly affect the use of the service, which in turn affects earnings, which must be taken into account.<sup>19</sup>

An article assessing the effect of the Coronavirus lockdown on American class inequities shows that the pandemic has brought into sharp focus the “vast digital underclass” – people who need to be out in the world in order to help us quarantine and work from home. These include delivery agents, grocery store workers, sanitation workers etc. While many companies have moved online during this period, we have been pushed into the digital era without having streamlined the side-effects on the employment of this digital underclass and informal labourers. We must now fast-track the adaptation of contracts, adoption of social protection, and retention of the lost and insecure workforce that has sprouted because of an untimely digital hibernation.<sup>20</sup>

## IV. IMPLICATIONS

The slums of Mumbai spread across the city, provide living space to a large section of the city's population. According to the 2011 Census, out of a total population of 93,56,962 under the Greater Mumbai Municipal Corporation (Colaba to Dahisar in the north to Mankhurd in the east), 46,20,654 people live in the various slums of the city. This is 49.38 per cent of Greater Mumbai (Census of India 2011, 57). Another report on the city says that the total population of Greater Mumbai in 2011 was 1,24,42,373<sup>2</sup>, of which 41.84 per cent people live in slums in the city (Mumbai City Population Census 2011). The total land occupied by slum-dwellers in Mumbai is estimated to be about 43,000 hectares, around 8 per cent of the city's total land (Appadurai 2000).<sup>21</sup>

The Slum Areas (Improvement and Clearance) Act, 1956, enacted by the Government of India, defines 'slums' as areas where buildings are (a) in any respect unfit for human habitation; or (b) are by reasons of dilapidation, overcrowding, faulty arrangement and design of such buildings, narrowness or faulty arrangement of streets, lack of ventilation, light or sanitation facilities, or any combination of these factors, are detrimental to safety, health or morals (Census 2011, 22).



# International Journal of Multidisciplinary Research in Science, Engineering, Technology & Management (IJMRSETM)

(A Monthly, Peer Reviewed Online Journal)

Visit: [www.ijmrsetm.com](http://www.ijmrsetm.com)

Volume 7, Issue 11, November 2020

The National Sample Survey Office (NSSO) has categorised slums as declared and undeclared, the former being slums that have been formally declared as slums by the competent authority designated for the purpose.<sup>38</sup> For the purpose of surveying, in 1993 and also in 2002, the NSSO adopted the definition of the slum as 'a compact area with a collection of poorly- built tenements, mostly of temporary nature, crowded together usually with inadequate sanitary and drinking water facilities in unhygienic conditions' (NBO 2013, 14).<sup>22</sup>

According to the Maharashtra Slum Areas (Improvement, Clearance & Redevelopment) Act 1971, to be declared a slum, an area must fulfil the following conditions (ibid, 17):

a. The area is or may be a source of danger to the health, safety or convenience to the people of that area or its neighbourhood, by reason of the area having inadequate or no basic amenities, or being unsanitary, squalid or otherwise;<sup>37</sup>

b. The buildings in the area used or intended to be used for human habitation are in any respect unfit for human habitation; or by reasons of dilapidation, overcrowding, faulty arrangement and design of such building, narrowness or faulty arrangement of streets, lack of ventilation, light or sanitation facilities or any combination of these factors, detrimental to the health, safety or convenience of the public of that area.<sup>23</sup>

c. To decide whether the buildings of an area are considered fit for human habitation or not is based on the fulfilment of the following conditions: (a) regular repairs; (b) stability; (c) freedom from damp; (d) natural light and air; (e) provision for water supply; (f) provision for drainage and sanitary conveniences; and (g) facilities for disposal of waste water.

Historically, migration to Mumbai has played an important role in the spread of slums. The cotton mills set up in Mumbai attracted a large number of migrants to the city and led to the setting up of the earliest slums.<sup>36</sup> As it was difficult to commute from distant places, most workers preferred to live near the mills by setting up small houses on non-desirable lands.

Over the years, as Mumbai turned into India's financial capital and became home to the Hindi film industry, more and more migrants from across the country landed in the city looking for jobs. This led to tensions between the locals and outsiders. However, demographically, Maharashtra has sent more migrants to Mumbai than any other state of India — it is estimated that about 53 per cent of the migrants in Mumbai are from Maharashtra. Among the other states that send large numbers of migrants to Mumbai, Uttar Pradesh (UP) has been at the forefront (Chhapia 2019). The total number of migrant workers in Maharashtra before COVID-19 has been estimated to be about 38 lakh, of which around 12 lakh left the state during the COVID-19 health crisis (Deshpande 2019).<sup>24</sup>

Due to the high cost of physical space in the city, many migrants, especially those from the working class, live in slums. Slums are also sites of economic production where many small labour-intensive industries produce goods for domestic and international markets. For example, branded luxury handbags such as those from Gucci are manufactured in the slums of Mumbai and sold in the global market. Besides, the slums also provide services to the gated societies populated by the middle/ upper-middle classes.<sup>35</sup> For example, many women from slums work as domestic helpers in the high-rise buildings and gated communities nearby.<sup>3</sup>

Despite providing cheap labour to the city and its residents, the Mumbai slums are mostly seen as its filthy dark spots. Due to their congested spaces and constricted, non-hygienic ambience, they are perceived as a source of disease. Such perceptions have persisted since colonial times when the slums were blamed for the implosion of plague in the city in 1896.<sup>25</sup>

## V. CONCLUSIONS

The return of migrant workers to their hometowns is temporary, as many are expected to return. The young and unmarried males, in particular, will have no choice but to return in search of jobs that most of them will not get in their villages or small towns. The older ones may take longer to return or even think against returning (Hatekar and Belhekar 2019).<sup>7</sup>

As most workers will likely return, there is a perception that there may be some changes in the capitalist-workers relationship. During the plague crisis of 1896, workers leaving Mumbai had caused a reconstitution of relations of the capitalist authorities with workers in the mills. Aditya Sarkar notes that the plague crisis had introduced an

# International Journal of Multidisciplinary Research in Science, Engineering, Technology & Management (IJMRSETM)

(A Monthly, Peer Reviewed Online Journal)

Visit: [www.ijmrsetm.com](http://www.ijmrsetm.com)

Volume 7, Issue 11, November 2020

unimaginable structure of ‘regulation from below’ (Sarkar 2014).<sup>34</sup> Many such concessions were stabilised as the workers became politically strong due to domestic and international developments (ibid.) Likewise, during the COVID-19 health crisis, workers may get some momentary concessions from the state and industrialists just as it had happened in 1896, but in the longer term, the ‘temporary’ labour reform laws brought in by many Indian states may be consciously misused by employers to control the workers.

Like the bubonic plague epidemic of 1896, the state has plans to clean and redevelop the slums during the COVID-19 pandemic.<sup>26</sup> The Housing Minister of Maharashtra, Jitendra Awhad, was reported to have written a letter to the state’s Chief Minister, asking him to issue orders to redevelop Dharavi. Varsha Gaikwad is also pushing for Dharavi’s redevelopment. In the letter, Awhad wrote,

“Dharavi is fast becoming the Covid-19 capital of Mumbai. A major factor for the spread of the infection in the area has been the high density of population and the lack of quality healthcare services. This has created a negative perception of Dharavi. On the other hand, you won’t get a more appropriate opportunity to push Dharavi’s redevelopment, which will lead to its overall social and economic upliftment.” (Ashar and Tiwari 2019)<sup>33</sup>

As many migrant workers have left Mumbai, there may be an attempt to change the city’s ethnic configuration post-COVID-19 days. This has been hinted at in a statement by Maharashtra’s Industries Minister Subash Desai:<sup>27</sup>

“The large numbers of migrant workers in Maharashtra had to go to their native state[s]. There are labour shortages that can be filled by the local people.<sup>32</sup> We will give priority to the son of the soil as we have policy also. The government will also give them training and as per their qualifications and training, the industries which are facing the worker’s shortage can be hired these local youths[sic].”<sup>28</sup>

The Shiv Sena, leading the Maha Vikas Aghadi (MVA) government in Maharashtra, has always advocated the ‘son of soil’ policy. In the past, the party had been the leading face of what Arjun Appadurai (2000) had called ‘urban cleansing’ of Mumbai. It spearheaded the movement to change Bombay into Mumbai. In 1992–93, as part of a syndicated Hindutva group (Thapar 1989), the Shiv Sena attempted to turn Mumbai into a city for Hindus by attacking poor Muslim vendors, shopkeepers and slum-dwellers, aiming to free whatever little space was occupied by them (Appadurai 2000).<sup>29</sup> In 2008, the then Congress–NCP government brought in a resolution stating that 80 per cent of workers in all industries would comprise local residents (Deshpande 2019). In March 2019, the MVA government announced its plans to bring in a resolution making it mandatory for the private sector to reserve 80 per cent of the jobs for people who were domiciled in the state for more than 15 years (ibid.) Despite their attempt to use this opportunity to fill the industries with more Marathi workers, it might prove a difficult task, as many employers are reluctant to hire the locals.<sup>30</sup> They complain that most Marathis do not work hard, bring with them local political connections and ask for more leaves. The effect the locals will have on the employees’ wage bill is also a concern for the employers (ibid.) Therefore, any massive change in the city and state’s ethnic demography is unlikely to happen, as it does not suit the local business’s interests.<sup>31</sup>

## REFERENCES

1. Modi, Narendra. 2019. “PM Modi writes: A letter to the nation in the midst of a crisis that calls for firm resolve” The Indian Express, 2019..
2. The difference is mainly because of the area they consider under Greater Mumbai.
3. During my visit to the slums, I was informed about the jobs in which most of the males and women from the area were engaged.
4. The number of deaths due to COVID-19 related health issues could be five times higher than the official figure given by the Government of According to Doctors Hemant Shewade and Giridara Gopal on 2019, “when the official COVID-19 death toll was 35,747, the actual might have been 188,939”. “Watch | Could COVID- 19 Deaths in India Actually Be 5 Times the Official Figure?” The Wire, 2019..
5. “Coronavirus triggers panic migration from Dharavi to Tirunelveli district”. The Hindu, 2019.
6. “Dharavi COVID Tracker: Minister Varsha Gaikwad on virus test, migrant workers and reducing crowding in the slum”. Mumbai Mirror, 2019.

# International Journal of Multidisciplinary Research in Science, Engineering, Technology & Management (IJMRSETM)

(A Monthly, Peer Reviewed Online Journal)

Visit: [www.ijmrsetm.com](http://www.ijmrsetm.com)

Volume 7, Issue 11, November 2020

7. Unpublished paper under consideration in a reputed journal. The author is thankful to Professor Neeraj Hatekar for sharing the paper via email.
8. "As migrants leave, Maharashtra government pitches for son of the soil agenda to tackle labour shortage" The New Indian Express 2019.
9. Appadurai, A. 2000. "Spectral Housing and Urban Cleansing: Notes on Millennial Mumbai". In Public Culture, Special Issue on Cosmopolitanism, edited by C. Breckenridge, H. Bhabha, D. Chakrabarty and S. Pollock, 12, no. 3: 627–651.
10. Appadurai, A. 2017. "The Politics of Hope – An Interview with Arjun Appadurai" Interview by Czirkjak Rahel. PAGEO Geopolitical Institute, 12 February 2017.
11. Ashar, S. A. 2018. "Maharashtra govt rolls out new plan for slum-free Mumbai" The Indian Express, 18 May 2018..
12. Ashar, S. A and N, Tiwari. 2019. "'Dharavi fast becoming city's Covid capital': Jitendra Awhad writes to CM for redevelopment push". The Indian Express, 2019..
13. BBC 2019. "Coronavirus: Islamophobia concerns after India mosque outbreak". 2019.
14. Bindra, Japnam and Neetu Chandra Sharma. 2019. "Coronavirus: Govt tells SC one-third of migrant workers could be infected" Live Mint.
15. Census of India. 2011. Ministry of Home Affairs, Government of India. District Census handbook-Mumbai Suburban, p.
16. Chakraborty, R. 2019. "With Covid-19 cases on the rise in Mumbai's Dharavi, migrants from Tamil Nadu try to return" The Hindustan Times, 2019.
17. Chandavarkar, R. 2011. "Plague panic and epidemic politics in India, 1896–1914". In Epidemics and Ideas: Essays on Historical Perception of Pestilence, edited by Terence Ranger and Paul Slack. Cambridge: Cambridge University Press. 203–240.
18. Chhappia, H. 2019. "53 % of Mumbai's migrants from within Maharashtra". The Times of India, 2019. .
19. Das, A. 2019. "COVID-19's Changing Class Character Will Create New Borders and Inequalities" The Wire, 2019.
20. Deshpande, H. 2019. "Why industries in Maharashtra are reluctant to employ Marathi workers despite shortage" The Print, 2019.
21. Fernando, B. 2019. "How the 1896 plague epidemic shaped Mumbai" The Indian Express, 2019.
22. Foucault, M. 2004. "The Crisis of Medicine or the Crisis of Antimedicine?" Foucault Studies, no. 1: 5–19.
23. Hatekar, N and P, Belhekar. 2019. "Why it Makes Sense to Leave and Stay Gone: Understanding the Mass Exodus from Mumbai". Unpublished paper.
24. Indorewala, H. 2018. "Housing and dishousing in Mumbai: a Historical Outline of Slum discourse and policy" edited by Partho Datta & Narayani Gupta. 53–74. Shimla: Indian Institute of Advanced Study.
25. Indorewala, H and S Wagh. 2019. "After the Pandemic, Will We Rethink How We Plan Our Cities?" The Wire, 2019
26. Iyer, K. 2019. The Indian Express, 2019..
27. Mishra, K, C. Marpakwar and S. Sharma. 2019. "Over 1000 cases, but Dharavi emptying out". Mumbai Mirror, 2019.
28. National Building Organisation, 2013. Ministry of Housing and Urban Poverty Alleviation, Government of India. State of Slums in India: A Statistical Compendium 2013"
29. Parth, M. N. 2019. "Dumped by Mumbai's upper middle and middle class, domestic workers survive on charity to stay afloat during COVID-19 lockdown" Firstpost, 2019. 30. Perrigo, B. 2019. "It Was Already Dangerous to Be Muslim in India. Then Came the Coronavirus" Time, 2019.
31. Ramanathan, G. 2007. "Shanty-towns emerge targets for development". LiveMint, 6 July 2007.
32. Rashid, A. 2019. "How oppressive containment measures during Poona plague led to assassination of British officer" The Indian Express 2019..



**International Journal of Multidisciplinary Research in Science, Engineering, Technology  
& Management (IJMRSETM)**

*(A Monthly, Peer Reviewed Online Journal)*

**Visit: [www.ijmrsetm.com](http://www.ijmrsetm.com)**

**Volume 7, Issue 11, November 2020**

33. Sanyal, T. 2018. "The Chawls and Slums of Mumbai: Story of Urban Sprawl" MA Thesis University of Michigan
34. Sarkar, A. 2014. "The Tie That Snapped: Bubonic Plague and Mill Labour in Bombay, 1896–1898" *International Social History* 59, no. 2: 181–214.
35. Shaikh, M. 2019. "Tablighi Jamaat likely source for Covid-19 spread in Mumbai's Dharavi" *India Today*, 2 April 2019
36. Taneja, M. 2019. "Dharavi: The Story of Asia's second biggest slum." 21 December 2019.
37. Thapar, R. 1989. "Syndicated Hinduism" in *Hinduism Reconsidered*, edited by Gunther- Dietz Sontheimer and Hermann Kulke, 54–81. New Delhi: Manohar Publications.
38. Udas-Mankikar, S. 2019. "Informal migrants in maximum city". ORF, 2019.