

CHAPTER – 4

PROFILE OF SELECTED CITIES OF GUJARAT

4.1. Gujarat and Selected Cities of Gujarat

4.1.1 Gujarat:

Gujarat is a state in western region of India. It has an area of 75,686 sq.m (196,077 km²) with a coast line of 1,600 km, and has one major port and several minor ports. The state is bordered by Rajasthan to the north, Maharashtra to the south, Madhya Pradesh to the east and the Arabian Sea as well as the Pakistani province of Sindh on the west. Its capital is Gandhinagar, while its largest city is Ahmedabad. Gujarat is home to the Gujarati-speaking people of India. It has a population in excess of 50 million.

Gujarat has the fastest growing economy in India. It is also, one of the most industrialized states within the nation making it the richest state with a GDP per capita income twice that of the country as a whole.

Surat, Ahmedabad and Vadodara are bounded by Gujarat State in the east. Surat covers 112.27 sq. km of Gujarat State; Vadodara covers 149 sq. km of Gujarat state while Ahmedabad covers 190.84 sq.kms of Gujarat State.

Population of Gujarat as per Census 2011 is 60383628 (Approx 6 Crore) which is around 18% rise in last 10 year. Out of the total population 3,14,82,282 are males and 2,89,01346 are females. The State's population during 2001-2011 was 19.17 per cent, down from 22.66 per cent in the 1991-2001 decade. “The decadal growth of State during 2001-2011 declined by 3.49 per cent,” of the total population, 57.4 per cent lives in rural areas and 42.6 per cent resides in urban centers Gujarat's population has increased by 97,12,611 during the decade of 2001 to 2011. The growth rate in 2011 is 17.64 per cent in comparison

to 21.15 per cent in 2001. The urban population has risen from 37 per cent in 2001 to 43 per cent in 2011, making it one of the fastest growing urbanised states, according to the Census. Population Density of Gujarat is 308 per sq km. Highest density was recorded in Surat district at 1,376 persons per sq km. and the lowest density is in Kutch district, 46 persons per sq km.

The effective literacy rate in Gujarat in 2011 is 79.31 per cent as compared to 69.14 per cent in 2001, showing an increase of 10.17 per cent. The female literacy rate rose by 12.39 per cent. The literacy rate among male is 87.23 per cent, while that of women is 70.73 per cent. The sex ratio is 918 female per 1000 male in Gujarat according census 2011.

Ahmedabad is the highest populated district in the Gujarat State, according to the Census 2011. A total of 72,08,200 people live in Ahmedabad as compared to 2001 figure of 58,93,164. In the last 10 years, 13,15,036 were added to the population. Almost 70 lakh people stay in areas within Ahmedabad Municipal Corporation (AMC) and Ahmedabad Urban Development Authority (AUDA) limits.

The population of Surat, the second most populated district of Gujarat, increased from 42,75,540 in 2001 to 60,79,231 in 2011. In the last 10 years, Surat's population has grown by 18,03,691.

With a population of 41,57,568 Vadodara is the third most populated district. Vadodara city is the third largest city of area 149 sq.kms in area and is at third rank in population of Gujarat State.

In 2001, Ahmedabad and Surat accounted for 11.63 percent and 8.44 percent population of the state respectively. As per the latest figures, Ahmedabad and Surat account for 11.94 percent and 10.07 percent of Gujarat's population respectively.



4.1.2 Selected cities of Gujarat

4.1.2.1 Surat City:

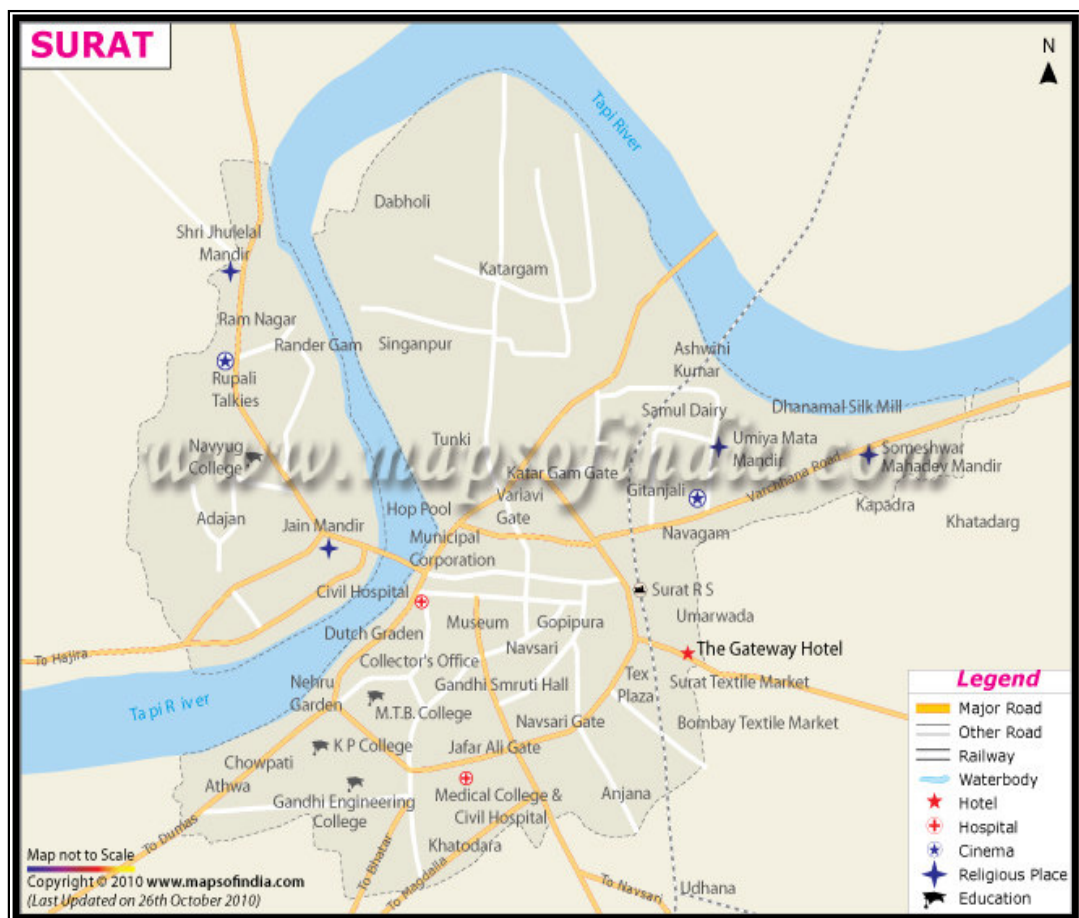
Surat, known as Suryapur, is the commercial capital of the Indian state of Gujarat. It is the administrative capital of Surat district and one of the fastest growing cities in India with a population in 2010 nearly double of that in 2001. The city has been ranked 36th in the list of world's largest cities. At present Surat City is defined as the second cleanest city in India. The Dubai International award for "Best Practice" was awarded to Surat Municipal Corporation by UNCHS (1999-2000). Surat was the primary port of India during the Mughal period, a distinction it lost to Bombay during the British Raj. Surat is an important industrial centre of the country.

By 2020 it is estimated that Surat will be the largest city in Gujarat state and its urbanization will stretch from Kosarumba in north to Billimora in south. Surat is a port city situated on the banks of the Tapi river. The city is located at 21°10'N 72°50'E. It has an average elevation of 13 meters. Surat District is surrounded by Bharuch, Narmada (North), Navsari and Dang (South) districts. To the west is the Gulf of Cambay. The climate is tropical and monsoon rainfall is abundant (about 2,500 mm a year).

Surat is known for diamonds, textiles and recently for diamond-studded gold jewellery manufacturing. Real Estate is a new emerging business in Surat. The city houses 70% of the nations and 42% of the world's total rough diamond cutting and polishing business. It is the country's major man-made fabric producing

area. It is one of the most dynamic cities of India with one of the fastest growth rate due to immigration from various parts of Gujarat and other States of India. It provides industrial employment to over 0.7 million in textile sector and 0.3 million in diamond sector. The growth rate of Surat City is 11.5%. Gujarati, Sindhi, Hindi, Marathi, Telugu, and Oriya are the main languages spoken in Surat.

According to census 2011 the population of Surat is 6079231. Its Population Density is 1379/km². Surat has an average literacy rate of 83%. Its sex ratio is 788 female per 1000 male.



4.1.2.2 Ahmedabad City:

Ahmedabad is the largest city in Gujarat. It is the seventh largest city and seventh largest metropolitan area of India, with a city population of approximately 4.05 million and metropolitan population of 6.2 million. In 2010, the Forbes magazine rated Ahmedabad as the fastest growing city in India, and third in the world after two Chinese cities — Chengdu and Chongqing. Ahmedabad is located on the banks of the River Sabarmati, 32 km from the state capital Gandhinagar. The city is the administrative centre of Ahmedabad district and was the capital of Gujarat from 1960 to 1970; the capital was shifted to Gandhinagar thereafter.

Ahmedabad was founded on February 26, 1411 by Sultan Ahmed Shah to serve as the capital of the Gujarat Sultanate, and was named after him. Under the British rule, a military cantonment was established and the city infrastructure was modernized and expanded. Though incorporated into the Bombay Presidency during British rule, Ahmedabad remained the most important city in the Gujarat region. The city established itself as the home of a booming textile industry, which earned it the nickname the "Manchester of the East." The city was at the forefront of the Indian independence movement in the first half of the 20th century. It was the centre of many campaigns of civil disobedience to promote workers' rights, civil rights, and political independence.

With the creation of the state of Gujarat in 1960, Ahmedabad gained prominence as commercial capital of the state. The city is witnessing a major construction boom and population increase. A rising centre of education, information technology and scientific industries, Ahmedabad remains the cultural and commercial heart of Gujarat and much of western India.

Ahmedabad is located at 23.03°N 72.58°E 23.03; 72.58 in western India at an elevation of 53 metres (174 ft). The city sits on the banks of the River Sabarmati, in north-central Gujarat.

Ahmedabad is home to a large population of Vanias (i.e., traders), belonging to the Vaishnava sect of Hinduism and the sects of Jainism. Most of the residents of Ahmedabad are native Gujaratis.

According to census 2011 the Population of Ahmedabad is 7208200. Its Population Density is 11845/km². It has a literacy rate of 79.5% of total population. Its sex ratio is 903 female per 1000 male.



4.1.2.3 Vadodara City:

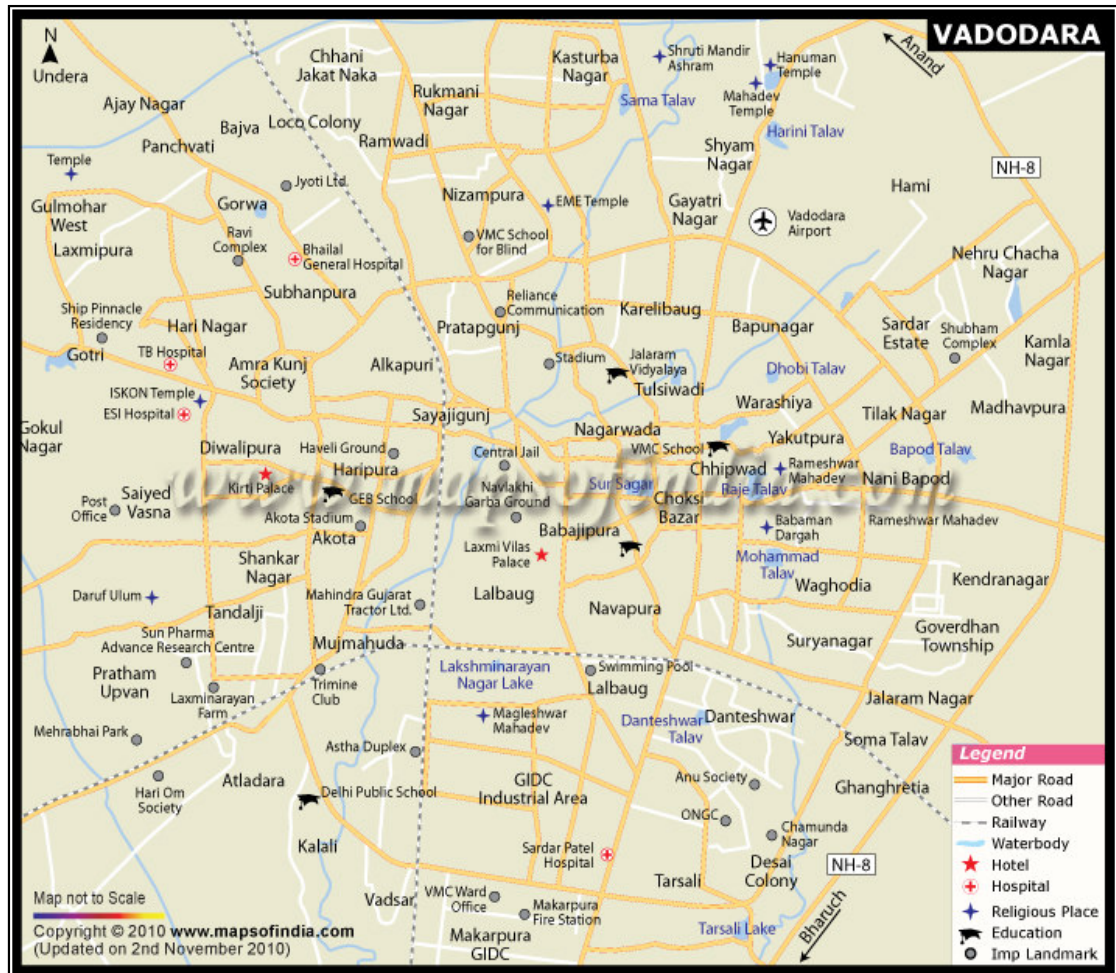
Vadodara is situated on the bank of river Vishwamitra. Vadodara city is the third largest city in the state of Gujarat with an area of 149sq.kms and a population of 13.06 lakh residents as per 2001 census. At the time of country's independence Vadodara had attained the status of an education and cultural centre of western India. Post independence the city witnessed quantum industrial and demographic growth.

Vadodara formerly Baroda is the third most-populated city in the Indian state of Gujarat after Ahmedabad and Surat. It is also known as the Sayaji Nagari (Sayaji's City after its famous ruler, Maharaja Sayajirao Gaekwad III) or Sanskari Nagari (The City of Culture, a reference to its status as the Cultural Capital of Gujarat). Vadodara or Baroda, formerly the capital city of the Gaekwar State, is situated on the banks of the Vishwamitri, a river whose name derived from the great saint Rishi Vishwamitra. It is located southeast of Ahmedabad, 139 km from state capital, Gandhinagar. It is the administrative headquarters of Vadodara District.

Vadodara was once called Chandravati, after its ruler Raja Chandan, then Virakshetra or Viravati, the abode of the brave and then Vadpatra because of the abundance of banyan trees on the banks of the Vishwamitri. From Vadpatra it derived its present name.

Vadodara is located at 22.30°N 73.19°E 22.30; 73.19 in western India at an elevation of 39 meters (123 feet). It is the 18th largest city in India with an area of 148.95 km². The city is located on the fertile plain between the Mahi and Narmada Rivers. Gujarati, Marathi, Hindi and English are the languages spoken in the city.

According to census 2011 the population of Vadodara is 4157568. Its Population Density is 11021/km². It has a literacy rate of 74.04% of total population. Its sex ratio is 934 female per 1000 male.



4.2 Demographic profile of respondents of selected cities of Gujarat

100 respondents each from all the three selected cities of Gujarat were taken to know their perception regarding Mutual Fund. Purposive sampling technique was used. The sample comprised of 233 males and 67 females. The demographic profile according to various variables such as age, marital status, occupation, educational qualification, monthly income, monthly expenditure and monthly savings is as follows:

Demographic Factor	Classification	Surat	Ahmedabad	Vadodara	Total	Percentage
Gender	Male	85	75	73	233	77.77
	Female	15	25	27	67	22.23
	Total	100	100	100	300	100
Age	Less than 20	3	4	1	8	2.67
	20-40	62	52	69	183	61.00
	40-60	29	35	26	90	30.00
	More than 60	6	9	4	19	6.33
	Total	100	100	100	300	100
Marital Status	Married	72	82	71	225	75
	Unmarried	28	18	29	75	25
	Total	100	100	100	300	100
Occupation	Business	29	31	23	83	27.8
	Salaried	37	36	48	121	40.3
	Professionals	12	9	13	34	11.3
	House wives	6	11	11	28	9.3
	Retired person	9	8	5	22	7.3
	Any other	7	5	0	12	4.00
	Total	100	100	100	300	100
Education Qualification	Illiterate	5	2	0	7	2.3
	S.S.C	10	7	3	20	6.7
	H.S.C	9	12	8	29	9.7
	Under Graduate	4	9	6	19	6.3
	Graduate	44	48	38	130	43.3
	Post Graduate	20	18	37	75	25.0
	Any other	8	4	8	20	6.7
	Total	100	100	100	300	100

Demographic Factor	Classification	Surat	Ahmedabad	Vadodara	Total	Percentage
Income Tax	Tax Payers	71	77	73	221	73.7
	Non Tax Payers	29	23	27	79	26.3
	Total	100	100	100	300	100
Total Monthly Income of Family	Below Rs.5000	0	1	5	6	2
	Rs.5000 to Rs.15000	23	10	24	57	19
	Rs.15000 to Rs.25000	26	27	21	74	24.7
	Rs.25000 to Rs.35000	22	15	15	52	17.3
	Rs.35000 to Rs.45000	15	18	14	47	15.7
	Above Rs.45000	14	29	21	64	21.3
	Total	100	100	100	300	100
Total Monthly Expenditure	Below Rs.5000	10	8	15	33	11
	Rs.5000 to Rs.10000	33	42	22	97	32.3
	Rs.10000 to Rs.20000	35	23	31	89	29.7
	Rs.20000 to Rs.30000	18	19	25	62	20.7
	Rs.30000 to Rs.40000	1	5	6	12	4.0
	Above Rs.40000	3	3	1	7	2.3
	Total	100	100	100	300	100
Total Monthly Savings	Up to Rs.5000	55	18	44	117	39
	Rs.5000 to Rs.15000	29	46	37	112	37.3
	Rs.15000 to Rs.25000	13	24	11	48	16
	Rs.25000 to Rs.35000	1	8	3	12	4
	Above Rs.35000	2	4	5	11	3.7
	Total	100	100	100	300	100