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# Socio-Economic Profile Study of Thane District with reference to Banking

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**Abstract:** The study range, Thane lies in the western piece of Maharashtra, and is the nearby area of Greater Mumbai; which is totally in Urban region. Truth be told, some piece of the territory of Thane area goes under the Mumbai Metropolitan range, obviously the region demonstrates a higher rate of populace development. The most astounding development rate can securely be credited to the quick modern development in the region coupled with the flood of populace from abutting regions.

**Key words:** Socio-Economic , Mumbai Metropolitan range,

## INTRODUCTION :

Thane is the third most industrialized region in the state. The Thane-Belapur-Kalyan modern belt is the middle of the exceptionally complex advanced commercial enterprises. The modern development in the region however is amassed in this mechanical belt. The locale can be partitioned into three area parts. The principal is the range under direct impact of Mumbai city. This range is pretty much rural to the city and incorporates Thane, Kalyan, Ulhasnagar Talukas where various sorted out advanced businesses are concentrated. The second zone involves the mechanically creating region of Vasai, Bhiwandi, Palghar and Dahanu.

The third part incorporates whatever is left of the territory of the locale having customary town businesses, age-old bungalow commercial enterprises and essential transforming agro-businesses.

The aggregate land territory of the locale is 934 thousands hectares which is 3.11 percent of the aggregate topographical zone of the state. There are 13 talukas i.e. Thane, Vasai, Palghar, Dahanu, Talasari, Jawahar, Mokhada, Wada, Bhiwandi, Shahapur, Murbad, Kalyan and Ulhasnagar in the locale.

### 1:5 Location:

Thane area which structures one of the regions of Maharashtra is arranged in the north-western corner of the state bordering the Arabian Sea. It stretches out somewhere around 18°42' and 20°20' north scope and 72°45' and 73°45' east longitude. Its northern breaking points about the union regions of Dadra, Nagar Haveli and the condition of Gujarat, Nasik and Ahmednagar areas fall in its east and Pune in the south east. Raigad and Greater Mumbai area fringe in the south and south-west separately.

### 1:6 Topography:

The region is spread in the range of 9,558 sq.kms which is 3.11 percent of the aggregate Maharashtra territory. The locale positions third in populace yet positions twentieth in zone among the area of Maharashtra.

Thane region has a chronicled development; Thane as we see today was a piece of North Konkan locale till 1817. Amid 1833 a few sections of South Konkan regions were converged with the North Konkan and the extended region was renamed as Thane area.

From that point forward, in any case, its limits have gone various changes. At present, Thane region is authoritatively isolated into thirteen tehsils out of which Shahapur tehsil is the biggest zone of 1555 sq.kms and Talasari tehsil is the littlest territory of 268 sq.kms.

Geographically, area can be separated into 3 sections; in the Eastern Dart of the locale, Sahyadri extents are spread and to its north side, the thick timberland region is arranged.

The focal area of the region is generally level zone and rice cultivating is carried out here.

In the waterfront part and 15 to 20 kms, its adjacent zone is developed for vegetables, products of the soil nature of grass.

### 1:7 Physiographical Set-up:

Geologically Thane area structures a piece of Konkan swamps, it involves the wide amphitheater like bowl of the Ulhas and the more hilly Vaitarana valley together with plateaus striking the Sahyadri scrap.

Sahyadri range and its off shoots include the principle slope framework out of the current frameworks.

**1:8 Climate:**

The atmosphere of this locale is described by high mugginess close-by all the year round, an abusive summer season and decently circulated and overwhelming precipitation amid the south-west storm season.

The year may be isolated into four seasons. The frosty season from December to February is trailed by the late spring season from March to June. The south-west rainstorm is from June to September, October and November constitute the post-storm season.

July is the heaviest month of downpour with a precipitation of around 40 percent of the yearly aggregate, from February to May it encounters hot season. January is the coldest month in a year with a base temperature.

**1:9 Rain-Fall:**

In the state, the Konkan Division is known as substantial blustery zone in which Thane area is incorporated. The region gets precipitation from south-west storm. The rainfalls in the area is amid the months of June to September, amid the year 1998-99 the most extreme precipitation in the region was 3558 mm in Palghartaluka and least precipitation in the locale was 1908 mm in Ulhasnagar taluka.

**1:10 Population:**

As per 2001 enumeration the number of inhabitants in the region was 81.32 lakhs. Amid 1981 to 2001, this populace was expanded by 56.59 percent. This expanded rate was most astounding in the state for this period.

The rustic populace of the area was 35.36 percent and the Urban populace of the region was 64.64 percent. Out of aggregate Urban populace 73.13 percent are found in Thane, Kalyan, Ulhasnagar, Bhiwandi and Vasai urban areas. The education rate in the region is 69.54 percent which is higher than state rate of abstract 64.9 percent. The male education rate of the area is 77.56 percent and the female proficiency rate of the region is 60.28 percent separately. The locale is at sixth rank for education. The thickness of populace in the area is 549 persons every sq.kms. which is much higher of state thickness rate of 257 persons every sq.kms.

Thane region has a seizable Schedule Tribe populace in the area about 22 percent of the locale populace comprises of Tribes, Talasari, .awhar, Mokhada demonstrate a high centralization of Schedule Tribw populace involving more than 85 percent of the aggregate populace, Dahanu and Wada have 65 percent and 51 percent of Schedule Tribe populace separately.

**1:11 Household Characteristics:**

This section introduces the demographic and financial qualities of the family units met in the DLHS (District Level Household Survey) RCH.(Reproductive and Child Health Survey). The DLHS family populace is classified by true populace just. This may vary from the by

right populace due to provisional populace developments and would bring about non-scope of normal occupants who are incidentally somewhere else at the time of the review.

**1:12 Household Population:**

Table 1.2 presents the rate of family unit populace by age, habitation and sex. The sex degree of the specimen populace, i.e., the quantity of guys every 100 females is 108. This degree is 102 in rustic ranges and 110 in urban zones. The aggregate specimen populace chose in this region is 4632 with 2404 guys and 2228 females. Almost 33% (31 percent) are beneath 15 years old and six percent are over the age of 60 or more seasoned. The extent beneath age 15 is higher in rustic regions (35 percent) than in urban zones (29 percent), which is an evidence of the way that richness in the provincial ranges is marginally higher than that in the urban range. There is a slight decline (one percent point) in the extent of the populace in the age assemble 0-4 years ascompared with theage bunch 5-9 and 10-14 years, which is a proof of therecent decrease in ripeness in this region.

**Table 1.2 - Household Population:**

Percentage distribution of the household population by age and by residence and sex, Thane district of Maharashtra RCH, 2002

Age Group (in years)	Total	Residence		Sex	
		Rural	Urban	Male	Female
0-4	9.6	12.3	8.4	8.8	10.4
5-9	10.5	11.6	10.1	10.5	10.5
10-14	10.7	11.0	10.6	11.8	0.6
15-19	9.5	11.0	8.8	9.5	9.4
20-24	9.8	10.3	9.5	9.6	9.9
25-29	9.6	9.1	9.6	8.3	11.0
30-34	8.6	7.0	0.2	8.4	8.8
35-39	8.4	6.3	9.3	8.8	7.9
40-44	6.0	4.3	6.7	6.0	6.0
45-49	4.8	5.3	4.6	5.3	4.3
50-59	6.8	6.2	7.1	6.0	6.7
60+	5.7	6.0	6.1	6.1	5.5
Total Percent	100.0	100.0	100.0	100.0	100.0
Number of Persons	4632	1366	3266	2404	2228
Sex Ratio(100*M/F)	108	102	110	NA	NA

Table is based on the 'de facto' population NA : Not Applicable

Source -www.rchIndia.org

**1:13 General Characteristics:**

Table 1.3 presents the percentage distribution of households by selected background characteristics. Almost all ( 95 percent of each ) of the households in urban and rural areas are headed by males. Only five percent households are female headed.

**Table 1.3 Household Characteristics:**

Percentage distribution of the households by selected characteristics of household head and household size, according to residence, Thane district of Maharashtra, RCH, 02

**Table 1.4-Housing Characteristics**

Characteristic	Total	Residence	
		Rural	Urban
Sex of the household head			
Male	94.9	94.7	
Female	5.3	5.3	
Age of the household head			
Less than 30	13.5	7.7	
30-44	43.0	48.0	
45-59	31.5	29.8	
60+	12.0	14.5	
Median Age of the household head	42.2	43.2	
Religion of the household head			
Hindu	95.2	81.2	
Muslim	1.9	7.5	
Christian	0.0	2.9	
Sikh	0.0	0.8	
Buddhist	2.0	3.5	
Jain	0.4	4.3	
Caste/Tribe of the household head			
Scheduled Caste	5.8	10.8	
Scheduled Tribe	41.8	5.9	
Other backward class	36.5	21.9	
Other #	15.3	60.6	
Don't Know	0.6	0.8	
Mean household Size	5.2	4.7	
Number of households	266	720	
* Based on the 'de jure' population # Higher caste (not belonging to scheduled caste, scheduled tribe or other backward class)			

Source- [www.rchindia.org](http://www.rchindia.org)

Nine percent leader of the family units fit in with the age gathering of under 30 years; this is 14 percent in the rustic ranges and 8 percent in the urban regions. The leader of the family units having a place with age gather 30-44 years are 43 percent in country and 48 percent in urban territories. The medium age of the leader of the family is 43.1 years. The region is occupied by a greater part of Hindus (85 percent) took after by six percent of Muslims and three percent of Jains and Buddhists each. Generally speaking, there are around 10 percent of Scheduled ranks (SC) and 16 percent of Scheduled Tribes (ST) family units. Around 84 percent of the rustic family units and 39 percent of the urban families fit in with SC, ST and other regressive classes. The normal family size is 4.8 being 5.2 is provincial territories and 4.7 in urban zones of the region.

**1:14 Housing Characteristics:**

Table 1.4 presents the rate circulation of family units by chose foundation qualities. Power is the fundamental wellspring of lighting in 96 percent of the families. All the families in urban ranges have power in their homes when contrasted with 8.5 percent in country regions.

**1:15 Housing Characteristics:**

Rate dispersion of the families by lodging, as indicated by home, Thane region of Maharashtra, RCH,2002.

Housing Characteristics	Total	Residence	
		Rural	Urban
Electricity	4.5		
No	4.5	14.6	0.8
Yes	95.5	85.4	99.2
Sources of drinking water			
Tap	80.5	31.9	98.4
Hand pump/bore well	7.8	25.7	1.2
Well	11.5	42.4	0.1
Other	0.2	0.0	0.3
Sanitation facility			
Own flush toilet	56.5	7.6	74.5
Own pit toilet/latrine	3.4	4.6	2.9
Shared toilet (any type)	13.3	3.4	17.0
No toilet facility	24.0	82.7	2.4
Main type of fuel used for cooking			
Liquid petroleum gas/ electricity	64.1	18.8	80.8
Kerosene	15.9	10.6	17.8
Wood	19.8	70.6	1.0
Other	0.2	0.0	0.4
Type of house			
Kachcha	13.1	31.7	6.3
Semi-pucca	33.2	56.2	24.7
Pucca	53.7	12.1	69.0
Household assets			
Fan	87.7	60.0	98.0
Radio/Transistor	56.7	35.0	64.7
Sewing machine	26.1	9.1	32.4
Television	73.0	39.6	85.4
Telephone	34.0	7.4	43.8
Bicycle	24.9	24.8	24.9
Motor cycle/scooter	12.6	8.5	14.1
Car/jeep	2.3	1.7	2.5
Tractor	0.2	0.6	0.1
Standard of living index			
Low	15.3	53.5	1.2
Medium	30.4	36.0	28.1
High	54.3	10.5	70.4
Number of households	986.00	266.00	720.00

Source -[www.rchindia.org](http://www.rchindia.org)

Greater part (81 percent) of the families get drinking water through tap took after by 12 percent from wells and 8 percent from hand pumps. All the family units (98 percent) in urban zones get channeled water for drinking as against just 32 percent in rustic territories. A nearby look of table additionally demonstrates that larger part of the rustic family units (42 percent) are as yet relying upon wells for drinking water.

Just 57 percent of the family units have a flush can and 3 percent use imparted latrine (any sort), though around 24 percent of the families have not can office by any means. Three- forward of the urban family units and just eight percent of the rustic families have reported own flush latrine, while most (83 percent) of the provincial families have no can office when contrasted with just two percent of the urban family units.

Fluid petroleum gas (LPG) is the most widely recognized fuel utilized for cooking as 64 percent of the family units rely on upon it, though just 20 percent of the families use wood and 16 percent depend on lamp oil. Not surprisingly, utilization of kindling for cooking is accounted for all the more in provincial zones (71 percent) than that in urban ranges which is very nearly insignificant (1 percent).

Thirteen percent of the family units live in kachcha and one- third in semi- pucca houses and 54 percent live in pucca houses. Not surprisingly, higher extents of urban families (69 percent) dwell in pucca houses when contrasted with the country family units (12 percent).

Notwithstanding the above civilities data on ownership of some strong merchandise is likewise gathered from overviewed families. Examination of same demonstrates that lion's share of the families reported owning a fan (88 percent) and a TV (73 percent). Another more than a large portion of (57 percent) reported owning a radio/transistor. Marginally more than one- third of them reported owning phone. Around one-fourth of the families has other solid merchandise like sewing machine and bike. Responsibility for cycle/bike is additionally reported In 13 percent of the family units. Responsibility for whole thing is more among the urban families than among the provincial family units.

All the above pointers were taken to gauge the way of life list (SLI) for the family units. According to SLI figured for the family units, it is discovered that 15 percent of the families have low expectation for everyday comforts, 30 percent have medium level of way of life and more than a large portion of (54 percent) of the family units have exclusive requirement of living. The percent of family units with higher expectation for everyday life is all the more in the urban territories when contrasted with the country regions.

**1:16 Marital Status of Household Population:**

The DLHS-RCH, gathered data on conjugal status of all family unit individuals age 10 or more. Table 1.5 demonstrates the percent circulation of family populace by conjugal status grouped by age and sex. Among females matured 10-14; somewhat more than one percent are right now hitched. The extent of never wedded came to most reduced among men and ladies when they achieve the age amass 30-44. The extents of separated, differentiated, or abandoned are little, and widowhood is very constrained until the more seasoned ages. More ladies were widowed by the age 45 or more contrasted and guys.

**1:17 Marital Status of the Household Population:**

Rate circulation of the family unit populace matured 10 or more by conjugal status, as indicated by age, gathering and sex, Thane area of Maharashtra, RCH 2002

**Table 1.5 - Marital Status**

Age Group	Marital Status										Number of males in females
	Male					Female					
	Never married	Married Currently	Widowed/Divorced/Separated	Total %	Total N	Never married	Currently married	Widowed/Divorced/Separated	Total %	Total N	
10-14	98.6	1.1	0.0	300.0	99.4	0.4	0.0	300.0	264/213		
15-19	97.7	2.5	0.0	300.0	81.8	17.1	1.1	300.0	228/210		
20-24	88.8	11.2	0.0	300.0	38.1	60.0	1.9	300.0	232/220		
25-29	36.0	62.9	1.01	300.0	15.7	85.5	3.0	300.0	351/348		
30-34	4.5	94.1	1.4	300.0	1.5	91.1	6.1	300.0	558/507		
35-39	0.4	98.1	1.3	300.0	0.9	79.6	19.5	300.0	295/245		
40+	1.8	25.8	12.4	300.0	0.0	38.4	61.8	300.0	144/124		
Total	43.5	48.9	1.8	300.0	28.7	61.2	6.6	300.0	1948/1768		

**1:18 Marriages and Morbidity:**

Table 1.6 presents information on relational unions and dismalness in the family units overviewed. Altogether 128 young men and 77 young ladies got hitched in the area

amid the reference period first January 1999 till the date of review. The mean ages at marriage for young men in the area Thane is discovered to be 26 years and that for young ladies is 22 years. The mean ages at marriage for young men and young ladies wedded since 1 January 1999 in provincial regions are 23 and 18 years separately and the similar figures for urban ranges are 27 and 25 years individually. An under one-fourth (22 percent) of the young ladies In the provincial zones and 11 percent In the urban regions got hitched before lawful age at marriage of 18 years.

The predominance rates of visual impairment, tuberculosis and intestinal sickness, as reported in the overviewed family units in the area are 114,310 and 560 every 100,000 populace individually. The prevalence rate of complete lack of sight every 100,000 population is more 121 among guys than among the females 106. The extent of fractional sightlessness, notwithstanding, is accounted for to be much higher (11,924 every 100,000 populace) as looked at to complete visual impairment (114 every 100,000 populace). Similarly, prevalence rate of tuberculosis among guys is much high 432 than among the females 179 every 100,000 populaces. The prevalence rate of intestinal sickness is 526 among guys and 597 among females every 100,000 populaces. This obviously illustrates that aside from intestinal sickness the guys have a slight edge over females in the predominance of difficulty seeing and tuberculosis. The prevalence rates of lack of sight and tuberculosis are higher in the provincial when contrasted with urban territories of this locale. Nonetheless, halfway sightlessness is more reported in urban when contrasted with provincial regions.

**Table 1.6 – Marriage and Morbidity Rates**

Characteristic	Total	Residence	
		Rural	Urban
Number of Marriages reported since 1st January 1988*			
Boys	12	32	
Girls	7	32	
Mean age at Marriage*			
Boys	2	22	
Girls	2	18	
Percentage of marriages below legal age at marriage*			
Boys (<21 Years)		21	
Girls (<18 Years)	1	21	
Morbidity			
Prevalence** rate of blindness			
Male			
Complete	12	0	1
Partial	1124	8679	122
Female			
Complete	10	353	
Partial	1265	8815	143
Person			
Complete	11	174	
Partial	1192	8746	132
Prevalence** rate of Tuberculosis (2002)			
Male	43	624	3
Female	17	0	2
Person	31	318	3
Prevalence** rate of malaria for last two weeks			
Male	52	322	6
Female	59	773	5
Person	56	543	5
Total population	461	1360	32

\* During the reference period of survey starting from 1/1/1999 till the date of survey  
 \*\* Prevalence rate per 100,000 population  
 Note : All the rates refer to 'de jure' population

Source - [www.rchindia.org](http://www.rchindia.org)

**1:19 Mortality:**

Table 1.6 presents data on various mortality measures per 1000 population of the de jure population in the

district of Thane during the reference period of three years. The crude death rate is found to be 5 per thousand population. The neo-natal mortality and post neo-natal mortality rates are 36 and 6 per 1000 births respectively. The infant mortality rate is estimated to be 43 per 1000 live births and the under five- mortality rate in Thane district is 56.

**Table 1.7 - Vital Rates\***

Crude death rate, neonatal, post neonatal, infant, child and under five mortality rates, (since 1st January 1999), Thane district of Maharashtra, RCH 2002

Crude death rate	4.91
Neonatal mortality rate	36.45
Infant mortality rate	6.08
Child mortality rate	42.54
Under-five mortality rate	13.68
	56.22
* Refers to per 1000 population Note : All the rates refer to 'de jure' \	

Source — [ujww.rchindia.org](http://ujww.rchindia.org)

### 1:20 Literacy:

Education rate in the region have been found at 50.50 percent. But inside the talukas there is an awesome variety, Kalyan positions initial (66.67 percent) and Talasari positions the most minimal rate (16.09 percent).

### 1:21 Occupational Structure:

As per 2001 populace enumeration, the aggregate working populace in the locale was 1961704 persons which was 37.37 percent of the aggregate populace of the area. Out of the aggregate working constrain, 30.75 percent are occupied with rural and associated exercises. Out of aggregate working compel, the ladies working power was 22.89 percent in the area.

### 1:22 Soil:

There are no significant soil extraction and mines in the district. There are stone mines seen close to the zone of Thane, Bhlwandl and Kalyan urban communities. The business is seen to take out sand from ocean in Vasal, Ghodbunder, Mumbra, Kalyan and Thane zone of locale. This sand is utilized generally as a part of building the structures. Stores of ruddy laterite earth are likewise found close Gokhlvare in Vasai tehsil. This is utilized for making blocks, tiles and shabby red coated utensils.

### 1:23 Rivers:

The significant streams of the locale are Vaitarna and Ulhas. The essential tributaries of Vaitarnariver are Pinjal, Deharja, Surya and Tansa. The tributaries of Ulhasriver are Barvi, Bhatsa and Kalu. Vaitarna is safe for 25 kms. Inside the coast and Ulhas is traversable 40 kms. from Kalyan.

There are significant water supply and watering system extends in the area as takes after:

1. Surya In Jawhar Tehsil - Irrigation venture.

2. Bhatsa In Shahaapur Tehsil - Irrigation venture.
3. Tansa in Shahapur Tehsil - Water supply extend
4. Vaitarna In Shahapur Tehsil - Watersupply extend
5. Barvi in Mnrbad Tehsil - Watersupply extend.

### 1:24 Historical Background and Importance:

Thane history can be isolated into four periods, the Early Hindu period mostly mythic and part of the way noteworthy coming down to about AD 1300 and appropriately called Ancient period. The Muslim period enduring from 1300 to 1660, the Maratha period from 1660 to 1800; and the British period since 1880. The boss enthusiasm for the historical backdrop of Thane coast is that with relatively few and short breaks, some of its ports, Sopara, Kalyan, Thane or Sanjan, have from ancient times taken a loaning part in the outside trade of Western India.

### 1:25 Administrative Set-up:

As indicated by Administrative accommodation, the state is separated in six territorial division. The Thane locale is incorporated in Konkan Region Division. The region comprises of 13 tehsils which are Thane, Vasai, Palghar, Dahanu, Talsari, Jawhar, Mokhada, Bhiwandi, Wada, Shahapur, Murbad, Kalyan and Ulhasnagar.

At the area level, Collector is the Administrative Chief and the Tehsildar at Tehsil level. For country advancement, Chief Executive Officer of Zilla Parishad, at locale level and Block Development Officer at Block level; are accountable for the organization. City Councils are in charge of Urban Development work.

### 1:26 Forests:

The aggregate woodland zone of the region is 3463 sq. kms. which is 37.10 percent of aggregate geographic territory. Out of this backwoods zone of the locale, in shahapur 20.62 percent, Palghar 14.9 percent, Jawhar 9.99 percent, wada 10.08 percent, Murbad 6.38 percent, Dahanu 12.79 percent and in vasai 6.65 percent. Absolute 80.51 percent, backwoods zone is spread in these seven talukas just.

The fundamental woods results of the area are hang, Ain, Hirda, Timber wood which is for the most part utilized for development reason.

Amid 2000-01 aggregate, backwoods income of the region was Rs. 51491 thousands, which was expanded by 21.62 percent when contrasted with the year 1997-98 of Rs. 42,338 thousands. The income got from Timber wood and kindling is 84.51 percent of Forest income.

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- Current Index to Scholarly Journals
- Elite Scientific Journal Archive
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