INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Schola

The American Economic Association's electronic bibliography, EconLit, U.S.A.,

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 4767 Cities in 180 countries/territories are visiting our journal on regular basis.

CONTENTS

Sr.		Page
No.	TITLE & NAME OF THE AUTHOR (S)	No.
1.	COST AND RETURN ANALYSIS OF PADDY UNDER ORGANIC FARMING	1
	DR. K. THIRIPURASUNDARI, R. SWARNA & S. V. DIVYA	
2.	A MONTE CARLO RISK ANALYSIS OF THE REAL TIME GROSS SETTLEMENT SYSTEM OF FUND	4
	TRANSFER IN ZAMBIA	
	MUDENDA COLLINS & KRISTEN KOMBE	
3.	SOCIO-DEMOGRAPHIC, ECONOMIC AND LIVING CONDITIONS OF THE TRIBAL WOMEN: A	12
	STUDY IN THE AGENCY AREA OF KHAMMAM DISTRICT OF TELANGANA STATE	
	G. JANARDHAN & DR. S. RADHA KRISHNA	4-
4.	SOCIO – ECONOMIC CONDITION OF WOMEN ENTREPRENEURS THROUGH SHGS IN KANCEPURAM DISTRICT OF TAMIL NADU	15
	DR. P. RAJA & V. R. RADHAAKRISHNAN	
5.	SOCIAL INSECURITY IN KERALA: SOME REFLECTIONS OF CONSUMERISM	18
Э.	DR. ABDULLA M.P	10
6.	DETERMINANTS OF DIVIDEND POLICY WITH SPECIAL REFERENCE TO SELECTED HOUSING	21
0.	FINANCE CORPORATIONS IN INDIA	21
	DR. V. MOHANRAJ & S. SOUNTHIRI	
7.	JOB SATISFACTION AS A FACTOR FOR EMPLOYEE RETENTION: CIVIL ENGINEERS IN CHENNAI	25
	DR. S. MEENA & JERINCE PETER	
8.	AN ECONOMIC STUDY OF SELECT FISCAL INDICATORS PERTAINING TO KARNATAKA	28
	ECONOMY FROM 2000-01 TO 2011-12	
	MONICA M & VIJAYA PRIYA S	
9.	RURAL MARKETING STRATEGIES OF PEPSICO AND COCA-COLA	37
	A. KALAIMOHAN	
10 .	WHAT AFFECT SLOGANS?	41
4.4	WAN-CHEN WANG	4.0
11.	REVIVAL OF MSME'S IN INDIA: A STEP TOWARDS SUSTAINABLE DEVELOPMENT DR. NIDHI SRIVASTAVA & GAGANDEEP CHADHA	46
12.	ECONOMIES OF SCALE: AN EVIDENCE FROM CROSS SECTIONAL ANALYSIS OF FIRMS IN	50
12.	INDIAN TEXTILE INDUSTRY	30
	CMA. POTHARLA SRIKANTH & VIJAYALAXMI B	
13.	INCLUSIVE GROWTH AND THE INFORMAL SECTOR: A STUDY OF THE FEMALE DOMESTIC	55
	WORKERS IN SOUTH 24 PARGANAS, WEST BENGAL	
	SANGHITA BHATTACHARJEE	
14.	THE ECONOMIC REASONS OF RURAL TO URBAN LABOUR MIGRATION: A STUDY ON	60
	MURSHIDABAD DISTRICT OF WEST BENGAL	
	SRIPARNA GUHA	
15 .	EMPLOYMENT ELASTICITY OF INDIA: A STUDY OF PRE AND POST-REFORM PERIODS	63
	DR. A. VAMSI KRUSHNA	
16 .	GROUND WATER: POTENTIAL AND CONSTRAINTS	66
4-	DR. N. SWAMINATHAN	
17.	CUSTOMER RELATIONSHIP MANAGEMENT (CRM): A STUDY OF J&K BANK AND HDFC BANK	68
10	RIZWANA KHURSHID & DR. ASHFAQ AHMAD SOCIAL RESPONSIBILITY: A CASE STUDY OF VISHAL MEGA MART SOCIAL RESPONSIBILITY	70
18.	DR. NARENDRA KUMAR	70
19.	AN ANALYSIS OF INDIA'S TRADE RELATIONS WITH THAILAND	75
13.	ANJU RANI	, ,
20.	CULTURAL SUSTAINABILITY IN KERALA VIA TOURISM	80
	SHIJI O.	
	REQUEST FOR FEEDBACK & DISCLAIMER	83

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
Chancellor, K. R. Mangalam University, Gurgaon
Chancellor, Lingaya's University, Faridabad
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana Former Vice-President, Dadri Education Society, Charkhi Dadri Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

ADVISORS

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

FORMER CO-EDITOR

DR. S. GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

DR. ANIL CHANDHOK

Professor, Faculty of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, ChanderKalan, Tohana, Fatehabad

DR. VIKAS CHOUDHARY

Asst. Professor, N.I.T. (University), Kurukshetra

FORMER TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

<u>FINANCIAL ADVISORS</u>

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

1.

Nationality

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography: Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the soft copy of unpublished novel; original; empirical and high quality research work/manuscript anytime in M.S. Word format after preparing the same as per our GUIDELINES FOR SUBMISSION; at our email address i.e. infoijrcm@gmail.com or online by clicking the link online submission as given on our website (FOR ONLINE SUBMISSION, CLICK HERE).

COVERING LETTER FOR SUBMISSION:		
		DATED:
THE EDITOR		
IJRCM		
Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF		
(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/	IT/ Education/Psyc	hology/Law/Math/other, <mark>pl</mark>
<mark>specify</mark>)		
DEAR SIR/MADAM		
Please find my submission of manuscript entitled '		' for possible publication
of your journals.		
I hereby affirm that the contents of this manuscript are original. Furthermore	, it has neither been	published elsewhere in any l
I hereby affirm that the contents of this manuscript are original. Furthermore	, it has neither been	published elsewhere in any l
I hereby affirm that the contents of this manuscript are original. Furthermore fully or partly, nor is it under review for publication elsewhere. I affirm that all the co-authors of this manuscript have seen the submitted very		
I hereby affirm that the contents of this manuscript are original. Furthermore fully or partly, nor is it under review for publication elsewhere. I affirm that all the co-authors of this manuscript have seen the submitted verof names as co-authors.	rsion of the manusc	ript and have agreed to their
of your journals. I hereby affirm that the contents of this manuscript are original. Furthermore fully or partly, nor is it under review for publication elsewhere. I affirm that all the co-authors of this manuscript have seen the submitted verof names as co-authors. Also, if my/our manuscript is accepted, I agree to comply with the formalitie discretion to publish our contribution in any of its journals.	rsion of the manusc	ript and have agreed to their i
I hereby affirm that the contents of this manuscript are original. Furthermore fully or partly, nor is it under review for publication elsewhere. I affirm that all the co-authors of this manuscript have seen the submitted verof names as co-authors. Also, if my/our manuscript is accepted, I agree to comply with the formalities	rsion of the manusc	ript and have agreed to their i
I hereby affirm that the contents of this manuscript are original. Furthermore fully or partly, nor is it under review for publication elsewhere. I affirm that all the co-authors of this manuscript have seen the submitted verof names as co-authors. Also, if my/our manuscript is accepted, I agree to comply with the formalities	rsion of the manusc	ript and have agreed to their i
I hereby affirm that the contents of this manuscript are original. Furthermore fully or partly, nor is it under review for publication elsewhere. I affirm that all the co-authors of this manuscript have seen the submitted verof names as co-authors. Also, if my/our manuscript is accepted, I agree to comply with the formalitie discretion to publish our contribution in any of its journals.	rsion of the manusc	ript and have agreed to their
I hereby affirm that the contents of this manuscript are original. Furthermore fully or partly, nor is it under review for publication elsewhere. I affirm that all the co-authors of this manuscript have seen the submitted verof names as co-authors. Also, if my/our manuscript is accepted, I agree to comply with the formalitie discretion to publish our contribution in any of its journals. NAME OF CORRESPONDING AUTHOR Designation	rsion of the manusc	ript and have agreed to their
I hereby affirm that the contents of this manuscript are original. Furthermore fully or partly, nor is it under review for publication elsewhere. I affirm that all the co-authors of this manuscript have seen the submitted verof names as co-authors. Also, if my/our manuscript is accepted, I agree to comply with the formalitie discretion to publish our contribution in any of its journals. NAME OF CORRESPONDING AUTHOR Designation	rsion of the manusc	ript and have agreed to their
I hereby affirm that the contents of this manuscript are original. Furthermore fully or partly, nor is it under review for publication elsewhere. I affirm that all the co-authors of this manuscript have seen the submitted verof names as co-authors. Also, if my/our manuscript is accepted, I agree to comply with the formalitied discretion to publish our contribution in any of its journals. NAME OF CORRESPONDING AUTHOR Designation Institution/College/University with full address & Pin Code	rsion of the manusc	ript and have agreed to their
I hereby affirm that the contents of this manuscript are original. Furthermore fully or partly, nor is it under review for publication elsewhere. I affirm that all the co-authors of this manuscript have seen the submitted verof names as co-authors. Also, if my/our manuscript is accepted, I agree to comply with the formalitied discretion to publish our contribution in any of its journals. NAME OF CORRESPONDING AUTHOR Designation Institution/College/University with full address & Pin Code Residential address with Pin Code	rsion of the manusc	ript and have agreed to their i

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. <u>pdf.</u> version is liable to be rejected without any consideration.
- b) The sender is required to mention the following in the SUBJECT COLUMN of the mail:
 - **New Manuscript for Review in the area of** (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is expected to be below 1000 KB.
- e) Abstract alone will not be considered for review and the author is required to submit the complete manuscript in the first instance
- f) The journal gives acknowledgement w.r.t. the receipt of every email within twenty four hours and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
- g) The author (s) name or details should not appear anywhere on the body of the manuscript, except the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
- MANUSCRIPT TITLE: The title of the paper should be bold typed, centered and fully capitalised.
- 3. **AUTHOR NAME (S) & AFFILIATIONS**: Author (s) **name**, **designation**, **affiliation** (s), **address**, **mobile/landline number** (s), and **email/alternate email address** should be given underneath the title.
- 4. ACKNOWLEDGMENTS: Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
- 5. **ABSTRACT**: Abstract should be in **fully italicized text**, ranging between **150** to **300 words**. The abstract must be informative and explain the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full**.
- 6. **KEYWORDS**: Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations.
- 7. **JEL CODE**: Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aeaweb.org/econlit/jelCodes.php, however, mentioning JEL Code is not mandatory.
- 8. **MANUSCRIPT**: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.
- 9. **HEADINGS**: All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 10. SUB-HEADINGS: All the sub-headings must be bold-faced, aligned left and fully capitalised.
- 11. MAIN TEXT:

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESIS (ES)

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

LIMITATIONS

SCOPE FOR FURTHER RESEARCH

REFERENCES

APPENDIX/ANNEXURE

The manuscript should preferably range from 2000 to 5000 WORDS.

- 12. **FIGURES & TABLES**: These should be simple, crystal **CLEAR**, **centered**, **separately numbered** & self explained, and **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. *It should be ensured that the tables/figures are referred* to from the main text.
- 13. **EQUATIONS/FORMULAE**: These should be consecutively numbered in parenthesis, horizontally centered with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word should be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
- 14. ACRONYMS: These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section: Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
- 15. **REFERENCES**: The list of all references should be alphabetically arranged. *The author (s) should mention only the actually utilised references in the preparation of manuscript* and they are supposed to follow Harvard Style of Referencing. Also check to make sure that everything that you are including in the reference section is duly cited in the paper. The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (ed.) for one editor, and (ed.s) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending
 order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parenthesis.
- Headers, footers, endnotes and footnotes should not be used in the document. However, you can mention short notes to elucidate some specific point, which may be placed in number orders after the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

• Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

• Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

• Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

INCLUSIVE GROWTH AND THE INFORMAL SECTOR: A STUDY OF THE FEMALE DOMESTIC WORKERS IN SOUTH 24 PARGANAS, WEST BENGAL

SANGHITA BHATTACHARJEE ASST. PROFESSOR WOMEN'S COLLEGE CALCUTTA

ABSTRACT

The inclusive growth agenda can reduce poverty, improve quality of life and ensure that all segments of the society benefits from the globalisation led economic growth of the country. Inclusive is a very broad concept and covers economic, social and cultural aspects of development. Generally, "Inclusive Growth" is synonymous with "Equitable Development" with benefits accruing to every section of society. In the rural areas of West Bengal, however, sluggish agricultural growth and limited development of the rural non-farm sector raises rural poverty, unemployment and underemployment. Further, lack of employment opportunities in the rural areas lead to either no work or increase the number of marginal and casual workers in the labour force. This drives large number of people to the cities for work and livelihood. Under such circumstances even illiterate and unskilled women are forced to move out in search of survival. The hypothesis is that women work to make up the difference between subsistence requirements and the total earnings of the family. This study provides an understanding on the availability of job opportunities for such women in the urban informal sector, especially in the domestic labour market and how far the remittances received by a domestic labour provides sustenance to her distressed family. Further the paper would discuss about the benefits of the recent social security schemes directed towards female domestic workers as a part of the inclusive growth agenda.

KEYWORDS

domestic workers, inclusive growth, informal sector, millennium development goals.

1. INTRODUCTION

ver the last few years, the world economy has seen an unprecedented economic growth, particularly in the developing countries. Globalization has influenced the world in several spheres such as economic, financial, industrial, technological, political, cultural, ethical etc. Globalisation is often perceived as having positive impacts on living standards, although the gains are not automatic, and can even be negative for some segments if they are left out from the growth process. In the last two decades, India has emerged as an important factor in the globalisation process with growth emerging around 7% during 1993-94 to 2009-10. Yet India continues to have the largest number of poor in the word (approximately 300 million). Analysing the evolution of the drivers behind that process and its impacts on poor people's lives is crucial to a better understanding of the overall economy as well as of living standards of the poor people.

2. REVIEW OF LITERATURE

At the micro-level, diversification of income sources and occupations are important tools for understanding the complexities of people's livelihoods and their strategies. Time devoted to, as well as the income share derived from such activities are substantial parts of the lives of rural households. There are a handful of studies that focus on the role of women workers in development process, as also, diversification of income sources and occupations that are important tools for understanding the complexities of people's livelihoods and their strategies. Literatures are available on the feminisation and increasing demand for domestic workers.

Nirmala Bannerjee (1978) brought forward some aspects of role of women workers in India's development since independence. She highlighted the changing economic and social role of poor women in India and showed domestic service as a market where wages are determined by what the customer can afford to pay. It was further explained that in most cases poor women work to make up the difference between subsistence requirements and the total earnings of the family. Given the size of the family there is an absolute minimum below which life becomes impossible. This gives the women some kind of a target real income to work for.

Bridget Anderson (2001) explores the experiences of migrant domestic workers in Europe and mentions that ageing population, nuclear families and the increasing number of women entering the paid workforce outside home are reasons for high and rising demand for domestic workers.

Ananya Roy (2007) highlights that the inability of agriculture to provide adequate income throughout the year is one of the root cause for the city ward movements of rural residents, working mainly in the city's informal sector or in informal jobs in the formal sector.

Deepita Chakravarty and Ishita Chakravarty (2010) explains how the domestic labour market, a traditionally male domain, became segregated both by gender and age in post partition West Bengal.

Paul et.al (2011) covered themes like nature of services, work profile of the domestic workers, health awareness etc. and argued why it is important to create a comprehensive social security system for domestic workers in India.

Kamala Kanta Mohapatra (2012) aimed at understanding the degree of vulnerability of the women workers in informal sector in India. Given their vulnerable status, income generation alone may not improve the socio-economic status of women attached to the informal sector.

K John (2013) enumerates the push and pull factors that drive and attract a rural woman to opt for domestic work and highlights the vulnerabilities of such workers. M Madumathi (2013) conceptualises domestic services as major informal sector activity which assumes importance due to transformations in class relations and the development of new life style combined with unprecedented mobility of labour.

Ajoy Sharma (2014) studies the issue of commuting choice of workers across rural-urban boundary through the lenses of changing urban scenario and relocation of activities in rural and urban areas in the Indian context.

3. OBJECTIVES OF THE STUDY

In light of the growth and expansion of the Suburban areas surrounding the major cities of West Bengal, this study is carried out to identify the employment option for the illiterate and unskilled women workers who are forced to move out in search of survival. The study would also focus on some fundamental issues in the changing life style of this rural people and the gap that persists in the gamut of employment with inclusive growth.

4. RESEARCH METHODOLOGY

Primary data has been collected from the field survey of 100 respondents. Secondary data were collected from different sources like the census of India and Planning Commission. The questionnaire was framed in such a pattern which enabled us to get diversified responses to all the questions

5. MACRO-ECONOMIC PERFORMANCE IN INDIA

India has vast diversity in the areas of language, religion, culture and social norm. Since the inception of India as an independent country, population explosion has been projected as prime concern of the state. A very important historical characteristic that severely influenced the development of India was "British Colonial Legacy". Soon after independence, Indian leaders were thinking of strategies of economic development the country should follow. The top priority of the Indian

Government was to have rapid growth in stagnant economy. India decided to follow a socialistic pattern of society, which meant growth with social justice, self-reliance and poverty alleviation. India laid stress on rapid industrialization and planned for a shift from its historic agrarian-based economy to a mixed economy with sectoral balance. The fall-out was creation of heavy industries and larger role of public sector. In the process, the Government neglected rural economy and rural population which is almost 2/3 of the total population. In 1991 India introduced economic reforms. Globalization, industrialization, liberalization and privatization led to tremendous economic growth (Nagaraj, 2008) as shown in Table-1.

TABLE- 1: MACROECONOMIC PERFORMANCE IN POST 1991 YEARS

Year	Real GDP Growth	Unemployment (in Millions)
1991-92	0.96	36.30
1994-95	7.3	36.74
2001-02	5.4	33.53
2004-05	7.0	34.30
2009-10	8.6	28.10
2011-12	6.7	-

Source: Planning Commission, Government of India

India entered the new millennium with a strong and robust financial outlook (Bhaduri, 2007). Analysis on data connected to post-liberalization performance for more than a decade in India show that the real GDP growth has increased from 0.96 in 1991-92 to 6.7 in the year 2011-12. Unemployment has reduced to a large extent in these years.

But the story of growth in the post liberalization era carries the characteristic feature of urban centric saturation. Exclusion has been identified as the primary reason for unequal distribution of the benefits of growth. Though unemployment rates show a decreasing trend the quality of employment is very low. The prevalent situation in the form of social, spatial and regional disparities has been aggravated due to unplanned approach.

6. EMPLOYMENT PROBLEM IN INDIA

Globalisation opens up new opportunities but the ability to accept them depends on a number of factors. In India there is the prevalence of mass poverty and unemployment.

TABLE-2: NUMBER OF POOR (in million)

Year	Number (in million)
1973-74	321
1983	323
1993-94	320
2004-05	302

Source: Planning Commission

Though there has been a reduction in the number of poor people in India, still more than 300 million are below the poverty line. To get positive effects of globalisation these marginalised or left out section of population should be included in the growth process. Inclusive globalization would lead to poverty reduction, decrease in underemployment and unemployment problem, creation of global knowledge systems and global value chains, and would ensure that marginalized communities have access to essential services (Sen, 2000). Inclusion thus implies that the quality of life should change.

It is worth examining the employment structure of the economy which shows that though there has been a decrease in employment in the agricultural sector, employment in the secondary and tertiary sectors has increased over the years.

TABLE-3: EMPLOYMENT IN DIFFERENT SECTORS (in percentage)

Sector	1960-61	2004-05
Agriculture	75.9	56.4
Industry	10.6	18.2
Tertiary	13.5	25.4
Total	100	100

Source: Planning Commission, Government of India

Though employment has increased over the years but the quality is low. The demographic pressures as manifested in excess supply of labour in relation to demand for productive employment opportunities are responsible for absorption of labour in low productivity activities. There are 458 million workers in India in 2004-2005. Out of this 423 million workers are informal/unorganised workers (92%). Thus the quality of employment is a major problem.

7. DOMESTIC WORK IN INDIA

According to Domestic Work Link (Vol-12, No-1, 2003), female domestic workers occupy the largest segment of unorganized female workers in India. International Labour Organization (ILO) broadly defines a domestic worker as 'someone who carries out household work in private households in return for wages'. In comparison, India's Commission of Justice Development and Peace defined domestic workers as 'an individual employed to do household chores on a temporary, permanent, part-time or full-time basis'. The commission further states that this unorganized sector of the society produces materials for consumption in the households, but those commodities are not for profit or sale.

In India, as also in other countries there is a high and rising demand for domestic work. Poor women find it convenient to be employed as domestic labour in the surrounding residential areas. Since it is convenient for them to shoulder their own double burden if work is in the close vicinity, and it also permits them a few hours at home in between shifts.

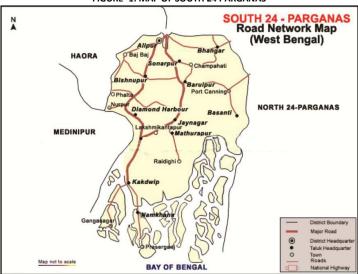
Though the sector occupies a central role in women's employment, there is no uniformity in the level of wages, hours of work, number of working days, nature of payment and other conditions of work.

According to the 1989 Shramshakti report there were at that time 16.8 lakh female domestic workers in the country. But domestic work is not recognised as informal or unorganised work (Kundu, 2008).

8. ABOUT SOUTH 24 PARGANAS

The South 24-Parganas district is located between 22°30′45″ to 20°29′ North latitude and between 89°4′56″ and 88°3′45″ East longitudes. South 24 Parganas district is an important district of West Bengal State with its district Head Quarters in Alipore. It is the largest district of West Bengal State by area and second largest by population. On one side it has the urban fringe of Kolkata and on the other, the remote riverine villages in the Sundarbans. The areas like Sonarpur, Baruipur, Joynagar, Diamond Harbour and Canning are adjacent to Kolkata city and have a locational advantage (Fig-1). The choice of the places is prompted by the inter-linkage between the growth and expansion of the city and daily commuting from those areas of south 24 Parganas, the major source of manual labour clustered in the urban informal labour market. And in the process the percentage of rural population to total population in the district dropped from 86.70 in 1991 to 84.77 in 2001.

FIGURE- 1: MAP OF SOUTH 24 PARGANAS



9. ORIGIN OF THE PROBLEM

In the rural areas of West Bengal, sluggish agricultural growth and limited development of the rural non-farm sector raises rural poverty, unemployment and underemployment. Lack of employment opportunities in the rural areas lead to either no work or increase the number of marginal and casual workers in the labour force. Given the size of the family there is an absolute minimum below which life becomes impossible. Thus the target real income drives large number of people to the cities for work and livelihood. Under such circumstances even illiterate and unskilled women are forced to move out in search of survival. Women work to make up the difference between subsistence requirements and the total earnings of the family.

The growth and expansion of Suburban areas surrounding the major cities of West Bengal is creating informal job opportunities for the poor. Thus the employment option for the huge number of illiterate and unskilled workers (who are at times commuters) is to work as vegetable or fruit vendors, hawkers, domestic servants and as helpers in the construction sectors. It is interesting to note that domestic work has evolved as a feminine occupation, where large numbers of woman from rural areas are usually competitors for such jobs.

10. DOMESTIC WORKERS IN SOUTH 24 PARGANAS

It is worth taking a note of the fact that women's share in domestic service in urban West Bengal has moved up by about 30 percent during 1971 to 1991 (from 41.99 to 71.22). In these 20 years, an improvement in the percentage share of girl children among the women domestics in the urban areas of the state can also be noticed. Girl children constituted 14 percent of the total women domestics in the year 1991 (Table- 4).

TABLE 4: PERCENTAGE OF WOMEN AMONG DOMESTICS AND PERCENTAGE OF GIRL CHILDREN AMONG WOMEN DOMESTICS IN URBAN WEST BENGAL

Years	Percentage of women in total Domestics	Percentage of girl children (5-14 years) in total women domestics
1971	41.99	12.97
1991	71.22	14.00

Source: Census of India

Ananya Roy, in her survey conducted in 1997 found a large number of women domestics commuting daily from their rural homes (in South 24 Parganas) which were connected to Kolkata by regular trains (Roy, 2008). In fact, as early as the late 1980s those local trains which carried every morning hundred of maid from the villages of south 24 Parganas to Kolkata were described as 'jhee specials' by the city elites. This is a common sight even in 2015 except that the distance travelled might have shortened for some with the extension and overlapping of the suburban and the rural areas. These workers work with families or individuals and perform a wide range of household tasks such as cleaning, cooking, washing and care of children and the elderly. Domestic workers may comprise of different categories- they may be residential workers (Live-in domestics) who stay with the employers and are allowed leave as per requirement. Among the daily commuters there are some who work as part-time with a single family and there are others who perform heterogeneous work in different households to increase their earning. Preliminary survey (Table-5) among 100 domestic workers around Narendrapur- Sonarpur areas reveal that there are many who work in different houses, moving from one to the other, perform one or more tasks in each household. They may clean in one house, chop vegetables in another and wash clothes in the third, while some others may perform only one task, such as cooking. They number of times they visit these households depend on the requirements of the families. Another form of part-time live-out work is in terms of piece-rate. It is often applied to washing clothes or mopping the floor and wages are calculated on the basis of family size or the number of rooms respectively. The domestic service providers are at times an indispensable part of an urban nuclear family. They are the ones who release urban women from household work to participate in productive work in the formal/organised sector. An interesting trend is observed in recent years among the domestic workers of different metropolis, and suburban Kolkata is not an exception. They hire labour for domestic work and childcare and are released for household work only when their maids come for work. The wage rate they provide is at par with the prevailing rates. A domestic worker who earns ₹ 2000 per month hires someone to look after her child (say) at a rate of ₹ 700 per month. The amount she saves is used up to pay the rent for her house or buy necessary goods or for her child's education. Social networks play a vital role in this process. Support is extended to the commuting or migrant family by the kith and kin or even by people from the same place. There are instances where these workers are the main bread-earners, either in the absence of adult males in the family or in the case of irregular earning of the male members.

Domestic service requires engagement in long hours of repetitive work with no social security, no chances of skill formation and involves considerable risk and hazard. Many studies have reported that there are no standard norms that decide working conditions for domestic workers. Specified working hours does not exist for many domestic workers. They can work from 5 to 12 hours a day while live in domestic workers are on call 24 hours each day (Neetha, 2004). The wages of these workers are differentiated by the broad division of work which ranges from 200- 2000 rupees per month. Cooking is the best paid occupation. Wages also vary according to the area of residence. They demand more wages for the same work when performed in the residential complexes then when it is carried on in the local areas ('para'). This difference in wage creates a gap of at least ₹ 200-300 and sometimes even more between the places of work. The wage is also tied to the hours that are spent at this task daily, which vary with frequency of visits in a day, the size of the house, and the number of house hold members. The fragmentation of the domestic labour market by the area of residence and the class of the employer within one town/city is noticeable. In sum, the wage structure and service packages are complex and variable, making it problematic to arrive at a uniform wage rate for domestic work even for a specific locality (Neetha, 2004).

TABLE 5: WAGE RATE OF DOMESTIC WORKERS AS PER THE CATEGORY OF WORK IN 24 PARGANAS SOUTH

Category of work	Wage Rate
Live-In Domestic (Adult)	₹ 3500-5000
Live-In Domestic (Child)	₹ 1500
Cooking	₹ 2000-2500 (Two times)
	₹ 1200-1500 (Once a day)
Part-Time Work	₹ 800- 1500
Work at Piece- Rate	₹ 300-400 per work

Source: Primary Survey

However, the remittances they create are critical source of sustenance for the receiving households. They use it for consumption, investment in child education, health care, improvement in household food and security, water and sanitation.

An important manifestation of these female 'working poor' creating remittances is that they are performing a great deal of work of low productivity. Thus the dualism of the economy (formal/informal sectors) that leads to a large number of workers being absorbed in marginal jobs of very low productivity outside the 'formal sector' also comes within the scope of 'employment problem'.

11. SOLUTION TO THE PROBLEM

The solution to such problems are general and cannot only be applied to the domestic workers in particular. To fill the gaps that hinder inclusive growth and poverty reduction it is necessary to increase economic growth by improving its structure and quality and making appropriate changes to national development strategies.

The very basis of poverty reduction is the goal of human development. Human development is about much more than the rise or fall of incomes and economic growth; it addresses the multidimensional aspects of poverty and goes beyond mere increases in income. It is about creating an environment in which people can develop their full potential and lead productive, creative lives in accord with their needs and interests. The state must see that every section of population is benefited with the opening up of the economy by ensuring basic health, education and credit to the marginalised group, to have access to the resources needed for a decent standard of living and to be able to participate in the life of the community. Without these, many choices are simply not available, and many opportunities in life remain inaccessible.

The 12th five-year plan (2012-2017) lists some strategy challenges directed to the poor, which continue the focus on inclusive growth. The Millennium Development Goals (UN Millennium Development Goals, 2010) put emphasis on abolishing hunger and generating employment. Active State Intervention is necessary to achieve this.

The objectives of an inclusive growth agenda is to reduce poverty, improve quality of life and ensure to the extent possible, that all segments of the society benefits from the economic growth of the country. A number of macro and micro level interventions have shown to be conducive to promoting inclusive growth. But all this are general commitments and does not apply to a particular category of workers.

The Government of India has been paying a lot of attention to social security as part of its inclusive growth agenda. Recently, it introduced a law in parliament to provide social security to unorganised labour. The law proposes a minimum salary of ₹ 9,000 per month for the skilled full-time household helps, along with a host of benefits including social security cover and mandatory leaves. Besides, the policy provides that the domestic workers be given a right to pursue education, a safe working environment and a grievance redressal mechanism. It also has a provision for mandatory contribution from the employer towards social security of the domestic worker. The employer will have to pay his contribution over and above the salary, like to be pegged at 10% of salary. The law also looks at providing benefits like pension to those domestic helps registered under the scheme for 15 years. Workers and employers will also have rights to form groups and engage with each other for collective bargaining.

The aim of the policy is to empower the domestic workers by making this large workforce a services industry in due course of time. Such social schemes deserve strong support and would go a long way in making inclusive growth a reality.

12. CONCLUSION

We have to wake up to the benefits of globalisation. There exists a positive association between a state's initial literacy rates and inclusive growth outcomes. Therefore, raising the quality of the labour force through better access to education can help unlock a virtuous cycle of higher potential growth. Needless to say, the presence of appropriate labour market policies and continued structural reforms are critical to enable education to enhance and broaden economic growth. On the other hand, we have to get out of the grip of corporate led industrialisation by making agriculture and rural economy the centre of economic dynamism and on the other there should be timely policy response by the governments, in order to promote a pro-poor, more inclusive process of globalization. A start can be made by extending an ambitious time bound employment programme. The state must use its freedom and responsibility to identify, formulate and execute local employment generating productive projects. This would help us to put forward at least the first step towards genuine process of development.

13. LIMITATIONS OF THE STUDY

The study has got some limitations which are summarized as follows:

The research work does not consider detailed analysis. It would have been better if all the districts were covered individually for this study. Further lack of information on the policy prescriptions about different categories of worker decelerated in streamlining the research work in a more focussed manner. It is a self-financed research work and in some places the area of research work has been restricted due to lack of financial assistance.

The time of study is very limited.

14. SCOPE FOR FURTHER STUDY

There are huge scopes of further study in this topic. The entire district could have been covered and the primary data collection could have been satisfactory through the use of descriptive statistics on more structured data for detail analysis.

REFERENCES

- 1. Bhaumik, S. K. (2002), "Employment Diversification in Rural India: A State Level Analysis", The Indian Journal of Labour Economics, Vol. 45, No.4 (2002), pp.619-744.
- 2. Bhawmik, S. K. (2002), "Emerging Employment and Unemployment Scenarios in West Bengal: Implications for Policy". Journal of Indian School of Political Economy.
- 3. Chakravarty, D and Chakravarty, I. (2008), "Girl Children in the Care Economy: Domestics in Bengal". Economic and Political Weekly. Vol. 43, No. 48 (Nov. 29 Dec. 5, 2008). pp. 93-100.
- 4. Chakravarty, D and Chakravarty, I. (2010), "Bed and Board' in Lieu of salary: Women and Girl Children Domestics in Post Partition Calcutta (1951-1981)". Centre for Economic and Social Studies, Hyderabad. Working paper No. 84 (February, 2010).
- 5. Chidambaram P (2007). "Strategies for inclusive growth" Outlook, Business Magazine.
- 6. Dasgupta, B. (1987), "Urbanisation and Rural Change in West Bengal". Economic and Political Weekly, Vol. 22, No. 7 (Feb. 14, 1987), pp. 276-287.
- 7. John K. (2013), "Domestic Women Workers in Urban Informal Sector". Abhinava Journal. (February 2013)
- 8. Kundu, A (2008), "Conditions of work and the Rights of the Female Domestic Workers in Kolkata". MPRA Paper No. 7636 (March 12, 2008), pp. 853-866.

- 9. Lewis, W.A. (1954), "Economic Development with Unlimited Supplies of Labour", The Manchester School 22. 139-91.
- 10. Mitra, A. (1994), "Urbanisation, slums, informal sector employment and poverty: an exploratory study". Delhi: B.R. Publishing Corporation, 1994, India.
- 11. Mitra, A. (2005), "Women in the Informal Sector: Perpetuation of Meagre Earnings" Development and Change. Vol. 36. No.2 (March.1, 2005), pp. 291-316.
- 12. Nagaraj, R. (2008), "India's Recent Economic growth: A closer Look", Economic and Political Weekly, Vol. 43, Issue No. 15 (April, 2008), pp. 55-61.
- 13. Roy, A. (2007), "Calcutta Requiem: Gender and the Politics of Poverty" Pearson Education, New Delhi, 2007.
- 14. Sen, A. and Clapp, J. (2000), "[Development as Freedom: Human Capability & Global Need". International Journal, Vol 55, No.1 (January1, 2000), pp.160.
- 15. Sharma, A. & Chandrasekhar, S. (2014), "Growth of Urban Shadow, Spatial Distribution of Economic Activities, and Commuting by Workers in Rural and Urban India". World Development, 61, pp 154-166.
- 16. UN Millennium Development Goals (2010)
- 17. World Development Report

WEBSITE

18. www.un.org/millenniumgoals/

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail **infoijrcm@gmail.com** for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our E-mail infoircm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.







