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	4.6
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
19.	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/Psy	chology/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 bee	n published elsewhere in any l
I hereby affirm that the contents of this manuscript are original. Furthermore	it has neither bee	n published elsewhere in any l
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 ver		
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.	sion of the manuso	cript 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 ver of names as co-authors. Also, if my/our manuscript is accepted, I agree to comply with the formalities	sion of the manuso	cript 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.	sion of the manuso	cript 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 ver of names as co-authors. Also, if my/our manuscript is accepted, I agree to comply with the formalities	sion of the manuso	cript 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 ver of 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.	sion of the manuso	cript 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 ver of 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	sion of the manuso	cript 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	sion of the manuso	cript 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	sion of the manuso	cript 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 ver of 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 Institution/College/University with full address & Pin Code Residential address with Pin Code	sion of the manuso	cript and have agreed to their

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

THE ECONOMIC REASONS OF RURAL TO URBAN LABOUR MIGRATION: A STUDY ON MURSHIDABAD DISTRICT OF WEST BENGAL

SRIPARNA GUHA ASST. PROFESSOR IN ECONOMICS BRAINWARE GROUP OF INSTITUTIONS KOLKATA

ABSTRACT

Migration, as defined in various literatures is the relocation of residence from the place of origin to place of destination due to certain issues. These issues can be identified as demand for human capital in the place of destination, lack of earning to sustain the livelihood in the place of origin, dependency on agricultural earning, which itself depends on monsoon etc. This movement can arise due to regional imbalances in development between origin and destination. The main causes of this imbalance can be considered as socio, economic and political factors. But the impact of economic factor seems to be more as compared to other factors.

KEYWORDS

migration, economic factor, rural area, urban area.

INTRODUCTION

igration, as defined in various literatures is the relocation of residence from the place of origin to place of destination due to certain issues. These issues can be identified as demand for human capital in the place of destination, lack of earning to sustain the livelihood in the place of origin, dependency on agricultural earning, which itself depends on monsoon etc. This movement can arise due to regional imbalances in development between origin and destination. The main causes of this imbalance can be considered as socio, economic and political factors. But the impact of economic factor seems to be more as compared to other factors. The movement poses some problems in the rural as well as urban areas. The rapid shift of workable population from rural to urban areas will lead to deteriorating economic condition in the rural areas, leading to chronic poverty and food insecurity. This is because most of the rural young population opted for migration thus leaving old age people to participate in the agricultural and allied activities.

THE ECONOMIC REASONS FOR MIGRATION

Migration can be seen as a part of normal livelihood process, where poor people move from one place to other to meet the basic survival needs. Many people move to those places where work can be found and thus the movement becomes voluntary. But voluntary movement is not the normal case all the time. Sometimes people forced to move from place of origin because of the political factors. Initially the movement remains temporary, but that may become permanent in nature if the situation does not improve.

Economic factor is one of the important determinants of rural – urban migration. It is considered as both push as well as pull factor of migration. It is push factor in the sense that people tend to move from under developed rural sector to well developed urban sector, because of lack of economic opportunities as well as access to resources which they can use for more productive purposes. On the other hand, it is a pull factor in the sense that since the urban sector is better developed as compared to rural counterpart, chances of getting employment, access to resources are high. The other aspect can be directly linked to the higher dependency on agriculture. Due to seasonal nature and high uncertainty in agricultural production, income of those individuals (mostly marginal labours and land less labourers, who do not own any land) related to agricultural productivity, is also uncertain. This uncertainty in income forced them to think for some alternative source of earnings, at least during lean period so that they can earn sufficient amount of money for their survival needs.

The first comprehensive analysis on rural – urban migration, we can get in Lewis model (1954). The Lewis phenomenon of rural – urban migration was dominated by the fact that, there is a surplus labour market in the rural sector. It also highlights the fact that to take the opportunity in the urban areas, an individual should posses some human capital which will become essential to take a migration decision. This is because employers in the industrial sector expects a minimum level of educational qualification to fit for the job and these educated people can involve themselves more in job search activities in the urban sector. Further in the Lewis Model of rural – urban migration, we found that Lewis has identified two different sector – agricultural sector, characterized by little capital, large labour force and fixed supply of land, and industrial sector, termed as modern sector where capital could be accumulated and labour can be absorbed as and when required. Due to economic improvement it is the industrial sector rather than agricultural sector will develop rapidly. This will bring more capital accumulation and hence demand for labour will increase. This extra demand for labour can be met with the help of surplus labour force in the rural sector. Thus the basic understanding of the Lewis model, point out that, due to development differential between industrial sector and traditional sector, there will be a difference in terms of wage. This expected wage differential will attract underemployed or unemployed rural youth from rural areas to urban areas. So, it is implicit in the model that because of this wage difference rural – urban migration happens. It ignores the influence of social, cultural and political dimensions of rural – urban migration. In their study Dubey, Jones & Sen (2004), highlighted that the key prediction of Lewis model that rural – urban migration happens areas where there is a surplus labour, is true. Moreover, this kind of migration is mostly caste selective. According to them this caste system operates as a 'surrogate network' for employers in the city. This is because urban employers try to depend on their existing labour force to get extra labour from rural counterpart as these labours provide reference of those prospective labourers who belongs to the same caste in their locality. Yamauchi & Tanabe (2003), on the other hand argued on the same line that probability of getting suitable job in the urban area depends on vast network of people belongs to the same origin. But this may affect negatively to prospective migrants if they compete for the same job in the urban sector.

However, in some research it was pointed out that the poor people are so poor that they do not possess the minimum amount of funds necessary to make the move from village to the city. The model developed by Aroca, Hewings & Sonis (2002), pointed out that rural – urban migration becomes inefficient if migrants do not have access of borrowing funds or own funds. They categorize the prospective migrants into three different classes. First group represent those workers who migrate as and when they decided to do so, because they are able to finance the moving cost. Second group represent those workers who first save and arrange the moving cost and then take a decision to migrate. The third group, is not able to migrate (although they are willing to do so), because they are not in a position to arrange the moving cost. On the same line Kabir & Seeley (2008), in their empirical work covering rural areas of Murshidabad in West Bengal and Gaibandha in North – Western Bangladesh, found that people belongs to extremely poor category are unable to move. In their study they divided total sample (444 respondents) into four different classes, viz. rich class, middle class, poor class and extreme poor class to find out the status of migration. The below mentioned table is an extract from their study:

TABLE 1: MIGRATION STATUS

Woolth Catagoni		Migration Status					
Wealth Category	Presently Migrating	Previously Migrating	Never Migrating	Total			
Rich Class	1	1	14	16			
Middle Class	7	14	52	73			
Poor Class	136	68	91	295			
Extremely Poor Class	9	5	46	60			

Source: Social Protection by & for temporary work migrants & their households in North West Bangladesh, Development Research Center on Migration, Globalization & Poverty University of Sussex, January, 2008, Page No. 35

The table clearly gives an indication that people belongs to extremely poor category are not able to move because they are not in a position to finance the moving cost.

It is quite obvious that poor people who do not have land of their own and belongs to the lower social class are unable to move. Simultaneously their agricultural income during lean period is also deteriorating which makes them more vulnerable in the rural set up, thus exclude them from social amenities.

Exclusion means denial or not providing basic facilities to poor segment of the society although they are entitled for that under normal circumstances. Prof. Amartya Sen pointed out two important dimensions of social exclusion, viz. "Unfavorable Exclusion" and "Unfavorable Inclusion". In the first case, some people intentionally left out from the basic services. Whereas in the second case, people do include in the social and economical activities but terms and conditions are not favorable, often treat them unequally in terms of wage, working hours, living conditions etc. This group of people although included growth process but this inclusion is not sufficient enough to maintain the standard of living in a specific society. So, when an individual migrate to its nearest urban location for better opportunities, they also face the same situation. They migrated to place of destination with the expectation that, this choice will increase their standard of living. But they, often, misjudge the cost of living in the urban location and most of the time they landed up in urban informal sector jobs. This situation can be termed as "Unfavorable Inclusion" which is explained above.

The Harris – Todaro's Model also explains the reason behind rural – urban migration. The model highlights on the fact that, rural – urban migration happens because of the difference in wage between urban and rural and the probability of finding a job in the urban sector. But the probability of getting a job in the urban sector depends on rate of job creation in the urban areas and this again depends on the industrial growth of that area. This also leads to the conclusion that more unemployment may be created as more job opportunities increase the level of migration.

But the H – T Model is not a full proof model as some of its limitations can't be matched with the real life situation. The assumption that the migrants have full information about the nature of jobs that they are expected to get and the potential migrants are risk neutral, is not practical (Sridhar, Reddy, Srinath). The ground reality is that most of the migrants are risk averse, since they try to maximize their gain from migration in the form of higher wages and better standard of living, which they are not getting in the rural areas. If this is not going to happen after migration, then entire decision will become a poverty trap for them.

RESEARCH OBJECTIVE

The present study would like to identify the major economic factors which force the people to migrate from the study district.

RESEARCH METHODOLOGY

SAMPLE RESPONDENTS

The sample respondents are the migrants who are migrating from the study district for economic reasons only.

SAMPLING TECHNIQUE

For the present study judgmental sampling technique is applied. Since, the research is being conducted on migrants who are migrating for economic reasons only, other factors are excluded. Thus, to get the appropriate response it has been decided to go for this type of sampling technique.

SAMPLE SIZE

For the present study it has been decided to collect approximately 300 sample respondents and the questionnaires are distributed with the help of surveyors to get the desired result. But ultimately 145 respondents are received in correct form and the same has been included in the final study.

VARIABLE IDENTIFICATION

Identification of variables is very important as it will provide meaningful conclusion to the research. In this study 12 variables have been identified with the help of review of literatures.

QUESTIONNAIRE

Questionnaire is an important instrument to conduct a primary study and for this purpose adequate care has been taken to make the questionnaire full proof. The questionnaire has been divided into two parts. Section A of the questionnaire deals with the basic demographic variables related to migrants and section B of the questionnaire deals with the main research variables as identified through review of literatures. For the second part of the questionnaire a 5 point likert scale has been incorporated to know the response of the respondents.

PILOT STUDY

Pilot study of the questionnaire has been conducted to know the reliability of the variables included with the help of Cronbach's Alpha and the result is shown below:

TABLE 2: RELIABILITY TEST RESULT

Reliability Statistics				
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items		
.823	.835	12		

Normally it is assumed that if the value of alpha is more than 0.70, then the questionnaire is reliable. In this study the above result shows that the alpha value is 0.823 which clearly indicates that the present questionnaire is reliable and can be used for final research.

ANALYSIS

The study has been conducted based on 145 respondents. The respondents are asked to give their responses against each of the 12 variables identified through literature review. The 5 point likert scale has been used to know the degree of agreement to disagreement. The weight of the scale is described below:

- 5 = Strongly Agree
- 4 Agree
- 3 = Neutral
- 2 = Disagree
- 1 = Strongly Disagree

A simple rank order table has been prepared to know which factor influences most in terms of decision to migrate from rural areas to urban areas. The response is shown in the table below where total score has been calculated by multiplying the respective weights with the number of responses and the result has been added to get the ranking.

¹ Human Poverty and Socially Disadvantaged Groups in India, Sukhadeo Thorat, Discussion Paper Series -18, UNDP, India

TABLE 3: ECONOMIC FACTORS AFFECTING RURAL TO URBAN LABOUR MIGRATION DECISION								
SI.	Variables	5	4	3	2	1	Total	Ranking
No.							Score	
1	Variable 1: Lack of finance from government controlled banks does not give you adequate opportunities for	76	59	1	4	5	632	4
	nonfarm activities, which compels you to migrate							
2	Variable 2: Number of dependent family member is very high, which require extra source of income	67	74	0	3	1	638	3
3	Variable 3: You are migrating to locate better market for farm products	2	5	12	47	79	239	12
4	Variable 4: Remittances send by you help family members to increase asset base	34	89	3	12	7	566	6
5	Variable 5: Migration gives you better job opportunity and better income	81	56	0	3	5	640	2
6	Variable 6: Remittances send by you help family members to overcome credit constraint	67	42	4	21	11	568	5
7	Variable 7: It reduces the risk of income loss during the lean period of agriculture	103	34	1	4	3	665	1
8	Variable 8: Strict repayment mechanism of micro credit institutions forces you not to take loans from them,	5	6	16	78	40	293	8
	but to migrate to earn sufficiently for your family							
9	Variable 9: Remittances send by you is used to avail better healthcare facilities which motivates you to migrate	4	6	12	87	36	290	9
10	Variable 10: Increased income from migration helps you to pay school fees of your children/siblings	2	7	5	71	60	255	11
11	Variable 11: You have less land to earn sufficiently for your family, this compels you to migrate	32	84	15	9	5	564	7
12	Variable 12: You would like to get training which you can implement to start your own business & migration	4	5	2	88	46	268	10
	gives that training opportunity in urban location							

The table shows that out of the 12 factors some of the factors like variable 1, variable 2, variable 4, variable 5, variable 6, variable 7 and variable 11 are strongly favoured by the respondents. Respondents are either strongly agreeing or agreeing against each of these 7 variables. For rest of the variables the respondents are either disagreeing or strongly disagreeing with the statement. So, it can be concluded that these 7 variables are the main economic reasons behind rural urban labour migration from the study district. The ranking column will give more in depth study of the response. It can be observed that out of the 7 variables as identified by the respondents as the major reasons for migration, variable 7 has got the highest ranking. This indicates that people are moving from the study district mainly because of income loss during the lean period of agriculture.

CONCLUSION & RECOMMENDATIONS

Most of the developing countries like India faces rural to urban migration situation, but it is largely undecided by the policymakers, whether it develops the economy or it detrimental for the growth of the economy (Mendola, May 2005). Migration often termed as risk diversification strategy, on the other hand it often considers as a means of foregone skills, yield and income for those, who migrate to other destination from the place of origin (Mendola, May, 2005). Rapid migration creates the problem of urbanization. This process of movements of general population from a less develops areas to urban areas in search of better prospects and improved standard of living, is termed as migration. It is generally, believed that urban sectors provide jobs, good education and health care facilities and other services more efficiently and effectively as compared to non urban areas. Migration which is a global phenomenon, normally considered as a survival strategy of poor people when they have lack of income generating opportunities in their own place.

The study has raised some important dimensions which the policy makers should be taken into considerations. It can be seen that despite several measures like skill development and financial inclusion, certain portion of the rural poor are still out of the reach of these government provided services and thus depending on agriculture alone to maintain the livelihood. Even there also development has not been witnessed. A uniform developmental approach in agriculture sector is still missing. The point to be noted that only implementing various programmes will not be effective until and unless the same is not been monitored properly. A policy needs to develop in this regard otherwise this problem of migration will surely affect both the rural economy and the urban economy as well.

REFERENCES

- 1. Abdur Rafique, Deeptima Massey & Ben Rogaly (October 2006), Migration for Hard Work: A Reluctant Livelihood Strategy for Poor Households in West Bengal, India; Working Paper T 11, University of Sussex, UK.
- 2. Abu S. Shonchoy (2011), Seasonal Migration & Micro Credit in the Lean Period: Evidence from Northwest Bangladesh; IDE Discussion Paper No. 294.
- 3. Adeola Olajide & Godwin Udoh (March 2012), Rural Urban Migration; Migrants Perceptions of Problems & Benefits in Oyo State Nigeria; Conference Paper, International Conference on Humanities, Economics & Geography, Bangkok.
- 4. AKM Ahsan Ullah (2003), Bright City Lights & Slums of Dhaka City: Determinants of Rural Urban Migration in Bangladesh, Dept. of Applied Social Studies, City University of Hong Kong.
- Albert Ukaro Ofuoku & Christopher Okeleke Chukwuji (2012), The Impact of Rural Urban Migration on Plantation Agriculture in the NIGER Delta Region, Nigeria; Journal of Rural Social Science, Vol. 27, No. 1, pp. 137 – 151.
- 6. Amaresh Dubey, Richard Palmer Jones & Kunal Sen (July 2004), Surplus Labour, Social Structure & Rural to Urban Migration: Evidence from Indian Data; Conference Paper Presented at the Conference on the 50th Anniversary of the Lewis Model.
- 7. Anjali Borhade (December 2011), Migrants' (Denied) Access to Health Care in India; Workshop Papers, Vol. 2, pp. 213 239, UNICEF in collaboration with ICSSR, New Delhi.
- 8. Ann Whitehead (December 2011), Children's Agency, Autonomy & Migration; Workshop Papers, Vol. 2, pp. 100 133, UNICEF in collaboration with ICSSR, New Delhi.
- 9. Ann Whitehead, Iman N. Hashim & Vegard Iversen (December 2007), Child Migration, Child Agency & Inter generational Relations in Africa & South Asia; Working Paper T 24, Sussex Centre for Migration Research, School of Development Studies, University of East Anglia.
- 10. Anupam Hazra (February 2012), Rural India: Still Floating Towards Cities; Kurukshatra, Journal on Rural Development, Vol. 60, No. 4, pp. 3 5.
- 11. Arup Mitra & Mayumi Murayama (2008), IDE Discussion Paper No. 137, Institute of Developing Economies.
- 12. Aworemi, Joshua Remi, Abdul Azeez, Ibraheem Adegoke, Opoola & A. Nurain (May 2011), An Appraisal of the Factors Influencing Rural Urban Migration in Some Selected Local Govt. Areas of Lagos State Nigeria; Journal of Sustainable Development, Vol. 4, No. 3.
- 13. Ayman Zohry & Barbara Harrell Bond (December 2003), Contemporary Egyptian Migration: An Overview of Voluntary & Forced Migration; Working Paper C 3, Forced Migration & Refugee Studies Programme, American University in Cairo.
- 14. Carol Upadhya & Mario Rutten (May 2012), Migration, Transnational Flows & Development in India: A Regional Perspective; Economic & Political Weekly, Vol. XLVII, No. 19, pp. 54 62.
- 15. Clare Waddington (December 2003), Livelihood Outcomes of Migration for Poor People; Working Paper T 1, Sussex Centre for Migration Research.
- 16. David R. Imig (Winter 1983), Urban & Rural Families: A Comparative Study of the Impact of Stress on Family Interaction Rural Education, Volume 1, No. 2, pp. 43 46.
- 17. Department for International Development Report (March 2007), Moving out of Poverty: Making Migration Work Better for Poor People.
- 18. Dorte Thorsen (September 2007), 'If only I get enough money for a bicycle' A study of Childhoods, Migration & Adolescent Aspirations Against a Backdrop of Exploitation & Trafficking in Burkina Faso; Working Paper T 21, Nordic Africa Institute, Sweden.

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.







