Rural to Urban Migration as a Household Decision: 
Experimental Evidences from the Mekong Delta, Vietnam

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ABSTRACT

This paper reports the results of a survey from 148 households in the Mekong Delta regarding the household’s decision of migration. Recent studies of migration indicated that a decision of migration for a certain person is not made individually by himself, but it is often made with impacts from other members in family. The logistic regression model is applied in this paper to examine the determinants of decision of migration to both migration and non-migration households.

According to the descriptive measure, it is found that the decision of migration for a typical household is significantly associated with the factors, namely “push” and “pull” factors. Among those are lack of job and low wages in home village, landless, job opportunities, higher wages and links to relatives from urban areas. Furthermore, the result of the estimated model displays the household’s migration decision is strongly positively associated with household size, housing status, landless, but negative to number of dependants, plot size and income from non-farming activity.
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1. Introduction

In current studies, we were provided information about how the propensity of migration underlying the socio-economic and natural settings from the selected communes in the Mekong Delta (MD). In general, rural to urban migration has been originated from a variety of reasons including both the macro level (e.g. region, province, and commune) and micro level (e.g. household, individual). For example, Todaro (1969) indicated that the incidence of rural to urban migration in developing countries may be interpreted to be an individual utility-maximizing strategy. In other words, an individual’s decision to migrate from a rural to an urban area is made independent of other members of the household.

However, the notion originated by Todaro was later disputed by Connell (1976), who argued that the migration decision was hardly made by one person alone because other members of household almost play an important role during the decision making process. For instance, Hoddinott (1994) indicated that other household members often give a migrant the financial and psychic supports during the time of job searching for his initial migration. Another from Haas (2003) pointed out that migration as the risk sharing behavior of households because a household can make the better diversification of resources than an individual. Finally, migration is not the result of a decision made by an individual; it can be viewed as a household utility-maximizing strategy (Mincer, 1978; Sana, 2005; Chen, 2003; Hossain, 2001).

In migration literature, the migration decision is closely associated with both economic and non-economic factors. For example Lucas (1997) noted that migrants often move to gain access to a higher income stream; or the results from the survey of migration in Viet Nam in 2004 by the GSO revealed that economic factors (e.g. job search, livelihood improvement) are seen as the key incentives to migrate, making up 70% of total respondents. The remaining proportion moved for other reasons like marriage, educational opportunity. Simultaneously, most migrants in Viet Nam seldom make the decision to migrate by themselves. This can be explained by a long family tradition of the Vietnamese that two or three generations live together in a household, thus other family members usually play an important role in the decision to migrate.

In recent debates, the rural to urban migration in Viet Nam has been an interesting issue in a domain of development research for both policymakers and researchers. For example, Dang (1997), Dang (2003), Cu (2005), Le (2004), Diep (2007), the GSO (2004), the UNFPA (2007) investigated the inter-province migration of Viet Nam and its impacts on migrant’s livelihood in destination area. Other from Alan (2007), Yanji (1999) examined impacts of seasonal or temporary migration on agricultural production in origin area and so on. It can be recognized that those studies were mainly focused on panel data at the provincial levels, while as known; the decision to migrate is almost made by a household (at micro level). Simultaneously, one study of the household based

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1 This paper is a chapter of my doctoral research in Antwerpen University (2007-2011)
migration decision is almost absent from Viet Nam and the MD as well. Therefore, this paper aims to investigate the migration decision associated with household characteristics through a survey from both migrated households and non-migrated households in the MD region.

More specific objectives of this paper are shown here:

- To provide a general description of resources from both the migrated and non-migrated households.
- To investigate reasons of migration associated with the “push” and “pull” factors.
- To identify determinants of probability of migration decision by households from the selected provinces in the MD.

The remaining part of this paper is organized as follows: Section 2 explains about the household survey dataset from the selected provinces in the MD. Section 3 provides an overview of household’s characteristics in rural origin through the result of statistical analysis. Section 4 summarizes the reasons of migration, namely “push” and “pull” factors based upon information from the surveys. Section 5 introduces the procedure of estimating the migration decision and it reveals the determinants of the household’s migration decision. Section 6 concludes.

2. Data

Location

The data used in this paper is collected from 148 households of two provinces in the MD, namely Hau Giang and Tra Vinh. According to the survey result of population change and family planning by the GSO in 2007 revealed that Hau Giang has the highest rate of out-migration in comparison with other provinces of this region, equivalent to 12.55‰ in total population. Besides, Tra Vinh is chosen as a representative for the Khmer\(^2\) who often have been working for other families out of their village due to landless and the long history of migration. Another reason is that Tra Vinh has the scarce natural condition for farming which may cause to migrate.

[Figure 1 about here]

In prior to 2004, Hau Giang was a district of Can Tho city which had an agricultural based economy. It aims to make the economic development to this district, Hau Giang province was found based upon the geographical division from Can Tho city (as shown in Fig. 1). It has now more than 800 thousands of inhabitants; most people live in rural areas with a share of 80% of total inhabitants. Currently, Hau Giang is still an agrarian economy and the share of agricultural sector in GDP makes up to 38% which is higher than the average level of the entire region (Hau Giang BSO, 2008). Meanwhile, Tra Vinh locates at the Eastern part of the MD and it is named as one of the poorest provinces of this region for some main reasons: firstly, sandy soil is not suitable to crops like paddy, fruits; secondly, some parts of Tra Vinh are close to the sea so that farmers only produce a single rice crop; thirdly, Tra Vinh has the most crowded rate of Khmer in the MD who are characterized by low educated standard, unskilled.

\(^2\) The MD has four main ethnic groups: Kinh, Chinese, Khmer and Cham. Out of these ethnic groups, the Kinh accounts for approximately 90%.
Respondent and sample size
The surveys are conducted through the direct interviewing from 148 households included both migration and non-migration with amount of 176 respondents, because a household may have more than one migrant. Respondents are representatives for household like household owner who provides the valuable information about their migrated members and livelihood setting in rural area.

The information of the fieldworks is gathered from both village heads and representatives of household that comprises village’s economic-socio settings, impacts of migration on rural origin in terms of human resource, investment, lifestyle change and so on. For the survey of household, gathered information consists of household’s resources, migrant’s characteristics, reasons to migrate and impacts of migration on the household’s livelihood in origin.

3. A general overview of households
This section aims to focus on the following questions: (1) how are the demographic and physical characteristics of the migrated and non-migrated households in the selected provinces? (2) What are the main sources of earnings for a household?

Demographic
The results displayed in Table 2 provide the general information about households associated with human and physical resources from the studied sites in Hau Giang and Tra Vinh province. Appropriate to the average level of the entire region and country, each household has approximately 4 - 5 persons; it is obviously that a number of members and laborers for migrated household are higher than for non-migrated one that has been viewed as one of reasons to migrate. While, the dependant rate is 15.5% total members for the migrated household lower than 22.5% for the non-migrated households. Normally, a migrant has a close relationship with his/her dependants at origin area. For example, "Mrs Kim Ngoc C is 27 years old in Tra Vinh province, in prior to 2007 she worked for a private firm in Hochiminh city with a salary of 1.3 million VND\(^3\) per month. Currently, she returns to Tra Vinh for searching of a new job close to her home and she is ready to accept a lower salary than earlier one, but she could find the time to take care of her children and elderly”. To sum up, a number of dependants have negatively affected a decision of migration for members of a household (Mincer, 1978; Somik, 2006).

Plot size
Information from the surveys reveals that the migrated household has approximately two migrants who moved out of province due to a limitation of productive area. Each household has an average amount of 0.4 - 0.5 ha of cultivated land equivalent to 0.1 ha per laborer. It is appropriate with the survey

\(^3\) VND is local currency of Viet Nam (Vietnam dong), 1USD = 17,784VND on May 19, 2009.
result\textsuperscript{4} by own author in 2005 and the annual nationwide survey in Viet Nam by the GSO.

Noteworthy, a number and rate of landless households from the surveys play an important role in explanation of a decision of migration to household. The results displayed in table 2 are shown that the landless rate for migrated households is nearly twice higher than for non-migrated households. The result from another study conducted in 2007 by IPSARD documented that 39% of farm households in the MD have no land to produce (mainly poor households). Therefore, it is found that poverty and landless have been viewed as the key incentives to migrate (so called “push” factors).

**Housing**

Most cases of rural migrants have been associated with the poverty setting of family, the result from the surveys indicates that there are 57% of migrants live in temporary houses\textsuperscript{5} built by non durable materials like thatch, leaves, woods; 34% and 9% of total surveyed houses were structured in semi-permanent and permanent respectively. Besides, the average area of the five person household from the surveys is 200m\textsuperscript{2}; but some households have only 60m\textsuperscript{2} for living. In sum, a large proportion of families of migrants have being lived in bad housing condition.

[Figure 3 and 4 about here]

**Income diversification**

In the surveyed questionnaire, the respondents were required to list out what are the main sources of income to their households, namely agriculture, non-agriculture, services and remittances. The method of multiple response analysis is used to count frequencies of income sources to households; as a result, the differential in variety of income sources between two groups of households is found from the surveys.

Noteworthy, remittances have been viewed as an important source for the migrated households, accounting for 38.4% of total respondents. Further, only 32.1% of total migrated households are dependent upon the agricultural sector less than for the non-migrated households (see Figure 5). This result can be explained by some reasons: firstly, one-fourth of the migrated households from the surveys are landless to produce; secondly, rice production in recent years is usually damaged by diseases and water contaminated alum that results to low yield and efficiency of rice production. Therefore, a part of households tends to shift to non-farm activities out of their household as one of risk sharing strategy of household in rural area.

[Figure 5 about here]

Calculations from the result of surveys show the annual average income for the migrated households is VND 23 millions in comparison with VND 16.4 millions for the non-migrated households. In subjective view, it can be found that the higher income of the migrated household can be strongly gained from the remittances by migrants. Meanwhile, such remittances are not found to the non-migrated


\textsuperscript{5} It refers to houses which are built by non durable materials like leaves, thatch, woods. Semi-permanent house is built by a structure of corrugated iron roof and wood. Permanent household is built by durable materials like concrete pillars and wall.
households and their income is remarkably dependent upon the agricultural sector at low efficiency.

Results displayed in table 3 provide an empirical evidence of relationship between income and housing types of the surveyed households. Specifically, a higher income higher investment into housing structure; this differential in income among types of housing structure is tested at the significance of 0.01 by using the Kruskal-Wallis Test.

[Table 3 about here]

4. Reasons to migrate

In migration literature, people move for a variety of reasons which comprise both economic and non-economic incentives. In this section, we investigate the factors driving to migrate which are classified into two groups, namely “push” and “pull” factors. More specifically, the push and pull factors are those factors which either forcefully push people into migration or attract them. For example, the push factors are often some problems originated from rural areas which force people to migrate such as natural disasters, not enough job, low wages and so on. In contrast, the pull factors are sometimes benefits from destination (e.g. better opportunities for job, education, life) that attract people to work and live.

[Table 4 about here]

Information of the “push” and “pull” factors displayed in table 4 were obtained from the respondents of the surveys and those factors were calculated by using the multiple response analysis; this analysis reveals that the decision to migrate from rural to urban areas is mainly driven by a lack of employment and low salary in rural origin, 59% of total respondents reported this. For example of a typical case of Mr. Be in Binh Thuan village, Long Binh commune, Long My district, Hau Giang province, he told that:

“My family has three migrants out of nine members, my sons moved to Hochiminh city in two years ago because of having no jobs in home village, no land for producing. Nowadays, most living expenditures in family are dependent upon remittances from them with annual amount of VND 20 millions, accounting for 54% of total income to the entire family”.

As referencing to theory of migration by Lee (1966), the author argued that migrants with low qualification normally get some constraints on searching for a job in formal sector rather than migrants with high qualification and they often tend to initially engage in informal sector in urban area. The result from the surveys also indicates that the job opportunities for the unskilled migrants are available in urban area rather than in rural area because of a large proportion of firms existing in urban area. Furthermore, some other reasons of migration are unstable employment in home village due to seasonality, incitement by early migrants within village.

However, migrants with high qualification have many opportunities for looking up a formal job in urban area and their purpose of migration is also different from the unskilled migrants. If as the unskilled migrants move for economic incentives (mainly income), the skilled migrants seem to much emphasize on non-economic

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6 Krusal-Wallis test does not assume normality and it tests the null hypothesis of no difference between three or more group medians, against the alternative hypothesis that a significant difference exists between the medians.
benefits in terms of career and education development. Miss Xuan who is one of my students, told me about her migration:

“...after graduated from Can Tho University in 2007, I decided to move to Hochiminh city to search for a formal job and I finally worked for a private securities company. My purpose of working Hochiminh city is to learn and accumulate experience about financial field and securities market as well. Because this sector is now strongly growing here, whereas it is too new for almost provinces of the MD region”.

Different from these push factors, the pull factors from destination have been viewed as a magnet that attracts people move to. Apart from job opportunities and higher income, it is noteworthy that the connection between rural migrants and their relatives in urban area has significantly contributed to the family’s decision of migration. In other words, if a family has the relatives in destination, such family tends to give member to migrate, because migrants can access more accurate information of work before moving than that case without relatives there. This will be explained more detailed in a further paper by analyzing main sources of job information to a first migrant in urban area.

In sum, the push and pull factors provides a better understanding to explain why some families decide to migrate while others not. However, in this section, the push factors are more emphasized than the pull factors because information from the surveys were mainly provided by the relatives of migrant in origin areas who only know certainly about information of family and rural settings, not much information of migrant in destination. Therefore, the information of migrant in destinations associated with work, income, living condition and so on will be investigated in the further research from the surveys in Can Tho, Vinh Long and Hochiminh city.

5. Determinants of household’s migration decision

Model specification

Most previous studies of migration often examined the determinants of decision to migrate associated with basic information from both family and individual migrant. For example, those authors are Richard (2001), Hoddinott (1994), Hossain (2001), Yaohui (1999), Mohammad (2008), Qain (2003), Ann (1979) who used the probability model, namely probit or logistic model7 to estimate the likelihood of decision to migrate; they are most common techniques for estimating model with a dichotomous dependent variable. In other words, the binary dependent variable in the model is whether a household will decide to migrate or not, specifically 1 denotes the migrated household and 0 denotes otherwise. The model can be specified as:

\[ \Pr(y = 1|x) = \Phi(\beta_1 x_1) \]  

(1)

Where \( \Phi \) is the standard cumulative normal distribution with mean 0 and variance 1, \( \beta_i \) are the estimated coefficients of the model. It means a one-unit increase in the \( x_1 \) coefficient leads to an increase in the logistic index by \( \beta \) standard deviations. The equation (1) may be shifted to the logistic transformation, as follow:

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7 The probit and logistic regression models tend to produce very similar predictions. The estimated coefficients in a logistic regression tend to be higher than they are in a corresponding probit model.
\[ P(y = 1|x) = \frac{e^{\beta_0 + \beta_1 x_i}}{1 + e^{\beta_0 + \beta_1 x_i}} = p_i \]  

(2)

Where, \( p_i \) is the probability of occurrence of event; we assume \( z = \beta_0 + \beta_1 x_i \).

And, the odd ratio between probability of event occurrence and absence is identified as follow:

\[ \text{odd} = \frac{p_i}{1 - p_i} = \frac{e^{z}}{1 + e^{z}} = \frac{e^{z}}{1 + e^{z}} = e^{z} \]  

(3)

Or \( \ln(\text{odd}) = z = \beta_0 + \beta_1 x_i \)  

(4)

In theoretically, the odds are often used to express the predicted change of a unit increase in the corresponding independent variables. For example, if the odd less than one corresponds to decrease; it more than one corresponds to increase; and it equals to one meaning that unit change in that independent variable does not affect the dependent variable.

Now, returning to the model of decision to migrate to the surveyed households from the MD. More specifically, the dependent variable is binary that was coded by 1 for the migrated households and 0 for otherwise; the predictor variables of model are both quantitative and qualitative measure that include household size (person), dependants (person), plot size (1,000m²), house status (1 refers to the temporary type; 0 for otherwise), landless (1 refers to a household without land for producing; 0 for otherwise), relative (1 refers to a household with the relatives in destination; 0 is otherwise); income from agriculture (1: if as household’s main income is from agriculture; 0 is otherwise), income from non-agriculture (1: if as household’s main income is from non-agriculture; 0 is otherwise).

The estimated result and discussion

Table 5 reports the estimated coefficients along with the odds and the statistical significances of the logistic model for the determinants of decision to migrate. In general, most of the estimated coefficients have the signs consistent with the theoretical prediction and they have significant effect on the decision to migrate at 1% and 5% level.

[Table 5 about here]

Most of the previous studies indicated that migration decision is positively associated with household size; among those authors are Mariapia, 2008; Hossain, 2001; Alan, 1999; Sekhar, 1993; Connell, 1976. Obviously, people almost migrate from the large households because it is easy to select which members to move for work and the surveyed result also documented that number of members for the migrated household is greater than that for non-migrated one. Simultaneously, the result from the estimated model indicates that the probability of migration decision will be increased in more than twice corresponding to an increase in one member of household. Besides, individual’s migration decision tends to be tied up other members in his household, especially to children and elderly as mentioned in the typical case in Tra Vinh province. In other words, number of dependants has a significantly negative effect on the migration decision to a household.

An important finding which is associated with the theoretical prediction and qualitative measure is that plot size of a household has a negative contribution to
the migration decision; as analyzed earlier, nearly 80% inhabitants are living in rural area where agricultural sector has been viewed a main earning for them. As a result, the propensity of migration decision of a landless household has a greater nearly three times than a household with landholding.

It is commonly found in most studies of migration which is a relationship between migration and poverty (Derek, 1994; Skeldon, 2003; IOM, 2005; Moshe, 2008). It means that poverty is seen as a cause for moving and that such poverty status is often observed based on income or wealth status. According to the result of survey, it is significantly found that most migrants tend to originate from the low income families with temporary house structure (see figure 4) and the result from the estimated model indicates that a household lives in temporary household structure has a greater probability of migration than that of other structures at the statistical significance of 0.01.

One of the interesting findings from the paper reports that a positive relationship between migration decision and link to relatives in destination. Few of the previous studies documented that such relation by Hossain, 2001; Wang, 2000; Agnes, 2005. These familial and personal networks are very important for migrants, especially to the first move. Another study was conducted by the own author in 2007 also indicated that 87% migrants obtained the job information from their relatives or friends who are living and working in destination. This informal network is viewed as an important and confident source of information for migrants, because migrant’s relatives could be recommenders of migrant to employers in the recruitment process. The estimated result reveals that the probability of migration decision for households with relatives in destination is 2.7 times greater than that of households without relatives in destination. In other words, a presence of relatives in destination has a strong effect on migration decision for a household in origin.

Apart from the analytical factors of wealth and resource, income sources of household are also considered as determinants of the migration decision. Information from table 5 reports that the probability of migration decision is 2.8 times for household engaged intensively in agricultural sector greater than that of household engaged in other sectors. This result can be explained by main reasons: firstly, due to low income from farming activity as analyzed earlier; secondly, some rural laborers (mainly female) currently want to look for non-farm activities alternative for the strenuous farming activity. It is too appropriate with the estimated result of the migration propensity from the previous chapter based upon using the VHLSS dataset. Therefore, some agrarian households from the survey decided to send one or few migrants among their members to urban areas in pursuit of a better work and living standard.

Finally, the result also indicated that households engaged in non-farm activities in home village tend to stay the origin as compared to other agrarian households. The estimate reveals the propensity of migration decision for the non-agrarian households is less than that of the agrarian households.

6. Conclusion

This paper has investigated 148 households from both migration and non-migration cases that aim to find the reasons of migration and it also examine the role of households in the migration decision-making.

The result of analysis indicates that the differential in resources among households namely migration and non-migration is found. For example, most migrated households are characterized by poor, landless, dependent on agriculture. Basing on the result of qualitative measures, the migration decision
for a household is made by the “push” factors from rural origin like no job in home village, landless, low wage and the “pull” factors from destination like job opportunity, higher wage, familial network etc. Finally, the household’s migration decision is strongly positively associated with household size, housing status, landless, but negative to number of dependants, plot size and income from non-farming activity.

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Figure 1: Map of the Mekong Delta and Viet Nam

Figure 2: The fieldwork in Hau Giang province


Figure 3: Distribution of housing types to migrated households

Figure 4: Most migrants moved from such family

Temporary house

Source: by the author, 2009.

Figure 5: Distribution of income sources to households


Table 1: An overview of observations

<table>
<thead>
<tr>
<th>Province</th>
<th>Total</th>
<th>Migration</th>
<th>Non-migration</th>
<th>Total</th>
<th>Migration</th>
<th>Non-migration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hau Giang</td>
<td>72</td>
<td>42</td>
<td>30</td>
<td>100</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td>Tra Vinh</td>
<td>76</td>
<td>40</td>
<td>36</td>
<td>76</td>
<td>40</td>
<td>36</td>
</tr>
<tr>
<td>All</td>
<td>148</td>
<td>82</td>
<td>66</td>
<td>176</td>
<td>110</td>
<td>66</td>
</tr>
</tbody>
</table>


Table 2: Descriptive overview of the surveyed households

<table>
<thead>
<tr>
<th>Variable</th>
<th>Unit</th>
<th>Migration</th>
<th>Non-migration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household size</td>
<td>Person</td>
<td>5.62</td>
<td>4.21</td>
</tr>
<tr>
<td>Laborer</td>
<td>Person</td>
<td>4.71</td>
<td>3.24</td>
</tr>
<tr>
<td>Dependant</td>
<td>Person</td>
<td>0.92</td>
<td>0.97</td>
</tr>
<tr>
<td>Migrant</td>
<td>Person</td>
<td>1.92</td>
<td>0.96</td>
</tr>
<tr>
<td>Plot size</td>
<td>1,000m²</td>
<td>4.96</td>
<td>3.79</td>
</tr>
<tr>
<td>Landless</td>
<td>Household</td>
<td>24</td>
<td>10</td>
</tr>
<tr>
<td>Landless rate</td>
<td>%</td>
<td>29.3</td>
<td>15.2</td>
</tr>
</tbody>
</table>

Table 3: Household’s income classified by types of house

<table>
<thead>
<tr>
<th>Type of house</th>
<th>Migration</th>
<th>Non-migration</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mean</td>
<td>S.D</td>
</tr>
<tr>
<td>Temporary</td>
<td>18.55</td>
<td>13.32</td>
</tr>
<tr>
<td>Semi-permanent</td>
<td>28.92</td>
<td>15.25</td>
</tr>
<tr>
<td>Permanent</td>
<td>32.20</td>
<td>33.75</td>
</tr>
</tbody>
</table>


Table 4: Factors affect the decision of migration to household

<table>
<thead>
<tr>
<th>Push factors</th>
<th>Percent</th>
<th>Pull factors</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not enough job</td>
<td>37.63</td>
<td>Job opportunities</td>
<td>26.73</td>
</tr>
<tr>
<td>Low salary</td>
<td>21.51</td>
<td>Higher salary</td>
<td>31.68</td>
</tr>
<tr>
<td>Few chance to develop career</td>
<td>7.53</td>
<td>Better chance for education</td>
<td>3.96</td>
</tr>
<tr>
<td>Unskilled</td>
<td>10.75</td>
<td>Better working environment</td>
<td>6.93</td>
</tr>
<tr>
<td>Natural disasters</td>
<td>5.38</td>
<td>Better living conditions</td>
<td>11.88</td>
</tr>
<tr>
<td>Landless</td>
<td>10.75</td>
<td>Relatives links in destination</td>
<td>16.83</td>
</tr>
<tr>
<td>Others</td>
<td>6.46</td>
<td>Others</td>
<td>1.99</td>
</tr>
</tbody>
</table>


Table 5: Estimated result of migration decision by logistic model

<table>
<thead>
<tr>
<th>Model</th>
<th>β</th>
<th>S.E</th>
<th>Exp (β)</th>
</tr>
</thead>
<tbody>
<tr>
<td>HH size</td>
<td>.779***</td>
<td>.186</td>
<td>2.179</td>
</tr>
<tr>
<td>Dependant</td>
<td>-.566**</td>
<td>.235</td>
<td>.568</td>
</tr>
<tr>
<td>Plot size</td>
<td>-.123**</td>
<td>.056</td>
<td>.884</td>
</tr>
<tr>
<td>Temporary House</td>
<td>1.265***</td>
<td>.480</td>
<td>3.545</td>
</tr>
<tr>
<td>Landless</td>
<td>1.010**</td>
<td>.435</td>
<td>2.746</td>
</tr>
<tr>
<td>Relatives</td>
<td>.986**</td>
<td>.438</td>
<td>2.680</td>
</tr>
<tr>
<td>Income from agriculture</td>
<td>1.034**</td>
<td>.454</td>
<td>2.813</td>
</tr>
<tr>
<td>Income from non-agriculture</td>
<td>-.905**</td>
<td>.423</td>
<td>.405</td>
</tr>
<tr>
<td>Constant</td>
<td>-4.119***</td>
<td>1.020</td>
<td>.016</td>
</tr>
</tbody>
</table>

Note: sample size= 148; -2 Log likelihood=142.411; Cox & Snell R square=0.34; Nagelkerke=0.45.
***, ** statistically significant at 1% and 5% level.