INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & 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., Open J.Gage, India Ilink of the same is duly available at Infilipret of University Grants Complexion (L.G.C.)

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 3130 Cities in 166 countries/territories are visiting our journal on regular basis. Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

http://ijrcm.org.in/

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.					
1.	INDIVIDUAL FACTORS CONTRIBUTING TO PEOPLE STABILITY IN IT & ITES SECTOR IN						
	POST GLOBALIZED ERA						
	DR. PARUL PANDEY & DR.GEETA BANSAL						
2 .	ALIGNMENT OF HRM AND IR TOWARDS MANAGEMENT OBJECTIVES: A GLOBAL 8						
	PERSPECTIVE						
	DR. P. MOHAN & M. RAMA SATYANARAYANA						
3.	GREEN BANKING-GREEN MARKETING-GREEN ENVIRONMENT	11					
	KANAK TARA, SAUMYA SINGH & RITESH KUMAR						
4.	ENTREPRENEURSHIP DEVELOPMENT: A STUDY OF MSMEs IN CHITTOOR DISTRICT						
	M. SAMBASIVAIAH, K. RAJAIAH & P <mark>. R. SIVASANKAR</mark>						
5.	TOURISM DEVELOPMENT AND ECONOMIC SITUATIONS: ANALYSIS FROM LOCAL 20						
	COMMUNITIES OF AKSUM						
	ARAYA MEBRAHTU TEKA, ALEMAT ABAY, YIBRAH HAGOS & SIYUOM ADAMU						
6 .	IMPACT OF SALES PROMOTION SCHEMES ON CONSUMER'S PREFERENCE WITH	27					
	REGARD TO BEVERAGES						
	NIMESH GUPTA & DR. NIHARIKA MAHARSHI						
7 .	THE RELIABILITY OF DIVIDEND DISCOUNT MODEL IN VALUATION OF BANK STOCKS 39						
	AT THE BOMBAY STOCK EXCHANGE						
	DR. B. CHARUMATHI & E. S. SURAJ						
8.	FINANCES OF PANCHAYAT RAJ INSTITUTIONS IN KARNATAKA STATE	45					
	YASHODA						
9.	QUALITY DIMENSIONS IN MARKETING OF SERVICES: A STUDY WITH SPECIAL	48					
	REFERENCE TO TELECOMMUNICATION SERVICES						
	DR. P. SUJATHA						
10 .	ROLE OF INDUSTRY-ACADEMIA INTERFACE FOR FILLING THE SKILL GAP	52					
	TUSHITA IYER						
11.	A STUDY OF CONSUMER PERCEPTION TOWARDS COMBO OFFERS PROVIDED BY 55						
	BANKS						
	GAURAV GUPTA & MANDAKINI PARUTHI						
12.	EFFECT OF LEADERSHIP PRACTICES OF HIGH SCHOOL PRINCIPALS ON EFFECTIVENESS	58					
	OF TEACHERS: A CASE STUDY OF MASENO DIVISION, KENYA						
	OBIERO CHARLES OMONDI, DR. ISAAC OCHIENG & OJWANG CAINAN						
13.	IMPACT OF HUMAN RESOURCE DEVELOPMENT MECHANISMS ON BOSS-	67					
	SUBORDINATE RELATIONSHIPS IN THE JAMMU AND KASHMIR BANK LIMITED						
	RAFIA GULZAR						
14.	CUSTOMER PREFERENCE TOWARDS USE OF ATM SERVICES IN BHADRAVATHI	71					
4 -	MANJUSHREE S	=-					
15.	ROLE OF XBRL IN CORPORATE REPORTING: AN INDIAN PERSPECTIVE	76					
	NILANJANA KUMARI						
	REQUEST FOR FEEDBACK & DISCLAIMER	79					

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 FormerVice-President, Dadri Education Society, Charkhi Dadri FormerPresident, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. SAMBHAV GARG Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

DR. PRIYA RANJAN TRIVEDI Chancellor, The Global Open University, Nagaland 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., HaryanaCollege of Technology & Management, Kaithal PROF. S. L. MAHANDRU Principal (Retd.), MaharajaAgrasenCollege, Jagadhri

EDITOR

PROF. R. K. SHARMA Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

<u>CO-EDITOR</u>

DR. BHAVET Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI Faculty, YanbuIndustrialCollege, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

UniversitySchool of Management Studies, GuruGobindSinghl. P. University, Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), GuruGobindSinghI. P. University, Delhi

DR. SAMBHAVNA

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

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N.GovernmentCollege, Faridabad

DR. SHIVAKUMAR DEENE

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

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

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

PROF. ABHAY BANSAL

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

University, Noida

PROF. V. SELVAM

SSL, VIT University, Vellore

PROF. N. SUNDARAM

VITUniversity, Vellore DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, MaharshiDayanandUniversity, Rohtak DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

TECHNICAL ADVISOR

AMITA Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

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



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; 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 <u>M.S. Word</u> <u>format</u> after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. <u>infoijrcm@gmail.com</u> or online by clicking the link **online submission** as given on our website (*FOR ONLINE SUBMISSION, CLICK HERE*).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. COVERING LETTER FOR SUBMISSION:

THE EDITOR IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled '_____

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address, contact numbers & Pin Code: Residential address with Pin Code: Mobile Number (s): Landline Number (s): E-mail Address: Alternate E-mail Address:

Alternate E-mail Ad

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the SUBJECT COLUMN of the mail: New Manuscript for Review in the area of (Finance/Marketing/HRM/General Manage)
- New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/ Engineering/Mathematics/other. please specify)
- 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 required to be below 500 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 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 separate mail to the journal.
- 2. MANUSCRIPT TITLE: The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
- 3. AUTHOR NAME (S) & AFFILIATIONS: The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address should be in italic & 11-point Calibri Font. It must be centered underneath the title.
- 4. **ABSTRACT**: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

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

http://ijrcm.org.in/

DATED: _____

' for possible publication in your journals.

- 5. **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 stops at the end.
- 6. **MANUSCRIPT**: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
- 7. **HEADINGS**: All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 8. SUB-HEADINGS: All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
- 9. MAIN TEXT: The main text should follow the following sequence:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed 5000 WORDS.

- 10. 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.
- 11. EQUATIONS: These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
- 12. **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**. 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 parentheses.
- The location of endnotes within the text should be indicated by superscript numbers.

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.

IOURNAL 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, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

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.

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

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

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

http://ijrcm.org.in/

ISSN 0976-2183

TOURISM DEVELOPMENT AND ECONOMIC SITUATIONS: ANALYSIS FROM LOCAL COMMUNITIES OF

AKSUM

ARAYA MEBRAHTU TEKA LECTURER DEPARTMENT OF ECONOMICS ADIGRAT UNIVERSITY ADIGRAT, ETHIOPIA

ALEMAT ABAY LECTURER DEPARTMENT OF PSYCHOLOGY AKSUM UNIVERSITY AKSUM, ETHIOPIA

YIBRAH HAGOS LECTURER DEPARTMENT OF ECONOMICS ADIGRAT UNIVERSITY ADIGRAT, ETHIOPIA

SIYUOM ADAMU CHIEF EXECUTIVE OFFICER TANA COMMUNICATIONS PLC BAHRI DAR, ETHIOPIA

ABSTRACT

Having an objective of analyzing the poverty, income inequality and contributions of tourism in Aksum, probability and non-probability sampling technique were used to gather data from 350 respondents; and Foster, Greer, and Thorbecke method ,*Gini and growth rate indices were employed for analysis*. Poverty in Aksum is estimated at 30 percent and income inequality accounts 0.512. Incidence of poverty differs across sex, educational level and marital status. The smokeless industry has the power to improve the income alterative of households and the ability to affect the level of poverty and income inequality in Aksum Town. Despite the mean days (1.35) a tourist stayed is low, at an average growth rate of 10.12% per year; the number of visitors has shown continuous increase and reached 42,298 in 2011/2012. Up until 2008, the revenue generated from tourism was low but dramatic increments have been observed from 2008 onwards. Having an average income growth rate of 26.7% per year, in 2011/ 2012 more than 52 million birr was collected from the sectors, in which 60.14% of the revenue is collected by the hotel sector, followed by tour & travel operators (15.84%), souvenir shops (13.26%), the church of St. Mariam (4.62%), tour guides (4.4%) and culture and tourism, Aksum cluster (1.74%). Poor community involvement and awareness, lack of technical know-how and weak promotional activity, lack of tourism investment, lack of tourism related infrastructure and poor access for training and capacity building are among the factors affecting the tourism sector in Aksum.

KEYWORDS

Aksum, Income, Gini index, Poverty and Tourism.

BACKGROUND AND JUSTIFICATION

thiopia is a land of wonder and enthrallment; a leading country on the continent of Africa for its richest histories and home to cultured, kind and much friendly people. It is the land of the enchanted Queen of Sheba, home of the Ark of the Covenant, the original place of coffee, 'Lucy' and 'Selam'. Ethiopia is a model of co-operation, respect and mutual trust that allows different religions to live together (CSA, 2007).

It offers visitors the chance to enjoy historic and religious routes, covering the ancient town of Aksum, castles and palaces of Gonder; remarkable rock hewn churches of Lalibela, Ger'alta and monasteries of the North; stunning parks endowed with endemic mammals and birds, Bahir Dar with its water values, the walled Muslim city of Harar and the Southern area with its natural and cultural attractions.

Tourism is possibly the world's largest and fastest growing industry, accounting for about five percent of the world's gross national product and six percent of the employment; for poor countries, regions, towns and cities (Glasson *et al*, 1995). The tourism industry in Ethiopia is constantly developing and has grown at an average annual rate of 13 percent over the last few years. Tourism in Ethiopia accounted for 5.5% of the country's gross domestic product (GDP) in 2006, having barely increased 2% over the previous year. The government is proving its commitment and willingness to develop tourism through a number of initiatives and is a featured component of Ethiopia's Poverty Reduction Strategy Paper (PRSP) that aims to combat poverty and encourage economic development. Various development related to tourism has occurred over the past decade: transport facilities; infrastructure development; an increasing amount of accommodation; an increase in the number of tour-operators and trade missions, and a significant improvement in the security around tourist destinations (MoTC, 2009).

STATEMENT OF THE PROBLEM

Ethiopia is one of the developing countries that show continuous economic growth in the world and it was the fastest-growing non-oil-dependent African nation in 2007 and 2008. The macro economic performance of the nation, as measured by real GDP growth rate, has been increasing continuously for five years in double digits with an annual average real GDP growth rate of 11.8 % during the last four years ending 2006/07 and 10.2% in the budget years 2007/08(MoFED,2008). Although the growth of the agricultural sector is the dominant one, it has been complemented by strong performance in industry (12.3%) as well as service sector (42.3%) in 2008(Bureau of African Affiars, 2009).

VOLUME NO. 5 (2014), ISSUE NO. 03 (MARCH)

The level of poverty in Tigray slightly reduces from time to time, as measured by the Head Count Index, which was 0.464 in 1995, 0.428 in 2000 and 0.344 in 2005. Despite the reduction in the number of the poor in the region, the income inequalities, as measured by the Gini coefficient has increased and accounted 0.29, 0.35 and 0.49, respectively in the stated years (Tassew *etal*, 2008).

Tourism, as a source of income, has the power to reduce poverty and improve the distribution of income among citizens as it has the power to positively affect the poor. Studies carried out in Brazil show that tourism benefits the lowest income sections of the Brazilian population and has the potential to reduce income inequality and the same phenomena has been observed from studies carried out in India. However, such concerns have not been studied in Aksum.

Aksum enables to attracting investors and businessmen because of its tourism potential, the current economic situation of the town, the good governance in the area and its being a strategic center for neighboring rural weredas. Therefore, the regional government considered it to be one of the fast growing towns in the region and a center of tourism growth and development (BoFED, 2008). In Ethiopia, despite the current interest in the tourism industry, an insignificant amount of research has been carried out with respect to the socio-economic benefits of tourism development on tourist destination areas of the northern route, and Aksum in particular.

OBJECTIVES OF THE STUDY

MAJOR OBJECTIVE

The major objective of the study is to measure and analyze the economic situation and tourism development of Aksum.

SPECIFIC OBJECTIVES

The study has the following specific objectives:

- ✓ To assess the trend of tourists' flow and the revenue collected from tourists in Aksum;
- ✓ To determine the basic factors affecting tourism in Aksum;
- To assess the incidence of poverty and income inequality in the town;
- ✓ To analyze the role and contribution of the local community on tourism development.

METHODOLOGY OF DATA ANALYSIS

DESCRIPTION OF THE STUDY AREA

Aksum is one of the zonal towns in Tigrai located in the Central (Maekelay) zone at geographical coordinates of 14° 7' 47" North, 38° 42' 57" East and at an elevation of 2,130 meters above sea level. It is an ancient city of great historical and religious significance. It is one of the ten World Heritage sites in Ethiopia. Based on the 2007 census study of the CSA, the population of the town was projected to reach 51,742 in 2010, of which 53.5% were female (BoFED, 2008). **SOURCE OF DATA AND THE INSTRUMENT OF COLLECTION**

The study used both primary and secondary sources of information. The primary data was collected from 350 respondents using a questionnaire survey and secondary data from the Ministry of Culture and Tourism, Culture & Tourism Agency, Aksum Cluster, the Office of Trade and Industry were targets. In addition, physical observation and interviews with key stakeholders, officers and others were employed to strengthen the viability of the paper.

POVERTY AND INCOME DISTRIBUTION ANALYSIS

POVERTY ANALYSIS

We analyzed the poverty situation of Aksum using the expenditure approach developed by Foster, Greer and Thorbecke (1984), known as FGT Index which is commonly applied for poverty analysis (Fredu, 2008 and Araya M. 2010).

Let **Z** is the poverty line, \mathbf{Y}_i is the actual expenditure or income(adult equivalent) of individuals below the poverty line, \mathbf{n} is number of people, \mathbf{q} is the number of poor people, normally those below the poverty threshold, $\mathbf{\alpha}$ is poverty aversion parameter (Fredu, 2008, Tassew et al, 2008, Tesfaye (2006) and WBI, 2005). Then, the FGT or P α is given by:

$$P_{\alpha}(Z, Y) = \frac{1}{n} \sum_{i=1}^{q} \left[\frac{Z - Y_{i}}{Z} \right]^{\alpha} \dots (E 1)$$

Therefore, if the value of α =0, the FGT or the P α becomes the Head Count Index (P₀) yet when α has value 1, P α is the Poverty Gap Index (P₁). **INCOME INEQUALITY**

We analyzed the income inequality in Aksum using the popular measure of inequality, Gini coefficient (GC). Let X_i be a point on the cumulative percentage of population that lies on the horizontal or (X-axis) and Y_i is a point of cumulative percentage of expenditure plotted on the vertical or Y-axis, then the Gini coefficient (GC) is given by the formula WBI(2005), Tesfaye(2006) and Tassew *etal*(2008).

Gini
$$(GC) = 1 - \sum_{i=1}^{N} (X_i - X_{i-1})(Y_i + Y_{i-1})....(E2)$$

Where N is sample size

TOURIST AND REVENUE FLOW ANALYISIS

Tourist flow forecasting will be considered as a base for the strategic development Ethiopian tourist destinations, Aksum in particular.

The tourist flow was computed using the formal growth rate measure for time series data. The initial trend is calculated as average annual change in the number of tourists within the analyzed period.

Growth rate of tourist $-$	Number of tourists in reart -1 $* 100 \dots \dots \dots (E3)$								
diowth rate of tourist = (=	Number of tourists in yeart -1 $*100 \dots \dots (E3)$								
Growth rate of income or revenue from this sector was analyzed using this growth rate of revenue formula and the data used were 2005-2011:									
Crearth rate of revenue	(Income from tourists in Yeart – Income from tourists in yeart – 1) * 100								
Growth rate of revenue =	Income from tourists in yeart – 1 (£4)								

REVIEW OF LITERATURE

Tourism in many developing and least developed countries is the most viable and sustainable economic development option, and in some countries, the main source of foreign exchange earnings. In 2007 tourists spent US\$295 billion in developing countries almost three times the level of official development assistance (Jonathan Mitchell and Caroline Ashley, 2010).

Studies carried out in Tanzania shows that tourism has a positive impact for poverty reduction through its contribution to national economy resulting from mainly income a, asset holding of the rural poor people and creates 95 percent of the employment in the hotels located in the tourist sites (Nathanael L., and Joseph S., 2003).

Another study carried out in Brazil on tourism show that tourism benefits the lowest income sections of Brazilian population and has the potential to reduce income inequality. The lowest income households are not, however, the main beneficiaries of tourism and also shown that alternative revenue distribution by the government could double the benefits for the poorest households and give them around one-third of all the benefits from tourism (Adam B., etal, 2007).

DISCUSSION AND DATA ANALYSIS

DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

The study comprised of two kinds of respondents: 300 households from the town; and 50 international tourists. The 300 respondents were from different social and economic strata, i.e, 72.5 percent of the respondents were from the community, 10.7 percent were guides, 8.0 percent were hotel owners, 7.3 percent were owners of souvenir and the remaining 1.3 percent were tour and travel operators.

73.3 percent of the respondents were male headed households and the remaining 26.7 percent share was covered by female headed households. Furthermore, the respondents fall into five marital status categories in which the 59 percent of the respondents were married, 18 percent unmarried, 11.7 per cent widowed, 8.3 percent from divorced households and separated households comprised 3 percent of the share.

INCIDENCE OF POVERTY AND INCOME INEQUALITY

INCIDENCE OF POVERTY

The incidence of poverty in Aksum was studied using the poverty line (Br 336 per adult equivalent) developed by Araya etal(2011). As indicated in table 1, the incidence of poverty in Aksum was 0.30 with an income short fall rate of 0.09 and poverty severity index of 0.04. It is important to say that poverty was highest (47%) in the community group and zero level of poverty was recorded in the tour and travel operators. In addition, 29 percent of the respondents who were participating in selling arts and traditional works were living in poverty with an income gap level of 0.07 and squared poverty gap level of 0.02. The level of poverty in the guides group was around 0.19 with a gap level of 0.01 and poverty severity index of 2 percent and 0.01 incidence of poverty with income short fall of 0.04 and severity index of 0.00 was observed in the hotel owner.

Group	Ро	P1	P2	Poverty line(Br.)
Community	0.47 (0.03)	0.15(0.01)	0.07 (0.01)	336
Guides	0.19(0.07)	0.01(0.00)	0.00(0.00)	336
Hotel	0.01(0.04)	0.01 (0.01)	0.00(0.00)	336
Souvenir	0.29(0.10)	0.07(0.03)	0.02(0.01)	336
Tour and travel	0.00 (0.00)	0.00(0.00)	0.00(0.00)	336

TABLE 1: INCIDENCE OF POVERTY IN AKSUM BY ECONOMIC AND SOCIAL CLASSIFICATION

Values in brackets are standard errors

Population

Source: Own survey and computation, 2012

0.30(0.03) 0.09(0.01) 0.04(0.01) 336

POVERTY AND HOUSEHOLD VARIABLES

MARITAL STATUS AND POVERTY

In poverty studies, marital status of the household head is an important constituent of the demographic variables. Despite the conflicting and opposite ideas having been raised by most scholars, there is a difference in the incidence, gap and severity of poverty. But, most scholars concluded that divorced and widowed household heads have the greater probability of falling to poverty (Metalign, 2005).

Poverty in Aksum, graph 1, was highest (70 percent) in the widowed households, followed by separated households (33 percent), married (30 percent), divorced (28 percent) and unmarried (17 percent).



Source: Own survey and computation, 2012

The widowed household heads still have the highest income shortfall (26%) followed by separated (11%), married (9%), divorced (8%) and unmarried (3%). Moreover, poverty was severing in the widowed household heads with index of 12%, married and separated; both with a rate of 4%, divorced (3%) and unmarried households live with zero rate of severity index.

SEX OF HOUSEHOLD AND POVERTY

Two opposite conclusions were drawn with respect to the correlation between poverty and sex of the household head. Major studies conducted in Ethiopia, Kenya and Ghana by Fitsum T., 2002, Sackey, 2004 and Alemayoh G., *et al.*, 2005, concluded that the sex of the household head significantly affects poverty and female headed households are much more vulnerable to poverty than their counter parts. On the contrary, a study made in Cameroon revealed that male headed households' have highest probability of falling into poverty (NIS, 2007).

In Aksum, there is statistically significant difference in the incidence of poverty in households led by female and male. As table 2 tries to indicate, 42 percent of female-headed households were living below the poverty line with an income shortfall of 14 percent and poverty severity index of 3 percent. 27 percent of their counterpart households were living below the required life sustenance calorie level and are 7 percent away from the poverty line with a severity rate of 3 percent. This is quite in line with most empirical findings and works.

Sex	P0	P1	P2	PL
Male	0.27(0.03)	0.07(0.01)	0.03(0.01)	336
Female	0.42(0.06)	0.14(0.02)	0.06(0.01)	336
Population	0.30(0.03)	0.09(0.01)	0.04(0.01)	336

INCOME INEQUALITY

Fair distribution of income among the citizens is a good indication of healthy benefit sharing, improving a sense of nationality and integration. In Tigray, despite the fact that poverty is being reduced from year to year, income inequality has dramatically been increasing with average Gini index change of 0.14 and reached 0.49 in 2004/5(Tassew*et al*, 2008).

Source: Own survey and computation, 2012

ISSN 0976-2183

VOLUME NO. 5 (2014), ISSUE NO. 03 (MARCH)





Computed result of income, Figure 1, shows that there is high income inequality (0.519) in Aksum, measured in gini coefficients. zero level of gini index is observed in households participating in tour and travel works followed by hotel operators (0.204), guides (0.225), souvenir shops 0.341) and community (0.372). From this we can infer that lowest income inequality is observed in respondents participating directly in the tourism service sector.

In spite of the statistically insignificant difference existed between gini indices of male and female-headed households, there is high income inequality (0.540) in female headed households and male headed households also suffering from 0.507 level of inequality.

TOURIST AND REVENUE FLOW IN AKSUM

TOURIST FLOW

Tourist flow has increased from time to time in the whole world and the same is true in Ethiopia. In 2005, 19,889 tourists were visiting the historical places of Aksum and its endowments and this number has increased at an average growth rate of 10.12% per annum and reached 42,298 in 2012. Moreover, on average, about 311,358.5 tourists were visiting Aksum in the last eight years.

As indicated in graph 3, since 2005, tourists flow boom in Aksum was observed in 2010 that showed a 25.98% increment rate followed by 15.37% growth rate in 2008. In spite of the fact that Aksum's excellent heritage collection and a great tourist destination area, there were ups and downs in the growth rate of tourists. In 2009 the highest growth rate of international tourist flow rate (20.46%) in Aksum was recorded. Despite this, in 2007 and 2012 the smallest rate of growth of 1.93% and 1.97%, respectively, was achieved. This might be due to the political instability occurring in the country following the election and the financial crisis occurring in the world, particularly in the dominant tourist-sending countries in Europe. Furthermore, the average growth rate of international tourists flow was 9.31%. Moreover, statistical abstracts show that international tourists coming from Europe took the lead followed by North America and Asia.

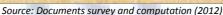
Findings on domestic tourists flow showed that 2010 was considered as a year of domestic tourist boom (30.2%) in Aksum followed by 19.38% rate of growth in 2008. Taking 2005 as a base year for this study, the smallest growth rate of domestic tourists (1.56%) was observed in 2012 and, on average, domestic visitors was growing at a rate of 10.96% which is equivalent to 17,632 tourists.

TOURISM AS A SOURCE OF INCOME

Many countries have made huge investments to increase the flow of tourists and therefore to generate more revenue. In Ethiopia, the same is true, yet the amount and intensity of investments varies with the level and nature of the regions' endowments, government priorities and investment policy and business profitability.

The contribution of tourism in Aksum, as a source of income, has a wide-spread effect and reaches the whole community via direct and indirect routes. Based up on the estimated spending of tourists for accommodation, food, transport, entrance tickets and other purchases, eight years income is computed. Regardless of the rate of increment in revenue being low until 2008, dramatic increments were observed later on. Moreover achieving an average annual growth rate of income of 26.7 percent in 2011/2012; and enjoying more than 23.4 million birr contribution from the local tourists, about 52.5 million birr was generated from the sector. With 1.375 mean days of stay, international and domestic tourists were stayed in Aksum for 1.5 and 1.25 days, respectively.



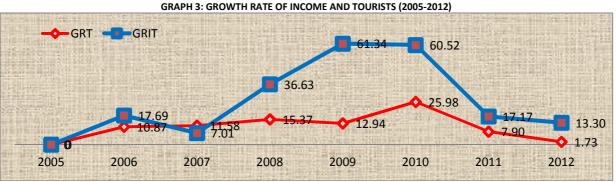


Revenue received by different service providers, depends on the nature of the service offered. As indicated in graph3, the major share of the revenue (60.14%) is collected by the hotel sector, followed by tour agents or transport service providers (15.84%). 13.26% is shared among the owners of shops selling handicrafts, arts and related objects and the St. Maryam church has the capacity to raise 4.62%. In addition, tour guides and Culture and Tourism Agency Cluster of Aksum obtained a revenue share of 4.4% and 1.74% respectively.

Graph 3 reveals that a cyclical movement in the growth rate of income has been observed in Aksum. The highest rate of growth (61.34%) was achieved in 2009 followed by 60.52% in 2010 and 36.63% in 2008. However, a low growth rate of revenue (7.01%) was registered in 2007 which was greatly influenced by the growth rate of revenue (-1.31%) from international visitors.

Therefore, the rate of growth of revenue stated above is the result of changes in the growth rate of tourists flow. Taking 2005 as a base year of study, highest growth of rate of tourist flow (25.98%) was observed in 2010, followed by 15.37 % and 12.94% in 2008 and 2009, respectively. In the study, graph 3, a low rate of tourist flow was recorded in 2007 and 2012 with a change of rate of 7.01% and 1.73%, respectively.

ISSN 0976-2183



Source: Documents survey and computation (2012)

In addition, due to the Ethiopian Millennium celebration, income from international and local tourists had increased by about 50.6% and 154.91% in 2008 and 2009, respectively. Moreover, with an average growth rate in the flow of tourists (10.8%), Aksum is able to enhance its income at a rate of 26.7% that helped us to infer that the growth rate of income is positively correlated with the flow rate of tourists and the price of products and services in Aksum.

PARTICIPATION OF TOUR OPERATORS

Studies show that the contribution of tour operators in enhancing the flow of tourists and income is vital. Tourists come to Aksum in different forms, i.e. via tour operators, personal and public transport. To this end, when we look at 2011/2012, 166 tour operators were using Aksum as their destination. However, the number of repetitions was very limited and ranges from one to 60 repetitions. For the ten top-ranked tour operators, the average number of visits made was 31.6 times and the standard deviation of frequency of visit was 15.57. Thus we can infer that the frequency of visits made by the tour operators was very low and this in turn lowers the tourist flow and income from the sector.

FACTORS AFFECTING TOURISM IN AKSUM

Tourism is a sector which is influenced by a multitude of factors. The development and contribution of tourism in Aksum, like its development in the whole nation, does not reflect the availability of tourist attraction units. From the study made, the researchers have identified the following factors that hamper the development of the sector and contribute less to the town.





Source: Own survey and computation (2012)

✓ POOR KNOWLEDGE , AWARENESS AND INVOLVEMENT

There is a fundamental lack of basic cognizance of the economic contributions of tourism as an industry and its positive impact as a potential source of foreign exchange and employment.

Community participation in the sector and the sense of ownership of these tourist sites is very insignificant. Majority of the community considers tourism as a sector for specific service providers. Chart 1 portrays that poor knowledge, awareness on the role of the sector to the local economy and the observance role of the community (26%) was considered as the factor contributing to the poor performance of tourism in Aksum. Only 34.3 percent of the respondents have made a visit to all the tourist sites found in Aksum. 41 percent of the respondents have visited some of the sites which are easily accessible. Furthermore, 10.3 percent of them have visited very few tourist environs particularly the obelisks and the church of St. mariam.

Surprisingly, 14.3 percent of the respondents who have lived in Aksum for more than ten years have not visited the tourism hotspots in the town. This is because, 79.7 percent of the respondents had poor interest and carelessness, easy accessibility (15.7 %) and lack of information, religious attitudes and adaptability (4.6 %) were the reasons for not visiting the sites.

✓ LACK OF TECHNICAL KNOW-HOW AND WEAK PROMOTIONAL ACTIVITY

In many cases there is a generally accepted lack of tourism knowledge and professionalism. In addition, there is poor public promotion and mass media exposure due to limited technology access, finance and other related factors. The technical capacity of the people who have to sell the endowments they own is quite poor. It is believed that the town is highly endowed with such tourist sites but sensible and constant promotional activities carried out to promote them to the world is inadequate. This factor is the second determinant (20%) for the poor role of the tourism sector to support the economy of the town.

✓ LACK OF TOURISM INVESTMENT & TOURISM RELATED INFRASTRUCTURE

Investment in service-oriented projects and tourism is regarded as high risk; in Aksum majority of the investment are on hotels. Despite the fact that tourists' flow rate has increased, there is no lodges or other recreational areas that increases pleasure of tourists in an open air. Among the respondents, 17% agreed that weak tourism investment to improve the poor hotel standards of sanitation, food and drink, is an impediment to enhancing the income-generating capacity of the sector.

Tourist facilities, like accommodation, telephone, internet and others have been classified into five rates. 68.9 percent of the respondents rated the utilities as moderate and below. If we look at this variable only for the international tourists, the rate has increased to 84.7 percent. Majority of the respondents (38.9%) rated the facility as moderate but the majority of the international tourists (47%) rate it as very poor and 24 percent of them rate it as poor. Only 4.3 percent of all the respondents and 6 percent of the international tourists rated the facilities as very good. Moreover, infrastructural development (15%) as a key instrument for tourists' attraction and retention in Aksum does not work properly due to its fragile nature and being it is at its lowest level. Among others, poor road networks, transportation, electricity and communication are the leading. Tourists, as they are away from their permanent place of residence, their family and community, need fast and immediate communication for family and business purposes. Due to the poor communication system, poor internet service, fax, telephone and others, they need to leave Aksum after only a short period of time.

There are illegal guides (unlicensed) that lack the professional ethics of tour guiding, have poor knowledge on the historical explanation of the sites and participate in some banned acts. Information collected from such guides was confusing tourists and reduce the truth, worthiness and values of the tourist attraction sites. As indicated in chart 2, 12% of the respondents of the study confer that the poor access to training for hotel owners and workers, tour related participants and stakeholders, is a factor for the poor performance of the sector.

✓ FREEDOM OF TOURISTS

Tourists, as they are new to the environment in which they visit, face difficulties of easy communication with the local community. This may be aggravated by the language barrier, lack of knowledge of the customs and traditions of the community, and the safety problems observed in the areas. Therefore, they need to be free, either to walk to sites, eat, to take rest or do shopping. However, their movement is partially hampered by beggars and children asking for money and hindering their movement while they are walking. 6 percent of the respondents feel that such activities may lower the feeling of respect that should be shown towards guests which definitely deteriorates the image of Aksum.

CONCLUSION AND RECOMMENDATIONS

CONCLUSION

Poverty in Aksum is more severe (47%) in the households that do not directly participate in the tourism sector. The highest incidence of poverty, measured in head count index, is also observed in female (0.42), illiterate (0.59) and widowed (0.7) heads of household. There is a high level of income inequality (0.519) in Aksum in which a low level of inequality is found in hotel operators (0.204) and a high level of inequality (0.372) is recorded in the community group.

Despite the average days that international and domestic tourists stay in Aksum, 1.5 and 1.25 days respectively, being very low, the number of tourists has increased overtime. It is increasing at an average growth rate of 10.8% per annum. Numerically, on average about31,157 tourists visited Aksum during the last eight years and 2010 was a year of boom for the domestic tourist market in Aksum and about 30.2% growth rate was recorded followed by 19.38% growth rate in 2008.

The study revealed a cyclical movement in the growth rate of income from tourists. In Aksum, up until 2008 the revenue, or income, generated from tourism was low. Dramatic increments were observed since 2009 and in 2011/2012 about 23.4 and 29.1 million Birr were obtained from local and international tourists. A major share of the revenue obtained from tourism in the study area (60.14%) is collected by the hotel sector, followed by tour agents or transport service providers (15.84%). 13.26% is shared among the handcrafts, arts shops and related owners, and the church of St. mariam has the capacity to receive 4.62%. In addition, tour guides and Culture and Tourism Agency Cluster of Aksum got a revenue share of 4.4% and 1.74% respectively. The highest growth rate (61.34%) was achieved in 2009 followed by 60.52% in 2010 and 36.63% in 2008.

The participation of the community is very restricted and a significant number of people did not visit the historical sites and contributed nothing. People have different reasons for their poor participation in the sector, poor interest; accessibility and carelessness are taking the lead.

Lastly, poor community involvement, knowledge and awareness (26%), lack of technical know-how and promotional intensity (20%), lack of tourism related investments (17%), infrastructural development (15%), shortage of timely and continuous training for service providers (12%), obstacles on the free movement of tourists (6%) and others are affecting tourism sector in Aksum.

RECOMMENDATIONS

Based upon the findings of the study, the following recommendations are here by suggested:

Poverty and income inequality in Aksum demands urgent intervention. To reduce the incidence of poverty and income inequality, diversifying the income sources through provision of short term trainings focusing on tourism related and other activities like the provision of traditional works and services, empowering women, facilitating credits, continuous trainings on the control of transmitted diseases and stress management and motivating people to join the labor market is crucial.

As the tourism service is a dynamic sector greatly influenced by the advancement of the world economy and technology, capacity building programs aiming at increasing the awareness of service providers, infrastructural development and introducing motivation schemes is imperative.

- Trainings focusing on customer handling, language proficiency, general history, psychology, ethics, data management, entrepreneurship, business management and food preparation are worthy enough to improve the quality of service provision. Hotel standardizing and grading can increase the competition among service providers and continuous capacity development programs and follow-ups are mandatory in the tourism sector
- An incentive package and 'recognition days for tour operators' have to be organized to motivate the influential tour and travel operators for their contribution of tourism facilities.
- It is good to advocate investment activities carried out in traditional houses (clubs) with traditional vocals and instruments; traditional hair, clothing events and culture sharing nights are important opportunities to exploit more from the sector. Furthermore, huge investments on lodges and recreational areas can bring a real change to increase the number of days that tourists can stay in Aksum.
- Step-ups in utilities, certainly, improve the welfare of tourists as it enables easy communication with their families and allows them to continue contact with their permanent jobs.

Participation of the community will be ensured if it has a key role as supplier, promoter, user or stakeholder of tourism wealth of the town. Community participation is enhanced through trainings focusing on the contribution of tourism to the local community, the role of the community and mechanisms of protection and conservation of historical sites, ways of marketing tourism sites and the likes are exceedingly critical. In addition, tourism committees from the Culture and Tourism Agency, Aksum Cluster, local community, service providers, Woreda administration, Aksum University and other partners should be established to put fast decisions for problems raised.

Further, organizing tourist guides in associations is crucial to control the illegal movement of guides and to endure the comfort and safety of tourists in the town.

REFERENCES

- 1. Adam Blake, Jorge Saba Arbache, Vladimir Teles and Thea Sinclair, 2007, "Tourism and Poverty Alleviation in Brazil", University of Brasilia, Brazil
- 2. Alemayehu G., Niek de Jong, Kimenyi M.S., Mwabu G., 2005."Determinants of Poverty in Kenya": A Household Level Analysis, working paper 2005-44, Nairobi, Kenya
- 3. Araya M., 2010, "Poverty and Income Inequality in Urban Areas": household level analysis in wukro Woreda, thesis, Ethiopia
- 4. Araya M., Hailai A., Kibrom G., and Hagos W.,2011: "Determinants of Poverty & Income Inequality": Socio-economic analysis of households in Aksum, Aksum University
- 5. BoFED (Bureau of Finance and Economic Development) of Aksum town (2008): Annual report, Aksum, Tigray, Ethiopia.
- 6. Bureau of African Affairs (2009): "Economic, environmental, health, social and politics", Department of State Bureau of Public Affairs, Washington Dc
- 7. Central Statistical Authority of Ethiopia (2007): population and census report, 2007, Addis Ababa
- 8. Fitsum, T., 2002. Poverty in Addis Ababa: A comparison of female and male headed Households, Master's Thesis, Addis Ababa University.
- 9. Fredu, N., 2008. Poverty, Asset accumulation, Household livelihood and Interaction with local institutions in Northern Ethiopia, PhD Thesis, University of Leuven, Belgium.
- 10. Jonathan Mitchell and Caroline Ashley (2010)."Tourism and Poverty Reduction: Pathways to Prosperity", Rural Policy and Governance Group, London, UK
- 11. Ministry of Culture and Tourism (2009): Annual reports, Addis Ababa, Ethiopia
- 12. MoFED(Ministry of Finance and Economic Development (2008):Building on Progress: Plan for Accelerated and Sustained Development to End Poverty (PASDEP): Annual progress Report 2006/07, Addis Ababa, Ethiopia
- 13. Nathanael L., and Joseph S., 2003, "The Role of Tourism in Poverty Alleviation in Tanzania", Research Report No. 03.4, University of Dar es Salaam, Tanzania

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

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

http://ijrcm.org.in/

- 14. NIS(National Institute of Statistics), 2007."Trends, profile and determinants of poverty in Cameroon.", Cameroon.
- 15. Sackey, H., 2004. 'Modeling Poverty in Sub-Saharan Africa and Policy Implications for Poverty Reduction: Evidence from Ghana', Canadian Journal of Development Studies, Vol. 25, Issue 4.
- 16. Tassew W.,Hoddinott J., Dercon S.,2008: "Poverty and income inequality": 1995/96 2004/05, Addis Ababa, Ethiopia.
- 17. Tesfaye A., 2006. The Analysis of Urban Poverty in Ethiopia, University of Sydney, Australia.
- 18. WBI (World Bank Institute), 2005).Introduction to Poverty Analysis; Poverty Manual, All, JH Revision



REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce & 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 youhave any queries please feel free to contact us on our E-mail infoijrcm@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, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, nor 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 is 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.

Our Other Fournals







I