ABSTRACT
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ABSTRACT

Introduction:

Tourism is not only a social phenomenon and a cultural communication tool among the world’s nations and no longer just a luxury, but also an economic activity and one of the most important export industries in the world. The economic role of tourism is represented in its contribution to: employment, general domestic product GDP, tourism investments and distributing the national income among states/provinces, giving people of each province the opportunity to participate in tourism development projects and have hand in nation building.

The economic impact of tourism is not confined to tourism establishments, but extended to all sectors that provide tourism with the necessary elements of goods and services required for the production in tourism sector such as agriculture sector, manufacturing sector, banks, insurance companies and other financial institutions, retail shops and other suppliers of goods etc.

Tourism, furthermore, carries the message of love, coexistence and peace among world nations and enhances the cultural, educational, and business relationships among countries.

Tourism in India has extraordinary and matchless natural and man-made touristic attractions and potentials in the way that provides it with the base to be one of the top tourist destination in the world. Tourism industry in India approximately offers all types of traditional and modern tourism programs such as religious, medical, sport, rural, business, eco, adventure, cruises and MICE (meeting, incentive, conferences and events) tourism etc.

Tourism sector in India is no longer playing a margin role in the national economic as in the period of early post-independence, but it is considered as the third largest foreign exchange earners of India. The total contribution of tourism sector in India to general domestic production GDP reached out to 129.5 billion US dollar in 2015 with 9.4 % of the total GDP of the country (expected to go up to 275.5 US billion dollars in 2025) and it created 37.315.000 employment opportunities with 8.7% of the total employment in India. (WTTC, 2016).
Abstract

This pivotal role that tourism industry plays in the national economy of India makes it worthy of more government attention to maximize its economic and social benefits.

At the official governmental organization, tourism in India has received institutional work and official procedures that organized and facilitated tourism functions such as: Tourism Development Corporation 1966, national policy of tourism 1982, national committee of tourism 1988, tourism Finance Corporation 1989, national action plan of tourism 1992, and new national policy of tourism 1997. (pib.nic.in/feature/feyr2000/fmay2000/ f080520001.html).

Similarly, India witnessed emergence of the unions and associations of tourism since early time which successively and progressively followed as: Travel Agents Association (TAAI) 1956, Indian Association of Tour Operators (IATO) 1982, Travel Agents Federation of India (TAFI) 1986, and Outbound Tour Operators Association (OTOAI) besides a steady growth of travel agencies that reached to 977 (approved) and thousands of related companies as car rental.

Online travel agencies in India have also grown and made India in the sixth position among the largest online travel markets in the world. Some of largest online travel agencies in India are: Goibibo, Make my trip, Yatra, Cleartrip.com, Expedia, Mustseeindia.com, and Indiarailinfo.com. Thus, such interest in tourism in the governmental and private sector in India lead to steady growth of the economic impact of tourism as aforementioned, but the portion of India from foreign tourist arrivals and foreign exchange earnings is still under ambition’s level in comparison to other developed countries in tourism industry as German, Spain, Italy, France and also China. India from the context of tourism potentials and variety in every tourist attractions is excellent, but from the context of human resource India still needs more talented, and high personally developed human resource with high degree in tourism administration specializations.

It is projected that travel and tourism industry in India will continue growing based on the variety of the components of Indian tourism product on the one hand and the economic costs on the other hand; the international tourist can find a variety of tourism programs that fulfill his/her needs and aims of the journey and in a low cost in comparison to the other tourism countries in the region. This economic tourism enables low budget tourists to visit India and this itself can be considered as strong indicator of continuous growing of tourism in India in the coming near future.
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The government policy of granting the tourist visa on arrival for 40 countries boosted tourism activity in India and as the government is still looking forward extending the number to more than 100 nationalities, India’s portion of international tourist arrival will be increased. The large number of hotels in India with its large accommodation capacity and huge and boutique hotel in particular, will offer the suitable platform of growth and development of tourism in India besides the travel and tourism tradeshows that grant stakeholders the opportunity to offer their variety of services and programs for both national and international tourists. All these factors make expectations of tourism growth so high. (www.satte.in).

Tourism industry in Yemen also achieved some growth and development in the period 2010-2013 despite the successive political unrests that have been taking place continuously in Yemen since February, 2011. The growth and development of tourism in Yemen was steady except in 2011 because of economic recession resulting from the political instability when Yemen, as some other Arab countries, witnessed what is so called Arabian spring revolutions. The annual growth rate / change rate of 2010/2011 was negative in context of FTAs and FEEs, but the growth turned to be positive in 2011/2012 and 2012/2013. Similarly, the growth of the economic impact of tourism in Yemen was steady for the years 2010-2013 except in 2011 and for the same reason too. Tourism attractions and potentials in Yemen are distinguished and various either natural attractions or man-made and four Yemeni cities are in the world heritage list: Old Sana'a, Shibam, Socatra, and Zabid, but because of the political instability tourism industry, along with the other sectors of national economy, has witnessed an economic recession from time to time. The ratio of the total contribution of tourism industry to general domestic production GDP in Yemen reported some fluctuations for the years 2010-2015 respectively (9.5%, 8.4%, 9.7%, 9.3%, 8.7%, and 5.6%). (www.knoema.com). The recession was in 2011 because of the aforementioned political unrests, in 2012 due to the agreement that was signed by the political parties, the economy started recovering but unfortunately in 2013 the political crisis started again and the economic recession started again also during 2013 and 2014 to reach its worst status in 2015 when the war broke out and has been taking place in Yemen till now.

Travel and tourism industry requires special professionals to work in different tourist enterprises and particularly in the frontline positions as the touristic establishments sale intangible products that needs double effort to create customer satisfaction. Those who
work in tourism sector especially in the frontline positions in travel and tour agencies should have abilities to work under pressure as tourism sector is known by its long work hours and intensive peak hours during the high seasons. They should have good manners of communication and excellent communication skills as the core mission of tourism is spanning and bridging the gap among nations and strengthening ties of friendship, collaboration and mutual interests. Thus, courtesy, kindness, promptitude, vigor and charisma are inevitable prerequisites in travel and tourism industry.

Travel and tourism employees should be able of team work, time management, event management, problems handling and should be aware of the all components and specifications of tourism product; attractions, uniqueness, locations, accessibilities, itineraries, and culture and geography of the tourist destinations from one side, and from the other side should be aware of needs, desires, attitudes and power of payments of tourists in order to be able of creating better compatibility between the tourist supply and demand. Hence, travel and tourism employees should be personally developed and graduated from dignified educational institutions of tourism.

Seemingly, and according to many studies, employees working in travel and tourism industry suffer from long working hours, low salaries and financial incentives, high work stress, low societal status, low sense of integration and attachment resulting from seasonal nature of work in travel and tourism and depending on hourly and part time workforce, so HRM is required to treat employees well, rather than train them, through adopting soft work place culture and humanistic interactions with employees in a way that develops their personality combination, makes them feel that they are more valuable and creates their job satisfaction, with taking in account the necessity of recruiting and retaining more talented, productive, enjoyable and integrated workforce both at work and in employees personal and societal lives.

Hence, the organization might play a vital role in assisting employees in achieving their personal development and enhancing their self- esteem, assertiveness and autonomy through Employees' Empowerment practices, open communication channels on all levels and Work-Life Balance practices that might create Employees' job satisfaction and enable employees of becoming more productive, integrated and enjoyable and more able to fulfill their work and personal life’s commitments.
Thesis Layout:

Chapter 1: The Introductory Background of the Study.
Chapter 3: Personal development and Job Satisfaction: A Conceptual Exposition.
Chapter 4: Travel and tourism: An introduction.
Chapter 5: Growth and Development of Travel and Tourism Industry in India and Yemen.
Chapter 6: Analysis and interpretation.
Chapter 7: Findings and Suggestions.

The Problem Statement:

The problem of the current study has been determined based on the researcher’s personal experience as he is a teacher of travel and tourism administration and has relations with travel and tourism institutions in both public and private sector in Yemen regarding students summer vacations. The researcher observed that travel and tourism agencies are involved in professional development of employees and neglect the personal development of employees. The assumption of the researcher is that there is a significant impact of personal development of employees on employees’ job satisfaction. Based on many researches, studies, reports and opinions of experts and so on, Employees' job satisfaction has a significant relationship with customer satisfaction (travelers and tourists’ satisfaction) which is considered as the ground upon which the wheel of travel and tourism industry can remain moves. The researcher moreover assumes that the status of personal development of employees and employees’ job satisfaction in India is not significantly different.

Research Gap

Some studies have been done on some of HR practices in travel and tourism sector, but most of them focused on training and other traditional practices of HRD or on what is involved in professional development of employees. Few studies have been conducted on HRD climate variables or their relations to HR practices in hotels and travel and tourism sector. There are some studies that attempted to illustrate the importance of HRD in tourism development and problems and prospects of HRD in tourism. No a
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single study has taken the variables of the present study together in any sector or industry. The researcher hasn’t been able to find a single study dealt with the impact of personal development of employees on employees’ job satisfaction in travel and tourism agencies neither with the same variables of the current study nor with other variables and neither in India and nor in Yemen.

Scope of the Study:

The Researcher assumes that the current study will offer a clear image about the practices of employees' personal development being followed in the approved inbound travel and tourism agencies of New Delhi (India) and Sana’a (Yemen) and the impact of such practices on Employees' job satisfaction particularly those who work in front line positions (reservation, sale, and accounting) and face to face interact with customers (travelers or tourists).

Through the variables of the current study subjected to the analysis (Employees’ Empowerment, Internal Communication, work-life balance), the researcher has sought to point out important findings upon which he can offer valuable and implementable suggestions to improve the areas of lack in practices of HRD that are involved in personal development of employees in order to create job satisfaction of employees in travel and tourism agencies of India and Yemen.

Need of the Study:

The characteristics of travel and tourism services such as: intangibility, perishability, inseparability and so on, make the role of HR more vital in travel and tourism organizations and particularly travel and tourism agencies which sale intangible products and services in form of trips or package tours to tourists who come back to their native places with nothing except the memories that might be good or bad, so the personally developed employees with using of the word of mouth, play the most important role in travel and tourism agencies, but unfortunately the opportunities of personal development seem to be limited; most of travel agencies, as in other organizations, focus more on professional development programs which achieve tangible outcomes that can be easily evaluated and pay less attention to personal
development which is involved in improving the intangible skills, potentials and values of employees that have long term outcomes and difficult to be evaluated.

The second item of the topic, which is Employees’ job satisfaction, offers the second justification of choosing the topic and more realizes the need of the current study, based on the importance of job satisfaction, which takes in consideration the performance and effort of an employee and his/her emotional commitment toward the company, in leading to more honest outcomes, in achieving higher productivity, profit, innovation, quality, and in creation customer satisfaction which leads in turn to allover success and turnover of the intending travel and tourism agency and then the success of travel and tourism industry as a whole. The high personally developed and job satisfied employee with values, potentials, talents, interpersonal skills and all personal characteristics, will create the ‘innovativeness’ and the satisfied customer will be loyal and more likely to return (Greenwell, 2002). The innovativeness and customer loyalty lead to the turnover and sustainability of tourism industry.

The Theoretical Model of the Study:

The present study includes two main variables, independent variable and dependent variable. The independent variable (Personal development of employees) compound of three dimensions: Employees' Empowerment, Internal Communication, and Work-Life Balance, and the dependent variable (Employees' job satisfaction) is consisting of three dimensions too: Co-Workers Interactions, Job Advancement and Growth Opportunities, and Employees' Achievement. The researcher is going to get answer on the three questions of the research which are: 1- what is the level of personal development of employees’ practices being followed in travel and tourism agencies of India and Yemen and what is the level of employees’ job satisfaction in travel and tourism agencies of India and Yemen? 2- Do the practices of employees’ personal development impact on employees’ job satisfaction in travel and tourism agencies of India and Yemen? 3- Is there a significant difference between travel and tourism agencies of India and Yemen in context of the practices of employees’ personal development and employees’ job satisfaction?. The figure no. 1.1 below shows the impact relation between each dimension of the independent variable and each dimension of the dependent variable.
Objectives of the Study:

- To study the conceptual framework of HRD, personal development and job satisfaction.
- To identify work nature of travel and tourism agencies and to review the overall growth and development of travel and tourism industry in India and Yemen.
- To examine the status of the practices of employees' personal development and employee’s Job satisfaction in travel and tourism agencies of India and Yemen.
- To examine the impact of the practices of employees' personal development on employees’ job satisfaction in travel and tourism agencies of India.
- To examine the impact of the practices of employees' personal development on employees’ job satisfaction in travel and tourism agencies of Yemen.
- To make a Comparative Study between Travel and Tourism Agencies of India and Yemen in context of the practices of Employees’ personal development and employees’ Job Satisfaction.
• To suggest remedial measures for improving the practices of employees' personal development and hence employee’s job satisfaction in travel and tourism agencies of India and Yemen.

Hypotheses of The study:

Of the merits of the statistics is that presented two ways of criteria of formulating the hypotheses to accept the null hypotheses or to reject so, there are two possible hypotheses in the current study are:

The null hypotheses (H0) when the number is from the standard normal distribution with =0.

The alternate hypotheses (HA) when the number is not from the standard normal distribution with =0. The researcher formulated the hypotheses of the current study based on the independent and dependent variables that have been subjected for the study including Employees' Empowerment, internal communication and work-life balance as sub variables of the independent variable (personal development of employees) and Coworkers' interactions, job advancement and growth opportunities, and Employees' Achievement as sub variables of the dependent variable (employees’ job satisfaction), on the light of the above determined objectives as:

1-To examine the impact of the practices of employees' personal development on employees’ Job Satisfaction in Travel and Tourism Agencies of India, the hypotheses are:

The main hypothesis is: there is no significant impact of the practices of Employees’ Personal development on Employees’ Job Satisfaction in travel and tourism agencies of India.

And the sub hypotheses are:

A- There is no significant impact of the practices of Employees’ Empowerment on Co-Workers’ Interactions in travel and tourism agencies of India.

B- There is no significant impact of the practices of Employees' Empowerment on Job Advancement and Growth Opportunities in travel and tourism agencies of India.
C- There is no significant impact of the practices of Employees' Empowerment on Employees' Achievement in travel and tourism agencies of India.

D- There is no significant impact of the practices of Internal Communication on Co-Workers’ Interactions in travel and tourism agencies of India.

E- There is no significant impact of the practices of Internal Communication on Job Advancement and Growth opportunities in travel and tourism agencies of India.

F- There is no significant impact of the practices of Internal Communication on Employees' Achievement in travel and tourism agencies of India.

G- There is no significant impact of the practices of Work-Life Balance on Co-Workers’ Interactions in travel and tourism agencies of India.

H- There is no significant impact of the practices of Work-Life Balance on Job Advancement and Growth Opportunities in travel and tourism agencies of India.

I- There is no significant impact of the practices of Work-Life Balance on Employees' Achievement in travel and tourism agencies of India.

2- To examine the impact of the practices of employees' personal development on employees’ Job Satisfaction in travel and tourism agencies of Yemen the hypotheses are:

The main hypothesis is: there is no significant impact of the practices of Employees’ Personal Development on Employees' job satisfaction in travel and tourism agencies of Yemen.

And the sub hypotheses are:

A- There is no significant impact of the practices of Employees' Empowerment on Co-Workers’ Interactions in travel and tourism agencies of Yemen.

B- There is no significant impact of the practices of Employees' Empowerment on Job Advancement and Growth Opportunities in travel and tourism agencies of Yemen.
C- There is no significant impact of the practices of Employees' Empowerment on Employees' Achievement in travel and tourism agencies of Yemen.

D- There is no significant impact of the practices of Internal Communication on Co-Workers’ Interactions in travel and tourism agencies of Yemen.

E- There is no significant impact of the practices of Internal Communication on Job Advancement and Growth Opportunities in travel and tourism agencies of Yemen.

F- There is no significant impact of the practices of Internal Communication on Employees' Achievement in travel and tourism agencies of Yemen.

G- There is no significant impact of the practices of Work-Life Balance on Co-Workers’ Interactions in travel and tourism agencies of Yemen.

H- There is no significant impact of the practices of Work-Life Balance on Job Advancement and Growth Opportunities in travel and tourism agencies of Yemen.

I- There is no significant impact of the practices of Work-Life Balance on Employees' Achievement in travel and tourism agencies of Yemen.

3- To make a Comparative Study between Travel and Tourism Agencies of India and Yemen in context of the practices of Employees’ Personal Development and Employees’ job satisfaction, there are two main hypotheses and each of them has three sub-hypotheses, the first main hypothesis is: There is no significant difference between travel and tourism agencies of India and Yemen with respect to the practices of Employees’ personal development, and the sub-hypotheses are:

A- There is no significant difference between travel and tourism agencies of India and Yemen with respect to the practices of Employees' Empowerment.

B- There is no significant difference between travel and tourism agencies of India and Yemen with respect to the practices of Internal Communication.

C- There is no significant difference between travel and tourism agencies of India and Yemen with respect to the practices of Work-Life Balance.
The second main hypothesis is: There is no significant difference between travel and tourism agencies of India and Yemen with respect to Employees' job satisfaction, and the sub-hypotheses are:

A- There is no significant difference between travel and tourism agencies of India and Yemen with respect to Co-workers Interactions.

B- There is no significant difference between travel and tourism agencies of India and Yemen with respect to Job Advancement and Growth Opportunities.

C- There is no significant difference between travel and tourism agencies of India and Yemen with respect to Employees' Achievement.

Research methodology and statistical tools:

The research starts from inquisitiveness or a question hovers in the mind of the researcher, so the researcher starts developing the research question, collecting the data necessary for answering the research question and then presenting the suitable answer to the raised question. Thus, the research is a systematic process that the researcher follow to search, locate, and evaluate information to answer his/her research questions and increase the stock of knowledge that can be used in solving existing or new problems or in establishing or confirming the facts.

There are two types of the research: primary research in which the researcher produces a new knowledge derived from the original findings of his/her particular study besides presenting the existing knowledge in a new form, and secondary research in which the researcher produces summaries and/or synthesis of an existing research. (en.wikipedia.org/wiki/research)

The current study depends mainly upon the primary data sources as it an empirical study in its nature, so the data has been collected through a questionnaire developed by the researcher and conducted among the targeted front line employees of the selected inbound travel and tourism agencies of New Delhi, India (25 agency) and Sana'a, Yemen (33 agency).

The secondary data sources such as: published books, published thesis, journals, magazines and websites, have been used to review the literature and refer the conceptual framework aspects.
After analyzing and evaluating the findings of the current study, the main recommendations have been offered along with some valuable general suggestions.

**Statistical Tools used in the study**

The present study is primary in nature and the method of selection of the sample is convenience sampling. The convenience sampling is a non-probabilistic approach to data collection through questionnaire. Upon collection of the data, the data is inserted into the SPSS version for further analysis. The following are the statistical tools used in the study:

**Descriptive Statistics:** The descriptive statistics have been used to examine the level/status of the independent variable (Personal Development of Employees) with its three dimensions (Employees’ Empowerment, Internal Communication, and Work-Life Balance) and the dependent variable Employees’ job satisfaction with its three dimensions (Co-Workers’ Interactions, Job Advancement and Growth Opportunities, and employees’ Achievement), through the mean values, standard deviation and variance of the observations.

**Cronbach Alpha for Reliability test:** The Cronbach alpha is used to test the reliability of the primary data in terms of internal consistency. The value of the consistency is shown on a scale of 0 to 1. As a rule of thumb, a value of alpha above 0.7 is considered an indicator of strong reliability. However, the border line may vary on the basis of convention followed.

**Ordinary Least Squares Regression:** Ordinary Least Squares regression works on the mean values of the respondents’ responses. The primary assumption of the OLS regression known as Guass Markov Theorem is that the data is normally distributed. The convention also includes the Central Limit Theorem that states that as the sample size increases from 30 onwards (as a rule of thumb 30 is considered small sample), the data becomes normally distributed. The model consists of independent variables on left hand side and dependent variables on right hand side. The independent variables are also known as regressors while the dependent variables are also known as regressand. The model in the study selected is trend and intercept model due to the principle of parsimony. Equation below shows the model specification:

\[ DEP_t = \beta_0 + \beta_1 IDT_1 + \beta_2 IDT_2 + \beta_3 IDT_3 + \varepsilon_t \ldots \ldots \]
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Where,

DEP stands for dependent variable

IDT stands for independent variable

$\beta$ stands for the coefficient or the parameters of the independent variables.

**Independent Sample t test:** The independent sample t test is a parametric test of association. The test compares the means of two samples and checks for the existence of statistical association between the two sample emphasizing whether there is any significant difference or not. The basic assumption is of normality of the data and the test responds well for a sample size more than one on the basis of central limit theorem.

**Sample Study:**

The convenience sample was the alone possible sample for some considerations including the war has been taking place in Yemen since 26 March, 2015. The researcher selected Sana'a the capital of Yemen for the study as it safe and the accessibility was possible unlike the other main cities in Yemen. Secondly, there are 171 approved travel and tourism agency in Sana'a which have licenses from the ministry of tourism to operate in both travel and tourism. Hence it is difficult to target all this large number that requires more time and from the other hand most of this 171 agencies operate only in Hajj and Umrah packages and have no interactions with foreign tourists as a source of foreign exchange earnings. Thus, the researcher selected only the approved inbound travel and tourism agencies in Sana'a only, and to have a parameter the researcher selected the approved inbound travel and tourism agencies of New Delhi only. The sample further confined to the Employees working in the operational level in the frontline positions (Sales, reservation, and Accounting) as such employees interact directly with customers (Tourists and travelers).

A questionnaire has been developed by the researcher and distributed to employees in the frontline positions (sales, reservations and accounting) of inbound travel and tourism agencies of New Delhi (India) and Sana'a (Yemen). Out of 36 approved travel agencies in New Delhi, according to the list of approved travel agencies in New Delhi issued by the ministry of tourism, only 25 agencies operate in inbound travel and
tourism so 212 questionnaire’s forms were distributed to the targeted agencies in New Delhi and 187 have been turned up. Out of the 187 received questionnaires only 168 questionnaire were properly responded. 225 questionnaire were distributed to the targeted agencies in Sana’a (33 agencies) but only 212 questionnaire were turned up and 198 only were properly responded.

Structure of the study:

The entire work has been divided into seven chapters to cover the aforementioned objectives of the current study. The first chapter deals with the design of research project including, the research gap, problem statement, scope of the study, objectives of the study, hypotheses of the study, research methodology and statistical tools, sample of the study and limitations of the study. Literature review has also been included in this chapter.

The second chapter has been framed to identify the concept of HRD; the definitions, importance, philosophy, principles and HRD sub systems that indicate the new image of HRD which considers human resource is the most important factor of production and adopts employee oriented development programs in a way that guarantees proactive human resource able to anticipate the future, predict changes and also lead the change and achieve the competitive advantage for the company/organization as the competitiveness is so sharp in travel and tourism industry. HRD climate in its organizational and personal context is a very important content of this chapter. Finally, the second chapter has included the future perspectives of HRD and discussed the interface between HRD and tourism as tourism is an intensive labor industry which mainly and immensely depends on human resource in introducing the intangible tourist services.

The third chapter entitled “Personal Development and Job Satisfaction: A Conceptual Exposition”, has discussed the theoretical core of the study through discussing the modern concept of the independent and dependent variable of the study (Personal Development and Job Satisfaction), including definitions, objectives, outcomes, measures and their relations to some other variables and the sub-variables of the current study. HRD no longer involved in recruiting, training and retaining human resource, but also in nurturing more talented, productive, enjoyable, committed and integrated human resources both at the workplace and in their personal lives and this can be possible through adopting personal development practices and programs.
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In The fourth Chapter, the researcher has discussed the concept of tourism, its traditional and modern paradigms, travel and tourism as an industry and the main contributors to tourism products and services, along with the characteristic features of the tourist product in the way that indicates the utmost importance of personally developed human resources that are able to make accomplishments and fulfill tourism industry’s need of special distinction and identity.

The fourth chapter also has discussed travel and tour agencies: its types, launching, organization, functions and remunerations along with travel and tourism agencies’ future trends. Thus, this chapter has provided a complete image about tourism concept and nature of work of travel and tour agencies.

The fifth chapter deals with the overall growth and development of tourism industry in both India and Yemen visualized with some tables that show the annual growth of tourism industry in foreign tourist arrival (FTA), foreign exchange earnings (FEEs) and in tourist facilities. The economic impacts of tourism for the years 2012-2015 represented in total contribution to GDP, employment, tourism capital investment and visitor exports, in India and Yemen, have been presented as well.

This chapter has also discussed growth and development of travel and tour agencies in India and Yemen and its future trends especially the increased growth of online booking of travel tickets that imposes on travel and tour agencies to not operate in the margin tourist activities as travel booking, but to focus on the core of work nature in organizing tourist packages programs and promoting it and this requires high quality of human resource; talented and personally developed to convince tourists to purchase such programs and to interact with them efficiently.

The chapter sixth was allocated for the analysis to examine the level/status of the practices of employees' personal development being followed in travel and tourism agencies of both India and Yemen and to examine the level of employees’ job satisfaction as well. The chapter six deals also with the analysis to examine the impact of the practices of employees' personal development on Employees' job satisfaction through a questionnaire developed by the researcher and conducted on employees working in frontline positions in inbound travel and tourism agencies of New Delhi (India) and Sana'a (Yemen). Furthermore, this chapter includes the analysis to make a
comparative study of travel and tourism agencies of India and Yemen in context of the practices of employees’ personal development and employees’ job satisfaction.

The chapter seventh deals with the findings of the study and with the suggestions that have been offered by the researcher after a long and careful analysis. The Researcher hopes that the suggestions will be applicable, valuable and useful to travel and tourism agencies both in India and Yemen in improving the practices of employees’ personal development and Employees' job satisfaction which play a crucial issue in creating customer satisfaction that provides travel and tourism industry in general with factors of success and turnover.

Findings of the study:

The Findings of the Impact of the Practices of Employees' Personal Development on Employees’ Job Satisfaction in travel and tourism agencies of India

In travel and tourism agencies of India, a significant impact of the practices of employees' personal development on Employees' job satisfaction, has been found. It has been proved that Employees' Empowerment has a significant impact on Co-Workers Interactions with .329 value of beta and .000 probability value. Employees' Empowerment found also to have a significant impact on Job Advancement and Growth Opportunities with beta value .208 and .006 probability value, and on Employees' Achievement with .299 beta value and .000 probability value. The impact of Employees' Empowerment on Co-Workers Interactions is more significant in comparison with its impact on the other two dimensions.

Internal Communication found to have a significant impact on Co-Workers Interactions, Job Advancement and Growth Opportunities, and on Employees' Achievement with beta values of .240, .138 .332, and probability values of .000, .045, and .000 respectively. It is noticeable that the impact of Internal Communication on Employees' Achievement found to be the highest in comparison with its impact on the other two dimensions.

The impact of Work-Life Balance on Co-Workers Interactions, Job Advancement and Growth Opportunities, and on Employees' Achievement, found to be significant but
its impact on Job Advancement and Growth Opportunities is the highest with .487 beta value and .000 probability value.

**Notice:** \[ \sum \text{The impact of W.L.B on (INTE)} + \text{The impact of W.L.B on (Grow)} + \text{the impact of W.L.B on (ACHI)} = 0.992 \] which is the greatest value in comparison to \[ \sum \text{the impact of (EMPO)} \] and to \[ \sum \text{the impact of (COMM)}. \]

**The Findings of the Impact of the Practices of Employees' Personal Development on Employees’ Job Satisfaction in travel and tourism agencies of Yemen:**

Overall, the impact of the practices of employees' personal development on Employees' job satisfaction in travel and tourism agencies of Yemen, has been found to be significant. It has been observed that Employees' Empowerment has no significant impact on Co-Workers Interactions as the probability value is .051 which is more than 0.05 and has no significant impact on Job Advancement and Growth Opportunities with .152 probability value which is also greater than 0.05, but has a significant impact on Employees’ Achievement with .208 beta value and .027 probability value.

Internal Communication found to have a significant impact on Co-Workers Interactions, Job Advancement and Growth Opportunities, and on Employees’ Achievement with beta values of .300, .236, .182, and probability values of .001, .006, and .028 respectively. It is noticeable that the impact of Internal Communication on Co-Workers Interactions in Travel and tourism agencies of Yemen found to be the highest in comparison with its impact on the other two dimensions.

The impact of Work-Life Balance on Co-Workers Interactions, found to be insignificant with .135 beta value and 0.199 probability value (significant value), whereas the impact of (W.L.B) on Job Advancement and Growth Opportunities, and on employees’ Achievement, found to be significant, but its impact on Employees' Achievement is the higher with .352 beta value and .000 probability value.

**Notice:** \[ \sum \text{The impact of W.L.B on (INTE)} + \text{The impact of W.L.B on (Grow)} + \text{the impact of W.L.B on (ACHI)} = 0.829 \] which is the greatest value in comparison to \[ \sum \text{the impact of (EMPO)} \] and to \[ \sum \text{the impact of (COMM)}. \]
The findings of the difference between Travel and Tourism Agencies of India and Yemen with respect to the practices of employees' personal development and employees' Job Satisfaction:

With respect to the practices of employees' personal development, the main findings are:

**Employees' Empowerment:**

The overall level of Employees' Empowerment practices has been found to be average in travel and tourism agencies of India, whereas found below average in Yemen. Employees' Empowerment includes five categories as per the statements of the questionnaire which are: training & learning, motivation, participation, and employees’ autonomy and self-confidence, successively.

The practices of Employees' Empowerment through training & learning found to be better in India especially that are related to offering adequate mentoring program at the workplace and encouraging employees to acquire skills and experiences from their peers, but regarding sponsoring personal development courses at HRD institutions and organizing personal development courses at workplace on regular basis, there is a large scope for improving it in India and also in Yemen.

It has been seen that the practices of employee’s motivation are in low status in both the countries; the management of travel and tourism agencies doesn’t promote the employees and grant them financial incentives fairly and doesn’t grant the distinctive employees incentive tours abroad well as such practices found to be below average in both the countries, based on the perceptions and responses of the employees.

Employee Empowerment practices through enhancing their participation in strategic and urgent decision making are approximately average in both the countries, which indicates that the managers of travel and tourism agencies in India and Yemen are democratic and autocratic simultaneously depending on situations.

The practices of enhancing employee’s autonomy and self-confidence such as promoting psychological empowerment of employees, soft supervisor’s interactions, as per the perception of the employees, found to be average in travel and tourism agencies of India but the management still have a large scope to promote employees autonomy as it the ultimate purpose of Employees' Empowerment, and hence, to
enhance employees self-confidence as it can’t be separated from the personal development of Employees. Thus, employees’ encouragement to set goals for their personal development and adopting cross training programs should be focused on by the management through improvement. In Yemen, level of the practices of Employees’ Empowerment through enhancing their autonomy and self-confidence, is low, therefore the travel and tourism agencies of Yemen are requested to grant the employees substantial care with respect to the practices related to improving their sense of autonomy and self-confidence.

**Internal Communication:**

Internal Communication, as per responses of the employees, has been found in average level in the travel and tourism agencies of both the countries approximately. Internal Communication includes three categories/sub-dimensions as per the statements of the questionnaire are: elements of communication, means of communication, and methods/level of communication.

It has been found that the status of Internal Communication (through elements of communication) is approximately same in both the countries with an average level. It is observed that the practices of the management of travel and tourism agencies of India are satisfactory with respect to flexibility, accuracy and clarity of information, but the management should work upon familiarizing the employees with the new information related to the agency’s policies and strategies, increasing the level of transparency in exchange information at all levels, and promoting of oral communication. In Yemen, practices of transparency and oral communication found needed of more improvement.

The management’s practice of open mutual meetings with employees for discussing the functioning of the agency as a modern mean of communication is good in travel and tourism agencies of India and satisfactory in that of Yemen, but the use of audiovisual information technology in motivating employees and improving their knowledge base, needs more improvement in both the countries.

Generally, there is a fair scope of improving practices of Internal Communication with respect to methods/levels of communication in travel and tourism agencies of both the countries. Good practices of management of travel and tourism agencies of
India have been observed in related to employees’ encouragement to using of internet and social media in contact with the top management, and to walking up to managers’ chambers for work or personal purposes, which depicts the democratic model of management in this regards, but the practices related to manager’s direct contact with employees, employee’s encouragement to literal networking with the other departments, and the management’s response to and relying on employees’ reports and suggestions, are worthy of more improvement. Whereas in Yemen, the practices of employees’ encouragement to using of internet and social media in contact with the top management, employee’s encouragement to walking up to managers’ chambers for work or personal purposes, and the management’s response to employees reports and suggestions, are needed of more improvement.

**Work Life Balance:**

It is observed that travel and tourism agencies of India and Yemen don’t practice Employees Personal Development through WLB well; the employees have shown a below average response wise most of the practices of Work Life Balance in both the countries. WLB includes four categories/sub dimensions as per the questionnaire’s statements are: work condition, leaves, soft work arrangements, and family and society friendly practices.

The practices of work life Balance related to work conditions found to be all in acceptable level in travel and tourism agencies of India. In Yemen, the occupational health and safety found fostered by the management in a good level but, management should work upon making work hours compatible with salaries and wages granted to employees.

It has been found that the management’s practices regarding leaves granted to employees of travel and tourism agencies of India, are not perceived well by the employees as their response found to be below average, whereas in Yemen found to be good in related to employees’ sickness leaves and satisfactory with respect to the sickness leaves granted to the employees for care of parent, children and other family members.

WLB through soft work arrangements practices are needed of more improvement in both the countries as the employees are not well satisfied with. The management should not discourage/punish employees for checking in later or checking out early when compelling
circumstances, should allow them to use some work belongings for their personal use, and give them authority of telecommuting work when necessary times.

It has been observed that the practices of WLB (family & society friendly practices), found to be below average in travel and tourism agencies of both the countries. Hence, the management should improve its practices related to granting employees suitable health insurance for them and their first level family members, treat female employees suitably regarding pregnancy and infancy, invite employees’ families to parties and other occasions organized by the agency and enable employees to participate in their family and societal occasions with paid vacations.

With respect to Employees' job satisfaction, the level of Employees' job satisfaction in both the countries turned out to be average. The main findings are:

1- Co-Workers interaction:

The level of Employees' job satisfaction (Co-Workers, interaction), has been found acceptable in travel and tourism agencies of both the countries. Employees of travel and tourism agencies of India found well satisfied with the harmony exists among co-workers (no conflict) but, their job satisfaction with the creative cooperation among co-workers and with the friendship and harmonious social and humanitarian relations, found to be average, while with the adequate help received from co-workers to solve urgent/unforeseen problems, one team spirit in the agency and the help offered by co-workers as initiatives by them, employee job satisfaction found to be below average. In Yemen, the employees are well satisfied with the harmony exists among co-workers, the creative cooperation, and with one team spirit prevails in the agency but, with respect to the adequate help received from co-workers to solve urgent/unforeseen problems and with the friendship and harmonious social and humanitarian relations, found to be below average.

2- Job advancement and Growth Opportunities:

The level of Employees' job satisfaction (Job Advancement and Growth Opportunities), has been found average in both the countries approximately. The employees of travel and tourism agencies of India found have a good feel of commitment to their agencies, but the level of their job satisfaction with fairness of promotion and with career path identifying by the management, found to be below
average. The employees of travel and tourism agencies of Yemen are not satisfied well with promotion, and despite they feel that they have the potentials which enable them to go up career leader, they feel that career path is not identified by the management well.

3- Employees' Achievement:

Employees' Achievement as a motive of job satisfaction, found at average level approximately, in travel and tourism agencies of both the countries. It is indicated through the responses of the employees in both the countries, that they have a desire of achieving distinctive accomplishments and dedicate to reach to more respected outcomes in good level but, they don’t feel that they are integrated to their agencies well despite the feel of integration is a very important motive of achievement and Employees' job satisfaction.

Conclusion of the study:

The present study mainly aimed at examining the level of the practices of employees’ personal development being followed at travel and tourism agencies of India and Yemen and level of employees’ job satisfaction too. The study further aimed at examining the impact of the practices of employees' personal development’ practices on employee’s job satisfaction at travel and tourism agencies of both the countries. Moreover, the researcher aimed at examining the difference between travel and tourism agencies of India and Yemen with respect to the practices of employees' personal development and employees’ job satisfaction.

A questionnaire developed by the researcher comprises 57 statements for the independent and dependent variables: 39 items for the dependent variable with it’s the three dimensions (Employees’ Empowerment 13 item, Internal Communication 13 item, and Work-Life Balance 13 item), and 18 items for the dependent variable with it’s the three dimensions (Co-Workers’ Interactions 6 items, Job Advancement and Growth Opportunities 6 items and employee’s Achievement 6 items).

The descriptive Statistics have been used to examine the level/status of the independent variable (Personal Development of Employees) with its three dimensions (Employees’ Empowerment, Internal Communication, and Work-Life Balance) and the dependent variable Employees’ job satisfaction with its three dimensions (Co-
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Workers’ Interactions, Job Advancement and Growth Opportunities, and employees’ Achievement), through the mean values, standard deviation and variance of the observations. It has been observed that the overall level of the practices of employees’ personal development in travel and tourism agencies of India found to be average whereas in Yemen found to be below average. Employees’ Empowerment and Internal Communication found to be average while, Work-Life Balance found to be below average, in India. In Yemen, employee’s Empowerment and Work-Life Balance found to be below average whereas Internal Communication found to be average approximately. With respect to the level of Job Satisfaction of Employees, it found to be average at both the countries.

The Cronbach alpha has also been applied to test the reliability of the primary data in terms of internal consistency. It is been observed that the data of both the countries is reliable as it found above 0.7. Ordinary Least Squares Regression which works on the mean values of the respondents’ responses has also been used to examine the impact of Personal Development of Employees on employees’ Job Satisfaction in travel and tourism agencies of both the countries. The results of the analysis have shown that there is a significant impact of each dimension/sub-variable of Personal Development of Employees on each dimension/sub-variable of employee’s Job Satisfaction in India. In Yemen, despite the impact of employees’ Empowerment on Co-worker’s Interactions, the impact of Work-Life Balance on Co-workers’ Interactions, and the impact of employee’s Empowerment on Job Advancement and Growth Opportunities, found to be insignificant, the overall impact of Personal Development of Employees on employees’ Job Satisfaction found to be significant.

The independent sample t test has been used to check whether there is a significant difference between travel and tourism agencies of India and Yemen with respect to the practices of employees' personal development and Employees' job satisfaction or not. The results of the analysis have indicated that there is a significant difference with respect to Personal Development of Employees whereas there is no significant difference with respect to Employees' job satisfaction, between travel and tourism agencies of India and Yemen. Thus, the scope of improving the practices of employees' personal development in travel and tourism agencies of both the countries, remain large and principally in Yemen.
Suggestions of the study:

It is expected from the findings of the current study to provide valuable guidelines for the managers involved in the practices of employees' personal development in travel and tourism agencies of India and Yemen regarding Employee's Empowerment, internal communication and work life balance practices provided to employees to enhance their autonomy, interpersonal skills, self-esteem, values and potentials, and hence, to help and encourage them of achieving their personal development that enable them to perform their responsibilities of work and personal life alike. Hence, the employees obtain the respect and appreciation of both the employers and the communities and ultimately achieve their self-actualization of the life.

As the second domain of this study is employees' job satisfaction and as the researcher, through analysis, concluded that there is a significant impact of the practices of employees' personal development on employees' job satisfaction in travel and tourism agencies of both the countries, the management should work upon improving the practices of employees' personal development in order to raise the level of Employees' job satisfaction. Since the level of the practices of employees' personal development turned out to be average in India and below average in Yemen, it means that there is a large scope of improving it, furthermore, the management should focus on identifying the areas where there is a noticeable lack of personal development practices and which practices of personal development of employees are impacting employees' job satisfaction highly, in order to reach to more valuable and applicable guidelines of improvement.

Based on the responses retrieved from the employees and analyzed by the researcher, the current study revealed that there are many areas of lack in practicing personal development of employees and this has been identified in the part of findings with details regarding all the dimensions of personal development of employees. On the other hand, the areas of noticeable impact of personal development of employees on Employees' job satisfaction have also been identified with details in the finding’s part.

Hence, the researcher has offered two categories of suggestions; the first is the specific suggestions based on the analysis of the present study and the second is the general suggestions that can be also used as valuable and applicable guidelines by the
managers and those who are responsible for human resource development at travel and tourism agencies of India and Yemen, or in any other organization, in order to improve the level of the practices of personal development of employees and hence, enhancing the level of Employees' job satisfaction.

**Suggestions for Travel and Tourism Agencies of India:**

- To enhance employees’ empowerment in travel and tourism agencies of India, the management is required to pay more consideration towards training and learning and particularly by sponsoring personal development courses for employees in specialized HRD institutions and organizing personal development courses at workplace on regular basis.

- Motivation system should be designed in such a way that encourages the employees to achieve their personal development and management in this regard is required to grant the employees financial incentives on fair basis and, at least, large sized travel and tourism agencies should grant the distinctive employees incentive tours abroad for better personal development.

- Despite the employees’ participation in urgent and strategic decisions found to be acceptable in travel and tourism agencies of India, managers should more head toward the democratic model of management through fostering participation of employees in decision making with more focus on enhancing employees’ participation in urgent decision making and on holding the consultative meetings with employees before decision making regularly to make them feel more attachment to the agency which is essential for personal development.

- The practices of enhancing employee’s autonomy and self-confidence turned out to be acceptable in travel and tourism agencies of India with respect to promoting psychological empowerment of employees and soft supervisors’ interaction, but the management needs to work upon employees’ encouragement to set goals for their personal development, and adopting cross-training programs to improve the proficiency of employees in areas outside their particular tasks and responsibilities.

- The management of travel and tourism agencies of India should improve the elements of communication through working upon familiarizing employees with the new information related to the agency’s policies and strategies, adopting the principle
of transparency in exchange of information at all the levels (for its importance in increasing employees’ job security) and promoting of oral communication as an administrative philosophy.

- The audiovisual information technology as a modern mean of internal communication such as films, slides, tapes, T.V, projectors etc. should be more and regularly used by the management of travel and tourism agencies of India; for its importance in motivating employees and expanding their knowledge base.

- The managers should mitigate the formalities of communication channels through direct contact with employees irrespective to the administrative hierarchy when needed, Should encourage employees to literally network with the other departments for knowledge sharing, and response to employee’s reports and suggestions derived from their operational experiments in order to improve the interpersonal skills of the employees and hence, encourage employees to achieve their personal development.

- The practices of work-life balance related to work conditions such as the appropriateness of employees in terms of their number and competencies, the appropriateness of salaries and wages, the comfortable workplace ventilation, areas & surfaces, and occupational health and safety found in an acceptable level, but the management is required to double its efforts to improve such practices for its importance in preventing employees’ work stress and making them feel comfortable and enjoyed.

- The employees are not treated well regarding their sickness leaves and the leaves for care of their parents, children and other family member in case of their sickness therefore, the management could cast aside the strictness, strengthen the mutual cooperation among employees and encourage co-workers’ help to bridge the loopholes of employee’s absence in case of sickness and compelling circumstances.

- More soft work arrangements practices need to be implemented by the management to enhance employees’ feel of home identity which is inevitable in personal development of employees, so the management should not discourage/punish employees for checking in late or checking out early when compelling circumstances, should allow them to use some work’s belongings or equipment for their personal use, and give them authority of telecommuting some works when necessary times.
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-Family and society friendly practices are essential in keeping the employees more engaged to their travel and tourism agencies and more assertive to high performance, therefore the management should ensure a good level of family friendly practices through granting employees suitable health insurance for them and their first level family members, treat female employees suitably regarding pregnancy and infancy, invite employees’ families to parties and other occasions organized by the agency and enable employees to participate in their family and societal occasions with paid vacations.

-Since Work-Life Balance practices found at below average level approximately and since WLB has been found to have the strongest impact on Employees' job satisfaction with comparison to the other two dimensions of personal development of employees (employees’ empowerment, internal communication), the management should exclusively focus on improving all practices of Work-Life Balance to improve the level of employee’s job satisfaction.

Suggestions for Travel and Tourism Agencies of Yemen:

- Employees' Empowerment through training and learning practices needs to be focused on by the management of travel and tourism agencies of Yemen by sponsoring personal development courses for employees in specialized HRD institutions and organizing personal development courses at workplace on regular basis.

- The management should pay more attention to employees’ motivation practices through granting the employees financial incentives on fair basis and granting the distinctive employees incentive tours abroad for its significance in Employees’ Empowerment in particular and employees personal development in general.

- Employees’ participation in urgent and strategic decisions found to be approximately average in travel and tourism agencies of Yemen, but managers should be more democratic through enhancing participation of employees in decision making and particularly the strategic decisions to make them feel more attached to their agency, which is essential for personal development.

- Since all practices of enhancing employee’s autonomy and self-confidence found at low level in travel and tourism agencies of Yemen, the management should exclusively focus
on improving autonomy practices through promoting the psychological empowerment of employees, fostering soft supervisor’s interaction with the employees, employees’ encouragement to set goals for their personal development and adopting cross-training programs to improve the proficiency of employees in areas outside their particular tasks and responsibilities and expand their knowledge base.

- The management of travel and tourism agencies of Yemen should improve all elements of communication related practices with more focus on adopting the principle of transparency in exchange of information at all levels (as it increases employees’ job security) and promoting of oral communication and casting routine aside.

- Despite the open mutual meetings as a modern mean of communication found at an acceptable level in travel and tourism agencies of Yemen, the audiovisual information technology such as films, slides, tapes, T.V, projectors etc. should be more and regularly used by the management to motivate the employees and expand their knowledge base as an antecedent for their personal development.

- The managers of travel and tourism agencies of Yemen are required to practice more democracy in relation to internal communication channels through employees’ encouragement to using of internet and social media in contact with the top management, employee’s encouragement to walking up to managers’ chambers for work or personal purposes, and through management’s response to employees reports and suggestions, to improve the interpersonal skills of the employees and hence, encourage employees to achieve their personal development.

- The management should pay more consideration towards improving work conditions related practices such as the appropriateness of employees in terms of their number and competencies, the comfortable workplace ventilation, areas & surfaces, and occupational health and safety with more focus on enhancing the appropriateness of salaries and wages to work hours as such practices prevent employees’ work stress and make them feel comfortable and enjoyed.

- The employees should be treated well regarding their leaves for care of their parents, children and other family member in case of their sickness through strengthening the
mutual cooperation among employees and co-workers’ help to bridge the loopholes of employee’s absence in case of sickness of their relatives and compelling circumstances.

-Soft work arrangements related practices need to be more improved by the management to make the employees feel of engagement and home identity which is inevitable in personal development of employees, so the management should not discourage/punish employees for checking in late or checking out early when compelling circumstances, should allow them to use some work’s belongings or equipment for their personal use and give them authority of telecommuting some works when necessary times.

-The management should ensure a good level of family friendly practices through granting employees suitable health insurance for them and their first level family members, treating female employees suitably regarding pregnancy and infancy, inviting employees’ families to parties and other occasions organized by the agency and enabling employees to participate in their family and societal occasions with paid vacations as family and society friendly practices play a vital role in keeping the employees more engaged and more assertive to high performance in their agencies.

-The management should put in more efforts in working upon improving the practices of employee’s empowerment and work-life balance which found at below average level with exclusive focus on improving WLB that has been found to have strong impact on Employees’ job satisfaction with comparison to the other two dimensions of personal development of employees (employees’ empowerment, internal communication), to improve the level of employee’s job satisfaction.

General Suggestions

- **Suggestions for travel and tourism agencies:**
  - Large sized travel and tourism agencies like Cox and Kings in India and Universal Group in Yemen, should establish non-profitable schools for employee’s children to teach them at nominal fees and be responsible for delivering the students from their houses to the school and vice versa.
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- Large sized travel and tourism agencies should grant the employees cars with soft installments to help them to achieve their work-life balance and hence, improve their personal development and job satisfaction.

- Travel and tourism agencies should provide service of transportation for employees’ families for going shopping and medical care at nominal costs.

- Entertainment and leisure tourist programs should be organized by the management of travel and tourism agencies for the employees and their families at nominal prices; as such programs contribute to employee’s marital and family satisfactions which are so related to employees’ job satisfaction.

Limitations of the study:

- The current study is limited to only New Delhi in India and Sana’a in Yemen because it is so difficult to study all the travel agencies in both the countries; India alone has 990 approved travel and tourism agencies according to the statistics of ministry of tourism 2015 and Yemen 271, in addition to non-accessibility to all main cities in Yemen because of the war that has been taking place in Yemen since 26th March 2015, while Sana’a (the capital of Yemen) was and still accessible and safe in comparison to the other main cities of Yemen, which leaded the researcher to limit the study to Sana’a only. For the uniformity of data collection and analysis, the researcher decided to make the study confined to New Delhi in India as well.

- The current study is empirical in its nature, which means that the conclusions have been derived from the perceptions of the respondents and their personal point of views. Hence, the results that can be derived from different travel agencies/samples/cities will be different.

- The study is confined to the inbound travel and tourism agencies in both the countries as the inbound travel and tourism agencies interact with foreign tourists who is a source of the foreign exchange earnings which plays a vital role in success and turnover of travel and tourism agencies, tourism industry and hence the economic growth of the country as a whole, but foreign tourists might visit the country individually and not with a group, for different purpose as to participate in a scientific conference and in this case he/she might check
in any domestic travel agency to purchase a domestic air ticket or even to purchase a tourism program instead going to the famous inbound travel agency. Thus, taking the inbound travel and tourism agencies might be considered as a limitation.

- The current study has used the 0.05 level of significance which means that the confidence interval is 95% that is not necessarily includes the true mean, so some studies use the 0.01 level of significance instead. Thus, this level of significance might be a limitation.

- The sub-variables of the personal development of employees (the independent variable) and Employees’ job satisfaction (the dependent variable), despite the good compatibility that has been found within and between the variables of the study, don’t claim for their absolute measurement.

- Scarcity of literatures related to human resources development in travel and tourism in both the countries and particularly in Yemen where just, unfortunately, 14 study have been found related to tourism in general as per the data base of the national information center of Yemen (NIC), and no single study has been found in human resource development in tourism.