

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

I
J
R
C
M



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., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,

Indian Citation Index (ICI), J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)],

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 (2012) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 6408 Cities in 196 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.	<p style="text-align: center;">IMPACT OF MICRO FINANCE THROUGH SHGs ON THE WEAKER SECTIONS OF SOCIETY</p> <p style="text-align: center;"><i>SONIKA THAKUR & Dr. O. P. VERMA</i></p>	1
2.	<p style="text-align: center;">A STUDY ON PERCEPTIONS AND EXPECTATIONS OF TOURISTS REGARDING THE QUALITY OF SERVICES PROVIDED BY HOTELS IN NEPAL</p> <p style="text-align: center;"><i>BIJAYA BIKRAM SHAH</i></p>	8
3.	<p style="text-align: center;">A STUDY ON EMPLOYEES SATISFACTION TOWARDS PERFORMANCE APPRAISAL PRACTICES</p> <p style="text-align: center;"><i>AKASH PATEL</i></p>	15
	REQUEST FOR FEEDBACK & DISCLAIMER	20

FOUNDER PATRON**Late Sh. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana

Former Vice-President, Dadri Education Society, Charkhi Dadri

Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR**Dr. BHAVET**

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

ADVISOR**Prof. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**Dr. NAWAB ALI KHAN**

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

CO-EDITOR**Dr. G. BRINDHA**

Professor & Head, Dr.M.G.R. Educational & Research Institute (Deemed to be University), Chennai

EDITORIAL ADVISORY BOARD**Dr. SIKANDER KUMAR**

Vice Chancellor, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. A SAJEEVAN RAO

Professor & Director, Accurate Institute of Advanced Management, Greater Noida

Dr. CHRISTIAN EHIOBUCHÉ

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

Dr. D. S. CHAUBEY

Professor & Dean (Research & Studies), Uttaranchal University, Dehradun

Dr. ARAMIDE OLUFEMI KUNLE

Dean, Department of General Studies, The Polytechnic, Ibadan, Nigeria

Dr. SYED TABASSUM SULTANA

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

Dr. FERIT ÖLÇER

Professor & Head of Division of Management & Organization, Department of Business Administration, Faculty of Economics & Business Administration Sciences, Mustafa Kemal University, Turkey

Dr. SANJIV MITTAL

Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

Dr. KEVIN LOW LOCK TENG

Associate Professor, Deputy Dean, Universiti Tunku Abdul Rahman, Kampar, Perak, Malaysia

Dr. OKAN VELI ŞAFAKLI

Professor & Dean, European University of Lefke, Lefke, Cyprus

Dr. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

Dr. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

Dr. N. SUNDARAM

Associate Professor, VIT University, Vellore

Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

RODRECK CHIRAU

Associate Professor, Botho University, Francistown, Botswana

Dr. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

Dr. DEEPANJANA VARSHNEY

Associate Professor, Department of Business Administration, King Abdulaziz University, Saudi Arabia

Dr. BIEMBA MALITI

Associate Professor, School of Business, The Copperbelt University, Main Campus, Zambia

Dr. SHIKHA GUPTA

Associate Professor, Lingaya's Lalita Devi Institute of Management & Sciences, New Delhi

Dr. KIARASH JAHANPOUR

Dean of Technology Management Faculty, Farabi Institute of Higher Education, Karaj, Alborz, I.R. Iran

Dr. SAMBHAVNA

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

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

Dr. TITUS AMODU UMORU

Professor, Kwara State University, Kwara State, Nigeria

Dr. SHIVAKUMAR DEENE

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

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. JASVEEN KAUR

Head of the Department/Chairperson, University Business School, Guru Nanak Dev University, Amritsar

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

Dr. BHAVET

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

FORMER TECHNICAL ADVISOR

AMITA

FINANCIAL ADVISORS

DICKEN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

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

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

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

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

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: **SUBMISSION OF MANUSCRIPT IN THE AREA OF** _____.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

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

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR :

Designation/Post* :

Institution/College/University with full address & Pin Code :

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

* i.e. Alumnus (Male Alumnus), Alumna (Female Alumnus), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation **etc.** **The qualification of author is not acceptable for the purpose.**

NOTES:

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

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

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

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

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

CONTRIBUTIONS TO BOOKS

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

JOURNAL AND OTHER ARTICLES

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

CONFERENCE PAPERS

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

UNPUBLISHED DISSERTATIONS

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

ONLINE RESOURCES

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

WEBSITES

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

IMPACT OF MICRO FINANCE THROUGH SHGs ON THE WEAKER SECTIONS OF SOCIETY

SONIKA THAKUR
Ph.D. RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE
HIMACHAL PRADESH UNIVERSITY
SHIMLA

Dr. O. P. VERMA
PROFESSOR
DEPARTMENT OF COMMERCE
HIMACHAL PRADESH UNIVERSITY
SHIMLA

ABSTRACT

Micro finance is a path towards empowering the most marginalised among the poor to take charge of their life's requirements. It is practiced as an empowerment tool to uplift the weaker section of society. Though the higher spread of micro finance through SHGs are positive symptoms towards poverty alleviation and empowerment of weaker sections in Himachal Pradesh. The aim of this paper is to examine the impact of micro finance through SHGs on the weaker sections of society which includes SC, ST, minorities and women.

KEYWORDS

SHGs, Micro finance, weaker section of society.

JEL CODES

G21, I38, I39.

INTRODUCTION

In India, certain sections of population, viz, the scheduled castes, scheduled tribes, the other backward classes, and the minorities have been historically at a disadvantage. These sections have been facing educational, social, economic and political backwardness since long. Therefore, the government has made elaborate arrangements to not only to protect the interests of the weaker sections but also to provide them packages of affirmative action. The government has taken a number of steps to uplift the weaker sections of society and to reduce inequalities in income, status and opportunities for such disadvantaged sections of societies. But none of these programs achieved their desired goal due to poor execution and mal-practices on the part of government officials.¹ The need for microfinance arises from the inability of the banking system to provide for access to financial services to the poor and lower income households. Microfinance institutions were started to cater to the unbanked population of the country and embrace them into the market economy by enabling them to involve and engage in income-generating opportunities for livelihood promotion. As the name suggests, the term microfinance means 'very small credit facilities provided to the needy and most poor section of the society'. It is not just a tool for poverty eradication but also for individual development, growth in entrepreneurial activities in economically backward areas. So microfinance is a system for providing small loans to poor entrepreneurs, typically self-employed and running a home based business. Micro-financing is available to poor entrepreneurs and to the low-income households who have no collateral and lack access to standard bank loan.²

India occupies a significant place and a niche in global microfinance through promotion of the SHGs under SHG-Bank Linkage (SBL) programme and the Micro-finance Institution (MFI) model. Microfinance to Self Help Groups (SHGs) may be considered as a vital option for meeting the financial needs of those poorer sections of the society. Micro finance model in India devises the flow of formal banking loans to the poor basically through Self Help Groups either directly under SHG - Bank linkage programme or through on-lending by Micro Finance Institutions. Out of the two, SHG- Bank linkage model predominantly covers the area of micro credit in India.

A self-help group (SHG) is a small economically homogenous group of people having common goal of socio-economic development, for discussing their problems and resolving through appropriate participatory decision-making. The main objective of the Self-Help Group is to provide economic opportunities to the economically disadvantaged groups to establish and gradually improve their entrepreneurial ambitions through regular and small savings to improve their socio-economic status by organising and participating in their own voluntary and democratic association. Self-Help Group is a social design in which people participate by making themselves socially and economically accountable to each other. All Self-Help Groups are not necessarily linked to bank because they do not need external credit except the support from their sponsoring organisations. It should be clearly understood that the Self-Help Group is a small organisation of small people with small objectives. It goes to demonstrate that small efforts can be translated into bigger power.³

The formation of SHGs aims for the development of socio-economic condition of the group, their quality of life and to help the group to become self-dependent, which indirectly relates to the socio-economic development of the country. The groups which are formed with thrift and credit as an entry point have shown that the poor can secure greater access to credit and other supportive services for enhancing their income levels. SHGs have the potential to create a socio-economic revolution in the rural areas of our country they have proved that they could indeed bring about a change in the mindset of very conservative and traditional bound illiterate in rural areas.⁴

REVIEW OF LITERATURE

Loganathan, P and Asokan, R. (2006) reveals that SHG had provided access to credit to their members, promoted saving, reduced dependence on money lenders and above all empowered rural women. The study made by Singh Y K et al. (2007) reveals that Self Help Groups have emerged in order to help poor women to secure inputs like credit and other services. It is a viable alternative to achieve the objectives of rural development and to get participation of women's in all rural development programmes. Ramachandran and Balakrishnan (2008) examined the impact of Self-Help- Groups on women's empowerment in Kanyakumari district. The study revealed that SHGs have the power to create a socio-economic revolution in rural areas of our country. SHGs have not only produced tangible assets and improved living conditions of the members, but also helped in changing much of their social outlook and attitudes. Aluru (2010) reveals that the SHG movement involves poor people across the country and interference with the design of the SHG movement has the potential to vitiate the credit culture and affect the relationship of SHGs with the banking structure. Anuradha (2012) recognised SHGs as a popular grass root technique to eliminate poverty by advancing the socio-economic interests of the weaker sections, non-bankable and neglected segments of the society. The effect of SHGs is invoking positive orientation amongst the rural women and making them socially and economically empowered and has been instrumental towards accomplishing inclusive growth of the Indian economic

system. Savadatti (2015) have highlighted the importance of microfinance to mitigate the challenges of poverty and migration. It also suggested that better managed SHGs improve literacy, generate employment and improve standard of living. Kumar, Agrawal and Gambhir (2017) observed that Self Help Groups Bank Linked Micro Financing (SHGs BLMF) model has proved its effectiveness in improving the real life of rural poor. This model of financing has outraced moneylenders and village sahuks in providing credit to rural sector. Chiru, Partakson Romun (2018) opined that Self Help Groups play the significant roles for economic development right from the village levels and beyond, it has the chain of developmental perspective. Therefore, pro-active role of government will bring the better economic environment in all square of development, it needs the better lower credit rate and subsidies are major concern to fulfil the purposed of the Self Help Groups.

OBJECTIVES OF THE STUDY

The study has been conducted with a view to accomplish the following objectives:

1. To study the demographic profile of members associated with SHGs.
2. To identify the significant impact of micro finance through Self Help Groups on the socio-economic development of the people under study.

RESEARCH METHODOLOGY

The study used primary data and secondary data for analysis according to the objective set out in the study. Primary data has been collected from the members of self help groups through judgement and quota sampling. A questionnaire was prepared for the collection of data. To meet the objectives of the study, a five point likert scale has been developed for certain identifying variables. These statements on five point scale are i.e. (1) strongly agree (2) agree (3) neutral (4) disagree (5) strongly disagree. On the basis of responses from members, factor analysis has been done to extract the factors from observed variables which affect the empowerment of weaker sections through micro finance.

RESULT S AND DISCUSSIONS

TABLE 1: DEMOGRAPHIC PROFILE OF RESPONDENTS

Parameter	Description	N	Frequency(%)
Age	Below 30 year	156	21.7
	30-45 year	336	46.7
	Above 45 years	228	31.7
	Total	720	100.0
Gender	Male	125	17.4
	Female	595	82.6
	Total	720	100.0
Education	Illiterate	246	34.2
	Primary	136	18.9
	Matriculate	200	27.8
	Intermediate	92	12.8
	Degree & above	46	6.4
	Total	720	100.0
Occupation	Agriculture	470	65.3
	Labour	76	10.6
	Business	62	8.6
	Service	112	15.6
	Total	720	100.0
Family Structure	Joint	388	53.9
	Nuclear	234	32.5
	Extended	98	13.6
	Total	720	100.0
Family Size	Below 5	138	19.1
	5-8	174	24.2
	Above 8	408	56.7
	Total	720	100.0
Annual Income	Below 30,000	302	41.9
	30,000-60,000	140	19.4
	Above 60,000	278	38.6
	Total	720	100.0

On the basis of the demographic profile of the respondents it can be summed up that most of the members of the SHGs (46.7 percent) in the study area are belonging to the age group of 30-45 years, followed by 31.7 percent in the age group of above 45 years. As regards to the gender-wise distribution of SHGs members it has been found that overall 82.6 percent of respondents are females in the two districts under study. With respect to education, maximum members are illiterate as compared to others, i.e., primary (18.9), matriculate (27.8), intermediate (12.8) and degree and above (6.4). As regards to the occupation details of the SHGs members, the highest percentage of members (65.3%) have reported agriculture as their domain occupation followed by service. Further, it has been found that majority of the respondents (53.9%) have joint family system. Most of the SHG members (56.7%) have above 8 family members. A majority of SHG members (41.9 percent) lies in the income group of below Rs. 30,000.

IMPACT OF MICROFINANCE

Micro finance plays an important role in poverty reduction. Micro finance provides small loans to the poor people living below the poverty line. The self-employment projects that earn income for their existence, letting them to uphold themselves and their families. The weaker section of society is not able to reap the benefits of the various developmental schemes launched by the government for their betterment. For raising their socio-economic conditions, SHGs, which are an informal association of members in any rural or semi-urban area, are working very well with the objective of empowering members economically, socially, politically, institutionally and spiritually. Thousands of the people in India are building their lives, their families and their society through SHGs. So, due to importance of SHGs, the main impacts of SHGs are the following:

Table-2 explains, the descriptive statistics of contribution of micro-finance for the empowerment of weaker sections through Self Help Groups in the study area. The table shows the values of mean, standard deviation, skewness and kurtosis for forty-three variables. Further, the table depicts that the mean value is highest for economic independence, better access to loan /credit facility, make household purchase, minimize family dependence to money lenders, asset creation, self-employment, poverty alleviation and increases the capacity to spend more as compared to other variables. Therefore, it can be said that these variables are the most influenced variables which are supportive for the upliftment of weaker sections through SHGs.

TABLE 2: ANALYSIS OF FACTORS CONTRIBUTING TOWARDS EMPOWERMENT OF WEAKER SECTIONS

S. No.	Statements	N	Min.	Max.	Mean	Std. deviation	Skewness	Kurtosis
1	Economic Independence	720	1	5	3.6111	.85947	-.215	-.573
2	Better access to loan /credit facility	720	1	5	3.6111	.85947	-.215	-.573
3	Make household purchase	720	1	5	3.6111	.85947	-.215	-.573
4	Minimize family dependence to money lenders	720	1	5	3.6111	.85947	-.215	-.573
5	Asset creation	720	1	5	3.6111	.85947	-.215	-.573
6	Self-employment	720	1	5	3.6111	.85947	-.215	-.573
7	Poverty alleviation	720	1	5	3.6111	.85947	-.215	-.573
8	Increases the capacity to spend more	720	1	5	3.6111	.85947	-.215	-.573
9	Increased family income	720	1	5	3.2083	.98582	.185	-1.110
10	Respect in family	720	1	5	3.2083	.98582	.185	-1.110
11	Authority in family	720	1	5	3.2083	.98582	.185	-1.110
12	Helpful for dependents	720	1	5	3.2083	.98582	.185	-1.110
13	Improvement in basic facilities and amenities	720	1	5	3.2083	.98582	.185	-1.110
14	Better schooling of children	720	1	5	3.2083	.98582	.185	-1.110
15	Participation in economic decision making	720	1	5	3.2083	.98582	.185	-1.110
16	Better living standard	720	1	5	3.2083	.98582	.185	-1.110
17	Change in family violence	720	1	5	3.2083	.98582	.185	-1.110
18	Minimized family indebtedness	720	1	5	3.2083	.98582	.185	-1.110
19	Medical care to family members	720	1	5	3.2083	.98582	.185	-1.110
20	Ability to provide nutritious food	720	1	5	3.2083	.98582	.185	-1.110
21	Confidence to talk in any meeting	720	1	5	2.9583	.97874	-.006	-.319
22	Confidence to talk with family	720	1	5	2.9583	.97874	-.006	-.319
23	Confidence to talk in public	720	1	5	2.9583	.97874	-.006	-.319
24	Confidence of facing financial crisis	720	1	5	2.9583	.97874	-.006	-.319
25	Confidence of facing health crisis	720	1	5	2.9583	.97874	-.006	-.319
26	Confidence of meeting official people	720	1	5	2.9583	.97874	-.006	-.319
27	Improvement in technical and practical skills through training	720	1	5	2.9583	.97874	-.006	-.319
28	Acquisition of skills for income generation	720	1	5	2.9583	.97874	-.006	-.319
29	Freedom of action	720	1	5	2.9583	.97874	-.006	-.319
30	Self-actualisation	720	1	5	2.9583	.97874	-.006	-.319
31	Exposure to outside world	720	1	5	2.9583	.97874	-.006	-.319
32	Increased communication ability	720	1	5	2.9583	.97874	-.006	-.319
33	Discover new possibilities and options	720	1	5	2.9583	.97874	-.006	-.319
34	Respect from the society	720	1	5	2.6111	1.02209	-.028	-.842
35	Social involvement	720	1	5	2.6111	1.02209	-.028	-.842
36	Active participation in organized activities	720	1	5	2.6111	1.02209	-.028	-.842
37	Participation in the help of others	720	1	5	2.6111	1.02209	-.028	-.842
38	Participation in controlling village problems like roads, drinking water, infrastructure, education	720	1	5	2.6111	1.02209	-.028	-.842
39	Participation in political activities	720	1	5	2.1806	.98425	.729	-.438
40	Political awareness	720	1	5	2.1806	.98425	.729	-.438
41	Membership in local bodies	720	1	5	2.1806	.98425	.729	-.438
42	Independence in casting vote	720	1	5	2.1806	.98425	.729	-.438
43	Participation in gram sabha	720	1	5	2.1806	.98425	.729	-.438

Further, the calculated values of standard deviation expose high variation in the factors affecting the empowerment of weaker sections. In case of skewness, most values are concentrated on the right of the mean with extreme value to the right, so it can be said that distribution is negatively skewed. In case of kurtosis the calculated values are less than zero which reveals platykurtic distributions for the responses given by respondents. Further, the mean scores for all variables been found more than two which reveals moderate effect on socio-economic development of weaker sections through SHGs.

KAISER-MEYER-OLKIN MEASURE OF SAMPLING ADEQUACY AND BARTLETT'S TEST OF SPHERICITY

Table-3 depicts the results of a Kaiser-Meyer-Olkin measure of sampling adequacy and Bartlett's test of Sphericity. The Kaiser-Meyer-Olkin (KMO) measures the sampling adequacy which should be greater than 0.5 for a satisfactory factor analysis to proceed. This measure assesses the overall significance of the correlation matrix with the Bartlett test, When taken overall, the results are significant at 1 percent level which is 8629.34. The Kaiser-Meyer-Olkin (KMO) measures the sampling adequacy which should be greater than 0.5 for a satisfactory factor analysis to proceed.

TABLE 3: KMO AND BARTLETT'S TEST

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.866
Bartlett's Test of Sphericity	Approx. Chi-Square	8629.34
	Sig.	0.000

Table-3 shows that the Kaiser-Meyer-Olkin measure is 0.866, which implies that the sample is adequate and factor analysis is appropriate for the data. The Bartlett's test is another indication of the strength of the relationship among variables. This tests the null hypothesis that the correlation matrix is an identity matrix in which each variable correlates perfectly with itself but has no correlation with other variables. Further, the table shows that Bartlett's test of Sphericity is significant i.e., its associated probability is less than 0.05. In fact, it is actually 0.000 i.e., the significance level is small enough to reject the null hypothesis. This means that correlation matrix is not an identity matrix. All the measures tested above, indicate that the reduced set of variables is appropriate for factor analysis.

TOTAL VARIANCE

Table-4 shows the total variance explained. Further, table shows all the factors extractable from the analysis along with their eigenvalues, the percent of variance attributable to each factor, the cumulative variance of the factor and the previous factors.

TABLE 4: TOTAL VARIANCE EXPLAINED

Component	Initial Eigen Values			Extraction Sum of Square Loadings			Rotation Sums of Square Loadings		
	Total	% of variance	Cumulative	Total	% of variance	Cumulative	Total	% of variance	Cumulative
1	9.884	24.447	24.447	9.884	24.447	24.447	4.831	11.949	11.949
2	3.246	8.028	32.475	3.246	8.028	32.475	3.984	9.854	21.803
3	2.160	5.342	37.817	2.160	5.342	37.817	3.450	8.548	30.351
4	1.893	4.682	42.499	1.893	4.682	42.499	3.105	7.679	38.03
5	1.141	2.822	45.321	1.141	2.822	45.321	2.948	7.291	45.321
6	.982	2.428	47.749						
7	.923	2.282	50.031						
8	.911	2.253	52.284						
9	.875	2.164	54.448						
10	.823	2.043	56.491						
11	.815	2.015	58.506						
12	.809	2.000	60.506						
13	.798	1.973	62.479						
14	.759	1.877	64.356						
15	.741	1.832	66.188						
16	.701	1.733	67.921						
17	.692	1.711	69.631						
18	.684	1.691	71.322						
19	.661	1.634	72.956						
20	.651	1.610	74.566						
21	.636	1.573	76.139						
22	.627	1.550	77.689						
23	.612	1.513	79.202						
24	.604	1.493	80.695						
25	.597	1.476	82.171						
26	.564	1.395	83.566						
27	.552	1.365	84.931						
28	.535	1.323	86.254						
29	.521	1.288	87.542						
30	.507	1.254	88.796						
31	.479	1.184	89.980						
32	.468	1.157	91.137						
33	.441	1.090	92.227						
34	.413	1.021	93.248						
35	.394	.974	94.222						
36	.378	.934	95.156						
37	.360	.890	96.046						
38	.341	.846	96.889						
39	.322	.821	97.710						
40	.289	.714	98.424						
41	.251	.620	99.044						
42	.201	.497	99.540						
43	.186	.460	100.00						

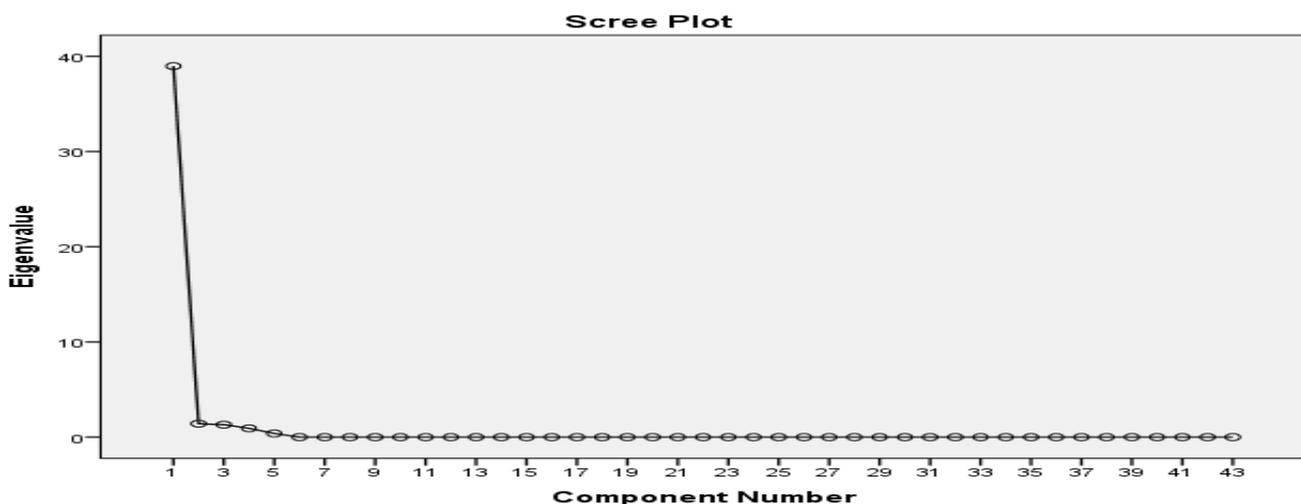
Extraction Method: Principal Component Analysis.

The table reveals that, the first factor accounts for 24.447 % of the variance, the second factor 8.028 %, third factor 5.342%, fourth factor 4.682% and the fifth factor 2.822%. All the remaining factors are not significant.

SCREE PLOT

Figure-1 shows the scree plot; it is a graph of the eigenvalues against all the factors. The graph is useful for determining how many factors to retain.

FIGURE-1: SCREE PLOT



Further, the graph depicts that the curve begins to flatten between factors four and five. Therefore, only five factors have been retained.

COMPONENT MATRIX

TABLE 5: COMPONENT MATRIX

	Component				
	1	2	3	4	5
Economic Independence	0.552	0.221	0.465	-0.141	-0.046
Better access to loan /credit facility	0.686	0.046	0.507	-0.195	-0.047
Make household purchase	0.692	0.171	0.451	-0.083	-0.002
Minimize family dependence to money lenders	0.722	0.145	0.282	-0.006	-0.164
Asset creation	0.711	0.112	0.271	-0.119	-0.127
Self-employment	0.257	0.655	-0.175	0.132	0.131
Poverty alleviation	0.226	0.737	-0.106	0.009	-0.150
Increases the capacity to spend more	0.396	0.643	-0.135	0.126	-0.165
Increased family income	0.682	0.037	0.187	-0.236	0.218
Respect in family	0.432	0.194	-0.196	0.076	0.302
Authority in family	0.783	-0.100	-0.194	-0.225	0.094
Helpful for dependents	0.786	-0.103	-0.275	-0.162	0.059
Improvement in basic facilities and amenities	0.827	0.118	-0.164	-0.101	0.225
Better schooling of children	0.791	-0.170	-0.229	-0.095	0.235
Participation in economic decision making	0.712	0.124	-0.367	-0.126	0.078
Better living standard	0.811	-0.075	-0.038	0.051	-0.247
Change in family violence	0.778	-0.071	-0.184	0.007	-0.254
Minimized family indebttness	.820	-0.046	-0.114	-0.016	-0.136
Medical care to family members	0.842	-0.043	-0.025	-0.070	-0.182
Ability to provide nutritious food	0.840	-0.037	-0.056	0.154	-0.166
Confidence to talk in any meeting	0.847	-0.165	-0.008	0.366	0.135
Confidence to talk with family	0.872	-0.180	0.081	0.352	0.196
Confidence to talk in public	0.678	-0.040	0.012	0.306	0.069
Confidence of facing financial crisis	0.578	-0.121	0.242	0.132	0.166
Confidence of facing health crisis	0.544	-0.195	0.382	0.134	0.248
Confidence of meeting official people	0.512	-0.143	0.346	0.113	0.236
Improvement in technical and practical skills through training	0.503	-0.156	0.334	0.103	0.217
Acquisition of skills for income generation	0.479	-0.129	0.318	0.101	0.205
Freedom of action	0.461	-0.103	0.311	0.098	0.196
Self-actualisation	0.443	-0.091	0.302	0.051	0.095
Exposure to outside world	0.431	-0.156	0.296	0.087	0.077
Increased communication ability	0.413	-0.090	0.276	0.291	0.129
Discover new possibilities and options	0.407	-0.129	0.219	0.210	0.121
Respect from the society	0.392	-0.121	0.205	0.191	0.154
Social involvement	0.386	-0.125	0.177	0.189	0.150
Active participation in organized activities	0.369	0.046	0.078	0.165	0.134
Participation in the help of others	0.354	-0.123	0.071	0.098	0.123
Participation in controlling village problems like roads, drinking water, infrastructure, education	0.345	-0.137	0.114	0.164	0.133
Participation in political activities	0.336	-0.159	0.123	0.159	0.143
Political awareness	0.328	-0.146	0.117	0.169	0.158
Membership in local bodies	0.319	-0.151	0.171	0.196	0.173
Independence in casting vote	0.315	-0.189	0.251	0.132	0.145
Participation in gram sabha	0.307	-0.166	0.139	0.141	0.093

Extraction Method: Principal Component Analysis

a. Five Components Extracted

Table-5 shows the component matrix results. The table reveals the loadings of the forty-three variables on the five factors extracted. The higher the absolute value of loading, the more the factor contributes to the variable.

ROTATED COMPONENT MATRIX

Table- 6 exhibit the results of rotated component matrix. Further, the table reports that five factor are extracted through factor analysis i.e., economic empowerment, family empowerment, personal empowerment, social empowerment and political empowerment. The rotation matrix reduces the number of factors on which the variables under investigation have high loadings.

TABLE 6: ROTATED COMPONENT MATRIX

Variables	Component				
	1	2	3	4	5
1	0.852	0.021	0.464	-0.241	-0.246
2	0.786	0.046	0.502	-0.105	-0.096
3	0.782	0.272	0.654	-0.285	-0.204
4	0.726	0.145	0.181	-0.203	-0.265
5	0.721	0.314	0.370	-0.205	-0.125
6	0.705	0.455	-0.106	0.202	0.234
7	0.666	0.337	-0.128	0.099	-0.186
8	0.594	0.443	-0.154	0.228	-0.159
9	0.281	0.837	0.580	-0.134	0.314
10	0.231	0.794	-0.184	0.476	0.306
11	0.281	0.760	-0.194	0.236	0.496
12	0.484	0.743	-0.109	-0.204	0.259
13	0.327	0.718	-0.262	-0.124	0.326
14	0.591	0.708	-0.149	-0.295	0.138
15	0.212	0.694	-0.207	-0.115	0.276
16	0.511	0.675	-0.134	0.262	-0.109
17	0.578	0.671	-0.043	0.22	-0.156
18	0.420	0.646	-0.106	-0.01	-0.112
19	0.142	0.643	0.129	0.172	-0.104
20	0.140	0.537	-0.154	0.234	0.062
21	0.346	-0.112	0.668	0.264	0.239
22	0.372	-0.189	0.641	0.204	0.293
23	0.378	-0.140	0.612	0.296	0.164
24	0.460	-0.109	0.602	0.234	0.260
25	0.349	-0.104	0.582	0.239	0.145
26	0.314	-0.142	0.545	0.102	0.138
27	0.303	-0.124	0.534	0.206	0.319
28	0.408	-0.105	0.518	0.008	0.194
29	0.365	-0.108	0.510	0.066	0.295
30	0.348	-0.191	0.502	0.154	0.182
31	0.405	-0.169	0.496	0.007	0.062
32	0.419	-0.192	0.476	0.195	0.226
33	0.305	-0.106	0.419	0.112	0.225
34	0.365	-0.101	0.105	0.891	0.254
35	0.485	-0.005	0.276	0.789	0.259
36	0.306	0.148	0.176	0.765	0.109
37	0.366	-0.003	0.271	0.698	0.264
38	0.302	-0.007	0.154	0.564	0.164
39	0.314	-0.100	0.234	0.244	0.756
40	0.288	-0.045	0.027	0.354	0.750
41	0.216	-0.051	0.271	0.271	0.706
42	0.219	-0.086	0.351	0.246	0.634
43	0.216	-0.064	0.239	0.294	0.546

Extraction Method: Principal component analysis.

Rotation Method: Varimax with Kaiser Normalisation.

Rotation converged in 6 iterations.

Further, table reports the loading of different statements on identified five factors. Following variables are loaded on factor-1 i.e., economic empowerment is economic Independence, better access to loan /credit facility, make household purchase, minimize family dependence to money lenders, asset creation, Self-employment, Poverty alleviation and increases the capacity to spend more. The variables which are loaded on factor-2, i.e., family empowerment are as follow: increased family income, respect in family, authority in family, helpful for dependents, improvement in basic facilities and amenities, better schooling of children, participation in economic decision making, better living standard, change in family violence, minimized family indebttness, medical care to family members and ability to provide nutritious food. In the factor-3 i.e., personal empowerment are confidence to talk in any meeting, confidence to talk with family, confidence to talk in public, confidence of facing financial crisis, confidence of facing health crisis, confidence of meeting official people, improvement in technical and practical skills through training, acquisition of skills for income generation, freedom of action, self-actualisation, exposure to outside world, increased communication ability and discover new possibilities and options. The factor-4 i.e., social empowerment is respect from the society, social involvement, active participation in organized activities, participation in the help of others and participation in controlling village problems like roads, drinking water, infrastructure, education. The factor-5 i.e., political empowerment is participation in political activities, political awareness, membership in local bodies, independence in casting vote and participation in gram sabha.

RELIABILITY STATISTICS

The results of reliability statistics have been presented in Table-7. The reliability of the construct is determined by computing the Cronbach's alpha. Cronbach's coefficient alpha value of 0.6 is considered acceptable for the exploratory purposes, 0.7 is considered adequate, and 0.8 good for confirmatory purposes.

TABLE 7: RELIABILITY STATISTICS

Cronbach's Alpha	Cronbach's Alpha based on Standardized Items	No. of Items
0.905	0.912	43

Further, table reveals that the Cronbach alpha value based on standardized items obtained is 0.912 which shows high reliability of the scale. The overall reliability and validity of the scale as depicted by Cronbach alpha is well above 0.7, therefore it is valid to use this scale.

CONCLUSION

The study results proved that the micro finance through SHGs is a way to raise the income level and improve the living standard of the weaker section of society. Self Help Group is an important tool which helps the weaker section to acquire power for their self-supportive life. Empowering weaker section is not just for meeting their economic needs but also more holistic social development. The intervention of micro finance through SHGs has positive impact on the economic and social status of the members in terms of increase in income, savings, employment generation, asset creation, decrease in the dependency on money lenders, improvement in decision making skills, participation in community affairs etc.

SUGGESTIONS

- More research should be carried out to assess the impact of micro credit through SHGs. The impact assessment should be more focused on socio-economic empowerment of members, social change, dynamics of groups, business, leadership, promotion of viable micro enterprises etc.
- The performance of SHGs should be closely monitored at the Block/ DRDA level through field visits, progress of SHG towards income generation and understanding the hurdles in income generation process and taking corrective measures immediately as a delay will cause closure of the group before reaching maturity.

REFERENCES

1. Ali, Usma. (2015). Analysis the Impact of Microfinance on Poverty Reduction. *Journal of Poverty, Investment and Development*, 13, 104.
2. Morduch, J. (2013). How Microfinance Really Works?. *The Milken Institute Review*, 52.
3. Lina, Joy, Prema, A. and S. Krishnan (2008). Determinants of Group Performance of Women-led Agro-processing Self-help Groups in Kerala, *Agricultural Economics Research Review*, 21, 356.
4. Mahajan, R.K. (2013), *Microfinance, Self Help Groups and Women Empowerment: A Case Study, Gender Justice and Women Empowerment*, Regal Publications, 33-62.

A STUDY ON PERCEPTIONS AND EXPECTATIONS OF TOURISTS REGARDING THE QUALITY OF SERVICES PROVIDED BY HOTELS IN NEPAL

**BIJAYA BIKRAM SHAH
PH. D. RESEARCH SCHOLAR
FACULTY OF MANAGEMENT
TRIBHUVAN UNIVERSITY
KATHMANDU**

ABSTRACT

The quality of services offered in case of hotel industry, as in case of any service oriented industry, determines the success or failure of the hotel as the satisfaction of the guests regarding the services form a crucial part of the image of the hotel. The present study is undertaken with an aim to find out if the services rendered in the hotels are able to meet the expectations of the tourists visiting Nepal. For this purpose, responses from 131 guests staying at 130 hotels across Nepal were collected with the help of SERVQUAL model and the responses were analysed using the Gap Model. It would help the hotel operators to understand the expectations of the guests as well as their perceptions regarding the services offered by them currently. Further, it would help the operators of the hotels to understand the areas where they need to improve further so that the customer satisfaction can be improved which would help them to improve their position in the hotel industry. This study is novel in itself as no such study had previously been undertaken for studying the quality of the services offered by the hotels operating in Nepal and is an original contribution by the researcher for the improvement of services which are being provided by the operators in one of the most important industry for Nepal.

KEYWORDS

SERVQUAL, hotel industry, guest satisfaction.

JEL CODES

M31, M10.

INTRODUCTION

The quality of the service offered is one of the main factors which determines the success or failure of a firm working in a service industry. The hotel industry is no different. In the hotel industry, the satisfaction level of the guests regarding the services offered by the hotel determines the future of the hotel. It is the quality of the services which defined the relationship between the guest and the hotel as to whether it would be a one time affair or a start of a long term relation.

Nepal being blessed with scenic beauty, cultural heritage as well as being home to the highest peaks in the world has always attracted tourists from across the globe. Tourists of all kinds visit Nepal and due to this, the tourism sector is one of the top contributors to the economy of Nepal. The tourism industry in Nepal has been growing rapidly and as a result of this, many hotels are also being established in Nepal. It is very essential that with this growth in the tourism industry, the hospitality industry would also see an increase in growth. In that situation in order to maintain this growing level of tourism in Nepal, it is essential that the services offered by the operators of the hotels are improved so that tourists coming to Nepal to enjoy their stay and return back to their home as satisfied customers.

With these caveats in mind, the present study is undertaken with an aim to find out if the services rendered in the hotels are able to meet the expectations of the tourists visiting Nepal. This would help the hotel operators in understanding the expectations as well as of the guests regarding the services offered by them and identify the areas in which the quality of the services can be improved there by allowing them to improve their position in the hospitality industry.

OBJECTIVES

The three-fold objective of this paper is as follows:

1. To understand the expectations of the tourists as regards to the services provided by the hotels of Nepal;
2. To understand the perceptions of the tourists regarding the services provided by the hotels in Nepal; and
3. To find out if the hotels in Nepal are able to meet the expectations of the tourists regarding the services provided by them.

In order to achieve its objectives this paper is divided into five sections: literature review, methodology of the study, Analysis and discussion, Findings and lastly Conclusion.

LITERATURE REVIEW

Hotel and hospitality industry is among those industries where the trends and preferences change very rapidly.

Oh (1999) found that the perceptions of the customers influenced the customer satisfaction only through perceived service quality and perceived value. According to them, customer value is an important variable which should be considered in service quality and consumer satisfaction studies. It was also found that perceived value was an immediate antecedent to customer satisfaction and repurchase intention. Further, they also found that perceived value was determined not only by the tradeoff between price and service quality but also as a result of the direct and indirect influence of performance perceptions.

In a study undertaken by **Chu and Choi (2000)** six factors were identified which were considered as detrimental for selection of a hotel. They also found that the perceptions of the business travelers and leisure travelers were similar. **Andaleeb and Conway (2006)** found that the responsiveness of the front line employees had the maximum influence on the satisfaction of the customers.

According to **Law, Rob and Yip, Ruby (2010)** the tourists whom they interviewed were satisfied with the service quality of the hotels and resorts. According to **Maghziat. al (2011)**, the service quality and the customer satisfaction have a positive influence on brand trust. Further, **Malik, Naeem and Nasir (2011)** observed that the loyalty of a customer towards a brand was based on their perceptions regarding dimensions such as tangibles, reliability and empathy. According to them, the brand loyalty was strongly influenced by the reliability and tangibles of the hotel. **Hung and Lin (2012)** opined that the services of the hotel should be delivered in a manner which is expected by the customers for ensuring a positive feeling among the customers which would enhance their experience of stay. According to them, this could be achieved by development of systematic management and an appropriate reporting mechanism.

Tabassum, Rahman and Jahan (2012) in their study found that there was a significant gap in service quality in terms of components namely reliability, responsiveness, assurance, empathy and tangibles. They also observed that the perceptions of the service quality varied significantly according to the gender and education of the tourists.

Malik, Naeem and Nasir (2011) found that the customer's loyalty towards the hotel's brand is influenced by the perceptions of the customers regarding dimensions such as "tangibles", "reliability" and "empathy". According to them, favorable perceptions on hotel tangibles predicted relatively stronger brand loyalty than the reliability and empathy perceptions. They also found that service quality plays a stronger role in development of unique ambiance which is exclusive.

SERVQUAL AND ITS DIMENSIONS

- **Reliability**

Mok and Armstrong (1998) found that Hotel guests expected that whatever was promised should be delivered. They also observed that the customers needed to feel safe in their transaction and they expected the employees to be courteous which instills confidence in their guests. According to them, for building reliable services, inspired leadership, custom oriented corporate culture, excellent service-system design, and effective use of information and technology is required. They also suggested that the hotels to meet and exceed customers' expectations need to understand the culture of their guests.

According to **Yoon and Ekinci (2003)** out of the all the dimensions of SERVQUAL, reliability of the services provided was one of the dimensions which was considered valid.

In their study **Andaleeb and Conway (2006)** found that out of all the factors, the customer satisfaction was influenced the most by how responsive the front line employees.

Yilmaz (2010) observed that only four dimensions of SERVQUAL namely Tangibles, Reliability, Empathy and Assurance- Responsiveness were important for measuring service quality in the Turkish Hotel industry.

Malik, Naeem and Nasir (2011) found that the customers' perceptions regarding the brand quality of the hotel was contributed by their perceptions regarding dimensions of service quality such as tangibles, reliability and empathy. They also found that favorable perceptions on hotel tangibles predicted relatively stronger brand loyalty than the reliability and empathy perceptions. According to them, service quality plays a stronger role in development of unique ambiance which is exclusive and services are delivered in such a manner which ensured empathy and reliability.

The findings of the study undertaken by **Tabassum, Rahman & Jahan (2012)** indicated that there was a significant service gap in terms of all the components of service quality including reliability, responsiveness, Assurance, Empathy and Tangibles according to the SERVQUAL model. They also found that the perceptions of the service quality varied significantly according to the gender and education of the tourists.

Amisshah (2013) observed that the staff's knowledge to answer the guests and the performance of services at the right time and having the guests' best interest at heart from the reliability factor were considered to be very crucial.

Siddique, Akhter and Masum (2013) found that the service quality of the five star hotels is highly dependent on the physical appearance, interior decoration, food quality, behavior of the employees, security system, and customized services given to individual customers. **Al-Msallam (2015)** suggested that for making sure that the customers visit again, the managers should concentrate on improving the image and brand of the hotel by ensuring that they provide solutions to the customers for all their needs. They also suggested that Customer loyalty can be nurtured by providing consistent superior room facilities, complemented by the personalized services of housekeeping staff.

Debasish and Dey (2015) suggested that the services must be performed within the promised time duration and luxury hotels should occupy more space to increase parking space. They also suggested that services must be delivered without any delay and individual attention must be given to guests as these hotels belong to luxury category. **Duan et al. (2016)** found that in case of Reliability and assurance dimension, the positive mentions of the users have a strong effect while in case of responsiveness dimension, the negative mentions have a strong effect on the reviews given by the users. Their findings indicate that consumers' review posting behavior was significantly related to reviewer statements about tangibles, reliability, assurance, responsiveness, and empathy.

The results of the study of **L. Ren et al. (2016)** indicated that four dimensions which included tangible and sensorial experience, staff aspect, aesthetic perception, and location influenced the customer satisfaction in a positive manner. **Marić (2016)** found that the guests primarily considered feeling confident about the hotel staff to be very important. According to their study, the guests also considered that it is important that no aspect or service provided would lead to some type of misunderstanding. They also observed that married respondents paid more attention to intangible attributes, such as fulfilling promises made to guests, efforts to resolve guests' problems, fast and immediate service, and check-out and check-in efficiency.

- **Accessibility**

According to **Mok and Armstrong (1998)** the hotel guests expected the employees to be courteous which instills confidence in their guests. Their results also indicated that tourists from different cultures may have different expectations of the physical facilities, equipment, appearance of personnel and communication materials of hotels. Majority of the customers expressed their satisfaction with the overall service they received from the hotel, especially regarding Tangibility, Responsiveness and Assurance according to the results of the study undertaken by **Karunarathne and Jayawardena (2010)**.

- **Tangibles**

According to **Mok and Armstrong (1998)** the tourists from different cultures might have different expectations of the physical facilities, equipments, appearance of personnel and communication materials of hotels. **Yoon and Ekinci (2003)** found that out of the dimensions of SERVQUAL, four were valid and one of them was tangibles. In their study **Nadiri and Hussain (2005)** found that the customers of Northern Cyprus hotels evaluated the hotels on the basis of two dimensions namely tangibles and intangibles and had a narrow zone of tolerance for deviations from their expected service quality.

Andaleeb and Conway (2006) observed that the physical design and appearance of the restaurant had no significant effect on the satisfaction of the customer. **Ryan and Huimin (2007)** found that the areas where the expectations of the tourists were met with regards to the Chinese hotels included the aspects such as bed comfort and cleanliness.

Malik, Naeem and Nasir (2011) found that favorable perceptions on hotel tangibles predicted relatively stronger brand loyalty than the reliability and empathy perceptions. According to **Hung and Lin (2012)** the tourists made judgments based in Tangible Hardware along with the intangible service provided by the hotels. According to them these could be important determinants for differentiation.

Poku, Zakari and Soali (2013) observed that tangibles did not play any significant role in the development of customer loyalty and the guest were likely to take it for granted in a quest for change.

- **Empathy**

Mok and Armstrong (1998) found that among all the aspects of service quality, respondents thought the ability of the staff to solve the problems when they arise was the most important aspect out of all the expectations that they had regarding the service quality. They also suggested that the hotels to meet and exceed customers' expectations, need to understand the culture of their guests.

In their study, **Yoon and Ekinci (2003)** found that empathy was one of the dimensions of service quality which had a significant influence on the customer satisfaction. **Khattab and Aldehayyat (2011)** suggested that the hotel manager should not forget that empathy was the most important dimension in predicting hotel customers' overall service quality evaluations. They also suggested that the managerial implications included the need for the hotel to develop human resource management strategies which included the need for hotel to develop human resource management strategies to train employees to become more skilled in their job, have excellent communication skills, being courteous, friendly and competent to meet customers' need.

Tabassum, Rahman & Jahan (2012) observed that as per the occupation of the tourist, their perceptions regarding empathy varied. **Amisshah (2013)** found that the tourists staying in hotels in Cape Coast and Elmina perceived empathy factor to be most important dimension. Among the various aspects of empathy dimension, aspects such as staff understands the specific needs of guests and 'staff gives personalized attention were considered very important.

Marić (2016) found that the guests primarily find it important to feel confident about the hotel staff and that no aspect or service provided would lead to some type of misunderstanding. For the guests, precision, accuracy, security, speed of service, staff's courtesy and personal attention were elements of service quality elements were important. They also observed that married respondents paid more attention to intangible attributes, such as fulfilling promises made to guests, efforts to resolve guests' problems, fast and immediate service, and check-out and check-in efficiency. According to **Salleh et al. (2016)**, females concentrate more on the interpersonal nature of the services rendered.

- **Staff Competence (Responsiveness)**

According to **Yoon and Ekinci (2003)** responsiveness of the staff was one of the dimensions which predicted the customer satisfaction. **Andaleeb and Conway (2006)** found that the customer satisfaction was influenced the most by the responsiveness of the front line employees followed by price and food quality.

Similarly, **Al-Rousan, Ramzi and Mohamed (2010)** found that responsiveness of the staff was one of the factor which predicted customer loyalty. **Karunaratne and Jayawardena (2010)** expressed overall satisfaction regarding responsiveness of the staff among all the other factors.

Khattab and Aldehayyat (2011) opined that the hotel manager should not forget that empathy was the most important dimension in predicting hotel customers' overall service quality evaluations. They also added that the hotel should develop human resource management strategies which included the need for develop the human resource management strategies for training employee to enable them to become more skilled in their job, have excellent communication skills, being courteous, friendly and competent to meet customers' need. **Debasish and Dey (2015)** also stressed that for improvement in quality, the managers should concentrate on Empathy dimension. For this purpose, the staff should be trained in a better manner to handle customers in a better manner.

- **Gap in Service Delivery**

Many times it happens that what is expected regarding a particular service is not delivered and due to this, the expectations of the customers are not fulfilled. Such gaps are created when the expectations of the customers do not meet the actual quality of the services.

Law, Rob and Yip, Ruby (2010) observed that the most frequent reason for gap between the expected and perceived service quality was insufficient knowledge of the customer's needs and expectations. According to them, another possible reason for such a gap could be due to insufficient interactions between the hotel management and their guests.

In another study undertaken by **Minazzi (2010)**, they observed that there was sometimes a gap between the level of quality that consumers expected from a hotel of a certain category and the service that they actually received. According to them, for addressing this issue, the hotels need to work harder for understanding the expectations of the customers instead of following the standards which are specified for their category. They also suggested that the hotels should design their own management programs which should be such that the minimum standards which are set for the category to which the hotel belong should be exceeded. **Minazzi (2010)** also suggested that courtesy and empathy of the staff should be assessed periodically and subjective inspections should be carried out. Moreover, for inculcating professionalism, training is required to be provided to the staff. The negative values might be due to shortfalls in the services which were offered and the perceived value of the services which were offered by them.

METHODOLOGY OF THE STUDY

POPULATION AND SAMPLE OF THE STUDY

The population of the study was the tourists visiting Nepal and staying in the hotels that were operating in Nepal. In order to collect the responses, 131 guests staying in 130 hotels were given the questionnaire and they were asked to give their opinion on their expectations regarding the service quality of good hotels and their perceptions regarding the quality of services offered by the hotels under the study.

TIME PERIOD OF THE STUDY

The responses from the guests were collected between the months of April and May 2019.

HYPOTHESIS FOR THE STUDY

On the basis of the literature review undertaken the following hypothesis was derived:

H₀: There is no gap between the perceptions and expectations of the tourists as regards to the services provided by the hotels in Nepal

SERVQUAL MODEL

Among the various models used for assessing the quality of the services provided, the SERVQUAL model is widely used. Many studies have widely used this model for assessing the quality of the services provided. The SERVQUAL model is a multi-item scale which is used for measuring consumer perceptions regarding service quality which was developed by **Parasuraman et.al (1988)**. In the present study, the SERVQUAL instrument is used to measure the gap between the expectations and perceptions of the guests staying in 130 hotels in Nepal. In total 131 guests were interviewed and their responses regarding their expectations regarding the services that should be offered and their perceptions regarding the services that the hotels were offering were collected on a 7 point scale.

The gap between the perceptions and the expectations were calculated using the below formula

$$\text{Gapscore} = \text{Score given by the respondent for Perception (SP)} - \text{Score given by the respondent for expectations (SE)}$$

Then the average score for each dimension was calculated.

The Table 1 shows the statements on which the responses were collected from the guests and on the basis on which the gap was calculated:

TABLE 1: STATEMENTS ON WHICH THE RESPONSES WERE COLLECTED FROM THE GUESTS AND ON THE BASIS ON WHICH THE GAP WAS CALCULATED

Statement	Statements for measuring expectations (E)	Statements for measuring perceptions (P)	Gap (P-E)
TANGIBLES			
S1	Excellent Hotels will have all modern facilities	This Hotel has all modern facilities	Availability of Modern Facilities
S2	The physical facilities at hotel will be visually appealing	The physical facilities at this hotel are visually appealing	Visual Appeal of physical facilities
S3	Employees at excellent hotel will be looking neat	Employees at this hotel are look neat	Neat looking employees
S4	Materials associated with the services of the hotel such as the information on the websites, hotel brochures will be visually appealing at an excellent hotel	Materials associated with the services of this hotel such as the information on the websites, hotel brochures are visually appealing at an excellent hotel	Visual appeal of materials associated with the services of the hotel
RELIABILITY			
S5	When an excellent hotel promises to deliver something by a certain time, they do it	When an this promises to deliver something by a certain time, they do it	Delivery of services at the promised time
S6	When a guest has a problem, excellent hotels will show a sincere interest in solving it.	When a guest has a problem, excellent hotels will show a sincere interest in solving it.	Interest of hotel staff in solving the problem of guest
S7	Excellent hotels will perform the service required right the very first time.	This hotel performs the service required right the very first time.	Performance of required service right at the very first time.
S8	Excellent hotels provide the service required at the time they promise to do so	This hotel provides the service required at the time they promise to do so	Provision of the service required at the time they promise to do so
S9	Excellent hotels will insist on ensuring that guests do not have any complaints	This hotel insists on ensuring that guests do not have any complaints	Ensuring that guests have no complaints
RESPONSIVENESS			
S10	Employees of excellent hotels will tell guests exactly when the requested services will be performed	Employees of this hotel tell guests exactly when the requested services will be performed	Telling the guests exactly when the requested services will be performed
S11	Employees of excellent hotels will give prompt service to guests	Employees of this hotel give prompt service to guests	Prompt services to the guests
S12	Employees of excellent hotels will always be willing to help guests	Employees of this hotel are always be willing to help guests	Willingness of the employees to help the guests
S13	Employees of excellent hotels will never be too busy to respond to guests' requests	Employees of this hotel are never be too busy to respond to guests' requests	Employees of hotel are never be too busy to respond to guests' requests
ASSURANCE			
S14	The behavior of employees in excellent hotels will instill confidence in guests	The behavior of employees in this hotel instills confidence in guests	Behavior of employees in the hotel instills confidence in guests
S15	Guests of excellent hotels will feel safe in transactions	Guests of this hotel will feel safe in transactions	Safety in undertaking transaction
S16	Employees of excellent hotels will be consistently courteous with guests	Employees of this hotel are consistently courteous with guests	Employees of hotel are consistently courteous with guests
S17	Employees of excellent hotels will have the required knowledge to answer the questions of the guests	Employees of this hotel have the required knowledge to answer the questions of the guests	Employees have required knowledge to answer the questions of the guests
S18	Excellent hotels will give guests individual attention.	This hotel gives guests individual attention.	Hotel gives guests individual attention
EMPATHY			
S19	Excellent hotels will have operating hours convenient to all their guests	This hotel has operating hours convenient to all their guests	Convenience of operating hours of the hotel to all
S20	Excellent hotels will have employees who give the guests personal attention	This hotel has employees who give the guests personal attention	Employees give personal attention to the guests
S21	Excellent hotels will have the best interest of their guests at their heart	This hotel has the best interest of their guests at their heart	Hotel has best interest of the guest at their heart
S22	The employees of excellent hotels will understand the specific needs of their guests	The employees of this hotels understand the specific needs of their guests	Employees understand the specific needs of the guests

One the basis of the statements in Table 1, the average score was calculated as indicated in Table 2

TABLE 2: CALCULATION OF AVERAGE SCORE FOR THE DIMENSION

Dimension of SERVQUAL	Statement included in that Dimension	Average score calculation		
		Expectation	Perceptions	Gap
Tangibles	S1 to S4	$S1+S2+S3+S4/4$	$S1+S2+S3+S4/4$	Average score of Perception for that dimension – Average score of Expectation for that dimension
Reliability	S5 to S9	$S5+S6+S7+S8+S9/5$	$S5+S6+S7+S8+S9/5$	
Responsiveness	S10 to S13	$S10+S11+S12+S13/4$	$S10+S11+S12+S13/4$	
Assurance	S14 to S18	$S14+S15+S16+S17+S18/5$	$S14+S15+S16+S17+S18/5$	
Empathy	S19 to S21	$S19+S20+S21+S22/4$	$S19+S20+S21+S22/4$	

ANALYSIS AND DISCUSSION

After undertaking the analysis of the collected responses, an aggregate score for each statement was calculated and the results are presented in Table 3

TABLE 3: AVERAGE SCORE FOR EXPECTATIONS, PERCEPTIONS AND GAP SCORE

Statement	Average score for Expectations	Average score for Perceptions	Average Gap Score
S1	5.85 (22)	5.14 (22)	-0.71 (19)
S2	6.01 (19)	5.30 (20)	-0.71 (19)
S3	6.15 (9)	5.47 (18)	-0.68 (18)
S4	5.95 (20)	5.16 (21)	-0.79 (22)
S5	6.18 (7)	5.45 (19)	-0.73 (21)
S6	5.91 (21)	5.50 (17)	-0.40 (11)
S7	6.04 (16)	5.70 (15)	-0.34 (2)
S8	6.15 (9)	5.79 (6)	-0.37 (6)
S9	6.19 (6)	5.80 (5)	-0.39 (9)
S10	6.10 (14)	5.71 (13)	-0.39 (9)
S11	6.16 (8)	5.76 (8)	-0.40 (11)
S12	6.30 (3)	5.75 (9)	-0.55 (17)
S13	6.04 (16)	5.73 (10)	-0.31 (1)
S14	6.14 (12)	5.73 (10)	-0.40 (11)
S15	6.33 (1)	5.84 (3)	-0.49 (16)
S16	6.22 (5)	5.86 (2)	-0.36 (5)
S17	6.14 (12)	5.71 (13)	-0.43 (14)
S18	6.08 (15)	5.72 (12)	-0.37 (6)
S19	6.15 (9)	5.81 (4)	-0.34 (2)
S20	6.04 (16)	5.70 (15)	-0.34 (2)
S21	6.24 (4)	5.78 (7)	-0.46 (15)
S22	6.31 (2)	5.93 (1)	-0.38 (8)

Note: Figures in the brackets indicate the rank for that statement from the average score as calculated from the responses collected

EXPECTATIONS OF THE GUESTS REGARDING THE SERVICE QUALITY OF THE HOTELS

From the Table 3, it can be observed that feeling safe while undertaking transactions with the hotel was one of the most important expectation that the guests had while staying in the hotel followed by the ability of the employees of understand the specific needs of the guests. The third important criteria for them was the willingness of the employees to help the guests followed by the hotel having the best interest of the guest at heart and courteous behaviour of the employees at the fourth and fifth place respectively. (Table 3)

Visual Appeal of physical facilities was ranked at the nineteenth position while Visual appeal of materials associated with the services of the hotel was placed at the twentieth position. This was followed by Interest of hotel staff in solving the problem of guest at the twenty first position. According to the guests their satisfaction level was least influenced by the Availability of Modern Facilities in the hotel that they were staying.

PERCEPTIONS OF THE GUESTS REGARDING THE SERVICE QUALITY OF THE HOTELS

As regards to the perception of the guests regarding the service quality of the hotels in Nepal, the ability of the employees to understand the specific needs of the guests was ranked the highest as it plays an important role in determining the satisfaction level of the guests. This was followed by the courteous nature of the employees at the second place and the feeling of safety while undertaking the transactions with the hotel at the third place respectively. Convenient hotel working hours was placed at the fourth place and the ability of the hotel to ensure that the guests have no complaints was placed at the fifth place.

On the other hand, the guests placed the delivery of the required services at the nineteenth place, visual appeal of the physical facilities at the twentieth place and the Visual appeal of materials associated with the services of the hotel at the twenty first position. According to the responses of the guests, they placed the Availability of Modern Facilities at the last position.

ANALYSIS OF THE GAP BETWEEN THE PERCEPTIONS AND EXPECTATIONS OF THE GUESTS REGARDING THE SERVICES PROVIDED BY THE HOTELS

When the Gap was calculated between the what the guests felt and their expectations, it was found that the highest gap was found in case of the Visual appeal of materials associated with the services of the hotel followed by the promise of delivering the services on time. These were followed by Availability of Modern Facilities and the Visual Appeal of physical facilities which are available in the Hotels of Nepal.

The lowest gap between the perceptions and expectations of the guests regarding the way in which the Employees of hotel are never be too busy to respond to guests' requests. This was followed by the aspect of performance of the service right at the very first time, convenient operating hours and personal attention given by the employees to the guests.

ANALYSIS WITH THE HELP OF DIMENSIONS OF SERVQUAL MODEL

When the scores given to the individual statements was used to arrive at the average score of the SERVQUAL dimensions, it was found that the guests had highest expectations regarding the assurance dimension, followed by the empathy dimension, responsiveness dimension, reliability dimension and tangibles dimension respectively.

When the scores for perceptions were studied, it was found that the score for the empathy and the responsiveness dimension were equal and highest among all the dimensions of SERVQUAL. This was followed by responsiveness of the services, reliability of the services, and tangibles.

As regards to the gap between the perceptions and expectations of the various dimensions of SERVQUAL, it was observed that the lowest gap was found regarding the empathy dimension of the SERVQUAL, followed by the responsiveness dimension, assurance dimension, reliability dimension and lastly the tangibles dimension. These findings are summarised in below given Table No. 4:

TABLE 4: AVERAGE SCORE FOR EXPECTATIONS, PERCEPTIONS AND GAP FOR THE VARIOUS DIMENSIONS OF SERVQUAL

Dimension of SERVQUAL Model	Average score for Expectations	Average score for Perceptions	Average Gap Score
TANGIBLES	5.99	5.27	-0.72
RELIABILITY	6.09	5.65	-0.44
RESPONSIVENESS	6.15	5.74	-0.41
ASSURANCE	6.21	5.79	-0.42
EMPATHY	6.16	5.79	-0.38

FINDINGS

The following are the major findings of the study:

1. The guests expected the hotels that they visited to have an atmosphere where in they could feel that they could undertake transaction with the hotel staff without any fear. This finding is in line with the finding of the study undertaken by **Mok and Armstrong (1998)**.

2. The guests also expected the hotel staff to understand their needs and show willingness to address the issues faced by them. These findings are similar to the study undertaken by **Andaleeb and Conway (2006)**.
3. The visual appeal of the physical facilities and of the materials associated with the services of the hotel and the Interest of hotel staff in solving the problem of guest as well as the availability of modern facilities were not important criteria which determined the level of services expected by the guests which are contrary to the findings of the study undertaken by **Malik, Naeem and Nasir (2011)**
4. The guests considered among all the criteria of the service quality the ability of the employees to understand the specific needs of the guests to be most important followed by the courteous nature of the employees which were in line with the findings of the study undertaken by **Mok and Armstrong (1998)**. Further availability of modern facilities was placed at the last position as regards to their perceptions of the services rendered by the hotels in Nepal.
5. The highest gap was found in case of the Visual appeal of materials associated with the services of the hotel. This has to be improved as it would enable the management to project themselves in a better light. The management could highlight the exclusive services provided by them to differentiate themselves from their competitors.
6. The services that were promised should be delivered on time as it ensures that the guests trust the hotel staff. This has to be addressed by the management.
7. Guests had highest expectations regarding the assurance dimension, followed by the empathy dimension, responsiveness dimension, reliability dimension and tangibles dimension respectively. These findings are in line with the study undertaken by **Mok and Armstrong (1998)** and **Debasish and Dey (2015)**.
8. Their perceptions regarding empathy and the responsiveness dimension were equal and highest among all the dimensions of SERVQUAL. This was followed by responsiveness of the services, reliability of the services, and tangibles. More efforts have to be made by the management to improve the perceptions of the guests in the other dimensions as well. The findings regarding the tangibles aspect are similar to the study undertaken by **Andaleeb and Conway (2006)** and **Poku, Zakari and Soali (2013)** while were in contrast with the studies undertaken by **Malik, Naeem and Nasir (2011)** and **Hung and Lin (2012)**
9. The lowest gap was found regarding the empathy dimension of the SERVQUAL, followed by the responsiveness dimension, assurance dimension, reliability dimension and lastly the tangibles dimension. Efforts should be made by the management to lower the gap in the reliability as well as tangibles dimension to improve the overall quality of services provided by the Hotels in Nepal.

CONCLUSION

The quality of the service offered is one of the main factors which determines the success or failure of a firm working in a service industry. The hotel industry is no different. In the hotel industry, the satisfaction level of the guests regarding the services offered by the hotel determines the future of the hotel. The present study is undertaken with an aim to find out if the services rendered in the hotels are able to meet the expectations of the tourists visiting Nepal. For this purpose, responses from 131 guests staying at 130 hotels across Nepal were collected with the help of SERVQUAL model.

The first objective of the study was to understand the expectations of the tourists as regards to the services provided by the hotels of Nepal. It was found that the guests visiting hotels desired to have a safe environment for undertaking transaction with the hotel (**Mok and Armstrong (1998)**) as well as they wanted to hotel staff to understand their needs and showed a willingness to address the issues faced by them (**Andaleeb and Conway (2006)**). The visual appeal of the physical facilities and of the materials associated with the services of the hotel and the Interest of hotel staff in solving the problem of guest as well as the availability of modern facilities were not considered as important criteria while deciding the level of quality of services expected by them which is in contrary to the findings of the study undertaken by **Malik, Naeem and Nasir (2011)**.

The second objective of the study was to understand the perceptions of the tourists regarding the services provided by the hotels in Nepal. The ability of the employees to understand the specific needs of the guests to be most important followed by the courteous nature of the employees (**Mok and Armstrong (1998)**). Further availability of modern facilities was placed at the last position as regards to their perceptions of the services rendered by the hotels in Nepal.

The third objective of the study was to find out if the hotels in Nepal are able to meet the expectations of the tourists regarding the services provided by them. For this purpose, the hypothesis that there is no gap between the perceptions and expectations of the tourists as regards to the services provided by the hotels in Nepal as formulated. The highest gap was found in case of the Visual appeal of materials associated with the services of the hotel. This has to be improved as it would enable the management to project themselves in a better light. The management could highlight the exclusive services provided by them to differentiate themselves from their competitors.

Among the dimensions of the SERVQUAL model Guests had highest expectations regarding the assurance dimension [**Mok and Armstrong (1998)** and **Debasish and Dey (2015)**] while their perceptions regarding empathy and the responsiveness dimension were equal and highest among all the dimensions. It is suggested to the management of the hotels which are in Nepal to improve the physical facilities as well their visual appeal so as to ensure that the quality of the services can be improved as the highest gap in the perceptions and expectations was observed in case of the tangibles aspect [**Andaleeb and Conway (2006)** and **Poku, Zakari and Soali (2013)**]. Further the services which are promised should be delivered in an adequate and timely manner so as to ensure that the confidence of the guest can be gained and the customer satisfaction can be increased which could help the firms establish and distinguish themselves from their competitors in the hotel and tourism industry of Nepal.

REFERENCES

1. Al Khatib, S. A., & Aldehayyat, J. S. (2011). Perceptions of service quality in Jordanian hotels. *International Journal of Business and Management*, 6(7), 226.
2. Al-Msallam, S. (2015). Customer satisfaction and brand loyalty in the hotel industry. *International Journal of Management Sciences and Business Research*, 4.
3. Amisah, E. F. (2013). Tourist satisfaction with hotel services in Cape Coast and Elmina, Ghana. *American Journal of Tourism Management*, 2(1), 26-33.
4. Chu, R. K., & Choi, T. (2000). An importance-performance analysis of hotel selection factors in the Hong Kong hotel industry: a comparison of business and leisure travellers. *Tourism management*, 21(4), 363-377.
5. Debasish, S. S., & Dey, M. S. (2015). Customer perceptions of service quality towards luxury hotels in Odisha using SERVQUAL model. *International Journal of Research*, 1.
6. Duan, W., Yu, Y., Cao, Q., & Levy, S. (2016). Exploring the impact of social media on hotel service performance: a sentimental analysis approach. *Cornell Hospitality Quarterly*, 57(3), 282-296.
7. Hung, J. Y., & Lin, F. L. (2012). Taking an expended view of customer to construct hotel rating system. *International Business Research*, 5(4), 12-24.
8. Karunaratne, W. M. K., & Jayawardena, L. N. A. C. (2010). Assessment of customer satisfaction in a five star hotel-a case study. *Tropical Agricultural Research*, 21(3), 258-265.
9. Law, R., & Yip, R. (2010). A study of satisfaction level of Hong Kong tourists with hot springs hotels and resorts in Guangdong, China. *Hospitality Review*, 28(1), 4.
10. Maghzi, A., Abbaspour, B., Eskandarian, M., & Hamid, A. B. A. (2011). Brand trust in hotel industry: influence of service quality and customer satisfaction. In 2nd International Conference on Business, Economics and Tourism Management, Singapore.
11. Malik, M. E., Naeem, B., & Nasir, A. M. (2011). Hotel service quality and brand loyalty. *Interdisciplinary Journal of Contemporary Research in Business*, 3(8), 621-629.
12. Marić, D., Marinković, V., Marić, R., & Dimitrovski, D. (2016). Analysis of tangible and intangible hotel service quality components. *Industrija*, 44(1), 7-25.
13. Minazzi, R. (2010). Hotel classification systems: a comparison of international case studies. *Acta Universitatis Danubius. Œconomica*, 6(4), 64-86.
14. Mok, C., & Armstrong, R. W. (1998). Expectations for hotel service quality: Do they differ from culture to culture?. *Journal of Vacation Marketing*, 4(4), 381-391.
15. Nadiri, H., & Hussain, K. (2005). Diagnosing the zone of tolerance for hotel services. *Managing Service Quality: An International Journal*, 15(3), 259-277.
16. Oh, H. (1999). Service quality, customer satisfaction, and customer value: A holistic perspective. *International Journal of Hospitality Management*, 18(1), 67-82.

17. Parasuraman, A, Ziethaml, V. and Berry, L.L., "SERVQUAL: A Multiple- Item Scale for Measuring Consumer Perceptions of Service Quality' *Journal of Retailing*, Vo. 62, no. 1, 1985, pp 12-40
18. Poku, K., Zakari, M., &Soali, A. (2013). Impact of service quality on customer loyalty in the hotel industry: an empirical study from Ghana. *International Review of Management and Business Research*, 2(2), 600-609.
19. Ren, L., Qiu, H., Wang, P., & Lin, P. M. (2016). Exploring customer experience with budget hotels: Dimensionality and satisfaction. *International Journal of Hospitality Management*, 52, 13-23.
20. Ryan, C., &Huimin, G. (2007). Perceptions of Chinese hotels. *Cornell Hotel and Restaurant Administration Quarterly*, 48(4), 380-391.
21. SaadAndaleeb, S., & Conway, C. (2006). Customer satisfaction in the restaurant industry: an examination of the transaction-specific model. *Journal of services marketing*, 20(1), 3-11.
22. Salleh, M. Z. M., Said, A. M., Bakar, E. A., Ali, A. M., &Zakaria, I. (2016). Gender differences among hotel guest towards dissatisfaction with hotel services in Kuala Lumpur. *Procedia Economics and Finance*, 37, 27-32.
23. Siddique, M., Akhter, M., &Masum, A. (2013). Service Quality of Five Star Hotels in Bangladesh: An Empirical Assessment. *Asian Business Review*, 2(2).
24. Tabassum, A., Rahman, T., &Jahan, K. (2012). Assessment of service quality in tourist hotels of Cox's Bazaar in terms of demographic characteristics of tourists. *World Journal of Social Science*, 2(4), 44-64.
25. Yilmaz, I. (2010). Do hotel customers use a multi-expectation framework in the evaluation of services? A study in Cappadocia, Turkey. *Tourism and Hospitality Research*, 10(1), 59-69.
26. Yoon, T. H., &Ekinci, Y. (2003). An examination of the SERVQUAL dimensions using the Guttman scaling procedure. *Journal of Hospitality & Tourism Research*, 27(1), 3-23.

A STUDY ON EMPLOYEES SATISFACTION TOWARDS PERFORMANCE APPRAISAL PRACTICES**AKASH PATEL****STUDENT****B.V. PATEL INSTITUTE OF BMC & IT****UKA TARSADIA UNIVERSITY****MALIBA CAMPUS****BARDOLI****ABSTRACT**

The research is on a study on employee's satisfaction towards performance appraisal practices. Objectives of the research paper are to find out employ satisfaction level of performance appraisal system of company, to identify the training needs derived after performance system. From the research it is concluded that overall the respondents are satisfied with the performance appraisal method. It also increases the effectiveness and productivity of employees and organization as a whole. Employee's strength and weakness is known and is communicated in a well maintained way to them. Overall the appraisal method is designed well and is beneficial for the employees as it helps to know the training needs of an individual in the organization.

KEYWORDS

HRM, performance appraisal.

JEL CODES

M52, M54.

INTRODUCTION

Here this paper shows that how Hexxa Geo Integrators Pvt. Ltd company place the good image and satisfaction towards performance appraisal. The report also contains some research to find the employees satisfaction towards performance appraisal. The report also has data analysis with different frequency. The main objectives are to study Performance Appraisal practices of organization and analysis of understanding of their employee for performance system. To maintain and assess the potential present in a person for further growth and development Hexxa Geo Integrator Pvt. Ltd. is not only need to minimize its profit but also need to fulfill the services that will increase each employee satisfaction and interest in terms of performance appraisal. From the research it is concluded that overall the respondents are satisfied with the performance appraisal method. It also increases the effectiveness and productivity of employees and organization as a whole. From this study I founded that performance policy which is used is satisfied with all the employees.

LITERATURE REVIEW

Vishal.S.Rana and **Dr. Murlidhar A. Lokhande** had conducted study on "Performance Evaluation of Maruti Suzuki India Limited". Their objective was to focus on historical growth of Maruti Suzuki India Limited and to evaluate the performance of Maruti Suzuki India Limited with respect to Export, Sales, Production and Sales Network. Maruti Suzuki has proven that it is always ahead than its competitors because of continuous innovations and technological up gradations.

P.Suresh, Dr.m.akbarMohideen had conducted a study on "Performance appraisal of automobile Industries" at. Their objectives are to study the performance appraisal system followed in Automobile Industries, at Chennai and to measure the effectiveness of performance appraisal conducted in the organization. This study it has been clear that most of the selected respondents' degree of satisfaction is not high level with the current appraisal method hence, it is necessary to the implement a suitable system in organization of performance evaluation in the business and also applying of motivational mechanisms and paying attention to the motivation level of employees could result in employees' satisfaction of assessment Partiality of treatment should be avoided at the time of rating.

G Meenakshi had conducted study on "Multi source feedback based performance appraisal". Their objective is to propose system is an attempt to implement. Multifactorial evaluation model is used in assisting high-level management, to appraise their employees. Utilizing the concept of the system using four multifactorial evaluation model for the in the performance appraisal system could ease the changes need to be made in this system whenever it is necessary.

Dr. Lalita Mishra had conducted study on "A Research Study on Employee Appraisal System Case of Hong Kong and Shanghai Banking Corporation (HSBC Bank)." Their objective is to study the overall system of performance management and appraisal system for the HSBC Bank. The core issue which has been realized on the basis of results of the case is to satisfy the customer in each and every manner. The customer can be satisfied by following the below mentioned guidelines.

Muhammad Faseehullah khan had conducted study on "Role of Performance Appraisal System on Employees Motivation". Their objective is to study the performance appraisal system in different organization. Performance appraisal should not be perceived just as a regular activity but it's important should be recognized and communicated down the line to all the employees. There should be a review of the job analysis and the job design and the work environment based on the performance appraisal practices.

IMPORTANCE OF THE STUDY

The importance of the study is that how I find the essential of the effective appraisal and the performance management process which can have a significant impact on the organization's cultures, staff and the employee's management level which enhance the employer support for or in the organisation

OBJECTIVES

1. To study Performance Appraisal practices of organization, analysis of understanding of their employee for performance system and effectiveness and productivity of employees and organization as whole.
2. To find out employ satisfaction level of performance appraisal system of company.
3. To identify the training needs derived after performance system.

RESEARCH METHODS

The research design of this study considering its objectives is exploratory as well as descriptive in nature.

Sampling method: Non Probability Method.

Sample size: 150 employees

ANALYSIS

TABLE 1: AFTER COMPLETION OF PA. PROCEDURE WHICH STEP IS TAKEN BY ORGANIZATION?

	Frequency	Percent
Training	23	23.0
Individual Meeting	72	72.0
Instruction	5	5.0
Total	100	100.0

Interpretation: From the above table it is interpreted that out of 100 respondents 5% respondents said that after completion of P.A. procedure instruction step is taken by organization and 23% respondents said training step is taken by organization and 72% respondents said that individual meeting is taken by organization.

TABLE 2: APPRAISER APPRAISED YOUR PERFORMANCE BASED ON?

	Frequency	Percent
Personality	2	2.0
Behavior	6	6.0
Traits	1	1.0
Results	91	91.0
Total	100	100.0

Interpretation: From the above table it is interpreted that out of 100 respondents 2% respondents said appraiser appraised their performance based on personality and 6% respondents said appraiser appraised their performance based on behavior and 1% respondents said appraiser appraised their performance based on traits and 91% respondents said appraiser appraised their performance based on their results.

TABLE 3: DO YOU THINK YOUR PERFORMANCE WAS IMPROVED AFTER THE PROCESS OF P.A.?

	Frequency	Percent
Yes	96	96.0
NO	4	4.0
Total	100	100.0

Interpretation: From the above table it is interpreted that 4% respondents said their performances were not improved after the process of P.A. and 96% respondents said their performance were improved after the process of P.A.

TABLE 4: DO YOU THINK P.A. RESULTED TO MOTIVATION AND JOB SATISFACTION?

	Frequency	Percent
Yes	97	97.0
NO	3	3.0
Total	100	100.0

Interpretation: From the above table it is interpreted that out of 100 respondents 3% respondents said their performance appraisal did not result to motivation and job satisfaction and 97% respondents said their performance appraisal resulted to motivation and job satisfaction.

TABLE 5: IS THE TOP MANAGEMENT PARTIAL IN P.A.?

	Frequency	Percent
Yes	6	6.0
NO	94	94.0
Total	100	100.0

Interpretation: From the above table it is interpreted that out of 100 respondents 6% respondents said top management is partial in performance appraisal and 94% respondents said top level management is not partial in performance appraisal

TABLE 6: PERFORMANCE E GIVES CONSTRUCTIVE CRITICISM IN POSITIVE MANNER?

	Frequency	Percent
Yes	95	95.0
NO	5	5.0
Total	100	100.0

Interpretation: From the above table it is interpreted that out of 100 respondents 5% respondents said performance does not give constructive criticism in a friendly and positive manner and 95% respondents said performance gives constructive criticism in a friendly and positive manner.

TABLE 7: DO YOU FEEL EVALUATION SHOULD BE COMMUNICATED?

	Frequency	Percent
Yes	97	97.0
NO	3	3.0
Total	100	100.0

Interpretation: From the above table it is interpreted that out of 100 respondents 3% respondents said evaluation should not be communicated and 97% respondents said evaluation should be communicated.

TABLE 8: DURING APPRAISAL PROCESS YOU ARE ALLOWED TO GIVE SUGGESTION?

	Frequency	Percent
Yes	97	97.0
NO	3	3.0
Total	100	100.0

Interpretation: From the above table it is interpreted that 3% respondents said they are not allowed to give suggestions during appraisal process and 97% respondents said they are allowed to give during appraisal process.

TABLE 9: ARE YOU SATISFIED WITH CURRENT PA SYSTEM?

	Frequency	Percent
Highly Satisfied	10	10.0
Satisfied	86	86.0
Highly Dissatisfied	1	1.0
Dissatisfied	3	3.0
Total	100	100.0

Interpretation: From the above table it is interpreted that out of 100 respondents 10% respondents are highly satisfied, 86% respondents are satisfied, 1% respondent is highly dissatisfied and 3% respondents are dissatisfied with the current performance appraisal system.

TABLE 10: DO YOU THINK THAT PA HELPS IN ASSESSMENT OF INDIVIDUAL?

	Frequency	Percent
Yes	93	93.0
NO	7	7.0
Total	100	100.0

Interpretation: From the above table it is interpreted that out of 100 respondents 7% respondents do not agree that performance appraisal helps in assessment of individual and 93% agree that performance appraisal helps in assessment of individual.

TABLE 11: ARE YOUR EXTRA EFFORTS CONSIDERED AT TIME OF APPRAISAL?

	Frequency	Percent
Yes	94	94.0
NO	6	6.0
Total	100	100.0

Interpretation: From the above table it is interpreted that out of 100 respondents 6% respondents said their extra efforts are not considered at time of appraisal and 94% said that their extra efforts are considered at time of appraisal.

TABLE 12: YOU FIND LEADERSHIP QUALITY AMONG YOUR SUBORDINATES IN THIS METHOD?

	Frequency	Percent
Yes	94	94.0
NO	6	6.0
Total	100	100.0

Interpretation: From the above table it is mentioned that out of 100 respondents 6% respondents do not find leadership quality among their subordinates through this method and 94% respondents find leadership quality among their subordinates through this method.

TABLE 13: ACCORDING TO YOU THE PRESENT APPROVAL METHOD IS LACKING OR LESS BENEFICIAL?

	Frequency	Percent
Yes	18	18.0
NO	82	82.0
Total	100	100.0

Interpretation: From the above table it is mentioned that out of 100 respondents 82% of respondents said present approval method is not lacking or less beneficial and 18% respondents said that the present approval method is lacking or less beneficial.

TABLE 14: YOU GET KNOWLEDGE ABOUT YOUR PERFORMANCE AND BEHAVIOR IN THIS METHOD?

	Frequency	Percent
Yes	85	85.0
NO	15	15.0
Total	100	100.0

Interpretation: From the above table it is interpreted that out of 100 respondents 15% respondents said that they do not get knowledge about their performance and behavior through this method and 85% respondents said they get knowledge about their performance and behavior through this method. From the above table it is interpreted out of 100 respondents that 58% respondents derive training needs, 40% respondents derive motivation and 2% derive coaching needs from this system.

TABLE 15: DO YOU KNOW ABOUT YOUR WEAKNESS OR STRENGTHS THROUGH THIS METHOD?

	Frequency	Percent
Yes	92	92.0
NO	8	8.0
Total	100	100.0

Interpretation: From the above table it is interpreted that out of 100 respondents 92% respondents know their weakness or strength through this method and 8% respondents said that they do not know their weakness or strength through this method.

TABLE 16: DO YOU FIND YOUR COMPETENCIES THROUGH THIS METHOD?

	Frequency	Percent
Yes	95	95.0
NO	5	5.0
Total	100	100.0

Interpretation: From the above table it is interpreted that out of 100 respondents 5% respondents do not find their competencies through this method and 95% respondents find their competencies through this method.

TABLE 17: DO YOU BELIEVE THAT THIS METHOD HELPS FIND TRAINING NEEDS?

	Frequency	Percent
Yes	96	96.0
NO	4	4.0
Total	100	100.0

Interpretation: From the above table it is interpreted that out of 100 respondents 4% respondents do not believe that this method helps in finding training needs and 96% respondents believe that this method helps finding training needs.

TABLE 18: WHAT KIND OF INFORMATION IS PRODUCED THROUGH THIS METHOD?

	Frequency	Percent
Strength	97	97.0
Weakness	3	3.0
Total	100	100.0

Interpretation: From the above table it is interpreted that out of 100 respondents 97% respondents get to know their hidden strengths this method and 3% respondents get to know their weakness through this method.

TABLE 19: YOU ACHIEVED ORG. OR DEPARTMENTAL GOALS THROUGH THIS METHOD?

	Frequency	Percent
Strength	98	98.0
Weakness	2	2.0
Total	100	100.0

Interpretation: From the above table it is interpreted that out of 100 respondents 98% respondents achieve their organizational and departmental goals through this method and 2% respondents do not achieve their organizational and departmental goals through this method.

TABLE 20: DO YOU THINK PERFORMANCE APPRAISAL HELPS PEOPLE SET AND ACHIEVE MEANINGFUL GOALS?

	Frequency	Percent
Strength	91	91.0
Weakness	9	9.0
Total	100	100.0

Interpretation: From the above table it is interpreted that out of 100 respondents, 91% respondents said that performance appraisal helps people set and achieve meaningful goals and 9% said that performance do not help them set and achieve meaningful goal.

FINDINGS

- Out of 150 employees 91% employees said appraiser appraised their performance based on their results and 9 % employees feels that it's not based upon their performance.
- Hexxa geo integrators Pvt. Ltd, uses both rating and ranking method as a method of performance appraisal which is good as it is given accurate results.
- 97% respondents feel evaluation should be communicated.
- 97% respondents said they are allowed to give suggestions during appraisal process.
- 86% respondents are satisfied with the current performance appraisal system.
- 93% agree that performance appraisal helps in assessment of individual.

CONCLUSION

From the research it is concluded that overall the respondents are satisfied with the performance appraisal method. It also increases the effectiveness and productivity of employees and organization as a whole. Employee's strength and weakness is known and is communicated in a well maintained way to them. Overall the appraisal method is designed well and is beneficial for the employees as it helps to know the training needs of an individual in the organization.

LIMITATIONS

1. Bias of the Appraiser.
2. Ambiguity in Standards.
3. Average Rating Problem.
4. Several Qualities remain without Appraisal.

SCOPE FOR FURTHER RESEARCH

The scope of the study over here is that includes the lower level of the employees in the organization. Also the study also aims at the finding out the effectiveness of the performance appraisal practices and the suggest some measures to improve the performance appraisal practice in or within the organization and also play vital role in the organization.

REFERENCES

1. Dr. Lalita Mishra, "A research Study on employee appraisal system case of Hong Kong and Shanghai banking corporation (HSBC Bank)", International Journal of Business and Management Invention, ISSN (Online): 2319-8028, ISSN (Print): 2319-801X, www.ijbmi.org, Volume 2, Issue February, 2013, PP. 60-67
2. G Meenakshi, "Multi Source Feedback Based Performance Appraisal System Using Fuzzy Logic Decision Support System", International Journal on Soft Company (USC), Vol.3, No.1, February 2012.
3. Muhammad Fasseh Ukkah Khan, "Role of performance system on employees motivation", IOSR Journal of Business and Management (IOSR-JBM), e-ISSN: 2278-487X. Volume 8, Issue 4 (Mar.-Apr.2013), PP 66-83, www.iosrjournals.org.
4. P. Suresh, Dr. M. Akbar Mohideen, "A Study On Performance Appraisal of Automobile Industries at Chennai, Tamil Nadu", International Journal of Marketing, Financial Services & Management Research, ISSN 2277-3622, Vol.2, No.5, May (2013).
5. Vishal.S.Rana, Dr. Murlidhar A. Lokhande, "Performance Evaluation of Maruti Suzuki India Ltd" Asia Pacific Journal of Marketing & Management review, ISSN 2319-2836, Vol.2(2), February (2013).

APPENDIX

Dear Respondent

I am Akash Patel, student of TYBBA – Human Resource (HR). As a part of my project I would like to gather some information from you which will help me in the study of project. The information provided by you may be unbroken confidential and can be used for tutorial purpose solely. Please give your assessment of your work-life balance.

QUESTIONNAIRE

1. Since what numbers years you have been working in this organization?
 - 0-5 years
 - 6-10 years
 - 11-15 years
 - More than 15 years
2. After completion of PA. Procedure which step is taken by organization?
 - Training
 - Individual Meting
3. Appraiser appraised your performance based on
 - Personality
 - Behavior
 - Traits
 - Results

4. Do you think your performance was improved after the process of P.A.?

- Yes
- No

5. Do you think P.A. resulted to motivation and job satisfaction?

- Yes
- No

6. Is the top management partial in P.A.?

- Yes
- No

Q7. Do you feel evaluation should be communicated?

- Yes
- No

Q8. During appraisal process you are allowed to give suggestion?

- Yes
- No

Q9. Are you satisfied with current PA system?

- Highly Satisfied
- Satisfied
- Highly dissatisfied
- Dissatisfied

Q10. Do you think that PA helps in assessment of individual?

- Yes
- No

Q11. Are your extra efforts considered at time of appraisal?

- More than satisfied
- Satisfied
- Not satisfied

Q12. You find leadership quality among your subordinates in this method?

- Yes
- No

Q13. According to you the present approval method is lacking or less beneficial?

- Yes
- No

Q14. You get knowledge about your performance and behavior in this method?

- Yes
- No

Q15. Do you know about your weakness or strengths through this method?

- Yes
- No

Q16. Do you find your competencies through this method?

- Strongly Agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

Q17. Do you believe that this method helps find training needs?

- Yes
- No

Q18. What kind of information is produced through this method?

- Strength
- Weakness

Q19. You achieved org. or departmental goals through this method?

- Strength
- Weakness

Q20. Do you think performance appraisal helps people set and achieve meaningful goals?

- Strength
- weakness

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 you have 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 to 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, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

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

Our Other Journals

