

Tourism as a Catalyst for Regional Economic Development: A Qualitative Study of The Hazara Region, Pakistan

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ABSTRACT

Tourism has increasingly been recognized as a key driver of regional economic development, particularly in areas with limited industrial and agricultural opportunities. This study examines the role of tourism in promoting economic development in the Hazara region of Pakistan, a prominent mountainous destination characterized by rich natural and cultural resources. Adopting a qualitative research approach, the study draws on semi-structured interviews and focus group discussions with key stakeholders, including local entrepreneurs, community members, tourism workers, and government officials. Thematic analysis was employed to explore tourism's contribution to income generation, employment creation, local business growth, and regional development. The findings reveal that tourism plays a vital role in diversifying rural livelihoods, generating employment opportunities, and stimulating small and medium enterprises across the region. Tourism income was found to supplement traditional agricultural earnings and reduce economic vulnerability among local households. At the regional level, tourism-driven investment has contributed to improved infrastructure and increased economic activity. However, the study also identifies significant challenges, including seasonal dependency, inadequate infrastructure, weak institutional coordination, and environmental pressures, which constrain tourism's long-term economic potential. The study underscores the critical role of government policies and institutional support in enhancing the effectiveness and sustainability of tourism-led development. By providing localized empirical insights, this research contributes to the tourism development literature and offers evidence-based policy recommendations for promoting sustainable and inclusive regional economic development in Pakistan's mountainous regions.

Keywords: *Tourism development; regional economic development; livelihoods; qualitative research; Hazara region; Pakistan*

INTRODUCTION

Tourism has become one of the fastest-growing sectors of the global economy and plays a pivotal role in stimulating economic growth, generating employment, earning foreign exchange, and promoting regional development. Unlike conventional exports, tourism operates as an invisible export in which consumers travel to destinations to consume goods and services at the place of production, directly channeling financial resources into host economies (Walton, 2018). Through its strong inter-sectoral linkages, tourism stimulates economic activity across transportation, accommodation, food services, handicrafts, and agriculture, thereby contributing to income generation, investment, and infrastructure development (Brida et al., 2020).

As a result, tourism is increasingly regarded as a strategic instrument for economic development, particularly in developing and emerging economies.

In recent years, the global tourism sector has demonstrated notable resilience. Following the unprecedented disruption caused by the COVID-19 pandemic, international tourism experienced a strong recovery. According to the World Tourism Barometer, international tourist arrivals reached nearly 99 percent of pre-pandemic levels in 2024, accounting for approximately 1.4 billion international tourists worldwide (UNWTO, 2025). This recovery underscores tourism's continued importance as a source of economic stability, especially for regions that lack industrial diversification and rely heavily on service-based activities.

Pakistan is among the countries where tourism possesses significant yet underutilized economic potential. The country's diverse topography, rich cultural heritage, historical monuments, and ecological diversity position it as an emerging tourism destination. Tourism contributes to national economic growth through employment generation, income creation, and rural development, particularly in remote and mountainous regions (WTTC, 2024). National policy initiatives, including the National Tourism Strategy and Vision 2025, recognize tourism as a priority sector for economic diversification and sustainable development.

Within Pakistan, the Hazara region—comprising destinations such as Kaghan Valley, Naran, Shogran, Nathiagali, and Ayubia—holds a prominent place in the country's tourism landscape. The region attracts large volumes of domestic and international tourists due to its scenic beauty, alpine forests, rivers, moderate climate, and cultural richness. Tourism plays a vital role in the regional economy by generating employment, increasing household incomes, stimulating small businesses, and expanding market opportunities for local products and services.

The economic significance of tourism in Hazara is particularly evident in its contribution to rural livelihoods. A substantial proportion of the local population depends directly or indirectly on tourism-related activities such as hospitality services, transportation, tour guiding, handicraft production, and agritourism. Tourism-induced demand encourages investment in infrastructure, improves accessibility, and promotes entrepreneurship, thereby strengthening the regional economy. For many communities, tourism provides an alternative livelihood strategy in areas where agriculture alone is insufficient to sustain households.

Despite its economic importance, tourism development in the Hazara region faces multiple challenges, including inadequate infrastructure, weak institutional coordination, seasonal dependency, environmental degradation, and limited policy implementation. While tourism generates substantial revenue, the benefits are often unevenly distributed, and unsustainable practices threaten long-term economic and environmental viability. Effective governance, institutional support, and sustainable tourism policies are therefore essential to maximize tourism's developmental contribution.

Although extensive literature exists on the tourism-economic growth relationship at national and international levels, empirical research focusing specifically on the localized economic impacts of tourism in the Hazara region remains limited. Most studies adopt macro-level approaches and overlook region-specific dynamics. Addressing this gap is critical for evidence-based policymaking and sustainable regional planning.

Against this backdrop, the present study examines the importance of tourism in fostering economic development in the Hazara region of Pakistan. The study explores tourism's role in income generation, employment creation, and regional economic growth, while also assessing the influence of government

policies and institutional support. The findings aim to inform policymakers, planners, and stakeholders in formulating effective strategies for sustainable tourism-led development in the region.

LITERATURE REVIEW

Tourism and Economic Development: Theoretical Perspectives

Tourism is widely recognized as a catalyst for economic development due to its capacity to stimulate multiple economic sectors simultaneously. The tourism-led growth hypothesis suggests that tourism expansion contributes positively to economic growth through foreign exchange earnings, employment generation, capital accumulation, and technology diffusion (Balaguer & Cantavella-Jordá, 2002). As an export-oriented activity, tourism increases local demand for goods and services, strengthening both backward and forward economic linkages (Sinclair, 1998).

From a regional development standpoint, tourism supports balanced spatial development by encouraging economic activity in peripheral and rural areas where industrial opportunities are limited (Sharpley & Telfer, 2015). The multiplier effects of tourism spending enhance income circulation within host communities, contributing to poverty reduction and improved living standards (Archer et al., 2005). These theoretical foundations position tourism as a key driver of inclusive and sustainable economic growth.

Empirical Evidence on the Tourism–Growth Nexus

Empirical studies consistently demonstrate a positive relationship between tourism development and economic growth. Cross-country analyses reveal that tourism receipts make a significant contribution to GDP growth, particularly in developing economies (Brida et al., 2016). Time-series and panel data studies further indicate that tourism expansion leads to increased employment, higher investment levels, and improvements in balance-of-payments performance (Lee & Chang, 2008).

At the regional level, tourism stimulates local economies by promoting small and medium enterprises, increasing labor absorption, and encouraging infrastructure development (Dwyer et al., 2020). However, scholars emphasize that the magnitude of economic benefits depends on governance quality, institutional effectiveness, and sustainability-oriented policies (Hall, 2011).

Tourism, Employment, and Rural Livelihoods

Tourism is a labor-intensive sector that generates substantial employment opportunities, particularly in accommodation, transport, food services, and guiding activities. According to WTTC (2024), tourism supports millions of direct and indirect jobs globally, making it a critical sector for livelihood diversification. In rural and mountainous regions, tourism provides alternative income sources, reduces dependence on agriculture, and mitigates seasonal unemployment (Ashley et al., 2007).

Community-based tourism studies highlight tourism’s potential to empower local populations by promoting entrepreneurship and increasing household incomes (Goodwin, 2016). Agritourism and handicraft production strengthen linkages between tourism and traditional livelihoods, enhancing socio-economic resilience. However, limited skills development and restricted access to finance often constrain local participation in tourism value chains.

Tourism Development in Pakistan

Pakistan's tourism sector has attracted increasing scholarly attention due to the country's rich natural and cultural resources. Research highlights Pakistan's potential for mountain tourism, heritage tourism, religious tourism, and ecotourism (Hassan & Ahmad, 2018). Empirical evidence suggests that tourism contributes positively to GDP growth and employment, particularly in northern regions where alternative economic opportunities are limited (Khan et al., 2020).

Despite this potential, tourism development in Pakistan faces challenges related to infrastructure deficits, security perceptions, weak destination marketing, and fragmented policy frameworks (Ali et al., 2017). Addressing these constraints is essential for realizing tourism's full economic contribution.

Tourism and Regional Development in Northern Pakistan

Studies focusing on northern Pakistan indicate that tourism plays a significant role in regional development by supporting hospitality services, transport businesses, retail trade, and informal sector activities (Biddulph, 2015). Improved connectivity and rising tourist inflows have stimulated local markets and enhanced access to public services. However, unmanaged tourism growth has raised concerns regarding environmental degradation, cultural commodification, and infrastructure pressure (Ahmad et al., 2019). Sustainable tourism planning is therefore essential to balance economic gains with environmental and social sustainability.

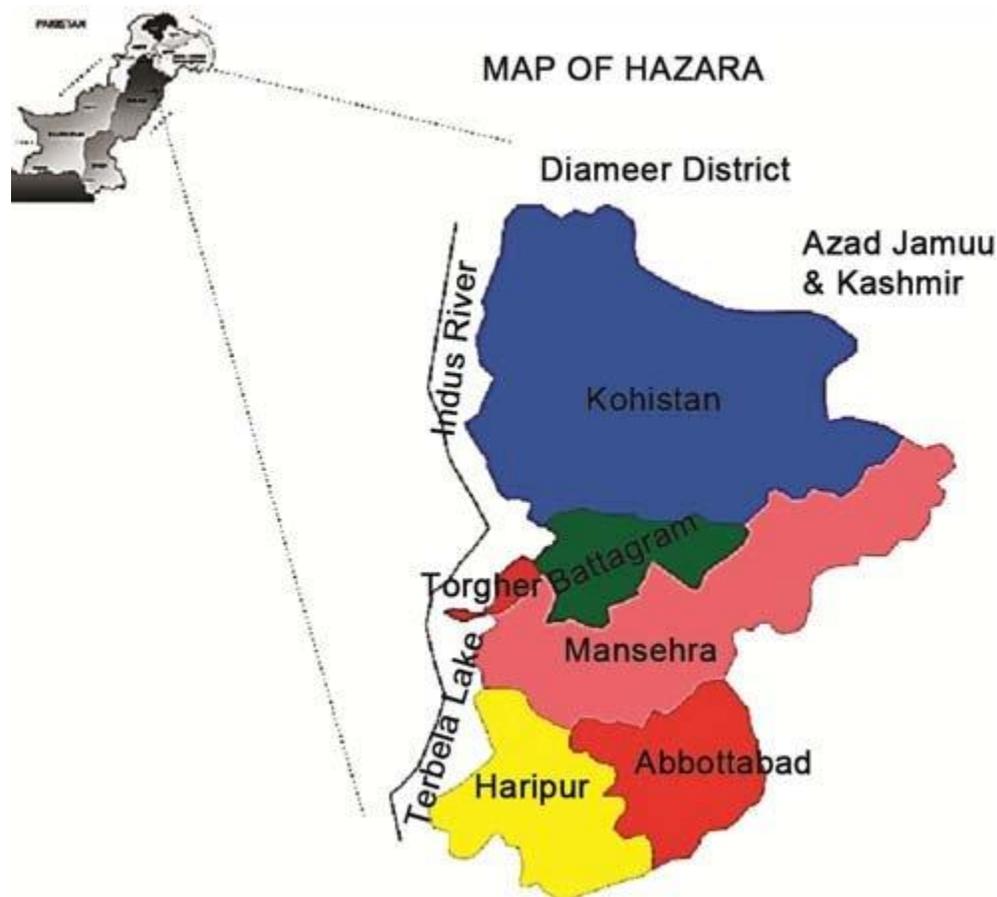


Naran–Kaghan Meadows – typical scenic view drawing tourists.

Tourism Development in the Hazara Region

Despite its prominence as a tourist destination, empirical research on the Hazara region remains limited. Existing studies primarily focus on environmental impacts and tourist satisfaction, with less attention to tourism's economic role at the community level. Available evidence suggests that tourism significantly supports livelihoods in destinations such as Kaghan Valley, Naran, and Nathiagali through employment and small business development (Khan & Ahmad, 2021).

Seasonality, inadequate infrastructure, and weak institutional coordination remain major challenges. Scholars emphasize the need for targeted government policies, human capital development, and community-based tourism models to enhance tourism's contribution to sustainable regional development.



Map of Hazara Division – geographical context for research.
Source: ResearchGate

Research Gap

Although the tourism–economic growth relationship has been widely examined at national and international levels, localized empirical evidence from the Hazara region is scarce. Most studies overlook region-specific dynamics such as livelihood dependency, income distribution, and institutional effectiveness. This gap constrains the development of context-sensitive tourism policies. Consequently, there is a need for empirical research that examines tourism's role in economic development in the Hazara region, with a focus on income generation, employment creation, and government support.

RESEARCH METHODOLOGY

Research Design

This study adopts a qualitative research approach to examine the importance of tourism in economic development in the Hazara region of Pakistan. A qualitative design is appropriate because it allows for an

in-depth understanding of stakeholders' perceptions, experiences, and interpretations regarding tourism-led economic impacts. Unlike quantitative methods that focus on numerical relationships, qualitative research captures the complex, context-specific dynamics of income generation, employment creation, institutional support, and policy implementation at the regional level (Creswell & Poth, 2018).

The study follows an exploratory and descriptive research design, aiming to explore how tourism contributes to regional economic development and to describe existing challenges and opportunities within the Hazara tourism sector.

Study Area

The study is conducted in the Hazara region of Khyber Pakhtunkhwa, Pakistan, which includes major tourist destinations such as Kaghan Valley, Naran, Shogran, Nathiagali, Ayubia, and surrounding areas. The region is characterized by mountainous landscapes, forest ecosystems, cultural diversity, and a strong reliance on tourism as a primary source of livelihood. These characteristics make Hazara an appropriate case for examining tourism-driven regional economic development.

Target Population and Sampling Technique

The target population comprises key stakeholders directly or indirectly involved in tourism activities in the Hazara region. These include:

- Local tourism entrepreneurs (hotel owners, restaurant operators, transport providers)
- Community members engaged in tourism-related livelihoods
- Tour guides and informal tourism workers
- Government officials from tourism, local government, and planning departments
- Representatives of tourism associations and destination management organizations

A purposive sampling technique is employed to select participants with relevant knowledge and experience related to tourism and economic development. Purposive sampling enables the researcher to focus on information-rich cases that can provide meaningful insights into the research problem (Patton, 2015). Data collection continues until theoretical saturation is achieved, meaning no new themes emerge from additional interviews.

Data Collection Methods

Primary data are collected using semi-structured in-depth interviews and focus group discussions (FGDs). Semi-structured interviews provide flexibility to explore participants' views while maintaining consistency across interviews. An interview guide is developed based on the study objectives and existing literature, covering themes such as employment generation, income diversification, infrastructure development, policy support, and sustainability concerns.

Focus group discussions are conducted with community members to capture collective perspectives on tourism's economic role and its impact on local livelihoods. In addition, document analysis is used as a supplementary data source, including policy documents, tourism reports, government plans, and development strategies related to tourism in Pakistan and the Hazara region.

Data Analysis Technique

The qualitative data collected are analyzed using thematic analysis. Interview and focus group transcripts are carefully reviewed and coded to identify recurring patterns, meanings, and themes related to tourism and economic development. The analysis follows a systematic process of data familiarization, initial coding, theme development, theme review, and interpretation (Braun & Clarke, 2006).

Both inductive and deductive coding approaches are applied. Deductive codes are derived from literature and research objectives, while inductive codes emerge from participants' narratives. This combined approach ensures theoretical grounding while allowing new insights to emerge from the field.

Trustworthiness of the Study

To ensure the rigor and credibility of the qualitative findings, the study applies the criteria of trustworthiness, including credibility, transferability, dependability, and confirmability (Lincoln & Guba, 1985).

- **Credibility** is enhanced through prolonged engagement with participants and triangulation of data sources (interviews, FGDs, and documents).
- **Transferability** is addressed by providing detailed contextual descriptions of the study area and participants.
- **Dependability** is ensured by maintaining a clear audit trail of research procedures.
- **Confirmability** is strengthened by minimizing researcher bias through reflexivity and transparent documentation of data analysis processes.

Ethical Considerations

Ethical standards are strictly observed throughout the research process. Participants are informed about the purpose of the study, and informed consent is obtained prior to data collection. Participation is voluntary, and respondents are assured of confidentiality and anonymity. Personal identifiers are removed from transcripts, and data are used solely for academic research purposes.

Limitations of Methodology

While the qualitative approach provides rich and contextual insights, the findings may not be statistically generalized beyond the Hazara region. Additionally, participants' responses may be influenced by personal experiences and perceptions. However, these limitations are addressed through triangulation and careful interpretation of findings.

Theoretical Framework

The theoretical framework of this study is grounded in established theories that explain the relationship between tourism development and economic growth at the regional level. Given the qualitative nature of the research and its focus on localized economic impacts, the framework integrates Tourism-Led Growth Theory, Regional Development Theory, and Sustainable Livelihoods Theory to explain how tourism contributes to economic development in the Hazara region of Pakistan.

Tourism-Led Growth Theory

The Tourism-Led Growth (TLG) Theory posits that tourism expansion acts as a driving force for economic growth through foreign exchange earnings, employment generation, income creation, and investment stimulation (Balaguer & Cantavella-Jordá, 2002). Tourism functions as an invisible export, attracting consumers to destinations and increasing demand for local goods and services. This demand stimulates production across multiple sectors, including accommodation, transport, food services, handicrafts, and agriculture.

In the context of the Hazara region, tourism-led growth is reflected in the inflow of domestic and international tourists to destinations such as Kaghan Valley, Naran, and Nathiagali. These tourist flows generate income for local communities and small businesses, reinforcing the role of tourism as a catalyst for regional economic activity.

Regional Development Theory

Regional Development Theory emphasizes reducing spatial inequalities by promoting economic activities in peripheral and less-developed regions. Tourism is considered a strategic sector for regional development because it utilizes location-specific natural and cultural resources and encourages investment in infrastructure and services (Sharpley & Telfer, 2015).

For mountainous and rural regions like Hazara, tourism provides an alternative development pathway where industrial and agricultural opportunities are limited. Improved road connectivity, hospitality infrastructure, and public services driven by tourism contribute to broader regional development outcomes. This theory supports the argument that tourism can enhance regional economic resilience and reduce rural–urban disparities.

Sustainable Livelihoods Theory

The Sustainable Livelihoods Theory focuses on how households utilize available assets human, social, natural, physical, and financial capital to achieve sustainable livelihoods (Scoones, 1998). Tourism contributes to livelihood diversification by creating employment opportunities, supporting entrepreneurship, and strengthening local value chains.

In the Hazara region, tourism supports livelihoods through hotel operations, transport services, tour guiding, handicrafts, and agritourism. By reducing dependence on agriculture and seasonal income sources, tourism enhances household resilience. However, sustainability depends on institutional support, skill development, and environmental conservation, making policy intervention a critical component of tourism-led development.

Role of Government and Institutional Support

Across all three theories, government policies and institutional frameworks play a central role in shaping tourism's economic impact. Effective governance enhances infrastructure development, ensures

environmental protection, promotes skill development, and facilitates equitable benefit distribution. Conversely, weak institutional coordination can result in economic leakages, environmental degradation, and uneven development.

In Pakistan, policy initiatives such as the National Tourism Strategy and Vision 2025 highlight tourism as a priority sector. However, their effectiveness at the regional level depends on implementation capacity, stakeholder coordination, and local participation. In the Hazara region, institutional support is therefore a mediating factor between tourism development and economic outcomes.

Integrated Theoretical Framework

Based on the above theories, this study conceptualizes tourism as a multidimensional economic driver influencing regional development through income generation, employment creation, and livelihood diversification. Tourism development interacts with regional characteristics and is moderated by government policies and institutional support. Sustainable economic development outcomes emerge when tourism growth is managed effectively, ensuring environmental protection and social inclusion.

This integrated theoretical framework provides the foundation for analyzing tourism's role in economic development in the Hazara region and guides data collection, analysis, and interpretation in the qualitative inquiry.

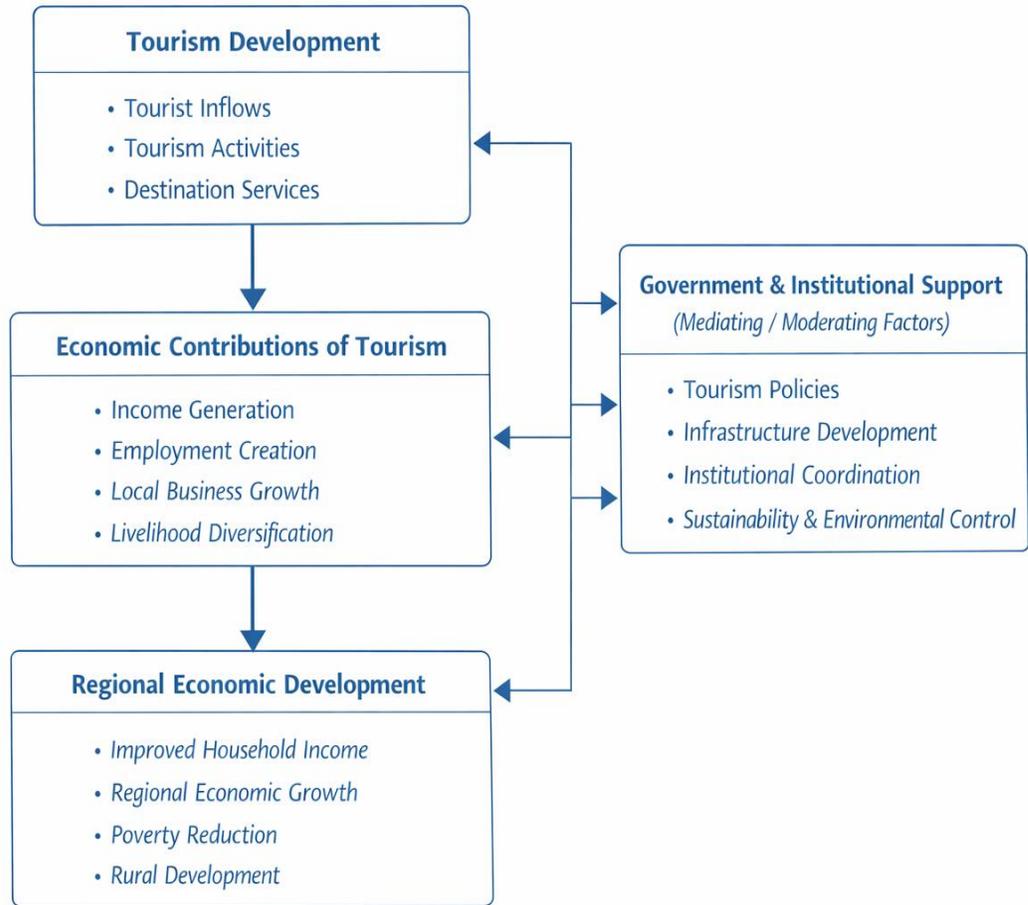


Figure 1. Conceptual framework of tourism and economic development in the Hazara region region of Pakistan.

FINDINGS

The findings of this study are derived from thematic analysis of qualitative data collected from key tourism stakeholders in the Hazara region. The analysis reveals several interrelated themes highlighting the importance of tourism in regional economic development.

Tourism as a Source of Income Generation

The findings indicate that tourism is a major source of income for local communities in the Hazara region. Participants emphasized that tourism-related activities provide regular cash inflows, particularly during peak seasons. Income is generated through accommodation services, food businesses, transport services, tour guiding, handicrafts, and small retail enterprises.

Many respondents reported that tourism income supplements agricultural earnings, which are often insufficient due to land fragmentation and climatic constraints. Tourism was viewed as a reliable alternative income source that enhances household financial stability and improves living standards in rural and mountainous areas.

Employment Creation and Livelihood Opportunities

Employment generation emerged as a central theme across all stakeholder groups. The findings show that tourism creates both direct employment (hotels, restaurants, transport, tour operations) and indirect employment (construction, agriculture, handicrafts, and local supply chains). Seasonal employment opportunities were particularly important for youth and unskilled workers. Participants highlighted that tourism reduces rural-to-urban migration by providing local job opportunities. However, concerns were raised regarding job seasonality and the lack of formal training, which limits long-term career development in the tourism sector.

Local Business Growth and Entrepreneurship

Tourism has significantly contributed to the growth of small and medium enterprises in the Hazara region. Respondents noted that increased tourist inflows have stimulated demand for local products and services, encouraging entrepreneurship among residents.

Small hotels, guesthouses, restaurants, transport services, and souvenir shops have expanded in response to tourism demand. Tourism was also found to strengthen backward links with agriculture and handicrafts, thereby supporting the local economy. Despite this growth, limited access to finance and weak business support services were identified as major constraints for local entrepreneurs.

Tourism and Regional Economic Development

At the regional level, tourism has played a crucial role in enhancing economic activity and development. Participants emphasized that tourism-driven investment has improved infrastructure, including roads, accommodation facilities, and public services. These improvements have contributed to increased accessibility and overall regional development.

Tourism was widely perceived as a key driver of economic growth in areas where industrial and manufacturing opportunities are minimal. The findings suggest that tourism contributes to poverty reduction by diversifying income sources and strengthening rural livelihoods across the Hazara region.

Role of Government and Institutional Support

Government and institutional support were identified as a critical factor influencing tourism's economic impact. Participants highlighted that policy initiatives, infrastructure development, and destination promotion have positively influenced tourism growth. However, weak coordination among government departments, inconsistent policy implementation, and limited local participation were frequently reported.

Respondents emphasized the need for stronger institutional frameworks, community involvement, and sustainable tourism planning to maximize economic benefits and ensure equitable distribution of tourism revenues.

Challenges to Sustainable Tourism Development

Despite its economic importance, tourism development in the Hazara region faces several challenges. Key issues identified include inadequate infrastructure, environmental degradation, waste management problems, overcrowding during peak seasons, and strong seasonal dependency.

Participants expressed concerns that unplanned tourism growth threatens natural resources and long-term sustainability. These challenges highlight the need for integrated tourism management strategies that balance economic development with environmental conservation.

CONCLUSION

This study examined the importance of tourism for economic development in the Hazara region of Pakistan using a qualitative research approach. The findings demonstrate that tourism plays a vital role in income generation, employment creation, local business growth, and regional economic development. Tourism has emerged as a key livelihood strategy for local communities, particularly in rural and mountainous areas where alternative economic opportunities are limited.

The study also highlights the significance of government policies and institutional support in shaping tourism's economic outcomes. While tourism contributes substantially to regional development, its benefits remain constrained by infrastructural deficiencies, seasonal dependency, weak governance, and environmental challenges. Without effective planning and sustainable management, tourism's long-term economic potential may be undermined.

Overall, the findings support the tourism-led growth perspective and underscore the importance of integrating tourism into regional development strategies. The study contributes to the existing literature by providing localized empirical insights into tourism's economic role in the Hazara region, thereby addressing an important research gap in Pakistan's tourism studies.

POLICY RECOMMENDATIONS

Based on the findings of this study, a comprehensive and integrated policy approach is essential to enhance tourism's contribution to sustainable economic development in the Hazara region of Pakistan. Government authorities should prioritize the development and upgrading of tourism-related infrastructure, particularly road connectivity, accommodation facilities, sanitation systems, and digital services in remote and mountainous areas. Improved infrastructure will not only enhance visitor experiences but also facilitate local business growth and regional accessibility.

Community participation should be placed at the center of tourism development policies. Encouraging community-based tourism models can ensure equitable distribution of economic benefits, strengthen local ownership, and empower residents to actively engage in tourism planning and management. Local communities should be involved in decision-making processes to ensure that tourism development aligns with social, cultural, and environmental values.

Skill development and human resource capacity building are critical for improving the quality and sustainability of tourism employment. Government and private sector stakeholders should introduce targeted training programs in hospitality management, tour guiding, customer service, and entrepreneurship, particularly for youth and women. Such initiatives would enhance employment quality, reduce seasonality-related income insecurity, and support long-term career development in the tourism sector.

Policy measures should also focus on supporting small and medium tourism enterprises by improving access to finance, business advisory services, and marketing opportunities. Financial incentives, low-interest loans, and technical assistance can encourage local entrepreneurship and innovation while strengthening linkages between tourism and allied sectors such as agriculture and handicrafts. Supporting local enterprises will help reduce economic leakages and increase tourism's multiplier effects within the region.

Environmental sustainability must be integrated into all tourism development strategies to protect the natural resources on which tourism depends. Strict enforcement of environmental regulations, effective waste management systems, and controlled visitor management during peak seasons are necessary to minimize ecological degradation. Promoting responsible tourism practices will ensure the long-term viability of tourism and preserve the environmental integrity of the Hazara region.

Finally, improved institutional coordination and governance are essential for effective tourism development. Strengthening collaboration among tourism departments, local governments, environmental agencies, and private stakeholders can enhance policy coherence and implementation. Establishing a dedicated regional tourism management framework or destination management organization could improve strategic planning, stakeholder coordination, and monitoring of tourism impacts, thereby maximizing tourism's contribution to sustainable regional economic development.

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