



Tourism as an Engine of Economic Development: A Sectoral Study of Jammu and Kashmir

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ABSTRACT

Jammu and Kashmir, a Union Territory in northern India, is one of the country's most popular and picturesque tourist destinations. Famous for its scenic beauty, snow-covered mountains, spiritual sites, and unique culture, the region plays a vital role in India's tourism sector. With its diverse attractions—from the holy shrine of Vaishno Devi in Jammu to the houseboats on Dal Lake in Srinagar—tourism has been a key source of livelihood and economic activity in the region for decades. This study explores how tourism has contributed to the economic development of Jammu and Kashmir, especially after the abrogation of Article 370 in August 2019. The constitutional change opened doors for greater investment, governance reforms, and integration with national development programs. Between 2021 and 2024, Jammu and Kashmir recorded a total tourist footfall of 74.97 million, with Jammu receiving 86.7 per cent (65 million) and Kashmir 13.3 per cent (9.95 million). Annual tourist arrivals more than doubled, rising from 11.31 million in 2021 to 23.59 million in 2024. Domestic tourists increased sharply from 2.5 million in 2020 to 23.5 million in 2024, and foreign tourist arrivals recovered from 1,650 in 2021 to 65,452 in 2024, indicating restored international confidence. Moreover, Employment in tourism-related sectors also grew significantly after 2019. The tourism sector supports direct and indirect jobs, helping local communities and youth. Although the sector has shown strong recovery and potential, challenges remain. These include occasional security threats, environmental pressures, seasonal overcrowding, and lack of infrastructure in remote areas.

Keywords: Article 370, Economic Growth, Employment Generation, GSDP Contribution, Jammu and Kashmir, Policy Impact, Post-Conflict Development, Sectoral Analysis, Sustainable Tourism, Tourism Economy, Tourism Multiplier, Tourism-Led Development



1. INTRODUCTION:

Jammu and Kashmir, a Union Territory of India (previously a state until October 31, 2019), is located in the northern part of the Indian subcontinent. It encompasses the plains surrounding Jammu in the south and the picturesque Kashmir Valley in the north. This region, forming a part of the larger and historically contested territory of Kashmir, has witnessed disputes between India, Pakistan, and China since the 1947 partition. The Indian Parliament's decision in August 2019 led to Jammu and Kashmir being reorganized into a Union Territory, with the Ladakh region carved out as a separate Union Territory. This change officially took effect on October 31, 2019. Historically, J&K was among India's largest princely states and today shares borders with Ladakh to the east, Himachal Pradesh and Punjab to the south, Pakistan to the southwest and Pakistan-administered Kashmir to the northwest. The region operates with dual capitals: Srinagar in summer and Jammu in winter (Akhtar and Kirk, 2025).

Tourism serves as a sustainable and non-extractive sector contributing significantly to regional development, particularly in sensitive areas like Jammu and Kashmir. The Union Territory is renowned for its breathtaking Himalayan landscapes, rich cultural heritage, and a wide array of tourist attractions. Key destinations include Srinagar with its Dal Lake and Mughal Gardens, Gulmarg, Pahalgam, Bhaderwah, Patnitop, Sonamarg, and the holy shrines of Vaishno Devi and Amarnath which attract millions of pilgrims annually. The region also offers opportunities for adventure tourism, including skiing, trekking, and camping. In addition, Kashmir's unique handicrafts and shawls are a major draw for both domestic and international visitors (India Brand Equity Foundation, 2025). The tourism sector in J&K has experienced resurgence in recent years, particularly after the revocation of Article 370 in 2019. Improved infrastructure and enhanced security, especially under the Swadesh Darshan scheme, have contributed to the revival. According to Lok Sabha data presented on July 21, 2025, the number of domestic tourists surged from 25.19 lakh in 2020 to over 2.35 crore in 2024. International arrivals also increased dramatically—from 5317 in 2020 to 65,452 in 2024—signifying restored global confidence (The Economic Times, 2025). Between January and June 2025, Jammu and Kashmir recorded over 95.92 lakh domestic tourists and nearly 19,570 foreign visitors. The figures highlight the dominance of domestic tourism in the region, while also reflecting a steady but smaller inflow of international travelers.



This growth reflects the broader reintegration of J&K into India's tourism framework. Major infrastructure projects, including investments worth Rs. 2 lakh crore for road development and the construction of 105 tunnels, are transforming accessibility. Notably, the Zojila Tunnel, poised to be Asia's longest tunnel operable in sub-zero temperatures, is being constructed at a cost of Rs. 6,000 crore. Additionally, Rs. 1,404.94 crore has been allocated for the expansion of National Highway-70. The handicrafts and handloom industries, crucial for employment and exports, are receiving targeted support through initiatives such as the 'Karkhandar' scheme launched in 2021 (India Brand Equity Foundation, 2025).

In April 2025, a horrific terror attack in Pahalgam claimed the lives of 26 civilians, mostly tourists. In swift retaliation, India launched Operation Sindoor on May 7, a successful military strike that dismantled multiple terror infrastructure in Pakistan and Pakistan-Occupied Kashmir (PoK), sending a strong message against terrorism. Despite the incident, tourism in Jammu and Kashmir has shown resilience, with 95,92,664 domestic tourist visits (DTV's) and 19,570 foreign tourist visits (FTV's) recorded from January to June 2025. In comparison, DTV's for the years 2020 to 2024 were 25,19,524; 1,13,14,920; 1,84,99,332; 2,06,79,336; and 2,35,24,629 respectively, while FTV's stood at 5,317; 1,650; 19,985; 55,337; and 65,452. To boost the sector further, the Ministry of Tourism has implemented several initiatives aimed at promoting travel across the country, including in Jammu and Kashmir. It continues to prioritize J&K in its national promotional campaigns and development programs (The Economic Times, 2025).

The present study aims to explore how tourism has catalyzed economic development in Jammu and Kashmir, especially after the removal of Article 370, which previously restricted investments, property rights, and governance reforms. The paper also addresses the challenges to sustainable tourism in the region and presents policy recommendations grounded in evidence to ensure that tourism growth aligns with long-term economic and environmental goals.

2. REVIEW OF LITERATURE:

This review synthesizes existing research to establish a foundation for the present study's objectives and methodology. The selected studies collectively explore the multifaceted role of tourism in Jammu and Kashmir's economy, society, and post-conflict development. **Gokovali and Bahar (2006)** emphasized tourism's dual role in stimulating economic growth



and enhancing domestic demand through backward and forward linkages. They argued that validating the positive correlation between tourism and growth holds significant policy relevance, especially for developing nations with limited industrial capabilities. **Chauhan and Khanna (2009)** highlighted tourism as a diplomatic tool, promoting cross-cultural understanding and peace-building in Kashmir. They proposed a strategic model based on guest-host relationships. They examined the peace-promoting potential of tourism and found that it can effectively counter regional instability, though the tourism economy in Kashmir remains vulnerable to conflict-related disruptions. **Ramjit (2015)** identified tourism as a crucial income source for Jammu and Kashmir, advocating rural tourism as an alternative to mainstream tourism, which has plateaued. With over 70 percent of Kashmir's population residing in rural areas, he argued for sustainable tourism models to enhance rural livelihoods and resilience post-disasters. **Dar and Maheshwari (2019)** noted that tourism contributes approximately 6.98 per cent to the region's Gross Domestic Product.. Despite its potential, the sector remains underutilized due to instability and lack of optimal infrastructure. Their econometric analysis confirmed a bi-directional causal relationship between tourism and economic growth, underlining tourism's capacity for revenue generation, employment, and overall development. **Singh, Jamal, and Ahmad (2021)** assessed the adverse socio-economic impact of the COVID-19 lockdown on Kashmir's tourism sector. Using qualitative methods, they found a significant decline in tourist arrivals and a shift among stakeholders to alternative livelihoods, with disproportionate effects on lower-income groups. **Bhat et al. (2024)** employed Structural Equation Modelling to evaluate rural tourism in the region. Their findings underscored that positive tourist experiences enhance perceptions of local culture and the environment, which in turn generate social and economic benefits. They highlighted the need for better infrastructure and marketing to address ongoing challenges and promote sustainable rural tourism. **Thoker and Chauhan (2025)** reported substantial job losses in 2020 due to the pandemic, with direct tourism employment falling from 145,000 to 113,000. However, a strong recovery was noted by 2021, driven by domestic travel, infrastructure upgrades, and government interventions. They emphasized the need to address persistent challenges like political uncertainty, seasonality, and skill deficits to ensure sustainable employment in tourism-related sectors. According to **The Economic Times (2025)**, despite the challenges posed by terror incidents-such as the Pahalgam attack on April 22, 2025, which



claimed the lives of 26 civilians, mostly tourists-the tourism sector in Jammu and Kashmir has demonstrated remarkable resilience. In response to the attack, the Indian armed forces launched Operation Sindoor on May 7, 2025, targeting and dismantling multiple terror infrastructures in Pakistan and Pakistan-Occupied Kashmir (PoK). This decisive military action sent a strong geopolitical message and helped reshape regional perceptions regarding safety and security in the area.

3. OBJECTIVE OF THE STUDY:

- a) To analyze the trend and growth of tourist inflows in Jammu and Kashmir during the period 2021–2024.
- b) To evaluate the economic impact of tourism in Jammu and Kashmir by comparing the pre- and post-Article 370 periods using projected data.

4. METHODOLOGY:

This study adopts a quantitative research design and relies entirely on secondary data sources. Both published and unpublished sources are used. Data has been collected from various official sources, including Ministry of Tourism, Government of India; Jammu and Kashmir Tourism Department; Press Information Bureau, Government of India. Additionally, relevant information has been obtained from academic journals, books, research articles, newspapers, magazines, and online websites.

5. DISCUSSION AND ANALYSIS:

5.1 Tourist Arrivals: Regional Trends (2021–2024):-

The table 5.1 provided offers a detailed analysis of tourist arrivals in the Jammu and Kashmir (J&K) region from 2021 to 2024, highlighting the growth in both the Jammu and Kashmir sub-regions over these years. It is evident from table that the total tourist footfall in J&K during the four-year period is 74,970,943, with Jammu consistently accounting for a larger share compared to Kashmir.

In 2021, J&K recorded a total of 11,316,534 tourists, with 10,650,757 visitors arriving in Jammu and 665,777 in Kashmir. Jammu received approximately 94 per cent of the total tourist arrivals, while Kashmir only accounted for around 6 per cent. In 2022, the overall tourist footfall grew to 18,884,317, with 16,210,875 visitors heading to Jammu and



2,673,442 to Kashmir. This marked a significant rise in tourism, particularly in Kashmir, which saw its share increase to about 14 per cent of the total, while Jammu's share decreased to around 86 per cent. The trend continued in 2023, with a total of 21,180,011 tourists. Jammu attracted 18,024,176 visitors, while 3,155,835 visited Kashmir. This further shift shows an increasing interest in Kashmir, which now comprised about 15 per cent of the total tourist arrivals, while Jammu accounted for about 85 per cent. By 2024, the total tourist arrivals reached 23,590,081, with 20,091,379 visitors in Jammu and 3,498,702 in Kashmir. Despite the increase in both regions, Jammu continued to receive the majority of tourists, representing 85%, while Kashmir's share remained at about 15 per cent.

Table: 5.1 Tourist Arrivals during 2021–2024

Year	Jammu	Kashmir	Total J&K	per cent Share: Jammu / Kashmir
2021	10,650,757	665,777	11,316,534	Jammu ~94 Kashmir ~6
2022	16,210,875	2,673,442	18,884,317	Jammu ~86 Kashmir ~14
2023	18,024,176	3,155,835	21,180,011	Jammu ~85 Kashmir ~15
2024	20,091,379	3,498,702	23,590,081	Jammu ~85 Kashmir ~15

Source: Jammu and Kashmir Tourism Department, 2025

Over the entire period from 2021 to 2024, J&K received a total of 74,970,943 tourists. Jammu accounted for 86.7 per cent of the total, amounting to 65,014,187 tourists, while Kashmir accounted for 13.3 per cent, translating to 9,956,756 tourists. This data highlights the dominance of Jammu in the region's tourism industry, although the steady growth in tourist numbers to Kashmir indicates a shift toward more balanced tourism development across both regions. Overall, the table underscores the growing popularity of Jammu and Kashmir as a tourist destination, with a significant increase in footfall over the years, particularly in Kashmir, which has seen an increasing share of tourists since 2021.

5.2 Contribution of Tourism to Gross State Domestic Product (GSDP):-

The Gross State Domestic Product (GSDP) of Jammu & Kashmir for 2025-26 (at current prices) is projected to be Rs 2,88,422 crore, amounting to growth of 10 per cent over 2024-



25. In 2024-25, Jammu and Kashmir's GSDP (at constant prices) is estimated to grow by 7 per cent over the previous year. In comparison, India's GDP is estimated to grow by 9.2 per cent in 2023-24. In 2024-25, agriculture, manufacturing, and services sectors are estimated to contribute 20 per cent, 18 per cent, and 62 per cent of Jammu and Kashmir's economy, respectively (at current prices). In 2024-25, Jammu and Kashmir's per capita GSDP (at current prices) is estimated to be Rs 1,92,898, an increase of 10 per cent from 2023-24. In 2023-24, India's per capita GDP is estimated to increase by 11 per cent over 2022-23 to Rs 2,15,935 (India Brand Equity Foundation, 2025).

5.3 Pre- and Post-Article 370 Analysis with Sectoral Breakdown:

The abrogation of Article 370 in August 2019 marked a major constitutional and political shift in the status of Jammu and Kashmir, which has since been reorganized as a Union Territory. This shift significantly affected the region's economy, especially its tourism sector, historically a vital driver of employment, income generation, and cultural exchange. Below is a comparative, evidence-based analysis of the tourism sector's performance before and after the revocation, with a breakdown across major sub-sectors:

5.3.1 Tourist Arrivals (Domestic and Foreign):-

Table 5.2 provides a comparative analysis of average annual tourist arrivals—both domestic and foreign—in J&K for two periods: the pre-Article 370 abrogation phase (2010–2018) and the post-abrogation period (2019–2024). The table has been constructed on the basis of the author's estimations, using data from various official sources outlined in the research methodology.

Table 5.2: Comparative Tourist Arrivals in Jammu and Kashmir (Pre- and Post-Article 370)

Period	Domestic Tourists	Foreign Tourists	Total
2010–2018 (Average annual)	1.1 – 1.5 million	30,000 – 50,000	~1.5 million
Post-2019 (2020 dipped due to COVID, sharp rise in 2022–2024)	Peaked at 1.88 crore (2022)	Slowly recovering to ~65,000 (2024)	Over 2.1 crore (2024 estimated)

Source: Author's estimations based on official data.

**A. Pre-2019 Period (2010–2018):-**

During this phase, Jammu and Kashmir witnessed a relatively steady flow of tourists, with domestic tourist arrivals averaging between 1.1 million and 1.5 million per year. Foreign tourist arrivals, on the other hand, remained modest, typically ranging between 30,000 to 50,000 visitors annually. Overall, the total tourist footfall averaged around 1.5 million annually. While the state was known for its scenic beauty and cultural attractions, persistent political unrest, frequent curfews, and security concerns, especially in the Kashmir Valley, restrained tourism growth and limited international tourist inflow.

B. Post-2019 Period (2019–2024):-

The landscape of tourism in Jammu and Kashmir began to change significantly after the abrogation of Article 370 in August 2019, which revoked the region's special constitutional status. Although 2020 experienced a drastic decline in tourism due to the COVID-19 pandemic and subsequent travel restrictions, the industry rebounded strongly in the following years. By 2022, domestic tourist arrivals reached an all-time high of 1.88 crore (18.8 million)—a clear indication of increased domestic mobility, improved infrastructure, and enhanced perception of safety in the region. By 2024, foreign tourist numbers also began to recover, albeit more slowly, reaching approximately 65,000, thanks to the lifting of international travel restrictions and active promotional efforts by the government to attract global tourists. The total number of tourists in 2024 is estimated to exceed 2.1 crore (21 million), making it one of the most successful years for J&K's tourism sector. Before Article 370 abrogation, the region witnessed consistent but moderate tourist inflows. Post-370, there has been a surge of over 60% in tourist footfalls, driven by enhanced security, better connectivity, and increased central investment in infrastructure.

5.3.2 Tourism to GSDP :-

Table 5.3 highlights the changing contribution of the tourism sector to Jammu and Kashmir's Gross State Domestic Product (GSDP) before and after the abrogation of Article 370 in 2019, as derived from the author's estimations. During the pre-370 period (2010–2018), tourism contributed approximately 6–7 per cent to the GSDP. In contrast, the post-370 period (2019–2025 projection) shows an estimated rise in contribution to around 9–9.5 per cent by 2025. This upward trend is attributed to increased public-private



partnerships, improved infrastructure, reduced conflict-related disruptions, and targeted policy support, all of which have created a more favorable environment for tourism-led economic growth in the region.

Table 5.3: Tourism’s Contribution to GSDP in Jammu and Kashmir: Pre- and Post-Article 370

Period	Tourism Contribution to GSDP (Per cent)
Pre-370 (2010–2018)	6–7
Post-370 (2019–2025 projection)	9–9.5

Source: Author’s estimations based on official data.

5.3.3 Employment Generation:-

A comparative analysis of employment estimates in major tourism sub-sectors of Jammu and Kashmir before and after the abrogation of Article 370, showing a marked increase in job creation across all areas. In the Hotels and Lodging sector, employment rose by 15,000—from 32,000 pre-Article 370 to 47,000 post-Article 370—indicating a 46.9 per cent increase. Travel Agencies and Guides experienced a 66.7 per cent growth, with job numbers increasing from 12,000 to 20,000. The Transport sector, including taxis, Shikaras, and related services, grew by 10,000 jobs, from 18,000 to 28,000, reflecting a 55.6 per cent rise. Employment in Handicrafts and Souvenirs rose significantly by 60 per cent, from 25,000 to 40,000, displaying the sector’s revival and increased tourist demand. The most notable jump was in Adventure Tourism, where jobs more than tripled—from an estimated 3,000 to around 10,000—marking an increase of over 230 per cent. Overall, these employment figures, though approximate and based on secondary data and trend extrapolation, suggest a substantial post-Article 370 expansion in tourism-related job opportunities, underscoring the growing role of tourism as a driver of economic development in the region.

5.3.4 Government Initiatives and Infrastructure Development:

To further boost the tourism sector, the government has implemented several policies and invested in infrastructure. In the 2025–26 state budget, a substantial Rs. 390.2 crore has been allocated for tourism-related capital expenditure, reflecting a strong



commitment to sectoral development. The government has introduced a Comprehensive Tourism Policy that sets ambitious goals: to generate 50,000 new jobs annually and attract Rs. 2,000 crore in private investment every year. A major highlight was the successful hosting of the G-20 Tourism Working Group meeting in Srinagar in 2023, which significantly enhanced global visibility for the region.

Infrastructure development projects are also underway to modernize and diversify tourism offerings. Key initiatives include the expansion of the Gulmarg Gondola, one of the world's highest cable cars; the development of water parks and new trekking routes; and the promotion of homestay programs, particularly in offbeat rural areas, to provide authentic experiences for tourists while spreading economic benefits more evenly across the region.

5.3.5 Challenges Facing the Sector

Despite progress, Jammu and Kashmir's tourism sector continues to face several challenges. Security concerns remain a major issue, as occasional incidents — such as terror attacks or political instability — can lead to mass cancellations, impacting tourist confidence and inflow. Additionally, climate variability, especially reduced snowfall, has directly affected winter and adventure tourism, a key attraction for both domestic and international visitors. On the infrastructure front, gaps persist, particularly in remote and developing areas. These include poor road connectivity, unreliable electricity supply, inadequate waste management, and limited internet access, which together reduce the overall quality of tourist experience and deter potential investors.

6. CONCLUSION:

The tourism sector in Jammu and Kashmir is showing strong growth potential backed by government support, increasing footfall, and renewed investor interest. The transformation of Jammu and Kashmir's tourism sector following the abrogation of Article 370 in 2019 has been remarkable, reflecting a robust resurgence in both tourist footfall and economic impact. Between 2021 and 2024, the region recorded a total of 74,970,943 tourists—65,014,187 in Jammu and 9,956,756 in Kashmir. Domestic tourist arrivals grew from 25.19 lakh in 2020 to over 2.35 crore in 2024, while foreign arrivals increased from 1,650 in 2021 to 65,452 in 2024. This surge has been supported by improved infrastructure, including the Zojila Tunnel (Rs. 6,000 crore) and expansion of



NH-70 (Rs. 1,404.94 crore), as well as government schemes such as ‘Karkhandar’. From January to June 2025, Jammu and Kashmir welcomed nearly 95.9 lakh domestic travelers and about 19,570 international tourists. Moreover, the tourism sector’s contribution to GSDP rose from 6–7 per cent (2010–2018) to 9–9.5 per cent post-2019. The projected GSDP for 2025–26 is Rs. 2,88,422 crore, with the services sector—where tourism plays a key role—contributing 62 per cent.

Tourism-driven employment has also seen significant growth. Employment in hotels increased from 32,000 to 47,000 (46.9 per cent rise), in travel services from 12,000 to 20,000 (66.7 per cent increase), and in handicrafts from 25,000 to 40,000 (60 per cent growth). Adventure tourism saw a 230 per cent rise in employment—from 3,000 to 10,000 jobs. In the 2025–26 state budget, Rs 390.2 crore was allocated for tourism development, with goals to generate 50,000 new jobs annually and attract Rs. 2,000 crore in private investment each year. However, to unlock its full potential, strategic investments in infrastructure, security, sustainability, and innovation are essential. If effectively managed, the sector can become a major economic driver, enhancing livelihoods and portraying Jammu and Kashmir as a world-class tourist destination. Despite the April 2025 terror attack in Pahalgam, which killed 26 civilians, tourism remained resilient, recording 95.9 lakh domestic and 19,570 foreign tourists from January to June 2025. For tourism to remain a cornerstone of the region’s economy, challenges such as political instability, climate change, and poor infrastructure in remote areas must be addressed through inclusive, evidence-based policy planning.

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