

Tourism Schemes as Drivers of Economic Empowerment in Hill Communities of Uttarakhand: Evidence from the Garhwal Region

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Abstract

This study examines whether public tourism schemes can operate as instruments of economic empowerment in the hill communities of Uttarakhand, with a specific focus on the Garhwal region. The analytical concern is not tourism growth per se, but the extent to which tourism policy converts visitor demand into locally retained income, self-employment, micro-enterprise formation, livelihood diversification and greater participation of women and youth. The study adopts a secondary-data and policy-analysis design, with the empirical assessment covering tourism and scheme-related evidence. Evidence is drawn principally from the Uttarakhand Tourism Development Board (UTDB), Government of Uttarakhand tourism policies and scheme documents, official tourist statistics, and relevant peer-reviewed studies. The study evaluates the Veer Chandra Singh Garhwali Tourism Self-Employment Scheme, the Deen Dayal Upadhyaya Griha Awaas (Homestay) framework, the Uttarakhand Tourism Policy 2023, and complementary destination, rural and adventure-tourism initiatives. Official statistics show 59.55 million recorded visits at major destinations across Uttarakhand in 2024, of which the Garhwal circuit accounted for a dominant share because it contains Haridwar, Dehradun-Rishikesh-Mussoorie, Tehri and the Char Dham destinations. The spatial pattern, however, is highly concentrated. Recent empirical research on Uttarakhand homestays reports positive income and local-business effects while also identifying finance, promotion, documentation and infrastructure as persistent constraints. The findings indicate that tourism schemes generate the strongest empowerment effects when they lower entry barriers for resident-owned enterprises and strengthen local value chains. The analysis concludes that future policy evaluation should move from counting arrivals and registered units to measuring household income additionality, employment quality, female ownership, local procurement, seasonality and migration outcomes.

Keywords: tourism economics; economic empowerment; Garhwal; Uttarakhand; homestays; self-employment; livelihood diversification; regional development; Himalayan economy

JEL Classification: L83, O18, R11, R58, J21

1. Introduction

Mountain economies face a distinctive development problem. Their natural and cultural assets can generate high tourism demand, yet remoteness, fragile ecosystems, small markets, high transport costs and seasonal accessibility can prevent that demand from translating into broad-based local prosperity. Uttarakhand illustrates this tension. The state combines globally recognized pilgrimage sites, Himalayan landscapes, adventure activities and wellness destinations with hill districts that continue to confront limited non-farm employment, uneven infrastructure and outward migration. In such a setting, tourism policy has an economic-development function: it can alter who owns tourism assets, who obtains credit, where visitor expenditure is retained and whether local households can diversify away from low-productivity or highly vulnerable livelihood sources. Garhwal is particularly important to this debate. The division contains Dehradun, Haridwar, Pauri Garhwal, Tehri Garhwal, Chamoli, Rudraprayag and Uttarkashi. It includes major gateways and urban destinations as well as remote high-altitude communities. Haridwar and Rishikesh attract religious and wellness visitors; Mussoorie

represents mature hill-station tourism; Tehri has been positioned for water- and adventure-based tourism; and Chamoli, Rudraprayag and Uttarkashi contain the principal Char Dham routes and several trekking and nature destinations. The resulting tourism economy supports accommodation, transport, food services, guiding, portering, retail, handicrafts and a range of informal micro-enterprises.

The policy question is therefore not whether tourism matters to Garhwal, but whether public schemes improve the distribution and durability of its benefits. A large hotel or transport operator may increase output without generating strong local multipliers if ownership, labour or procurement is external. By contrast, a resident-owned homestay that purchases local food, employs family and village labour, and sells local experiences can retain a larger share of expenditure within the community. Economic empowerment in this study is accordingly defined as an expansion in the capacity of local households to earn, own, decide and diversify through tourism-related economic activity.

Uttarakhand has used several policy instruments to pursue these objectives. The Veer Chandra Singh Garhwali Tourism Self-Employment Scheme (VCSG) is designed around tourism-linked entrepreneurship and self-employment. The Deen Dayal Upadhyaya Griha Awaas/Homestay framework promotes small accommodation units embedded in local communities. The Uttarakhand Tourism Policy 2023 provides a broader investment and destination-development framework, while adventure, trekking, rural tourism, skill-development and infrastructure initiatives complement these schemes. The central economic mechanism is the reduction of barriers to market entry through finance, incentives, registration, infrastructure, skills and promotion.

This study contributes in three ways. First, it integrates scheme design with a regional-development framework rather than treating tourism policy as a purely sectoral issue. Second, it focuses specifically on Garhwal, where visitor concentration creates both exceptional livelihood opportunities and significant spatial inequality. Third, it examines tourism and scheme-related developments while distinguishing complete annual observations from partial-year statistics. The study does not claim causal identification from secondary data; instead, it evaluates whether the available evidence is consistent with the mechanisms through which tourism schemes should generate empowerment and identifies the indicators required for stronger future impact evaluation.

2. Conceptual Framework: Tourism, Local Multipliers and Empowerment

From an economics perspective, tourism is an export-like activity: consumers travel to the destination and purchase locally produced services. Its development effect depends on the size of the initial expenditure, the local share of value added and the subsequent rounds of spending generated through wages, profits and purchases. A high leakage rate—caused by imported food, external ownership, non-local labour or outside booking intermediaries—reduces the local multiplier. Policies that expand local ownership and procurement can therefore raise the development impact even when total tourist arrivals remain unchanged. Tourism schemes can influence empowerment through four linked channels. The first is the enterprise channel: credit support, subsidies and simplified registration can enable households to create homestays, transport services, food outlets, guiding businesses and adventure enterprises. The second is the labour channel: higher visitor demand increases direct and indirect employment. The third is the diversification channel: tourism income can supplement agriculture, remittances or public employment and reduce household exposure to sector-specific shocks. The fourth is the agency channel: when women and young adults own or manage tourism assets, control over income and participation in household and community decisions may increase.

These gains are not automatic. Seasonality can make annual earnings unstable; congestion and environmental pressure can impose local costs; rising land values may exclude poorer households; and tourism shocks can quickly reduce demand. Moreover, an increase in registered tourism units is an output indicator rather than an outcome indicator. A rigorous empowerment assessment must ask whether enterprises survive, whether incomes

rise net of debt and operating costs, whether jobs are decent and year-round, and whether benefits reach remote villages rather than remaining concentrated at gateways and pilgrimage nodes.

Figure 1. Economic transmission mechanism of tourism schemes



3. Policy Architecture in Uttarakhand

The policy architecture relevant to hill-community empowerment combines targeted self-employment schemes with broader tourism investment and destination-development policies. Table 1 summarises the principal instruments considered in this study. The schemes differ in scale and target group, but their common economic logic is to convert tourism demand into productive assets and income streams located within Uttarakhand.

Policy / scheme	Primary instrument	Expected empowerment channel	Key evaluation concern
Veer Chandra Singh Garhwali Tourism Self-Employment Scheme	Credit-linked support for tourism enterprises	Self-employment, asset creation, local services	Access to finance; survival and profitability of units
Deen Dayal Upadhyaya Griha Awaas / Homestay framework	Registration, facilitation and support for resident accommodation	Household income, family employment, local procurement	Occupancy, debt burden, marketing and seasonality
Uttarakhand Tourism Policy 2023	Investment incentives and destination development	Capital formation, employment, tourism clusters	Balance between large investment and local ownership
Adventure / trekking / rural tourism initiatives	Product diversification, routes, skills and local services	Youth employment, guiding, transport, food and experiences	Safety, certification, market access and ecological limits
Tourism infrastructure programmes	Connectivity and destination facilities	Lower transaction costs and wider market access	Whether remote communities capture benefits

Source: Compiled from Uttarakhand Tourism Development Board policy

3.1 Veer Chandra Singh Garhwali Tourism Self-Employment Scheme

The VCSG scheme is economically significant because it treats tourism as a vehicle for entrepreneurship rather than only as a destination-promotion activity. Credit-linked support can relax a binding capital constraint for households that possess labour, land, vehicles or local knowledge but lack collateral or savings. Potential activities include transport, accommodation and other tourism services. For hill communities, the main benefit is the creation of locally owned productive assets. The main risks are indebtedness, weak demand outside peak seasons, procedural barriers and concentration of approvals among better-informed applicants. Consequently, scheme performance should be assessed using enterprise survival, net income, employment created per assisted unit and the share of beneficiaries located in remote blocks—not simply the number or value of sanctioned projects.

3.2 Homestay Policy and Community-Based Accommodation

Homestays provide a particularly direct route from tourism demand to household income. They use existing residential assets, can employ family labour, and can bundle accommodation with local food, culture and guiding. UTDB maintains a formal homestay registration system and publishes district-level registration information. The government rationale is closely aligned with rural economic development: formalisation can improve quality assurance and visibility, while financial support can help households upgrade rooms and facilities. The economic case is strongest where the homestay purchases food locally and links guests to village guides, transport, crafts and farm products.

Recent empirical evidence supports this mechanism while cautioning against overstatement. Lakhera, Kumar and Tripathy (2025), using interviews with 155 homestay owners, found that adherence to government guidelines was associated with perceived economic-infrastructure benefits, but adherence varied with awareness and financial constraints. Goswami et al. (2025), studying 62 stakeholders in Ukhimath block, reported that 83.87% experienced increased income from homestay tourism. Joshi and Bahuguna (2023) identified government support and investment opportunity as motivations, while access to capital, promotion, subsidy procedures and documentation remained important challenges. These studies are not equivalent to a counterfactual impact evaluation, but together they indicate that homestays can generate income while institutional frictions materially affect outcomes.

3.3 Uttarakhand Tourism Policy 2023 and Investment-Led Development

The Uttarakhand Tourism Policy 2023, applicable during the current policy period, expands the focus from individual self-employment to tourism investment, destination development and incentives. For regional economics, this creates a potential complementarity: larger projects can expand destination capacity and demand, while small local enterprises capture induced spending. The distributional outcome depends on linkage design. Incentives that attract capital without local procurement, skill development or community participation may raise tourism output but generate weaker local multipliers. A rigorous empirical evaluation should therefore distinguish gross investment from locally retained value added and should examine whether incentives crowd in resident entrepreneurship.

4. Study Area and Data

The Garhwal Division comprises seven districts: Chamoli, Dehradun, Haridwar, Pauri Garhwal, Rudraprayag, Tehri Garhwal and Uttarkashi. The region is economically heterogeneous. Dehradun and Haridwar have stronger urban markets and transport connectivity, whereas Chamoli, Rudraprayag and Uttarkashi contain sparsely settled high-altitude areas with substantial seasonal tourism. Pauri and Tehri include both accessible tourism nodes and villages affected by migration. This heterogeneity makes district and destination comparisons more informative than state-level totals alone.

The empirical component uses secondary evidence. The principal quantitative source is UTDB's official tourist statistics for major destinations. The official 2024 series records 59,550,277 visits across listed Uttarakhand destinations, comprising 59,373,869 Indian and 176,408 foreign visits. The present study aggregates the listed Garhwal destinations into analytical clusters to show the spatial structure of demand. These are recorded destination visits, not unique persons; an individual tourist may be counted at more than one destination. This distinction is important when interpreting tourism intensity. The empirical assessment covers tourism and scheme-related developments. Complete annual series are used where available, while partial-year observations are identified separately to preserve comparability across periods. Official policy documents, tourism statistics and peer-reviewed evidence are integrated to interpret the regional pattern of tourism activity and its implications for economic empowerment in Garhwal.

5. Methodology

The study combines descriptive statistics, policy analysis and evidence synthesis. First, destination-level tourist statistics are aggregated into seven Garhwal clusters corresponding broadly to district or multi-destination tourism systems. Second, the schemes are mapped to economic mechanisms—capital access, enterprise formation, employment, income diversification and local value-chain effects. Third, findings from recent empirical studies are triangulated with official policy objectives to assess whether observed outcomes are consistent with the expected channels.

Two descriptive measures are proposed for future district-level replication.

The annual growth rate is

$$AGR = [(X_t - X_{(t-1)}) / X_{(t-1)}] \times 100,$$

while compound annual growth is

$$CAGR = [(X_n / X_0)^{(1/n)} - 1] \times 100.$$

A tourism intensity measure can be expressed as

$$TII_i = \text{tourist visits}_i / \text{resident population}_i.$$

Because destination visits may include repeat counting across a trip, TII should be interpreted as tourism pressure or activity intensity rather than a probability that a resident encounters a unique visitor.

The study deliberately avoids presenting a causal coefficient for scheme impact because publicly accessible secondary data do not provide a clean counterfactual, beneficiary-level pre/post income series, or consistent district-year treatment intensity. A stronger causal design would require administrative microdata on scheme applications and sanctions, enterprise outcomes and household income, ideally linked to comparable non-beneficiary households. Difference-in-differences, propensity-score methods or matched panel analysis could then estimate additionality.

6. Results

6.1 Scale and Spatial Concentration of Tourism Demand

The 2024 UTDB statistics demonstrate the exceptional scale of tourism in Garhwal but also reveal strong spatial concentration. Haridwar alone recorded about 34.94 million visits among the listed destinations. The combined Dehradun-Rishikesh-Mussoorie cluster recorded about 9.60 million, while Tehri recorded about 5.07 million. By comparison, the high-altitude Char Dham and nature districts show lower absolute totals but potentially much greater seasonal pressure relative to local population and infrastructure.

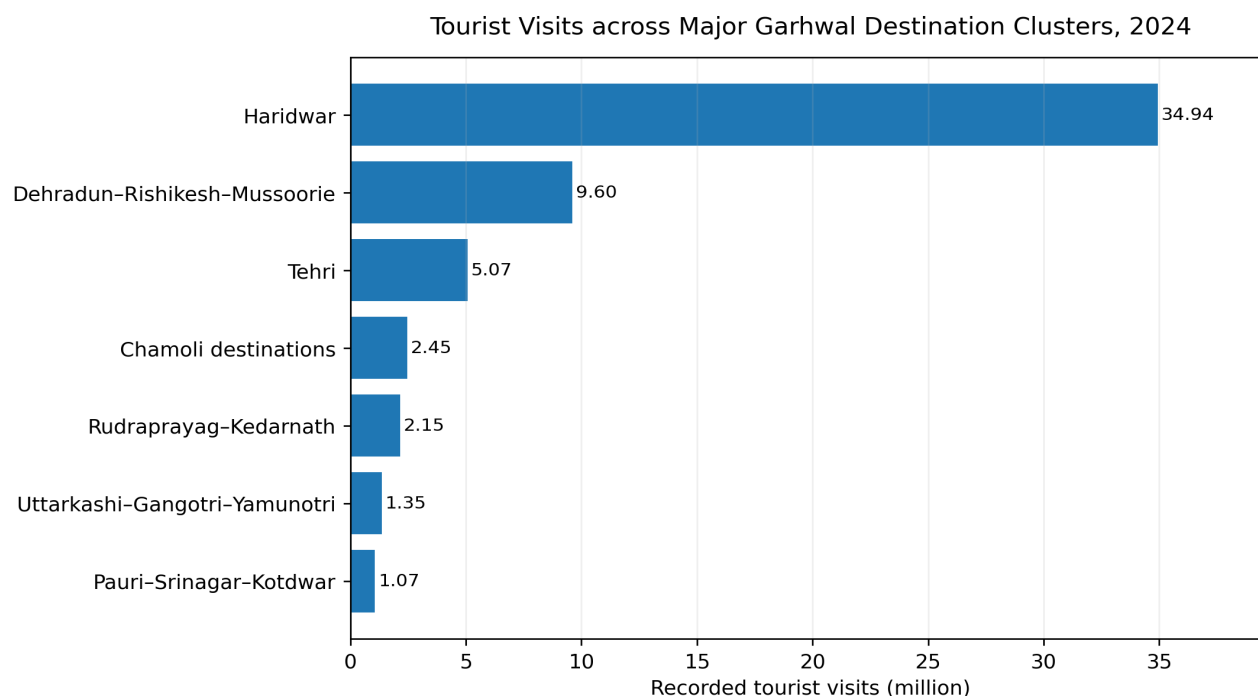


Figure 2. Distribution of recorded tourist visits across major Garhwal destination clusters, 2024.

Source: Authors' calculations based on Uttarakhand Tourism Development Board tourist statistics. Recorded destination visits should not be interpreted as unique tourists.

Analytical cluster	Recorded visits, 2024	Share of listed Garhwal visits
Haridwar	34,936,724	61.7%
Dehradun–Rishikesh–Mussoorie	9,595,559	16.9%
Tehri	5,066,808	9.0%
Chamoli destinations	2,451,784	4.3%
Rudraprayag–Kedarnath	2,145,069	3.8%
Uttarkashi–Gangotri–Yamunotri	1,349,847	2.4%
Pauri–Srinagar–Kotdwar	1,065,899	1.9%
Total listed Garhwal clusters	56,611,690	100.0%

Source: Calculated from UTDB, Tourist Statistics of Major Tourist Destinations, 2024.

This concentration has two implications for empowerment. First, high-demand gateways create thick markets for transport, accommodation, food and retail, allowing firms to operate for longer seasons. Second, remote communities may remain weakly connected to the main expenditure flows even when they are geographically close to major attractions. Policy should therefore focus not only on attracting more visitors but on dispersing stays and purchases into village economies. Homestays, local experience products and feeder transport can serve this function if they are discoverable, bookable and quality-assured.

6.2 Pilgrimage Tourism and Seasonal Livelihoods

Pilgrimage tourism is the defining economic feature of much of upper Garhwal. In 2024, UTDB recorded approximately 1.65 million visits to Kedarnath and 1.77 million to Badrinath, in addition to more than half a million each at Gangotri and Yamunotri. Such volumes create substantial seasonal demand for taxis, buses, ponies, porters, restaurants, lodges, shops and temporary labour. The income opportunity is especially important in settlements where agricultural productivity is constrained by terrain and small holdings. Yet seasonality limits

empowerment if households accumulate fixed costs for a short earning window. Weather disruptions, disasters, road closures and pilgrimage calendars can compress revenues. Tourism-credit schemes should therefore evaluate repayment schedules against seasonal cash flow and encourage product diversification—winter tourism, cultural experiences, wellness, birding, village stays and remote work where feasible. Risk-sensitive finance is as important as access to finance.

6.3 Homestays as a Local-Retention Mechanism

The homestay model addresses a central leakage problem in tourism economics: accommodation expenditure can accrue directly to resident households. Its multiplier can be strengthened when breakfast and dinner use locally sourced vegetables, dairy and grains; guests purchase crafts; and owners arrange local guides or transport. The household also gains an incentive to maintain the dwelling and invest in sanitation, digital connectivity and hospitality skills. Because many operating tasks can be performed within or near the home, homestays may lower mobility barriers for women's economic participation. Recent empirical evidence is broadly consistent with these channels. The 2025 Discover Sustainability study on government guidelines and homestays in Uttarakhand reported relationships between guideline adherence and perceived economic-development outcomes. The Ukhimath study found widespread self-reported income gains among stakeholders. Earlier research documented motivations related to government support and investment opportunity but also repeated constraints around capital, promotion and administrative procedures. Taken together, the evidence suggests that the policy problem is shifting from simply creating homestays to improving their utilisation, market access and commercial sustainability.

6.4 Entrepreneurship, Youth and Employment

Tourism entrepreneurship is particularly relevant for youth because it can monetise location-specific knowledge that has little value outside the region: trekking routes, pilgrimage logistics, local cuisine, language, culture and environmental interpretation. VCSG-type support can turn such knowledge into a business when paired with vehicles, equipment, certification or digital marketing. However, entrepreneurship programmes should distinguish necessity self-employment from productive entrepreneurship. A large number of low-revenue units may indicate labour-market weakness rather than successful empowerment. A better employment scorecard would report full-time-equivalent jobs, months of employment per year, median earnings, female employment, youth ownership and the proportion of inputs purchased locally. Training programmes should be linked to actual market demand and to recognised safety or hospitality standards. Digital skills are increasingly important because visibility on search, booking and social platforms determines whether a remote enterprise can access demand without depending entirely on intermediaries.

6.5 Women's Economic Empowerment

Women's empowerment requires more than counting women as workers. Relevant indicators include ownership of the tourism asset, control over bank accounts and earnings, participation in pricing and investment decisions, mobility, access to training and the distribution of unpaid care work. Homestays can create an entry point because hospitality and food preparation overlap with existing household capabilities, but this can also reproduce unpaid or underpaid labour if ownership and financial control remain elsewhere. Scheme monitoring should therefore record female ownership and decision-making, not merely female participation. For hill communities, women's tourism enterprises can also deepen local value chains. Self-help groups and producer collectives can supply food products, handicrafts, woollens, herbal products and cultural experiences to homestays and visitor centres. Such linkages spread tourism income beyond households that own rooms or vehicles and can increase the inclusive multiplier of public tourism investment.

6.6 Tourism, Diversification and Migration

Out-migration in the hills is driven by multiple factors, including education, health services, employment, connectivity and aspirations. Tourism cannot be treated as a single solution. Its economic relevance lies in increasing the option value of remaining in or returning to a village. A household with agriculture plus homestay income, guiding or transport earnings has a more diversified portfolio than a household dependent on one low-return activity. Tourism may therefore reduce distress migration for some groups while coexisting with mobility for education and professional employment. The appropriate research question is consequently whether tourism raises locally available expected earnings and reduces income volatility enough to change migration decisions at the margin. Testing this requires village-level longitudinal data. Scheme databases could be linked with migration surveys to compare beneficiary and non-beneficiary households, while controlling for road access, distance to tourism nodes and baseline wealth.

7. Discussion

The evidence indicates that tourism schemes can act as drivers of economic empowerment, but their effectiveness is mediated by ownership, geography, market access and seasonality. The very large tourism volumes in Garhwal establish a substantial demand base. The development challenge is to convert this demand into resident-owned income streams. Homestays and self-employment schemes are economically attractive because they target the ownership margin directly; destination and infrastructure policies matter because they determine whether these small enterprises can reach customers. The spatial concentration shown in the 2024 data is a warning against using state-level arrival growth as the principal performance metric. Haridwar and the Dehradun-Rishikesh-Mussoorie corridor dominate recorded visits, while upper-hill districts face shorter seasons and higher operating costs. Equal scheme rules can therefore produce unequal outcomes. Remote-area policy may require higher support intensity, longer repayment moratoria, collective marketing and infrastructure that reduces last-mile costs.

A second finding is that formalisation alone is insufficient. Registration can improve standards and visibility, but an unused registered homestay does not generate empowerment. The policy sequence should be registration → market access → occupancy → profitable operation → local procurement → reinvestment. Administrative dashboards should track this sequence. Where privacy permits, anonymised occupancy, revenue bands and employment data could be collected annually from beneficiaries.

A third issue is the distinction between gross and net benefits. Tourism enterprises may report higher revenue while facing debt service, platform commissions, fuel costs and maintenance. Impact evaluation should therefore measure net household income and asset accumulation. Environmental and congestion costs should also be considered, particularly in pilgrimage corridors where carrying capacity and waste management affect both resident welfare and destination sustainability.

Finally, tourism policy has a resilience dimension. Climate-related hazards and demand shocks are material risks in Himalayan destinations. Economic empowerment should therefore include resilience: savings, insurance, diversified products, safe infrastructure and the ability to continue earning when one route or season is disrupted. A tourism strategy that maximises peak-season volume without building resilience may increase exposure rather than reduce vulnerability.

8. Policy Recommendations

- **Shift from arrival targets to empowerment indicators.** UTDB and district tourism offices should publish a compact annual dashboard covering beneficiary enterprises, survival rates, occupancy, full-time-equivalent jobs, female/youth ownership, revenue or income bands and local procurement.

- **Create district-specific support intensity.** Remote and highly seasonal blocks should receive differentiated credit terms, marketing support and infrastructure assistance rather than a uniform state-wide package.
- **Strengthen homestay demand generation.** Registration databases should be integrated with reliable discovery and booking channels, common quality standards, professional photography, digital payments and destination-level marketing.
- **Build local tourism value chains.** Public programmes should connect homestays and hotels with farmer groups, self-help groups, artisans, guides and local transport providers so that a larger fraction of each tourist rupee remains in the district.
- **Design finance around seasonality and risk.** Repayment schedules, working-capital products and insurance should reflect pilgrimage seasons, weather disruptions and the cash-flow profile of small tourism firms.
- **Target women as owners and decision-makers.** Scheme reporting should identify female ownership and control of earnings. Training, credit and collective-enterprise models should reduce barriers to market participation without simply adding unpaid work.
- **Professionalise youth tourism services.** Guide certification, adventure-safety training, language skills, digital marketing and first-aid credentials can raise productivity and earnings while improving visitor safety.
- **Use rigorous impact evaluation.** Administrative beneficiary data should be linked with household and enterprise surveys. Where feasible, matched comparison groups and panel designs should estimate income and employment additionality rather than relying on beneficiary counts.

9. Limitations and Future Research

The study has four principal limitations. First, destination statistics count visits rather than unique tourists and may reflect different reporting practices across destinations. Second, publicly accessible scheme data are not sufficiently granular to estimate a causal treatment effect on beneficiary income. Third, tourism outcomes are affected by road access, disasters, destination maturity and broader macroeconomic conditions, which cannot be separated using the present descriptive design.

Future research should construct a district-year panel for Garhwal containing tourist visits, registered homestays, scheme sanctions, tourism enterprises, road accessibility, female ownership and labour-market indicators. A beneficiary survey could collect baseline and follow-up data on household income, debt, employment months, migration, local procurement and women's financial decision-making. Such data would permit a difference-in-differences or matched-panel design and would materially strengthen the paper's contribution to tourism and regional economics.

Conclusion

Tourism schemes in Uttarakhand have a credible economic pathway to empower hill communities because they can convert an exogenous source of demand—visitor expenditure—into resident-owned assets, jobs and diversified household income. Garhwal offers unusually strong demand conditions, as demonstrated by the scale of recorded visits in Haridwar, the Dehradun-Rishikesh-Mussoorie corridor, Tehri and the Char Dham destinations. Yet the same data reveal concentration, while the literature identifies finance, promotion, documentation, infrastructure and seasonality as constraints. The central policy implication is that tourism growth and economic empowerment are not synonymous. Empowerment depends on local ownership, profitability, participation and retention of value. Homestays, tourism self-employment support and community-linked destination development can raise the local multiplier when they are paired with market access, skills,

local procurement and risk-sensitive finance. For research and policy alike, the next step is to replace output metrics—arrivals, registrations and sanctioned projects—with outcome metrics that show whether hill households actually earn more, work more securely, build assets, expand women's and youth agency and gain a viable economic option to remain in or return to their communities.

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