DOI: https://doi.org/10.71317/kjard.2.11.2026.1062

Kashmir Journal of Academic Research and Development

Journal homepage: https://rjsaonline.org/index.php/KJARD

# Women Empowerment Through Community-Based Tourism In the Hazara Region, Pakistan: A Policy Framework for Education, Livelihoods, and Sustainable Community Development

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**ARTICLE INFO**

**Received:**
October 10, 2026
**Revised:**
October 27, 2026
**Accepted:**
November 07, 2026
**Available Online:**
November 17, 2026

**Keywords:**
community-based tourism, women's empowerment, tourism entrepreneurship, gender equality, Hazara Region, Pakistan, sustainable livelihoods, government policy.

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**ABSTRACT**

Community-based tourism can provide opportunities for women in mountain communities to earn income, develop businesses, preserve local culture, and participate in community development. However, tourism opportunities do not automatically lead to women's empowerment. Limited access to education, vocational training, finance, digital technology, markets, and decision-making can prevent women from benefiting fully from tourism development. These challenges are important in northern Pakistan, where mountain tourism creates opportunities for local enterprises, but women may continue to face social and institutional barriers. This article develops a policy framework for strengthening women's empowerment through community-based tourism, with particular attention to education, entrepreneurship, financial inclusion, and sustainable livelihoods. It draws on existing academic literature on gender and tourism, research on women's tourism enterprises in Hunza Valley, studies of community empowerment in northern Pakistan, and relevant policy perspectives. The proposed framework links education and practical training with enterprise development, greater control over income, participation in community decisions, and potential improvements in household economic security. It also identifies government coordination, access to finance, digital inclusion, market connections, and community support as important enabling conditions. The article argues that tourism policies should move beyond counting women's participation and assess whether women control their earnings, influence business decisions, and have access to long-term opportunities. Improvements in children's education are presented as a potential household outcome that requires further empirical investigation. The framework offers a basis for gender-responsive tourism planning and future field research in northern Pakistan.

## Introduction

Tourism is an important source of livelihood in many mountain regions. It can create opportunities in accommodation, food services, handicrafts, guiding, transport, cultural activities, and small businesses. When local people participate in planning and managing tourism, the benefits may remain within the community and support local economic development. However, the

distribution of these benefits is not always equal. Women may contribute to tourism through cooking, craft production, family businesses, and cultural activities without receiving equal income, recognition, or control over business decisions.

Community-based tourism offers a possible way to address some of these inequalities. It places local communities at the center of tourism planning and encourages the use of local skills, knowledge, resources, and cultural traditions. Yet community participation alone does not guarantee that women will benefit. Women's access to tourism opportunities may depend on education, household responsibilities, social expectations, access to finance, mobility, digital skills, and the support available from public institutions.

The relationship between tourism and women's empowerment has received growing attention in international research. The Global Report on Women in Tourism identifies employment, entrepreneurship, education, leadership, and community participation as important areas for gender equality in tourism (World Tourism Organization [UNWTO] & UN Women, 2011). The second edition of the report also highlights the importance of training, gender-responsive tourism strategies, institutional support, and access to technology (World Tourism Organization et al., 2019). These perspectives suggest that women's empowerment should be treated as a central part of tourism policy rather than an additional social activity.

The Hazara Region of Khyber Pakhtunkhwa provides the geographical focus for this policy article. Mountain destinations attract visitors interested in landscapes, local culture, food, handicrafts, and community experiences. These activities can create opportunities for women to establish or participate in small tourism enterprises. Women may prepare and sell traditional food, produce handicrafts, operate homestays, provide hospitality services, and promote local cultural products. Such activities may allow them to use existing skills while developing new business and management abilities.

Research in Hunza Valley provides direct evidence of the opportunities and challenges involved. Ali et al. (2025) examined 24 women-led tourism enterprises and reported outcomes including greater control over finances, stronger decision-making power, increased confidence, and wider social networks. The study also identified constraints that limit women's participation and highlighted the need for policy support. These findings provide an important foundation for examining how women's tourism entrepreneurship can be supported through wider institutional arrangements.

Community empowerment is also important for sustainable tourism development. Khalid et al. (2019), using survey data from 353 residents in northern Pakistan, found a significant relationship between community empowerment and sustainable tourism development. Their study also identified community support for tourism as a partial mediator in this relationship. Although their research does not focus exclusively on women, it supports the importance of community participation and empowerment in tourism planning.

Despite these contributions, an important policy question remains: how can government institutions connect women's education and skills development with practical opportunities to establish and sustain tourism enterprises? Training may have limited value if women cannot obtain finance, reach customers, access digital platforms, or participate in tourism-related decisions. Similarly, access to markets may not produce meaningful empowerment if women do not control their earnings or have a voice in household and community decisions.

The potential household benefits also deserve attention. When women earn income and have greater control over financial resources, they may be better placed to contribute to household needs, including children's education. However, this relationship should not be assumed. It needs to be examined through appropriate evidence that considers household decision-making, control over income, and other factors affecting educational opportunities.

This article therefore develops a policy framework for strengthening women's empowerment through community-based tourism in the Hazara Region of Khyber Pakhtunkhwa, Pakistan.

The article has four objectives: first, to examine the opportunities and barriers affecting women's participation in community-based tourism; second, to identify the policy areas needed to support women's tourism entrepreneurship; third, to develop an integrated framework connecting education, enterprise development, and empowerment; and fourth, to propose indicators for evaluating policy implementation and potential household outcomes.

The article contributes to tourism policy discussions by connecting women's practical training and enterprise support with broader questions of economic security, local development, and gender-responsive governance. Rather than if tourism automatically empowers women, it treats empowerment as an outcome shaped by access to resources, control over income, social conditions, and institutional support.

## Literature Review

### Community-Based Tourism and Sustainable Community Development

Community-based tourism is generally associated with local participation in tourism planning, enterprise ownership, cultural representation, and the distribution of tourism benefits. Its central purpose is to give local people a meaningful role in decisions that affect their livelihoods and communities. When communities have a voice in tourism development, they may be better able to protect local interests and connect tourism activities with wider development priorities.

However, community-based tourism should not be treated as automatically inclusive. Local power relations can affect who owns businesses, who receives income, and who participates in decision-making. Women may provide labour or cultural knowledge without having equal access to ownership and leadership. For this reason, the community-based approach needs to consider differences in power and access within the community.

Khalid et al. (2019) examined community empowerment and sustainable tourism development in northern Pakistan. Their findings indicated that community empowerment was significantly associated with sustainable tourism development, while community support for tourism partly explained this relationship. This study provides a useful basis for considering participation, local support, and empowerment in mountain tourism policy. However, it does not establish the specific effects of women's entrepreneurship or the relationship between tourism income and children's education.

For women's empowerment, community-based tourism must provide more than opportunities to participate in tourism activities. Women need access to relevant skills, business resources, markets, and decision-making processes. Local participation should therefore be assessed in terms of both involvement and influence.



**Figure 1. Mountain Homestays as a Potential Community-Based Tourism Enterprise. Note. AI-generated illustration prepared for conceptual purposes; it does not depict a verified field site in Hazara.**

### Women's Empowerment and Gender Equality in Tourism

Women's empowerment involves more than earning income. It can include greater control over resources, stronger decision-making power, increased confidence, improved mobility, wider social networks, and meaningful participation in public life. These dimensions may be connected, but they should not be treated as identical. A woman may earn income without controlling how it is used, or she may own a business while having limited influence over community decisions.

Scheyvens (2000) argued that tourism can support women's empowerment but can also reinforce existing inequalities when local gender relations are ignored. This remains an important consideration for community-based tourism. Tourism initiatives may create new opportunities while leaving unequal workloads, ownership arrangements, and decision-making structures unchanged.

Ferguson (2011) also questioned whether tourism development automatically promotes gender equality. Tourism can create employment and entrepreneurship opportunities, but its contribution to women's empowerment depends on the conditions under which women work and participate. Gender equality therefore requires attention to policy, institutions, and the distribution of benefits.

Figueroa-Domecq et al. (2020), in their critical review of gender, tourism, and entrepreneurship, called for a stronger consideration of gender relations and the wider structures that shape entrepreneurial activity. Their work suggests that research should not focus only on individual women's success. It should also examine the policies and social conditions that enable or restrict that success.

These studies support a broader understanding of empowerment. In this article, women's empowerment is considered through five connected dimensions: economic opportunity, control over income and resources, personal and business capacity, participation in decisions, and social recognition. These dimensions provide a basis for developing policy measures that go beyond simple counts of women employed in tourism.

**Women's Tourism Entrepreneurship in Northern Pakistan**

Tourism entrepreneurship can provide opportunities for women to use local knowledge, traditional skills, and household resources to develop income-generating activities. In mountain destinations, these activities may include handicrafts, traditional food, homestays, cultural experiences, and small hospitality businesses. Such enterprises may be suitable for some women because they can build on existing skills and local products. However, business ownership still requires access to training, finance, customers, and reliable support.

Ali et al. (2025) examined women-led tourism enterprises in Hunza Valley through qualitative research involving 24 enterprises. The authors reported positive experiences related to financial control, decision-making, confidence, and social networks. At the same time, their study highlighted barriers that can limit women's participation and the need for policy intervention. This research is particularly relevant because it examines women's tourism entrepreneurship in a mountain setting in Pakistan.

The findings suggest that women-led tourism businesses can contribute to empowerment, but they should not be interpreted as proof that every tourism enterprise produces the same outcomes. Women's experiences may differ according to education, household resources, business size, location, access to markets, and social conditions. A policy framework must therefore be flexible enough to respond to differences between communities and types of enterprise.

Sayira et al. (2021) examined women's position in tourism in Pakistan and discussed how gendered divisions of labor and male-dominated structures can limit women's opportunities. This perspective is important because women's participation in tourism may remain concentrated in less visible or less profitable activities unless they have opportunities to own enterprises, enter new markets, and participate in decision-making.

The existing literature therefore points to a need for policies that support women's businesses while addressing the conditions that influence their ability to benefit from tourism.

**Education, Vocational Training, and Business Skills**

Education and training can help women identify tourism opportunities, improve product quality, manage costs, communicate with visitors, and use digital platforms. Training may cover hospitality, food safety, hygiene, handicraft production, customer service, accounting, business planning, languages, online marketing, and environmental management.

However, training programmers need to be connected to real market opportunities. A course in handicraft production, for example, may have limited value if participants cannot obtain raw materials, set fair prices, reach customers, or maintain consistent product quality. Similarly, hospitality training may not lead to a sustainable enterprise if women lack finance or suitable facilities.

The UNWTO and UN Women's global work on women in tourism emphasizes education, entrepreneurship, leadership, and community participation as important areas for action (UNWTO & UN Women, 2011). The second edition of the report further highlights targeted training, access to technology, and institutional support (World Tourism Organization et al., 2019).

For northern Pakistan, training should be designed around local conditions. It should be accessible to women in remote settlements and consider travel distance, household responsibilities, language, literacy, internet access, and seasonal tourism patterns. Where appropriate, training can combine classroom learning with practical experience, mentoring, and follow-up support.

Education should also be understood broadly. Basic literacy and numeracy can support business management, while vocational and digital skills can help women improve their products and connect with customers. The policy objective should not be to train women without a clear purpose. It should be to help women gain the knowledge and resources needed to pursue livelihood opportunities they choose.




**Figure 4. Skills Development and Training for Women's Participation in Community-Based Tourism.**

**Handicrafts, Traditional Food, and Homestays as Tourism Enterprises**

Handicrafts, traditional food, and homestays can connect tourism with local culture and household-level enterprise. Handicrafts may provide opportunities to preserve traditional knowledge while producing goods for visitors and wider markets. Traditional food can offer cultural experiences and create small business opportunities. Homestays can allow households to receive visitors and share local knowledge, provided that safety, hygiene, service quality, and community concerns are addressed.

Janjua et al. (2021) reviewed literature on rural homestays and sustainability. Their work highlights the importance of understanding homestays as more than accommodation facilities. Homestays are connected to local livelihoods, entrepreneurship, visitor experience, and community development. Their sustainability depends on appropriate management and support.

These activities may offer different opportunities for women, but they also involve different risks. Handicraft businesses need product design, quality control, fair pricing, and reliable market access. Food enterprises require hygiene, safe preparation, and appropriate facilities. Homestays require suitable accommodation, hospitality skills, safety arrangements, and the ability to manage guest expectations.

Government programs should therefore avoid offering the same training package to every participant. Support should be based on the enterprise selected, the skills required, and the opportunities available in each destination. Women should also be able to choose whether they wish to start a business, work in an existing enterprise, or participate through a community organization.



**Figure 2. Traditional Handicrafts as a Potential Source of Women's Tourism Income. Note. AI-generated illustration; the scene is illustrative and is not a documented observation from Hazara.**

**Women's Economic Empowerment and Household Well-Being**

Women's participation in tourism can potentially support household well-being through additional income, stronger financial skills, and greater control over resources. However, the amount earned is only one part of empowerment. The use of income, ownership of assets, control over business decisions, and distribution of unpaid work also matter.

An enterprise may increase household income without changing a woman's decision-making power. In other cases, control over earnings may improve confidence and strengthen a woman's role in household decisions. These outcomes depend on social relations and the extent to which women can exercise control over the resources they generate.

The possible relationship between women's tourism income and children's education is relevant to policy but should be treated carefully. Additional household resources may help families meet education-related costs, such as books, transport, uniforms, or school supplies. Yet the literature reviewed for this article does not establish that women's participation in community-based tourism directly improves children's educational outcomes in northern Pakistan.

Future research should examine this potential relationship using appropriate indicators. These may include changes in education-related household expenditure, school attendance, continuation in education, and women's influence over education-related decisions. Such indicators should be used to investigate the relationship rather than to assume that tourism income causes better educational outcomes.

**Digital Inclusion, Finance, and Institutional Support**

Digital technology can help women promote products, communicate with customers, receive bookings, manage payments, and reach markets beyond their immediate communities. However, these opportunities depend on internet access, device ownership, digital literacy, language skills, and the ability to use digital financial services safely.

Access to finance is equally important. Women may need small amounts of start-up capital, working capital, equipment, raw materials, or support to improve facilities. Financial programs should be accessible and suitable for small enterprises. Application procedures, collateral requirements, repayment conditions, and business documentation can influence whether women are able to use available support.

Institutional coordination is necessary because tourism enterprises often need services from several sectors. Tourism authorities may support destination promotion, education and training institutions may provide skills, financial institutions may provide credit, and women's development departments may address gender-related barriers. Local government and community organizations can help identify needs and support participation.

A policy framework that focuses only on training or credit may therefore be incomplete. Women need a combination of skills, finance, technology, mentoring, market connections, and an enabling social environment. Public institutions should coordinate these services and monitor whether women are able to use them.

**Government Policy and Gender-Responsive Tourism**

Government policy can shape the opportunities available to women through education, infrastructure, enterprise support, tourism planning, public finance, and local governance. Gender-responsive tourism policy should identify the barriers women face and specify actions, responsibilities, budgets, and indicators for addressing them.

The UNWTO and UN Women report places women's participation in employment, entrepreneurship, education, leadership, and community development within the wider tourism policy agenda (UNWTO & UN Women, 2011). Its second edition emphasizes the need for gender equality strategies supported by institutions and resources (World Tourism Organization et al., 2019).

In Khyber Pakhtunkhwa, the Women Empowerment Policy 2026–2030 provides a current provincial policy context. The provincial government describes the policy as addressing women's access to education and economic opportunities, participation in decision-making, and the integration of gender perspectives into sectoral planning and monitoring (Government of Khyber Pakhtunkhwa, 2026). The existence of such a policy creates an opportunity to consider how gender-responsive commitments could be translated into tourism program. However, the actual policy provisions, responsible departments, budgets, and implementation arrangements must be examined directly before drawing conclusions about implementation.

For community-based tourism, a practical policy approach should connect gender equality commitments with tourism planning, vocational training, financial inclusion, digital access, market development, and community participation. It should also establish how progress will be measured and how women will contribute to program design and review.

**Research Gap and Conceptual Direction**

The literature establishes that tourism can provide opportunities for women's entrepreneurship and empowerment, while also showing that benefits depend on wider social and institutional conditions. Research from Hunza Valley documents the experiences of women-led tourism enterprises, and research on northern Pakistan links community empowerment with sustainable tourism development (Ali et al., 2025; Khalid et al., 2019). International literature also cautions against assuming that tourism automatically produces gender equality (Ferguson, 2011; Figueroa-Domecq et al., 2020; Scheyvens, 2000).

The policy challenge is to connect these insights in a practical way. Women's education and training need to be linked with appropriate finance, digital access, markets, mentoring, and participation in decision-making. At the same time, policy evaluation should consider whether women control their earnings and whether enterprises remain viable over time.

This article responds to that challenge by proposing a framework that links enabling policies and women's capacity development with tourism enterprise opportunities and empowerment outcomes. Household economic security and children's educational opportunities are included as potential longer-term outcomes requiring further evidence.

The proposed framework is intended as a basis for policy analysis and future empirical research. It is not presented as a tested causal model. Its value will depend on whether the proposed connections are supported by a systematic examination of the relevant literature, policy documents, and, in future research, women's own experiences.

## Methodology

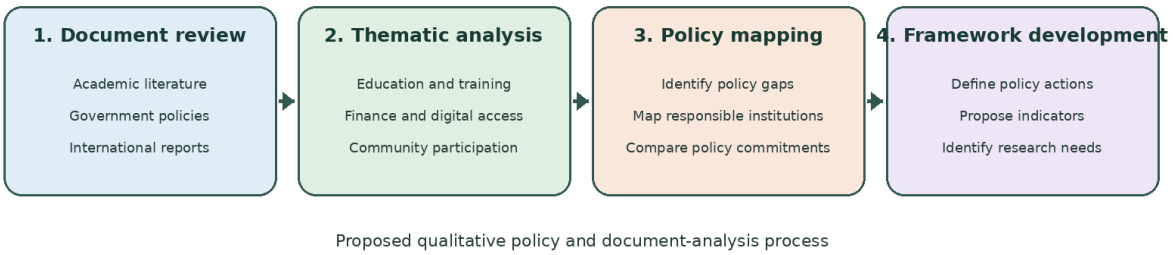



**Figure 5. Proposed qualitative policy and document-analysis process. Source: Author's design.**

### Research Design

This article uses a conceptual policy framework approach informed by academic literature and relevant policy perspectives. The purpose is to connect existing knowledge about women's empowerment, tourism entrepreneurship, community development, and government support into a practical framework for northern Pakistan.

The approach is qualitative because it focuses on concepts, policy priorities, institutional responsibilities, and the relationships between them rather than statistical testing. It is appropriate for developing a policy framework, provided that the literature and policy documents are reviewed systematically and the analytical process is reported transparently.

The present manuscript is a working draft. Before journal submission, the literature and policy review must be completed and documented. No new interviews, surveys, or field observations are claimed in this article.

#### Scope of the Review

The geographical focus of this article is the Hazara Region of Khyber Pakhtunkhwa, Pakistan, including destinations and communities around Abbottabad, Mansehra, Kaghan Valley, Naran, Shogran, and nearby mountain areas where relevant to the selected evidence. Studies from other parts of Pakistan, including Hunza Valley, are used only as comparative literature and are not treated as evidence about the Hazara Region itself.

International studies are included to provide concepts and policy lessons that may be relevant to the Pakistani context. However, findings from other countries should not be assumed to apply directly to northern Pakistan. Their relevance must be assessed in relation to local social conditions, tourism markets, institutions, and women's access to resources.

#### Document Identification and Selection

For the final version, academic literature should be identified through appropriate scholarly databases, such as Scopus, Web of Science, Google Scholar, and relevant publisher platforms. Official documents should be obtained from government departments and recognized international organizations.

Suggested search terms include combinations of: “women's empowerment” and tourism; “community-based tourism” and gender; “women tourism entrepreneurship” and Pakistan; “mountain tourism” and women's livelihoods; “tourism training” and women's economic empowerment; “homestays” and rural sustainability; “gender-responsive tourism policy”; and “women's income” and household education.

Studies and documents should be included when they provide relevant evidence, concepts, or policy measures related to the research objectives. Sources that cannot be verified, duplicate records, and material with no meaningful connection to the research questions should be excluded.

The final manuscript should report the actual search dates, databases and websites used, number of records identified, screening process, number of documents included, and reasons for exclusion. These figures must be recorded after the review is completed; they should not be estimated or invented.

**Analytical Procedure**

The selected literature and policy documents should be examined through thematic analysis and policy mapping. The analysis can be organized around seven themes: education and vocational training; women's tourism entrepreneurship and enterprise ownership; access to finance and control over income; digital skills, infrastructure, and market access; community participation and decision-making; government coordination, budgeting, and accountability; and household economic security and potential educational outcomes.

For each theme, the review should identify the problems discussed in the literature, the policy measures already available, the institutions responsible, and the gaps that remain. Academic findings should be distinguished from policy statements. A government commitment to provide support, for example, should not be treated as evidence that the support has been implemented successfully.

The results of this analysis should then be used to refine the proposed framework and identify measurable indicators for future evaluation.

**Research Quality and Limitations**

Credibility will be strengthened by using verifiable sources, applying clear selection criteria, documenting the analytical process, and comparing evidence across different types of documents. Where studies reach different conclusions, those differences should be acknowledged.

A document-based approach cannot independently establish how women experience tourism programs in practice. It also cannot demonstrate a causal relationship between women's tourism income and children's educational outcomes. These questions require further empirical research, including interviews with women entrepreneurs, policymakers, training providers, and community representatives, or suitable household-level data.

**Proposed Policy Framework**

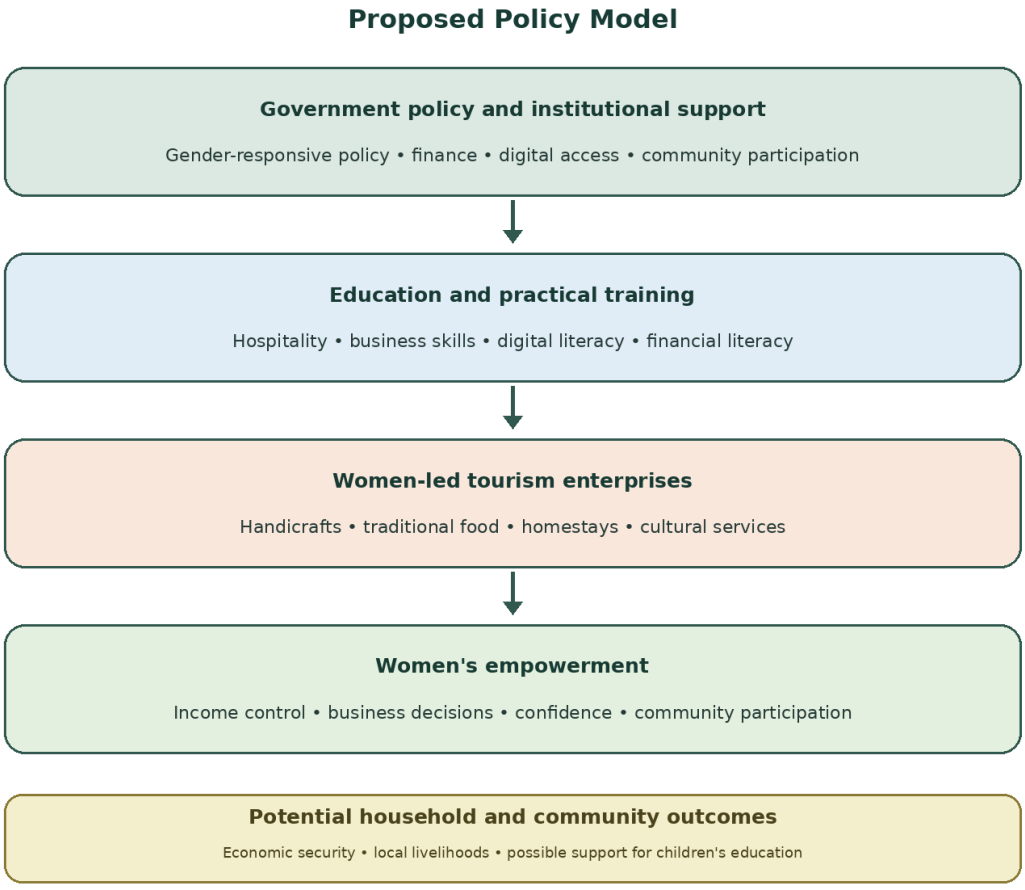



**Figure 6. Proposed policy model of women's empowerment through community-based tourism. Source: Author's conceptual development based on the literature reviewed.**

**Rationale for an Integrated Framework**

The literature suggests that women's empowerment through tourism depends on several connected conditions. Education and skills can help women develop enterprises, but skills alone may not overcome financial, technological, social, or institutional barriers. Likewise, finance may not lead to a sustainable business if women cannot reach customers or participate in decisions that affect their work.

The proposed framework therefore brings together five components: an enabling policy environment, education and capacity development, enterprise support, empowerment outcomes, and potential household and community benefits. It also recognizes that progress may be affected by social norms, tourism seasonality, environmental pressures, and differences between local communities.

**Component 1: An Enabling Policy Environment**

The first component is a policy environment that recognizes women as tourism entrepreneurs and decisionmakers. Government institutions should connect tourism development plans with women's empowerment, education, skills development, and local economic development policies.

This requires clear responsibilities across relevant departments. Tourism authorities can support destination planning and promotion. Education and vocational institutions can provide practical training. Women's development departments can help identify gender-related barriers. Financial institutions can design appropriate financial services, while local governments and community organizations can facilitate participation and identify local priorities.

Policy commitments should be supported by budgets, implementation plans, and monitoring. Women should also be consulted when tourism program is designed, delivered, and evaluated. Consultation should not be limited to asking for opinions after key decisions have already been made.

**Component 2: Education and Practical Capacity Development**

The second component is accessible education and practical training. Program should be based on the skills needed in local tourism markets and the interests of participating women.

Possible training areas include hospitality management, homestay operations, food preparation and safety, handicraft design, customer service, bookkeeping, pricing, business planning, digital marketing, and communication skills. Training should combine practical instruction with mentoring and follow-up support.

Access is important. Women in remote settlements may face difficulties attending courses because of transport costs, household responsibilities, limited facilities, or distance from training centers. Flexible schedules, local training arrangements, and suitable digital options may help reduce these barriers. Digital training should not be treated as a substitute for face-to-face support where internet access is unreliable.

Training outcomes should be measured not only by attendance or completion certificates but also by whether women use the skills, improve product quality, manage finances, reach customers, or establish and maintain enterprises.

**Component 3: Enterprise Development and Market Access**

The third component connects skills with viable economic opportunities. Women should be able to choose from different tourism-related activities, including handicrafts, traditional food, homestays, cultural experiences, and other locally appropriate services.

Public support can help women assess market demand, calculate costs, set prices, improve quality, and develop business plans. Where appropriate, program may provide access to small-scale finance, equipment, shared facilities, mentoring, and links with tourism operators. Financial support should be transparent and designed to avoid creating debt that women cannot reasonably repay.

Market access is also essential. Women-led enterprises may benefit from local product networks, tourism information centers, online promotion, visitor referrals, and partnerships with accommodation providers and tour operators. Such arrangements should be designed to provide fair terms and avoid making women dependent on a single buyer or intermediary.

Support should reflect the differences between enterprises. A handicraft producer, a food business, and a homestay operator will not need identical equipment, training, or financial services. Programs should be adapted to local demand and the choices of women themselves.

**Component 4: Women's Economic and Social Empowerment**

The fourth component concerns the outcomes of enterprise participation. The aim is not simply to increase the number of women working in tourism. It is to strengthen women's ability to make meaningful choices and benefit from their work.

Relevant outcomes include greater control over earnings, participation in business decisions, confidence in dealing with customers and institutions, access to business networks, and involvement in community tourism planning. These outcomes should be measured separately because income, ownership, and decision-making power do not necessarily increase at the same rate.

Monitoring should also consider the distribution of work within households. Tourism enterprises can add to women's existing responsibilities if unpaid domestic work is not considered. Policy program should avoid treating women's ability to manage more work as a sign of empowerment. Instead, they should consider whether participation expands women's choices and whether the benefits are distributed.

**Component 5: Household and Community Benefits**

The final component concerns potential benefits beyond the individual enterprise. More secure livelihoods may help households meet basic needs, manage seasonal income changes, and invest in education or other priorities. Community-based tourism may also support local products, cultural knowledge, and community participation when benefits remain connected to local people.

The framework treats children's education as a possible longer-term outcome, not a guaranteed result. Whether additional income supports children's schooling may depend on control over earnings, household priorities, school access, education costs, and other social and economic conditions.

Future evaluation should therefore examine both women's own empowerment and wider household outcomes. It should avoid attributing changes in children's education to tourism unless the research design provides evidence for that relationship.

**Enabling and Limiting Conditions**

The five components operate within a wider social and economic environment. Access to finance, reliable internet, safe transport, family and community support, market demand, and responsive public institutions may strengthen the proposed pathway. Conversely, restrictive social expectations, unequal control over assets, weak infrastructure, seasonal demand, climate-related disruptions, and limited institutional coordination may reduce its effectiveness.

The framework should therefore be applied flexibly. A program suitable for one destination may not be suitable for another. Local consultation and ongoing evaluation are needed to identify the support required in each community.

## Policy Recommendations

**Integrate Gender Equality into Tourism Planning**

Relevant government departments should include specific measures for women's participation in tourism strategies, destination plans, and community-based tourism program. Plans should identify the barriers being addressed, the responsible institutions, the resources required, and the expected outcomes.

Women's participation should be considered at the planning stage. This can help ensure that tourism development responds to local priorities and that women are not limited to low-paid or less visible roles.

**Link Training with Real Business Opportunities**

Vocational training program should be developed with input from women, tourism businesses, local organizations, and training institutions. Courses should address skills that are relevant to local market demand and should include practical business management.

Training providers should follow up with participants to understand whether they are using the skills and what additional support they need. Completion certificates alone are not sufficient evidence of economic empowerment.

**Improve Access to Appropriate Finance**

Government and financial institutions should examine the barriers women face when applying for business finance. Support may include accessible financial information, transparent application procedures, business advice, savings services, and suitable financing options.

Financial assistance should be accompanied by business planning and mentoring. Program should also monitor who receives support, how it is used, and whether women retain control over the resulting enterprise and income.

**Support Digital Inclusion and Market Connections**

Women-led tourism enterprises should have access to digital skills training and practical support for promoting products, managing bookings, communicating with customers, and receiving payments. Where internet access is limited, programs should also provide non-digital ways to connect women with customers and tourism networks.

Public agencies and tourism organizations can help develop local business directories, quality information, market linkages, and collaborative promotion. These initiatives should respect women's control over their products, prices, and business decisions.

**Strengthen Women's Role in Community Governance**

Women should be represented meaningfully in local tourism committees and community development processes. Representation should include opportunities to influence priorities, budgets, enterprise support, and the distribution of benefits.

Government agencies and community organizations should create accessible ways for women to express concerns and contribute to decisions. Progress should be assessed through women's actual participation and influence, rather than membership numbers alone.

**Coordinate Institutions and Budgets**

Tourism-related women's empowerment programs often require cooperation across different sectors. Provincial and local institutions should clarify their respective roles and establish practical arrangements for coordination, referral, implementation, and monitoring.

Gender-related commitments should relate to budgets and measurable work plans. Regular reporting can help identify whether programs reach women in remote communities and whether support continues beyond initial training.

**Monitor Outcomes Beyond Participation**

Evaluation should measure more than the number of women trained or employed. Indicators should include enterprise survival, control over income, access to markets, business decision-making, participation in community governance, and perceived changes in economic security.

Household and education-related indicators may be included where appropriate, but they should be interpreted carefully. Evaluation should distinguish changes observed after a program from changes that can reasonably be attributed to it.

## Discussion

The proposed framework builds on the view that tourism can create opportunities for women but does not automatically remove gender inequality. Research from Hunza Valley shows that women-led tourism enterprises can be associated with greater financial control, decision-making, confidence, and social networks, while also identifying constraints that require policy attention (Ali et al., 2025). Research on community empowerment in northern Pakistan similarly highlights the importance of community support for sustainable tourism development (Khalid et al., 2019).

The framework brings these issues together by linking education and training with enterprise support, women's control over resources, and community participation. Its central argument is that training should not be treated as a complete intervention. Women may acquire new skills but still be unable to establish a business if they lack finance, market access, infrastructure, or the ability to make decisions about their work.

This argument is consistent with international literature that questions the assumption that tourism automatically promotes gender equality. Scheyvens (2000) and Ferguson (2011) both emphasize the importance of examining the social conditions under which tourism operates. Figueroa-Domecq et al. (2020) also call for a stronger focus on gender relations in tourism entrepreneurship. Together, these perspectives support a policy approach that considers institutional arrangements and power relations, not only individual business success.

The proposed framework also highlights the importance of measuring empowerment directly. An increase in women's participation does not necessarily indicate that women control their earnings or influence decisions. Policy programs should

therefore collect information on the quality of participation, access to resources, business ownership, and decision-making power.

The connection with children's education offers another area for investigation. Tourism income may provide households with additional resources, but the effects will depend on how income is controlled and used. The framework therefore presents educational benefits as a possible outcome that needs to be tested through future research. This approach avoids overstating what the existing tourism literature can demonstrate.

From a policy perspective, the framework encourages coordination between tourism, education, women's development, finance, and local government institutions. Such coordination can help connect training with enterprise support and ensure that women have a meaningful role in tourism planning. However, the effectiveness of these measures will depend on implementation, resources, local conditions, and the willingness of institutions to respond to women's priorities.

The framework is a conceptual contribution rather than an empirically validated model. Its proposed relationships need to be examined through document analysis and future fieldwork. Interviews with women entrepreneurs, policymakers, training providers, and community representatives could help assess whether the proposed components reflect women's experiences and which policy measures are most useful in different locations.

## Conclusion

Community-based tourism can provide opportunities for women in northern Pakistan to develop enterprises based on local skills, cultural knowledge, food, handicrafts, accommodation, and hospitality. However, tourism opportunities alone cannot guarantee empowerment. Women's ability to benefit depends on education, practical training, access to finance, digital inclusion, market connections, supportive institutions, and meaningful participation in decisions.

This article proposes a policy framework that connects these conditions with women's enterprise development and potential household and community benefits. It argues that government policy should move beyond counting women's participation and assess whether women can establish viable businesses, control their earnings, influence decisions, and participate in community tourism governance.

The proposed framework also identifies household economic security and children's educational opportunities as areas for future investigation. These outcomes should not be assumed to follow automatically from tourism income. They require appropriate indicators and evidence.

The framework can guide future policy analysis and empirical research on women's tourism entrepreneurship in the Hazara Region of Khyber Pakhtunkhwa, Pakistan.

## Limitations and Future Research

This article develops a conceptual policy framework focused on the Hazara Region and does not report new fieldwork.

Future research should examine how women in different mountain communities experience tourism entrepreneurship, which types of support they consider most useful, and how social and institutional conditions shape their outcomes. Qualitative interviews could explore women's control over income, business decisions, and participation in community governance. Further research could also investigate whether changes in women's economic security are associated with changes in household spending and children's educational opportunities.

Comparative studies across different destinations in Khyber Pakhtunkhwa and Gilgit-Baltistan could identify which policy measures work under different social, economic, and tourism conditions. Longitudinal research would be especially useful for examining enterprise survival and longer-term household outcomes.

**Table 1. Proposed thematic categories for document analysis**

| Theme | What to examine | Possible policy output |
|---|---|---|
| Education and training | Skills gaps and access to training | Accessible, market-linked training |
| Tourism entrepreneurship | Barriers to starting and maintaining enterprises | Business development and mentoring |
| Finance and digital access | Credit, devices, internet, and online markets | Financial and digital inclusion |
| Community participation | Women's influence on tourism decisions | Inclusive local governance |
| Government policy | Policy commitments, budgets, institutional roles | Clear responsibilities and accountability |
| Household outcomes | Income security and education-related expenditure | Indicators for future evaluation |

*Note. Proposed by the author for the planned qualitative policy analysis. This table does not report completed document analysis.*

**Table 2. Proposed policy actions and monitoring indicators**

| Policy area | Proposed action | Possible indicator |
|---|---|---|
| Education and training | Provide practical tourism, hospitality, food safety, craft, and digital training | Women completing training and applying skills |
| Finance | Improve access to suitable finance and business advice | Women-led enterprises receiving support |
| Market access | Support branding, digital promotion, and tourism networks | Sales, repeat customers, and market reach |
| Institutional support | Coordinate tourism, education, women's development, and finance institutions | Joint programmes, budgets, and progress reports |
| Decision-making | Include women in tourism committees and community planning | Representation and influence in decisions |
| Household outcomes | Evaluate economic security and education-related expenditure | Changes over time, interpreted cautiously |

Note. Indicators are proposed for future evaluation and are not findings from this manuscript.

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