

**ECONOMIC IMPACT OF COVID-19 ON HOMESTAY TOURISM: A STUDY  
IN GANDAKI PROVINCE, NEPAL**

**A Thesis**

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**Central Department of Rural Development, Tribhuvan University**

**In Partial Fulfilment of Requirement for the  
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**In  
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## DECLARATION

I hereby declare that this MA thesis entitled **Economic Impact of Covid-19 on Homestay Tourism: A Study in Gandaki Province, Nepal** submitted to the Central Department of Rural Development, Tribhuwan University, is entirely my original work prepared under the guidance and supervision of the thesis supervisor assigned by the department. I have made due acknowledgements to all the ideas and information borrowed from different sources during the preparation of this thesis. The result of this research work has not been presented, published or submitted anywhere else for the award of any degree or for any purposes. I ensure that no part of the content has been published in any form before. I shall be entirely responsible if any evidences found against my thesis.

.....

Nabina Dani

Date: 2079/08/08

24<sup>th</sup> November, 2022

## RECOMMENDATION LETTER

The thesis entitled **Economic Impact of Covid-19 on Homestay Tourism: A Study in Gandaki Province, Nepal** has been prepared and submitted by Ms. Nabina Dani under my guidance and supervision. I hereby forward this thesis to the evaluation committee for final evaluation and approval.

---

Prajwal Man Pradhan

Supervisor

Date: 2079/08/11

27<sup>th</sup> Nov, 2022

## **APPROVAL LETTER**

The thesis entitled **Economic Impact of Covid-19 on Homestay Tourism: A Study in Gandaki Province** submitted by Ms. Nabina Dani in partial fulfillment of the requirements for the Master's Degree (MA) in Rural Development has been approved by the Evaluation Committee.

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## **ABSTRACT**

This study entitled Economic Impact of Covid-19 on Homestay Tourism: Study in Gandaki Province, Nepal intended to explain knowledge, attitude and practices of the respondents (selected from Mountain, Hill & Terai region) on homestay tourism during pandemic periods. Purposively, three community-based homestays of Gandaki Province are selected for the study purpose. More specifically, Tachai homestay located in Nasong Rural Municipality of Manang was selected from Mountain region, Bandipur homestay located in Bandipur Municipality of Tanahu was selected from hill region and Amaltari bufferzone community homestay located in Kawasoti Municipality of Nawalpur was selected from Terai region. The general objective of the study is to explain pandemic impact on homestay tourism in the study area. Similarly, the specific objectives are to assess demographic characteristics of the respondents, to examine KAP in homestay entrepreneurs, to explain economic impact of covid-19 on homestay tourism.

The household survey technique was applied for collecting required data and information through 195 respondents by applying purposive and stratified random sampling methods. This study adopts descriptive and inferential statistical methods of data analysis. In this regard, SPSS version 20 is used to organize, summarize, describe and generalize the collected data. Under descriptive analysis the statistical tools such as frequency table, cross tabulation and central tendency is applied.

This research found homestay tourism is one of the sectors most affected by the COVID-19 pandemic. It is found that respondents were aware about COVID-19, safety measures & hygiene protocols. During Covid-19, respondents did not get any relief support and services from stakeholders and government. The income of the beneficiaries decreased, the number of guests in the homestay declined and change in employment structure due to COVID-19. The findings will be applicable for the Ministry of Tourism and future researcher.

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## **LIST OF ABBREVIATIONS / ACRONYMS**

ABCD= Asset Based Community Development

CDRD= Central Department of Rural Development

DOI= Department of Immigration

EII= Economic Impact Index

GDP= Gross Domestic Product

HMC= Homestay Management Committee

HOSAN= Homestay Association of Nepal

ICAO= International Civil Aviation Organization

KAP= Knowledge, Attitude and Practice

MA= Masters of Arts

MOITFE= Ministry of Industry, Tourism, Forestry and Environment

MoCTCA= Ministry of Culture, Tourism and Civil Aviation

NATTA= Nepal Association of Tour & Travel Agents

NGOs= Non-Governmental Organizations

NPC= National Planning Commission

NTB= Nepal Tourism Board

NTSP= National Tourism Strategic Plan

PCR= Polymerase chain reaction

PMC= Pokhara Metropolitan City

REBAN= Restuarant and Bar Association of Nepal

REST= Rural Economic Survey Test

SDGs= Sustainable Development Goals

SDI= Socio Demographic Index

SMEs= Small medium sized enterprises

SWOT= Strength, Weakness, Opportunity and Threat

TAAN= Trekking Agencies Association of Nepal

TBS= Tourism Bureau Statistics

UNWTO= United Nation World Tourism Organization

UGC= University Grant Commission

WB= World Bank

WHO= World Health Organization

WTO=World Tourism Organization

# CHAPTER 1

## INTRODUCTION

### **1.1 Background of the Study**

Tourism represents sum total of operations mainly of economic nature, which directly related to the entry, stay and movement of foreigners inside and outside a certain country, city, or region (Bhatia, 2011). In fact, development of tourism is not only for generating employment opportunities, increased income potential for local residents, diversification of the local economic base, and additional tax revenues for rural areas, but it can also accelerate community visibility, and add cultural worth, opportunities and significance for the rural and urban residents (Weaver, 1996). Tourism industry leaped forward after the invention of the steam engine in 19th century. Thomas cook was the first pioneer tour operator and only later a retail travel agent, who is considered as father of modem tourism. His first excursion train ran from Leicester to Southborough, a distance of 12 miles and back, on 5 July 1841 with 570 passengers at a round trip fare of one shilling.

No doubt, tourism in Nepal is a recent phenomenon. After the fall of Rana regime and establishment of democracy in 1950s, tourism has taken its full-fledged shape. Nepal is known as an important tourist destination in the world with its natural beauty and cultural heritages. Nepal's mystique nature and unique culture are major products in terms of tourism attractions (Joshi, 2008, p. 130). The beautiful Himalayas scenic beauty, Vista Landscape, manmade heritages, ethno-cultural richness, innocent social setting, and hospitality are the prominent attraction to the tourist in Nepal (Gurung, 1984). Nepal is a country of natural paradise, is unique due to its peculiar topography, diverse climate and cultural heritage. Nepal has many tourists' destinations and range of comparative advantages. The most spectacular mountains in the world, people of different races, religious, cultures, and costumes, a wide variety of flora and fauna and a varied climate are the large and growing tourist's world. Thereby, once visited, any types of guests tempted to visit Nepal again. It wouldn't be an exaggeration to say tourism potentiality of Nepal, if utilized properly and with a little seriousness on the part of the plans and policy makers; it would prove itself like the Hen that used to lay golden eggs in fairy tales (Adhikari, 2014).

To develop tourism and to achieve socio-economic benefits, the activities like ecotourism, community-based tourism or village tourism should be highly promoted. Nepal is a hotplate for such type of tourism that can offer the visitors an opportunity to experience the closeness of nature

and traditional culture with unique life style of the local people. Besides all of that, it can be important source of foreign exchange earnings industry creation employment opportunities and generating economics opportunities and generating economics growth of the country. Nepal's economy is generating us \$148 million annually and attracting just 375398 foreign visitors in the year 2014 (MoCTCA 2014/2015). Tourism provides direct and indirect employment for over 3 lakhs people in Nepal. In this scenario, there is no doubt that expansion of Tourism to village will contribute more to the economic development for the country like Nepal (Ghimire, 2015).

Village tourism as a phenomenon is concerned with river, sun environment, rural society and household. It represents conservation, lifestyle, experience, adventure and above all the nature adventure-oriented benefits to the local people. The objective of village includes helping tourist to plan a trip, choose a tour and minimize ecological impact. Village tourism is a planned and balanced industry. Its dimension is very broad. Benefits are shared by all in an equitable distribution pattern. These who are live in tourism region are considered as participation in the village tourism activities. Village tourism in which the villagers are not left as superior beings of their own circumstances. Village tourism must address innovative transfers of technology, economic development and the socio-cultural environment with homestay accommodation facilities. So, there is no doubt to say homestay tourism is the best tourism in all type of tourism while offering alternative accommodations to the guests (Dhungana, 2014).

Homestay tourism can be flourished in remote village areas where tourists participate in their daily livelihood and learning about their way of life whereas villagers built, own, and operate tourism service and facilities themselves (Brown, 2006). Thus, planning and implementing successful rural tourism does not required large capital investment but required the local sensitized effort to organize, control, and minimize the negative socio culture impacts (Kunwar, 2006). Homestay tourism itself is a vehicle for supplementing in poverty alleviation of the country. Being the key strategy for economic growth such types of tourism lead village economy by generating income, employment and agro-based and craft based rural industries. This indicates that homestay tourism can be a foundation for community development, rural tourism development that can contribute overall development of the country. If appropriate and relevant policies are adopted to develop, promote and monitor homestay tourism in more potential villages it could be a miracle to improve living standard of the rural people and enhance rural economy.

In practice, the trends of offering homestay tourism services are increasing since decades (after celebrating tourism year 2011). There are more than 700 community and private based homestay in Nepal (HOSAN, 2019). However, Gandaki Province is regarded as hub for homestay tourism destinations. There are 272 community homestays (having 5425 rooms and 9666 beds) in Gandaki Province that are operating by 3402 households (MoITFE, 2076). This shows that tourism was/is becoming prominent sources of family economy of Nepalese people in general and people of Gandaki Province in particular. In this background, this study entitled **Economic Impact of Covid-19 on Homestay Tourism: A Study in Gandaki Province** intended to explain knowledge, attitude and practices of the respondents (selected from Mountain, Hill & Terai region) on homestay tourism during pandemic periods.

## **1.2 Rationale of the Study**

In developed countries, tourism considered largest growth industry. For example, tourism accounted for US\$ 2.9 trillion to GDP in 2019; this is the highest contribution by sector to the GDP, 29% of world service exports, and 300 million jobs worldwide (UNWTO, 2020). Similarly, United States, Spain, France, China and Italy are top five revenue generated countries from tourism that generated 126.2, 55.9, 53.7, 50.0 and 41.2 billion US\$ respectively (WTO, 2019). Even in developing country like Nepal, tourism becoming priority sector of national and rural economy. The latest figure shows that 11, 72073 international tourists visited in 2018 that contributed 7.5% percent on GDP (NRs. 2.876 billion) and also created employment to the 427,000 people (Nepal Tourism Board [NTB], 2019). By analyzing the economic benefits of tourism, government of Nepal also prepared National Tourism Strategic Plan (NTSP [2016-25]) that targeted to receive 25, 22000 tourists in 2025. Its share of contribution to GDP will be 9.29% equivalent to 3401 million US\$ revenue and it will create 6, 32000 employment opportunities (MoCTCA, 2017). More so, federal government also targeted to receive 200000 international tourists till 2020. For that purpose, government allocated 5 arb 20 crore 34 lakh to the Ministry of Culture, Tourism and Civil Aviation (Nagarik News Daily, Wednesday, 30th May, 2018).

Unfortunately, the global tourism started affecting by COVID-19 or novel pandemic that caused total 1,497,316 death cases till 3rd December (Worldometer, 2020). The WHO thus declared the outbreak a Public Health Emergency of International Concern in January 2020 and a pandemic in March 2020. Since then, pandemic has resulted global economic shock (the baseline forecast envisions a 5.2 percent contraction in global GDP in 2020 or the deepest global recession

in eight decades). The cross-border spillovers have disrupted financial and commodity markets, global trade, supply chains, travel, and tourism activities too (World Bank, 2020). The UNWTO World Tourism Barometer report shows international tourist numbers have fall down by 22% just in a first quarter (Q1) of 2020 and could fall 60-80% in the whole year that translates into US\$ 80 billion loss. The 100% travel restrictions on global destinations in 2020 had the hardest hit on the tourism industry, compared to the other trades.

In the case of Nepal, the first case COVID-19 positive was confirmed on 23 January 2020 when a 31-year-old student, who had returned to Kathmandu from Wuhan on 9 January, tested positive for the disease. It was also the first recorded case of COVID-19 in South Asia. Nepal's first case of local transmission was confirmed on 4 April in Kailali District. The first death occurred on 14 May. A country-wide lockdown came into effect on 24 March 2020, and ended on 21 July 2020. Till 5th December there are total 238,861cases suffered from Nobel pandemic. Out of that 221,847 cases abled to recover after treatment and total 1,567 cases departed in to heaven (Ministry of health, 2020). Besides, the country-wide lockdown resulted poor economic growth rate of the country.

World Bank report (2020), projected to grow Nepalese economy by only 0.6 percent in 2021, inching up from an estimated 0.2 percent in 2020 due to pandemic (WB, 2020). There is an estimated loss of 10 billion Nepali Rupees (83 million U.S. dollar) each month during the lockdown (Xinhua, 2020). Though it was expected growth by 7.7 percent in 2020, after topping 6 percent annually in the past five years (WB, 2019). In the case of the regions, Asia and the Pacific region, the first region to suffer the impact of COVID-19, experienced a 35% decrease in tourist arrivals in the first quarter of 2020. After 67 days series of lock down, government of Nepal decided to offer tourism services in July 30, 2020. Hotels and restaurants resumed their services implementing highest standard of sanitation and hygiene protocol for safety; however, large parties and receptions are prohibited (Nepali Times, 2020). The government also prepared hygiene protocols for hotels, restaurants, vehicle operators and tour, trekking, mountaineering and rafting agencies aiming to prevent the COVID-19 cases.

Nepal Tourism Board (NTB) has also prepared the guideline on the safety measures for the tourism sector to manage and combat the COVID-19 crisis after the lockdown is eased and businesses are resumed. Associations of tourism sectors of Nepal have started providing training to their employees on the protocol and its benefits. The Nepal Department of Immigration (DoI)

Kathmandu resumed their services from June 15, 2020. According to Tourism Mail Crew (2020), Nepal is planning to implement the following rules for international travelers amid COVID-19 are; compulsory Certificate of COVID-19 negative issued within past 72 hours of arrival to Nepal; quarantine at the booked hotel till PCR test report is issued (6 estimated days). Likewise, tourism sector should unite to follow the rules and regulations of hygiene protocol will help in combating the pandemic and regain the confidence amongst both the hosts and the guests.

In this context, there are five rationales behind selecting this study. 1st, it is inevitable to look at on Nobel pandemic periods and its economic impact on global tourism market and Nepalese tourism market. 2nd, it is also usual to understand accessibility and affordability of hygiene protocols and guideline on the safety measures especially in rural setting. 3rd, it is better to access family earning and expenditure of the respondents before and after country-wide lockdown. 4th, it is usual to understand Knowledge, attitude and practices of the respondents on homestay tourism during pandemic period in general and financial supports of governments (grant, soft loan, collateral-free loan, tax subsidies) to the tourism entrepreneurs in particular (Appendix A). And 5th, this research is designed under quantitative approach and trend survey methodology not only for ecological analysis, population estimation but also for analyzing mean differences through t-test, one way ANOVA and power analysis and for developing logistic/multiple regression models and factor analysis model.

### **1.3 Statement of the Problem**

Globally, COVID-19 outbreak created critical challenges in tourism sector. The UNWTO estimates that global international tourist arrivals could decline from 20 percent to 30 percent with a loss of US\$ 30 to 50 billion. The available data in UNWTO has pointed out a 22% decrease in international tourist arrivals in the first quarter of 2020, with a 57% reduction of tourist arrivals in March. This represents a loss of 67 million international entries in the first quarter of 2020 compared to the same period last year. In the case of the regions, Asia and the Pacific region, the first region to suffer the impact of COVID-19, experienced a 35% decrease in tourist arrivals in the first quarter of 2020. With a 19% decline in tourist arrivals, Europe was the second-most affected region in the tourism industry.

The available data on the International Civil Aviation Organization (ICAO) indicates a 38% decrease in world total air capacity in March 2020. According to ICAO data, the number of international passengers declined from 44% to 80% in 2020 due to the COVID-19 outbreak

(UNWTO, 2020a). The air bookings show the highest decline worldwide. Asia and the Pacific region (-98%) show the biggest drop and started to decline earlier, with the introduction of travel restrictions in China. Air bookings from Europe (-76%), the Americas (-67%), Africa, and the Middle East (-65%) all had severe declines in the first quarter of 2020 (UNWTO, 2020a). IATA forecasts a total loss of 113 billion US\$ to the airline industry.

Region	January	February	March
World	-80%	-60%	-40%
Europe	-76%	-60%	-40%
Asia & Pacific	-98%	-98%	-98%
Americans	-67%	-67%	-67%
Africa	-65%	-65%	-65%
Middle East	-65%	-65%	-65%

The UNWTO reported (2020) states that the 100% travel restrictions on global destinations in 2020 had the hardest hit on the tourism industry, compared to the other trades. Previous scholars also evaluated the negative impact of a virus outbreak on the tourism industry. The unavailability of sufficient data regarding the outbreak of COVID-19 is more challenging to point out a specific influence on the tourism industry that resulted decrease in the air travel industry, hotel industry, and employment (Department of Operation Management, 2020).

Locally, World Bank report (2020), projected to grow Nepalese economy by only 0.6 percent in 2021, inching up from an estimated 0.2 percent in 2020 due to pandemic (WB, 2020). There is an estimated loss of 10 billion Nepali Rupees (83 million U.S. dollar) each month during the lockdown (Ulak, 2020). Though it was expected growth by 7.7 percent in 2020, after topping 6 percent annually in the past five years (WB, 2019). The data indicates that tourism sector is highly affected during pandemic period that was becoming lead sector of the national and rural economy of the country. In the reference of such global and local surmounting problems, this study will also highlight economic problems facing by the local people belonging to Tachai, Bandipur and Amaltari community homestay of Gandaki Province.

The research question is: What is the extent of the economic impact of COVID-19 on homestay tourism in Gandaki Province, and what factors influence this impact? Methodologically, the researcher affirm that nobody has conducted such homestay tourism related study that intended to compare between and among strata (Homestays located in Mountain, Hill and Terai ecological regions) and cluster (direct and indirect tourism beneficiaries) while explaining KAP of the respondents on researching issues. Finally, couple of problems (economic impacts of novel corona pandemic on global and local tourism market and methodological problems) encouraged researcher to conduct this study.

## 1.4 Objectives of the Study

The general objective of the study is to explain pandemic impact on homestay tourism in the study area. Similarly, the specific objectives are as follow:

- i. To assess the demographic characteristics of the respondents.
- ii. To examine KAP during covid-19 in homestay entrepreneurs.
- iii. To explain economic impact of covid-19 on homestay tourism.

## 1.5 Hypothesis Testing

Under the inferential statistics, this study poses the following hypotheses. Under the inferential statistics, this study tested following hypotheses. For instance, the alternative hypotheses are listed here as the research hypotheses.

- 1: The mean value of socio demographic index (SDI) differs due to gender.
- 2: The mean value of SDI differs due to food sufficiency.
- 3: Mean value of SDI differs due to personal transportation facilities.
- 4: The mean value of SDI differs due to ecology.
- 5: The mean value of SDI differs due to caste/ethnicity.
- 6: The mean value of SDI differs due to land ownership type.
- 7: Mean value of KAP index (KAPI) differs due to gender.
- 8: The mean value of KAPI differs due to ecology.
- 9: The mean value of KAPI differs due to caste/ethnicity.
- 10: Mean value of Economic impact index (EII) differs due to beneficiary type.
- 11: The mean value of EII differs due to ecology.
- 12: The mean value of EII differs due to business investment amount.

Similarly, this study also poses the following descriptive hypotheses:

- i. Homestay tourism has increased saving and credits habits of the entrepreneurs.
- ii. Duty bearers have been investing its fund in infrastructure development projects.
- iii. Direct beneficiaries are earning more than those of indirect beneficiaries from tourism.
- iv. Role model farmers are investing their earning in commercial farming.
- v. Family earning is also investing to by fixed assets like, land, gold and domestic animals.
- vi. Family earning from homestay tourism is highly affected during pandemic periods.
- vii. The visiting trend of tourists is slightly increasing even in pandemic periods.

## **1.6 Limitation and Delimitation of the Study**

Due to various constraints, the researcher delimited this study in the following ways:

The following are the construct limitations of this study:

- i. The study is based on trend study survey design under quantitative approach.
- ii. Focus is given to explain KAP of the respondents on homestay during pandemic.
- iii. This study tests the significance difference between mean values.
- iv. All descriptive hypotheses are explained without any statistical testing by using descriptive methods.

The construct delimitations associated with this study are as follows:

- i. The study is conducted in Tachai, Bandipur and Amaltari community homestay.
- ii. That is why the present research study did not cover entire area of Gandaki Province.
- iii. This study dealt with socio-economic status of the homestay.
- iv. The researching issues is analyzed and interpreted through the theoretical lenses of eco-tourism, and ABCD approach on community development.
- v. Thus, this research study is based upon limited information that is collected through 195 sample number or respondents (Table 6).
- vi. The study focused on social-demography of respondents their KAP on homestay during pandemic periods.

## **1.7 Organization of the Study**

On the basis of its content, information and material, this study is reported into six chapters. The ultimate aim is making report reader friendly, convenience and more systematic. The first chapter introductory part of the study deals background of the study, statement of the problems, objectives of the study, significance of the study, delimitations of the study, and organization of the study. The second chapter deals with literature review. It deals with concept of tourism and cultural tourism, theoretical orientation on cultural tourism, policies perspectives on tourism, empirical reviews and conceptual framework of the study. Similarly, the third chapter deals with research methodology. More specifically, this chapter presents; research design, nature and source of data, rationale for the selection of the study area and rapport build up, universe and sampling procedure, data collection procedure, tools and techniques of data collection, reliability and validity, ethical consideration and method of data processing, analysis and presentation.

The fourth chapter included general introduction of Mountain, Hill and Terai Region of the Gandaki Province. However more focus is given to natural, cultural and religious attractions of Tachai, Bandipur and Amltari Community homestays located in Manang, Tanahu and Nawalpur Districts respectively. The fifth chapter deals with presentation, interpretation, and analysis of the collected data. This give more focus on strata (Mountain, Hill and Terai ecology) and cluster (direct and indirect beneficiaries) while analyzing collected data. The sixth chapter or final chapter will be incorporated discussions of findings, theoretical outcomes and meaning making, conclusion, and implications drawn on the basis of study.

## **CHAPTER 2**

### **LITERATURE REVIEW**

#### **2.1 Literature Review**

The word “Tourism” so popular now a day, is derived from the French word “Tourisme” which was originated in 19th century, which literally means to travel and travel related jobs. According to Webmaster’s new international dictionary, tourism is defined as “Travelling for recreation”. Travel may be regarded tourists if it meets with the three essential conditions such as temporary, voluntary and not have remunerated employment as its aim.

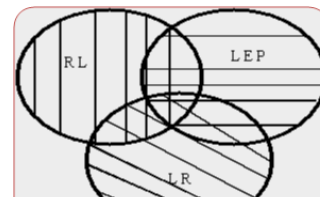
The Australian Economist Hermann von Schullard gave the first definition of tourism in 1910. He defined as “the sum total of operation mainly of economic nature, which directly related to the entry, stay and movement of foreigners inside and outside a certain country, city or region” another definition of tourism was given by Edmond Picard, Professor of economics at the University of Brussels as follows “The function of tourism is to import currency from foreign resources into the country. Its impact is what tourist expenditures can do the different sectors of the economy and in particular the hotel keepers” (Burger, 1978).

In 1942, two Swiss Professors Walter Hunziker and Kurt Kraft had defined ‘tourism’ as the sum of phenomenon and relationship arising from the travel and stay of non-resident, in so far as they don’t lead to permanent resident and are not connected with any earning activities (Bhatia, 2011). The above definition clearly defines the few points, which is mention as follows

- i. Tourism arises from a movement of people to and their stay in various destinations.
- ii. The journeys to the destination including other activities are two major elements of tourism.
- iii. Daily life activities of tourists are distinct from those of the resident and working population of the places, through which tourist travel and stay.
- iv. The movement to destination is of a temporary, short-term character, with intention to return within a few days, few weeks or months.

- v. Destinations are visited for purpose other than taking up permanent residence or employment.

Conceptually, rural tourism means intersectional relationship between local resources (Lr), receptive or readiness of locale (RL) and interests of extravagant people (Lep) can help to develop and promote potentiality of village tourism (Sharma, 2008, p. 15) (See in figure 1).



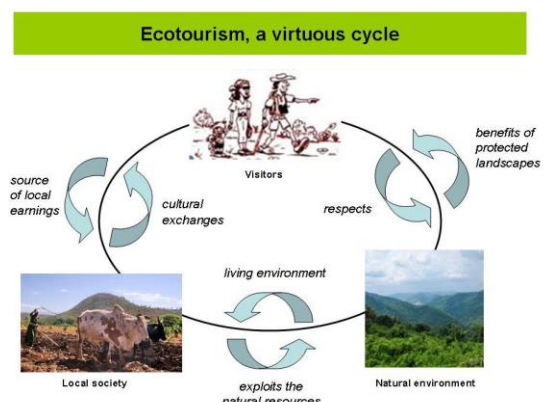
**Figure 1. Conceptual Meaning of Rural Tourism**

National level as well as local level policies, plans and projects are needed for promoting the concept of village tourism. Therefore, village tourism must come up with local needs and typical interests of the local people. The sustainability and the charm cannot remain high forever. Naturally, it cannot originate from a vacuum. A tourist visits such a place where his/her desires or interests are quenched by its attractions, provided facilities and service delivery system like food, shelter, local hospitality, heritages of knowledge gain, happiness of ultimate eternal peace, thirsts of youth (Sharma, 2008, p. 15).

### 2.1.1 Theoretical Aspects

Theoretical perspectives help researcher to explore battlefields of knowledge that shape the relations between local actors, stakeholders, beneficiaries including the researchers myself (Long & Long, 1992). Therefore, in this study researcher will bring theoretical perspectives or insights from eco-tourism and ABCD approach on community.

**Eco-Tourism:** Eco-tourism simply means eco efficiency in tourism activities that principally aimed to foster socio-cultural, economic and environmental development through tourism activities. Ecotourism is a good tourism, ethical and eco-citizenship, which aims to limit the human pressure on the environment while contributing to its development (Villepontoux, 2013). Originally, the term of ecotourism is invented in the 80s by biologists who were concerned by environmental degradation caused by the development of tourism practices. Since the 2000s, the World Tourism Organization makes the



**Figure 2. Benefits of Eco-tourism Development**

first campaigns of communication on ecotourism introduced as the new alternative development model for sustainable tourism. From this period, the suffix "eco" plays on the double logic

"ecology and economy" to show that it is possible to make "good tourism" and reconcile the imperatives of ecology and economy.

Concept of ecotourism also has been implementing in Nepal especially in national parks, conservations areas and buffer zones. At the same time conservation fund also has been allocating for administrative cost (10%), conservation related awareness raising training (10%), income generate activities (20%), community development (30%) and physical infrastructure development (30%) as well (Pradhan & Gradon, 2008). Owing to that from this theoretical gaze researcher will explain about eco tourism activities (i.e. respect to rural ecology and economy) in general and changing lives of the local people living around Tachai conservation area and Amaltaribufferzone areas.

**ABCD Approach on Community Development:** Asset Based Community Development (ABCD) is a community development approach that outlined fundamental structures for promoting sustainable community development practices to the any particular community members. ABCD builds on the assets that are already found in the community and mobilizes individuals, associations, and institutions to come together to build on their assets. In doing local development stakeholders can promote tourism and community development activities in sustainable manner (Ellis & Sheridan, 2014). By applying these theoretical ideas researcher will analyze key assets and their functions presented in below table practicing by local development stakeholders including the local people.

**Table 1. Key Assets of ABCD Approach**

<b>Key Assets</b>	<b>Basic Functions</b>
Individual	Means and end of ABCD is local people having knowledge/skills Those knowledge and skill need to be recognized and identified
Associations	Small informal groups of people working with a common interest ABCD through community mobilization
Institutions	Structurally organized group of people They include government non-government agencies and private sectors Institutions help to mobilize resources/establish a sense of civic responsibility
Physical Assets	Physical assets (i.e., land, buildings, space, and funds are other assets)
Connections	There must be an exchange between people sharing their assets These connections are made by people who are connectors This is done through building relationships among the individuals

**(Phillips & Pittman, 2009)**

### **2.1.2 Foundational Works**

In developed countries, tourism currently is considered to be the largest growth industry with no sign of slowing over the long term (World Trade Organization [WTO], 1998). For example, since 1980, tourism has increased worldwide by an average of 9 percent annually, reaching 940 million in 2010 and is expected to grow to nearly 1.6 billion by the year 2020 (UNWTO, 2010). Also tourism employs over 235 million people across the world, directly supported 412,500 jobs and indirectly supported 952,500 jobs (Tourism Bureau Statistics [TBS], 2012). Similarly, United States, Spain, France, China and Italy are top five revenue generated countries from tourism activities who generated 126.2, 55.9, 53.7, 50.0 and 41.2 billion US\$ respectively (WTO, 2013).

Locally, Nepal receives 0.1% of the global tourists and 5.7 % of the Asian tourists (WTO, 2015). This has been created employment opportunities to the people and generating economy of the country. Latest figure indicates that tourism sector successfully created 945000 employments (39th position in global rank) and contributed 6.2% on GDP (43rd position in global rank) (WTTC, 2017). Both male and female are involving in tourism sectors as an employer or employee.

Tourism employment Survey, 2014 claimed that out of total 138148 employments, 80% were male and 20% were female. In micro level, tourism has created earning opportunities to the rural people including women and transforming their livelihoods. Through in/formal employment, entrepreneurship, training and community prosperity, tourism help women to break poverty trap (UNWOMEN, 2014). In macro level, tourism sector has been becoming priority sector of national economy. Natural, cultural and religious heritages of the country have attracted number of inter/national tourists. That has ultimately generated national economy and created employment opportunities to the people see in below table.

**Table 2. Economic of Tourism in Nepal**

Result Indicator	Unit	Base Year	Target Year		
			2016	2017	2018
Foreign Currency Income	\$ (In lakh)	4978	5940	8004	10800
Arrival of Tourist	Per Lakh	7.1	8	10	12
Time Duration of Tourist	Day	12.4	13.5	14	15
Expenditure of per Tourist per day	Us Dollar	53	55	58	60
Employment Opportunities	(Per 000)	20	25	40	45
Growth Rate of Agro product	Percent	1.4	4.5	4.7	4.9
Contribution in GDP	Percent	31.7	31.1	30.4	9.5

(NPC, 2015)

As a matter of fact, government of Nepal declared 2016 as a domestic tourism year and 2018 as an international tourism year (NPC, 2016). By analyzing the economic benefits of tourism, federal government has targeted to receive 200000 international tourists till 2020. For that purpose, government allocated 5 arb 20 crore 34 lakh to the Ministry of Culture, Tourism and Civil Aviation (Nagarik News Daily, 2018). 50 subject related experts (think tank) have been appointed in department of tourism. Government is planning to establish Tourism University in capital city. Tourism is often seen as a welcome source of economic development but conventional mass tourism is associated with numerous negative effects, such as the destruction of ecological systems and loss of cultural heritage (Lansing & Vries, 2007). Mass tourism thus lead to cultural co-

modification, create higher cost of living for the residents, displace traditional residents, increase crime, undermine local tradition and ways of life, increase pollution and put pressure on service and facilities (Joshi, 2008). Along with that table 4 also had presented benefits of rural tourism:

**Table 3. Benefits of Rural Tourism Development**

<b>Area</b>	<b>Potential Development Benefits</b>
Economic	<input type="checkbox"/> Generates independent funds for community development. <input type="checkbox"/> Creates employment in tourism. <input type="checkbox"/> Increases household income.
Social	<input type="checkbox"/> Raises quality of life. <input type="checkbox"/> Promotes community pride. <input type="checkbox"/> Promotes gender and age equality. <input type="checkbox"/> Builds capacity for community organizations.
Cultural	<input type="checkbox"/> Encourages respect for different culture. <input type="checkbox"/> Foster cultural exchange. <input type="checkbox"/> Embeds development in local culture.
Environmental	<input type="checkbox"/> Promotes environmental responsibility. <input type="checkbox"/> Raises awareness of the need for conservation for tourists and villagers. <input type="checkbox"/> Promotes wastage management
Educational	<input type="checkbox"/> Promotes the acquisition of new job skills. <input type="checkbox"/> Creates new professions in the village. <input type="checkbox"/> Encourages use of new knowledge. <input type="checkbox"/> Cross-fertilization of ideas with other cultures and mutual respect.
Political	<input type="checkbox"/> Enables participation of local people. <input type="checkbox"/> Increases the power of community. <input type="checkbox"/> Ensures rights in natural resource management in community.
Health	<input type="checkbox"/> Promotes good hygiene. <input type="checkbox"/> Increases in and diversification of food production for tourists improves nutritional status.

**(REST, 2003, p.22)**

Burger (1978) studied “The Economic Impact of Tourism in Nepal”. In this study he attempted to analyzed input and output of Nepalese tourism. Based on both primary and secondary information the study mentions the majority of the tourist comes for pleasure and sightseeing purpose and only one out of six tourists who visited India also visit Nepal. The study concludes that although is tourism is a recent phenomenon in Nepal, it has grown at an astonishing rate and tourism can notably help for the economic development of the country if it properly planned and monitored.

Adhikari (2014) conducted a study on “Tourism resort and its Economy Impact”. The study deals with the need for improving tourist resort in Nepal. The study states that expenditure of

tourist depends on the extent of facilities provided to them in resort and their surroundings. On this doctoral thesis “Tourism and economic Development” observe the problem such as lack of surplus generation. There have been studied on the economic impact of tourism in the developing countries. These studies shows that some developing countries have been able to use tourism as a means of surplus generation for the future development, but many developing countries have not been successful to do so. In fact, Tourism for many developing countries turned out to be an enclave industry and become a means of surplus drain. Objectives as stated were to be concerned with the impact of tourism and development in Nepal. In this dissertation he has setting the two specifics objectives.

Bhatia (2011) exclaims tourism is contributing much to the economic and cultural growth in different regions of Nepal. International visitors whose journal is destined for different regions due to trekking are increasing in number. The promotion of international tourism indifferent regions directly enhances their regional economy through the development of tourism industry. He also mentioned the socio- cultural impacts of tourism as it was said that tourism indeed helped some mountain communities to persist, but as it does traditional life inevitably changes. Trekking and mountaineering life not only provide jobs in the agricultural off season, but by so doing they alter the life of farmer and herders and offset the fragile balance intrinsic to mountain. He says that country not only earns foreign exchanges and provides jobs and employment but also provides lots of basic needs comfort and modern amenities to locals and corrects regional disparities by developing various infrastructures for tourism.

Lamsal (2018) conducted study entitled “Impact of Cultural Tourism: A Survey Study of Bachhyauli Village of Ratnanagar Municipality, Chitwan”. The objectives of the study were to analyze contributions of homestay tourism on the lives of Tharu people. The study found that tourism has not only creating self-employment and earning opportunities to the Tharu people but also help to preserve their traditional culture and perform organic farming practices around the Tharu Village.

Shretta (2020) conducted study entitled “Impact of Covid-19 on Tourism Industries”. The main objective of this study is to determine the impact of the COVID-19 outbreak on the global tourism industry. The research focuses on all countries and determines the challenges they faced in tourism, and the strategies to overcome those challenges in the short- and long-term while minimizing the global economic shocks due to the pandemic. The study concludes that tourism

sector is affected on a large scale. The UNWTO has estimated a loss of approximately 1.1 billion international tourist arrivals, with a loss of US\$ 910 billion to US\$ 1.1 trillion export revenues and 100-120 million jobs due to the wider spread of the novel coronavirus. The study also concentrates on the impact of the other main sub-services supporting tourism sector development, such as hospitality, air travel, food and beverages, transport, and communication. A developing country needs to protect people and maintain a healthy tourism industry in the short-term. The governments should make strategies to protect workers in the tourism industry, and at the same time, governments can offer financial relief with low-interest loans or grants. Thus, this study focuses on the impact of COVID-19 on the tourism industry and evaluates challenges faced by tourism as a main sub-sector of the economy.

Hari Krishna Laudari, Shiva Pariyar, Tek Maraseni (2021) claimed that, this paper has assessed the impact of COVID-19 lockdown on various fronts of the forestry sector by using Gandaki Province of Nepal as a case. Our analysis shows that the impact of the lockdown was more extensive in (eco) tourism and forest-based enterprises, forestry development work and research and monitoring activities. Because of the weak law enforcement caused by COVID-19 mobility restriction, incidences of illegal logging and hunting increased dramatically both inside and outside the protected area. Our study further reveals that the forestry sector lost 9.6 million USD and 3.2 million man-days of employment during the lockdown period. Among others, the homestay and NTFPs enterprises owners incurred the highest loss followed by community forest user groups and smallholders. Based on the analysis of the impact of COVID-19 lockdown on Nepal's forestry sector, they draw some policy implications that may inform decision-makers of Nepal and other countries to bounce back from post-COVID crisis. First, the COVID-19 lockdown could dramatically reduce the income of middle- and lower-class people and may increase both rural and urban poverty.

Second, the continued stopover of logs in the forest because of extended mobility restriction caused by second and third waves of COVID could increase the price of timber in the market. Third, the weak law enforcement during and after COVID-19 could bring short-run effects with possible serious long-run implications in forest and biodiversity conservation. The loss of income and employment from the forestry sector together with weak law enforcement and the increased price of timber could further increase pressure on common-pool resources, including forests and biodiversity. Fourth, conservation-related research and development activities may get

less priority because of the loss of revenue from forestry sectors and shifting priorities of the government for addressing immediate societal and economic needs. The reduced number of patrolling and surveillance due to budget (and human resource) constraints could again accelerate illegal activities in the forests and protected areas. Lastly, the pandemic-led crisis may bring multiplier effects in the national economy and impede the nation's efforts in achieving the ambitious sustainable development goals (SDGs) and the Paris Agreement. The shock of the COVID-19 pandemic and the associated lockdown has already made countries' economies and environments more vulnerable.

In this perspective, governments around the world including Nepal should look for recovery options that generate green jobs; revive the lost economy; safeguard forests and biodiversity; and make people resilient to future shock. Recovery options that integrate forests and balance the environment and economy can offer a cross-cutting solution to multifaceted problems created by the COVID crisis. Sustainable forest management, nature-based tourism, improvement of forest products value chain and community-based natural resource management are some of the post-COVID recovery pathways that the countries can embrace so as to address multiple problems induced by COVID-19 lockdown, including but not limited to, unemployment, illicit logging and hunting of wild animals, and poverty. Adoption of these recovery options may also provide an opportunity to build back countries' post-pandemic economies and help achieve global (sustainable development and climate) goals.

Ramesh Neupane, Anup K C, Manoj Aryal, Kedar Rijal (2021) stated that, This study was conducted with an aim to assess the status of ecotourism in terms of tourism demand, tourist characteristics, and strength, weakness, opportunity, and threat (SWOT) analysis. For this, the study was conducted in Bhadaure-Tamagi village of the Panchase Protected Forest Area of Gandaki Province, which was planned to be developed as an important tourist destination for tourists visiting Pokhara because of its cultural and natural importance. Mixed-method research approach was implemented in this research for data collection and analysis. One hundred and twenty-two tourism stakeholders (30 hoteliers, 40 homestay owners, and 52 tourists) were surveyed for quantitative data collection and analysis along with seven key informant interviews (KII) for qualitative data collection and analysis. It was observed that the current demand for accommodation facilities in the Bhadaure-Tamagi village was 23,390 bed nights per annum. The tourism demand in terms of tourism revenues estimated through this study amounted to a total of

US\$10,763.67 per year. The occupancy rate of accommodation facilities at Bhadaure-Tamagi village was a mere 20%, which is well below the national and international average. Despite outstanding ecotourism opportunities and a necessary regulatory framework in place, the SWOT analysis revealed that the tourism sector development is not satisfactory. In the current situation, Coronavirus disease (COVID-19) had adversely affected the ecotourism in the area. So, tourism promotional activities need to be focused by following appropriate health, hygiene, and safety measures.

Khatiwada, S. S., Sharma, R., & Ranabhat, S. (2021) claimed that, the study shows that the covid-19 pandemic has terribly pushed the investment of entire tourism sector of Pokhara destination to the brink. Almost the industry has been losing more than Rs 34 million every day from only the companies / firms covered for analysis in this paper thereby losing more than Rs 70 million from the entire tourism industry of the destination every day during lockdown period of covid-19 pandemic. A huge segment of employees in this industry became complete jobless during lockdown period that put their life in hard situation even to survive. The two main impacts of covid-19 over the tourism domain of Pokhara seem to be the shutdown of substantial numbers of hospitality businesses and the bulk loss of employment from tourism sector. In spite of the huge loss in investment and revenues, some of the associations of stakeholders also tried the best from their level to sustain and revive the tourism industry of Pokhara during on-covid period. Some hotels and restaurants supported employees by making partial payment even in no-job time during lockdown period. Trekking Agencies' Association of Nepal (TAAN) Pokhara, Nepal Association of Tour & Travel Agents (NATTA) Pokhara and Restaurant and Bar Association of Nepal (REBAN) Pokhara also distributed some packets of basic utility goods and kinds to the informal and freelance tourism workers, tour/trek guides, supporting staffs and boat sailors of Fewa Lake catchment. Pokhara Metropolitan City has also shown deep concern about the survival of tourism in Pokhara and hence has increased the ceiling of budget from Rs 24.6 million of past year to Rs 265 million in current year merely for tourism plan and development in Pokhara and vicinity (PMC, 2021). Albeit there are some implementation issues, the provincial as well as the federal government of Nepal have also devised some financial schemes of soft loan to the tourism entrepreneurs, rebate in taxation as well as in the company renew charge.

Anup K C (2022) said that, Homestays are accommodation facilities provided by hosts in their own residence. Usually, guests are provided food and lodging by the host family members.

These tourism facilities are a source of alternative income in rural areas of countries like Nepal. But now, COVID-19 has adversely affected homestays along with other tourism sectors, so it is necessary to assess homestays in Nepal in the COVID-19 era. For this dissertation, online interviews were conducted with homestay stakeholders (54 homestay operators, 12 homestay leaders, 11 homestay experts, and 8 biodiversity experts). These online interviews were recorded in the Nepali language and were translated and transcribed. The interview transcripts were coded, and a thematic analysis was carried out. The findings were presented in coding frequency tables with supporting quotes. Two different waves of the COVID-19 virus, one starting in March 2020 and the other starting in April 2021, have adversely affected Nepal's various sectors. Different stages of lockdown (both partial and complete) affected the travel of people from one place to the other. Only the emergency movement of people was allowed, stopping all other unnecessary travel during the lockdown. Once the lockdown was lifted, Nepali guests started traveling to homestays. Homestay stakeholders have seen the great potential of domestic tourism during COVID-19 and were hopeful for reviving their business with the help of domestic guests. Due to international travel restrictions, there were no international guests during the COVID-19 era. It is necessary to change these travel policies to attract international guests inside the country.

To increase the flow of domestic guests, 2-days weekends and official governmental homestay visits are essential. There were promotional offers suggested inside the country to attract more Nepali guests. Due to the lesser number of guests in homestays during COVID-19, the income of homestays was affected by changing homestay operators' livelihood patterns. There was greater involvement in agriculture and homestay maintenance activities. Homestay operators travel to the forest and natural areas in their free time. So, there was some illegal harvest of forest resources and animal poaching incidents. Despite these adverse impacts, homestay operators hoped to benefit from wildlife conservation once the pandemic was over. So, they were positive toward wildlife conservation and homestay tourism. Health, hygiene, and safety (HHS) measures were given higher importance in homestays during COVID-19. The homestay policies before and during COVID-19 focused on HHS. To stop infections in the initial phase of COVID-19, operators closed homestays. Once COVID-19 and travel restrictions were eased, homestay stakeholders focused on using masks and hand sanitizers and following social distance requirements. They recommended monitoring HHS measures and updating the guidelines to monitor homestays.

Vaccination was essential to prevent COVID-19, so it should be prioritized for homestay operators. Operators will find it easier to run their homestay business efficiently after completing vaccination.

World Bank (2022), Nepal is endowed with a wealth of natural resources including snow-capped mountains, abundant rivers, sub-tropical forests, significant biodiversity and wildlife, and pristine, diverse landscapes. A part of the Himalayan biodiversity hotspot, the country is recognized for its high intact forest habitats. Over 45 percent of tourists to Nepal visit these protected areas, which play a significant role in driving tourism, and contribute to the country's economy. Visitors, however, predominantly visit only four parks, and thus, there is much potential for protected areas in Nepal to further contribute to development goals while maintaining the country's rich biodiversity asset base.

This combination of protected areas and rich biodiversity is equally a major tourism asset in an industry which attracts eight billion visitors a year to protected areas. The potential of Nepal's protected area network, and its contribution to the country's economic development is yet to be fully realized. This situation mirrors that of many countries in which governments value protected areas in conservation strategies but overlook them in economic development plans. This oversight is of great concern, as countries, globally, struggle to contain unprecedented biodiversity losses while trying to address development setbacks inflicted by COVID-19. This study therefore sets out to strengthen the economic case for the government of Nepal to promote sustainable and inclusive tourism in its protected areas by estimating the direct and indirect benefits to local economies from protected area tourism.

Eveliina Ikonen (2021) asserted that, Understanding local people's perceptions towards tourism is important to minimize the negative impacts of tourism and to promote sustainable tourism. This thesis researches residents' perceptions towards tourism, tourism development and tourism impacts in the city of Pokhara in Nepal. The thesis utilizes Doxey's irritation index and social exchange theory as the theoretical framework of the research. Based on Doxey's irritation index, local people's attitudes towards tourism shift from positive to negative as the time goes by and tourism develops. Based on the social exchange theory used in tourism studies, local people's perceptions towards tourism are more positive the more the locals benefit from tourism and interact with tourists and tourism. This thesis aims to also understand what kind of place image local people have of Pokhara and how residents' place image is connected to the perceptions they have towards

tourism in Pokhara. As earlier tourism research has suggested, local people's place image and perceptions towards tourism are connected and the more positive place image locals have, the more positive their perceptions towards tourism are. This thesis research is based on qualitative methods. The research data was collected with a qualitative questionnaire distributed online for the residents of Pokhara. Open-ended questions were used in the questionnaire, so that the participants could express their place image and perceptions towards tourism with their own words.

The data was analyzed by using qualitative content analysis. The results of this research indicate that the majority of the participants is satisfied with the tourism situation in Pokhara. The participants are especially content that tourism creates employment and earning opportunities for local people in Pokhara. However, a few participants expressed some irritation towards tourism situation in Pokhara due to different reasons. Despite some of the more negative perceptions towards tourism, almost all of the participants supported future tourism development in the area. Similarly, almost all of the participants thought that positive tourism impacts in the area are greater than the negative impacts, even though the participants also identified several negative tourism impacts, mainly regarding the environmental degradation and westernization of local culture, habits, and values. On the contrary to the suggestions of the Doxey's index, locals' attitudes towards tourism have remained mostly positive even though tourism has developed in Pokhara in the past decades.

Also, the results regarding local people's involvement with tourism and tourists compared to their perceptions towards tourism are not completely in line with the earlier tourism research using the social exchange theory. The results of this research indicate that participants' perceptions towards tourism are not always more positive the more residents benefit from tourism and interact with tourism or tourists. On the contrary, the perceptions towards tourism might be even more often negative among the participants who have contact with tourism and tourists than those who have not. The results also indicate that the participants have mostly a positive place image of Pokhara. Even though approximately half of the participants had both positive place image and positive perceptions towards tourism, positive place image will not always automatically result in positive perceptions towards tourism among the local people.

From the above review it can be said that till date not any empirical study tried to explain KAP of the respondents on tourism during pandemic periods. At the same time no study tried to

conduct comparative analysis between and among the strata (community homestay located in Mountain, Hill and Terai regions of Gandaki Province) and cluster (direct and indirect beneficiaries as respondents). More so, no study analyzed homestay related issues from the theoretical lens of eco-tourism, cultural tourism, ABCD approach and UN sustainability approach. Hence, this study will address such types of research gaps (Figure 3 and Table 7).

## **2.2 Policy Aspects**

According to 'homestay working procedure 2067' Nepal's government has defined home stay as an accommodation where host provides foods, accommodation and other related services to their guest and operates it individually or in community groups. The procedure further classified homestay in two patterns; one urban homestay/private homestay, and village community homestay. Urban homestay program is normally operated by individual hosts and they can accommodate only four guests per day so that there will be not much negative business impact on the regular hotel business of the nation. And village community homestay can be operated by different individual in the group where member should be at least 5 host families to operate homestay in particular community (MoCTCA, 2010).

After regulating Homestay Tourism Procedure 2010, the government and NTB have been promoting it to the whole nation. The Homestay Management Committee (HMC) has been established to manage, monitor and guide the Homestay stakeholders. On the community level the Nepal Tourism Board mobilized the local government and local development stakeholders such as Women's Group, community level Non-Governmental Organizations (NGOs), Community Forest Groups to manage homestay facilities and homestay training to ensure the quality of homestay arrangements. The guidelines of the government direct that the host family should offer the local cultural experience to their guest and serve the local products of foods whatever the host family themselves eat. Homestay operating houses have to ensure a hygienic, clean, safe, peaceful and secure environment with adequate bathroom and toilet facilities. Beside the accommodations facility the community are suggested to welcome the tourist with the full traditional arrangement, entertain the visitors through the local cultural performance, make participation in traditional functions and conserve and develop the other tourism product for the tourist such as community forest for jungle safari, sightseeing, museum, visit local handicraft center (MoCTCA 2010).

For the community homestay program 'homestay committee board' is mandatory for the proper management of the homestay. The board members are assigned to manage the community

tourism program and first hospitality activities during guests arrival; equal distribution of homes (host) to the visitors, maintain well a record of the guest and very important is to keep transparent economic account, manage the standard of every homes, conserve the local heritage site and the cultures, organize the cultural program for the tourist, take care about safety and health of the tourist and many more (MoCTCA 2010). In Nepal commonly accepted homestay are ethically and traditionally made where the host families reside in traditionally built houses and involves in home stay tourism. The Nepalese homestay gives a family atmosphere to the visitors and visitors can get an opportunity to observe or participate in the local social culture environment with having delicious Nepalese cuisine which is totally based on local skill and products (Table 6).

**Table 4. Tourism Policy in Nepal**

Development Plan	Tourism Vision 2020	Tourism Strategic Plan (2016-25)	Constitutional Policy Guidelines, 2015
1Plan, 1956-61	-Improving	-Improving rural	“Increase national
2 Plan, 1952-65	livelihoods of the	lives through tourism	economy through
3Plan, 1955-70	people by developing	-Increase tourism	tourism by identifying,
4Plan, 1970-75	integrated tourism	share in GDP	protecting, promoting
5Plan, 1975-80	infrastructure	-Development and	and publicizing the
6Plan, 1980-85	-Increasing tourism	extension of	historical, cultural,
7Plan, 1985-90	activities/products	heritages	religious, archeological
8Plan, 1992-97	-Generating rural	-Promoting Nepal as	and natural heritage
9Plan, 1997-2002	employment	tourism destination	sites of the country and
10Plan, 2002-2007	-Enhancing	-Improving service	prioritizing local people
Interim Plan, 2008-	inclusiveness of	of civil aviation	in the distribution of its
10	women/deprived	-Attracting investors	benefits”
Interim Plan, 2011-	communities	in tourism sector and	
13	- Spreading tourism	-Establishing tourism	
13 Plan, 2013-16	benefits to villagers	University	
14 Plan, 2016-18			

(Constitution, 2015; NPC, 1970, 2008, 2016; Tourism Strategic Plan, 2016; Tourism Vision, 2020)

### 2.3 Conceptual Framework of the Study

On the basis of literature reviews, researcher developed mind map of this study. This mind map prepared to address researching issues. On the top of the framework, researcher presented philosophical and methodological frame. On the center, researcher presented title of the study, research objectives and study variables. Finally, on the bottom, researcher presented list of theories such as eco-tourism, ABCD approach on community development (Figure 3).

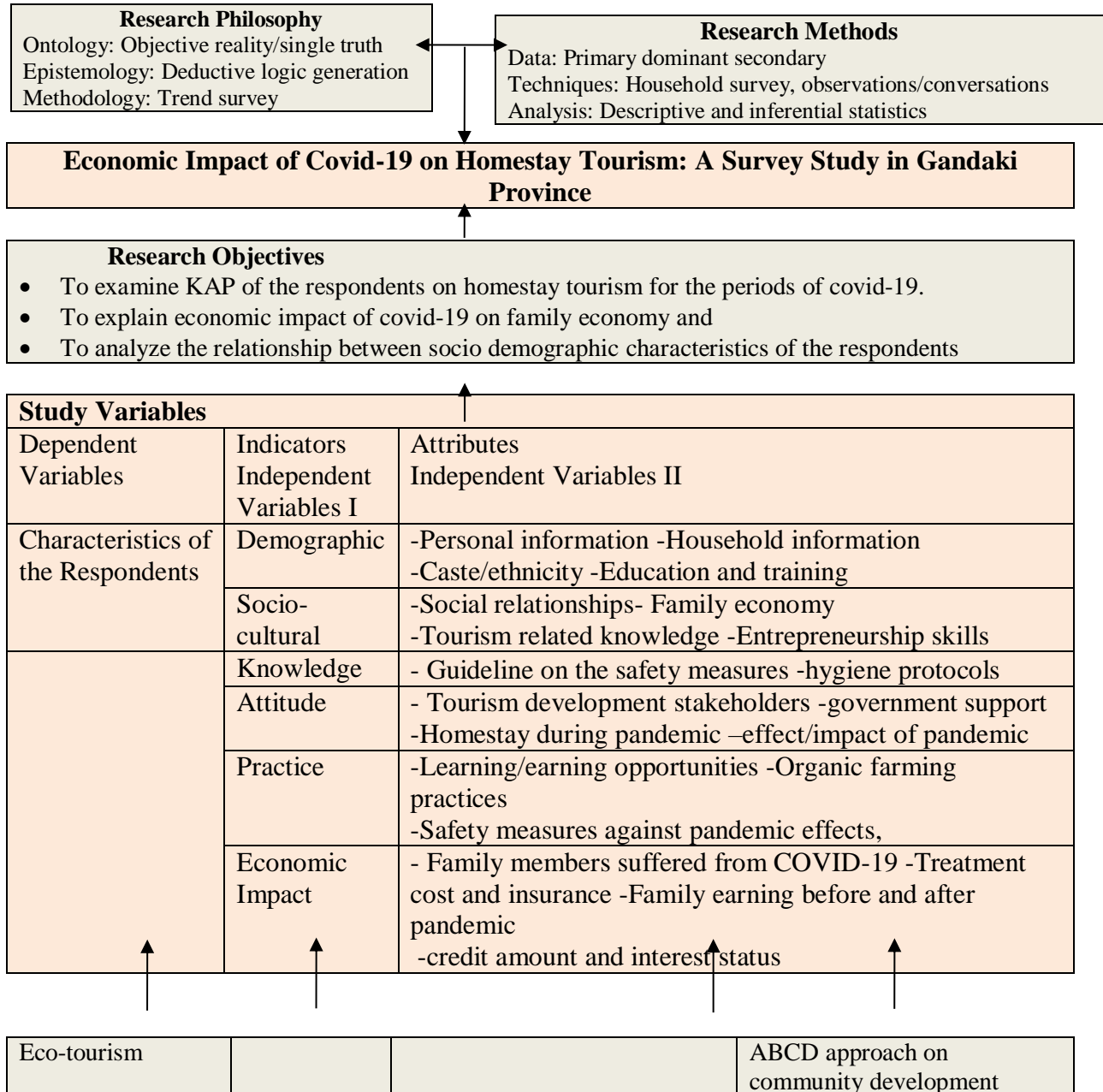


Figure 3: Conceptual Framework of the Study

## CHAPTER 3

### RESEARCH METHODOLOGY

#### 3.1 Research Philosophy

The researcher also understood that philosophy is a systematic study of our understanding on any researching issues from ontological or subjective and objective nature of reality perspectives (Moore & Bruder, 2007, p.17). In this study the researcher applies objective ontological stance with deductive logic generation process or epistemology. More specifically, this study applies quantitative approach even though some qualitative or narrative information are triangulated during data interpretations.

**Research Paradigm:** Research paradigm is philosophical lens for viewing researching phenomena. It is a fundamental set of beliefs for guiding the actions and interactions of researcher during field study (Creswell, 2009). Basically, two types of paradigms viz. positivistic and non-positivistic are applying in social science. This study applies post-positivism and post-modernism research paradigms as well. Post-positivist paradigm in fact, represents the traditional form of research by following quantitative method to explore objective reality or absolute truth of knowledge. This is a deterministic view point that believes on experimental knowledge by developing numeric measurement of the response of the individuals that exist outside the field. In this paradigm, respondents can be regarded as a paramount to the researcher whose information helps to test relationships between variables (Creswell, 2012).

**Research Design:** Research design not only explains the methodology being applied in the study but also helps to construct appropriate method in order to address research questions that are established to examine social phenomena (Scotland, 2012). Researcher knew that one of the goals of quantitative research approach is to investigate objective knowledge. Therefore, based on my research philosophy and paradigm, researcher plan to follow quantitative approach and survey methodology to address researching issues.

Survey simply means numerical description of relevant aspects of a study population. Within various forms of the survey, the researcher apply trend survey that may cover single subject KAP on homestay tourism during pandemic periods in which

numerical description of sample population and findings/conclusion derived from the study help to generalize to the whole population.

### **3.2 Selection of study area**

Gandaki Province is equally popular in international and national tourism market with its natural, cultural and religious attractions. There are 103 major tourism destinations in the province located in 11 districts (MoITFE, 2019). Purposively, three community-based homestays from three ecological regions (i.e. Mountain, Hill and Terai) of Gandaki Province are selected for the study purpose. More specifically, Tachai homestay located in Nasong Rural Municipality of Manang is selected from Mountain region. This homestay has been serving good hospitality and organic foods to the guests, preserving and performing traditional cultural practices by Gurung/Ghale people and also popular for magnificent views of Annapurna, Manaslu, Merapalung view tower, Marsyandi River and other small river streams around the village.

Likewise, Bandipur homestay located in Bandipur Municipality of Tanahu is selected from hill region. This homestay is popular for Viewing Mountain and Hilly range and also famous for Newari cultural program. Finally, Amaltari bufferzone community homestay located in Kawasoti Municipality of Nawalpur is selected from Terai region. This homestay owned best homestay award in 2017 with collective efforts of Tharu, Bote and Majhi people and performing homestay, nature walk, elephant riding, jungle safari, agro tourism and cultural dance programs.

### **3.3 Population, Sample size and Sampling Procedures**

There are more than 272 community homestays, 3402 households (MOITFE, 2016) in Gandaki Province. As it is not always possible to reach to the population of the study, samples are proportionate subset of the population. Sample is a small representative proportion of population that is select for observation and analysis of data information (Best & Khan, 2004). This study identified 220 sample populations. Out of that only 195 sample numbers were selected by applying purposive and stratified random sampling methods (Table 6 and Appendix B) that is generated with 95% confidence level and 5% marginal error by using sample size determination formula (Krejcie & Morgan, 1970).

**Table 5: Selection of the Respondents**

<b>Categories</b>	<b>Respondents</b>	<b>Sample Population</b>	<b>Sample number</b>
Tachai, Manang	Direct beneficiaries (homestay owner)	26	26
	Indirect beneficiaries (Members cultural Program, porters, local farmers)	34	28
Bandipur, Tanahu	Direct beneficiaries (homestay owner)	22	22
	Indirect beneficiaries (Members cultural Program, porters, local farmers)	51	44
Amaltari, Nawalpur	Direct beneficiaries (homestay owner)	31	31
	Indirect beneficiaries (Members cultural Program, porters, local farmers)	55	44
<b>Total</b>		<b>220</b>	<b>195</b>

*Source: (Field Study, 2022)*

### **3.4 Data Collection Techniques and Tools**

#### **3.4.1 Household Survey**

Survey is a method of collecting data in which a specifically defined group of individuals are asked to answer a number of questions (Baker, 1994, p.172). Questionnaire survey is the most commonly use method in every kind of research especially in tourism industry. They are used to gain primary information from people or respondents who answer questions about themselves, their knowledge of particular subject and their opinion. The questions in the questionnaires were structured so that each respondent answers in exactly the same way. This enables the researches to compare the quantities ways. This

was applicable to collect data from 195 selected respondents (i.e., direct and indirect beneficiaries) as well.

### 3.5 Reliability and Validity

Reliability refers to precision and accuracy in measurement during study. For achieving consistency in measurement, researcher develop reliable data collection tools such as; questionnaire sheet, and representative sampling procedures (Cohen et al., 2007).

To ensure validity and reliability of the research instrument, the researcher ensured that the Questions that are asked are in conformity with the research objectives of the study and a pilot test of the research instrument was conducted and a calculation using SPSS computed for question reliability and validity assessment as follow.

**Table 6: Reliability and Content validity**

		KAP_Variable	Economic_Impact_Variable	Cronbach's Alpha
Attitude of the Government	Pearson Correlation	.415**	.415**	.728
	Sig. (2-tailed)	.000	.001	
	N	195	195	3

*Source: Field survey, 2022*

Table 6 shows Pearson product correlation of variable, attitude of the government with Knowledge, attitude and practices found to be moderately positive and statistically significant ( $r = .415$  and  $p < 0.05$ ) and government with Economic Impact found to be moderately positive and statistically significant ( $r = .415$  and,  $p < 0.05$ ). This shows that there is content validity. It also portrays the Cronbach's Alpha is .728, that means the variables are moderately Reliable.

### **3.6 Method of Data Analysis**

This study adopts descriptive, illustrative and inferential statistical methods of data analysis. In this regard, SPSS version 20 will be used to organize, summarize, describe and generalize the collected data. Further, the data will be categorized and presented according to the objectives of the study by applying descriptive and inferential statistics. Under descriptive analysis the statistical tools such as frequency table, cross tabulation, central tendency and sample population projection at 95% confidence interval with minimum and maximum value and standard errors have been applied (Gupta & Gupta, 2015). Likewise, for the purpose of inferential analysis statistical tools such as composite index (Sava, 2016); computing Likert scales (Chakrabarty, 2014); mean differences through t-test, one way ANOVA (Field, 2009) will be used. Further, the multivariate tools like; multiple regressions, (Field, 2009). Similarly, this study also applied description, analysis, and interpretation methods of data analysis (Yin, 2014). Description method helped to understand the meaning of the data. Analysis method helped to identify underlying meanings of data to make a systematic description. Interpretation method helped to understand processes and meanings in the theoretical context.

### **3.7 Ethical Consideration**

The researcher heartily maintains all the forms of ethical aspects of researcher viz. sharing the research propose upfront, maintaining the privacy of respondents, informed consent for information collection, and rapport build-up with respondents. During data collection there will not be any compulsion to the respondents at any point if they prefer to decline to respond. For maintaining ethical consideration in the study, researcher definitely reflect upon the issue of privacy and consent to ignore any kind of biasness (Creswell, 2012). Thereby, privacy of respondents and their attitude towards income, employment and work environment and benefits from the employers will be a matter of confidential. Finally, reflecting upon the ideas of Kvale, the researcher is more guided by mainly two ethical aspects: (i) scientific responsibility; that help me to commit with my academic and professional career in order to yield body of knowledge and, (ii) independence of research that encourage and motivate me to conduct study independently (Kvale, 1996).

## CHAPTER 4

### DATA PRESENTATION AND ANALYSIS

#### 4.1 Description of Study Area

Purposively, three community-based homestays of Gandaki Province are selected for the study purpose. More specifically, Tachai homestay located in Nasong Rural Municipality of Manang is selected from Mountain region, Bandipur homestay located in Bandipur Municipality of Tanahu is selected from hill region and Amaltari bufferzone community homestay located in Kawasoti Municipality of Nawalpur is selected from Terai region.

There are more than 700 community and private based homestay in Nepal (HOSAN, 2019). However, Gandaki Province is regarded as hub for homestay tourism destinations. There are 272 community homestays (having 5425 rooms and 9666 beds) in Gandaki Province that are operating by 3402 households (MoITFE, 2076). Gandaki Province is equally popular in international and national tourism market with its natural, cultural and religious attractions. There are 103 major tourism destinations in the province located in 11 districts (MoITFE, 2019).

**Tachai homestay:** Nason Rural Municipality is a Gaunpalika in Manang District in Gandaki Province of Nepal. On 12 March 2017, the government of Nepal implemented a new local administrative structure, in which VDCs have been replaced with municipal and Village Councils. Nason is one of these 753 local units. Tachai homestay located in Nasong Rural Municipality of Manang is selected from Mountain region

**Bandipur Homestay:** Bandipur homestay located in Bandipur Municipality of Tanahu is selected from hill region. Bandipur Village Homestay is the perfect and unforgettable experience of village tourism in Nepal. Bandipur Village is situated on a hilltop above the main highway town of Dumre and lies midway between the capital city Kathmandu and Pokhara. Bandipur Village is famous for its picturesque town nestled in the Himalayan foothills of Nepal and its natural beauty. Bandipur homestay tour provides panoramic mountain views of the entire Annapurna ranges, Dhaulagiri, Manaslu and Langtang. Apart from the pristine mountain views, you will get chance to observe Newari culture, visit awesome caves, unspoiled landscapes and incredible architecture. It is big settlement of

Newar, who were migrated from Bhaktapur in the nineteenth century. Along with their migration, the Newars brought with them their rich cultural heritage and architecture, which still defines the look and feel of today's Bandipur. Bandipur Village is an outpost of the refined civilization of the Kathmandu Valley, and it is an ideal retreat to soak in this fabulous heritage along with the natural splendor of the surroundings, once in a time, Bandipur was a trading center of Nepal and Tibet trade route.

**Amaltari Homestay:** Amaltari bufferzone community homestay located in Kawasoti Municipality of Nawalpur is in Terai region. Amaltari Bufferzone Community Homestay is located in Nawalpur district having 12 major tourism destinations (Maula Kalika Temple, Triveni Dham, Daunne Devi Temple, Ghumari Ghat, Shashwat Dham, Akala Devi Temple, Devchuli and Barchuli Peaks, Kailash Sanyash Ashram, Lhosedhara, Rudrapur Gadhi, Taruwa Lake and Madhyawarti Jungle) in Kawasoti Municipality coordinated at 27° 38'25.05" N latitude and 84° 7'28.6 E longitude and 170 kilometer west from the capital city. The municipality is located in the middle of the East-West Highway. Adjoined with Devachuli municipality and Chitwan National Park on East, Madhyabindu municipality on west, Hupsekot rural municipality on north (Mahabharata range) and Chitwan National Park and Narayani River on south. The total area of the municipality is 114 square kilometer that is elevated at 180 meters from the sea level. The Kawasoti city is also known as a green city in which more than 60 percent of total land is occupied by the forests. In case of municipality, 66.35 percentage of the total land area is covered by agricultural land, 28.62 percentage land is occupied by forest and 5.03 percentage by river stream, respectively.

## 4.2 Demographic and Socio-cultural Information

**Table 7: Demographic Information of Respondents**

		Frequency	Percent
Family Structure	Joint Family	100	51.3
	Nuclear Family	95	48.7
	Total	195	100.0
Caste	Brahmin	17	8.7
	Chhetri	9	4.6
	Janajati	165	84.6
	Dalits	4	2.1
Religion	Hindu	159	81.5
	Buddhist	36	18.5
	Total	195	100.0

*Source: Field Survey, 2022*

From the table 7, it can be seen that among 195 respondents the family structure, joint family is more i.e., 51.3% and nuclear family is less i.e., 48.7%. Out of 216 respondents, most of the respondents are janajati 84.6%, followed by Brahmin 8.7%, Chhetri 4.6% and Dalits 2.1%. Most of the respondents are Hindu 81.5% followed by Buddhist 18.5%. There is no presence of Muslim, Christian respondents in the study area.

**Table 8: Age of Respondents**

	N	$\bar{x}$	SD	Range	Max	Min	Skewness
Age of Respondent	195	38.77	12.28	57	71	14	.354

*Source: Field survey, 2022*

The age is most important factor in demography which decides role, responsibility and economically activeness of people. Table 8 shows that the average age of respondents is 38.77 with standard deviation 12.28. The oldest respondents are age of 71 and the youngest are age of 14. The range is 57 and skewness is .354. This table indicates that most of the respondents are youth.

**Table 9: Socio-economic information of Respondents**

		Frequency	Percentage
<b>Education</b>	Illiterate	6	2.8
	Primary	53	24.5
	Secondary	93	43.1
	Bachelor	52	24.1
	Skill	38	17.6
<b>Training</b>	Skill Dev	48	24.6
	Capacity Dev	18	9.2
	None	129	66.2
<b>Entrepreneurship Skills</b>	Travel & Tours	3	1.5
	Hotel & Accommodation	18	9.2
	Ticketing	5	2.6
	Recreational Activities	10	5.1
	Agro/organic Farming	28	14.4
	others	14	7.2
	Not any	117	60.0
<b>Total</b>		195	100

*Source: Field survey, 2022*

Table 9 demonstrates that most of respondents have secondary level education and least are illiterate. Primary and bachelor level studied respondent are nearly equal. Out of 195 respondents, 43.1 percent have secondary level education, 24.5 percent have primary education, and 24.1 percent are graduate. Only 2.8 percent are illiterate. Similarly, 66.2 percent respondents do not have any training, 9.2 percent have capacity development training, and 24.6 percent have skill development training. Likewise, majority of the respondents did not have any entrepreneurship skills i.e., 60.0 percent. 14.4 percent respondents have agro/organic farming skills, 9.2 have hotel & accommodation skills, 7.2 percent have other skills, 5.1 percent have recreational activities skills, 1.5 have travel & tours skills.

**Table 10: Family Occupation of Respondents**

	<b>Responses</b>	<b>N</b>	<b>Percent</b>
<b>Occupation</b>	Homestay	52.65	27%
	Agriculture	78	40%
	Private Job	19.5	10%
	Foreign Employment	29.25	15%
	Government Job	15.6	8%
<b>Total</b>		195	100.0%

*Source: Field survey, 2022*

When analyze table 10, it is found that most of the respondents were farmer with percentage of 40 followed by Homestay, foreign employment, private job holder and

government job holder, 27 %, 15%, 10% and 8% respectively. This data demonstrates that most of the people are depend on agriculture and homestay to sustain their lives.

**Table 11: Tourism Related Knowledge of Respondents**

		Frequency	Percent
<b>Components of Tourism</b>	Yes	46	23.6
	No	149	76.4
<b>Types Of Tourism</b>	Yes	136	69.7
	No	59	30.3
<b>Contribution of Homestay on Nepalese Economy</b>	Yes	180	92.3
	No	15	7.7
<b>Total</b>		195	100

*Source: Field Survey, 2022*

Table 11 demonstrates, out of 195 respondents, only 23.6 percent have known about the components of tourism. Similarly, 69.7 percent respondents have knowledge about types of tourism and 30.3 percent don't have knowledge about it. Therefore, 92.3 percent respondents think there is contribution of homestay on Nepalese economy.

### 4.3 Knowledge about COVID-19 Guideline & Hygiene protocols

**Table 12 Descriptive table on knowledge about COVID-19 of the respondents**

	N	Range	Minimum	Maximum	Mean	Skewness
Knowledge about COVID	195	3	1	4	1.97	.953
Hygiene Protocols	195	4	1	5	2.43	.904
Safety Measures	195	4	1	5	2.56	.712
Medication and Treatment	195	4	1	5	2.76	.722
Use of masks and sanitizers						
Controls COVID-19	195	4	1	5	2.01	.617
Social distancing isolation						
Prevents COVID-19	195	5	1	6	2.36	.587
Traditional health treatment						
Controls COVID-19	195	4	1	5	2.76	.720

*Source: Field Survey, 2022*

The table 12 reveals the Likert scale table of knowledge about COVID-19 indicators in the seven different variables. The mean of variables lies nearly equally to 3 that means respondents were somehow agree in the statements of variable. The statement 'Traditional health treatment controls COVID-19 and Knowledge about medication and treatment,' was most preferred by respondent with mean 2.76 and skewness .720. While 'the statement Knowledge about COVID-19' get less preference by respondents with mean 1.97 and skewness.953. Similarly, the knowledge about COVID-19 safety measures, hygiene protocols, social distancing, and isolation prevents COVID-19, and use of masks and sanitizers controls COVID-19 had mean 2.56, 2.43, 2.36, and 2.01 respectively.

#### 4.4 Attitude of the stakeholders, Govt. support

**Table 13: Descriptive table on Attitude of the stakeholders**

	N	Range	Minimum	Maximum	Mean	Skewness
Government supported						
Beneficiaries	195	5	1	6	4.32	.933
COVID relief support	195	5	1	6	4.28	-1.039
Access to PCR test						
By Government	195	5	1	6	4.53	-.829
Numbers of Guests and						
Visitors declined	195	4	1	5	1.53	1.257
Decrease in the income						
Of the beneficiaries	195	2	1	3	1.55	-.079
Homestay closed due to						
COVID	195	2	1	3	1.58	-.095

*Source: Field Survey, 2022*

The table 13 shows the Likert scale table of attitude of the stakeholders and support from government during COVID-19 in the six different variables. The mean of variables is more than 4 and less than 2 that means respondents were strongly agree and disagree in the statements of variable. The statement, 'Access to free PCR services by the Government' was most preferred by respondent with mean 4.53 and skewness. -.829. While 'the statement Number of guests and visitors declined' get less preference by respondents with mean 1.53 and skewness 1.257. Similarly, the government supported beneficiaries, COVID relief support, homestay closed due to COVID-19 and decrease in the income of the beneficiaries had mean 4.32, 4.28, 1.58 and 1.53 respectively.

## 4.5 Practices applied during COVID-19

**Table 14: Descriptive table on Practice of the respondents**

	N	Range	Minimum	Maximum	Mean	Skewness
Self-learning and earning						
Opportunities	195	5	1	6	1.98	1.146
Organic farming practices						
By the beneficiaries	195	32	1	33	2.08	12.395
Local products were						
Prioritize during lockdown	195	3	1	4	2.01	.082
No consumption of products						
Resources due to the						
Lockdown	195	10	1	11	2.06	3.091

*Source: Field Survey, 2022*

The table 14 tell the Likert scale table of COVID-19 indicators in the four different variables. The mean of variables are near to 2 that means respondents were strongly agree and agree in the statements of variable. The statement 'organic farming practices was done by the beneficiaries,' was most preferred by respondent with mean 2.08 and skewness 12.395. While 'the statement self-learning and earning opportunities' get less preference by respondents with mean 1.98 and skewness 1.146. Similarly, the practices applied during COVID-19, no consumption of products and resources due to the lockdown, local product were prioritized during lockdown, had mean 2.06 and 2.01 respectively.

## 4.6 Economic Impact of COVID-19

**Table 15: Respondents suffered from COVID-19**

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		Frequency	Percent
<b>Suffered from COVID-19 Disease</b>	Yes	9	4.6
	No	186	95.4
<b>Total</b>		195	100

---

*Source: Field survey, 2022*

According to the Table 15, Out of 195 respondents, only 4.6 percent respondents suffered from COVID-19 disease and 95.4 percent did not suffer from COVID-19. The most of the respondents said there were no access to the checkup services for COVID-19.

**Table 16: Respondents who have or don't have COVID-19 Insurance**

---

		Frequency	Percent
<b>COVID-19 Insurance</b>	Yes	4	2.1
	No	191	97.9
<b>Total</b>		195	100

---

*Source: Field survey, 2022*

Table 16 represents from 195 respondents only 2.1 percent have done COVID-19 insurance and 97.9 percent did not have COVID-19 insurance.

### Descriptive Statistics

**Table 17: Number of Guests before and After COVID-19**

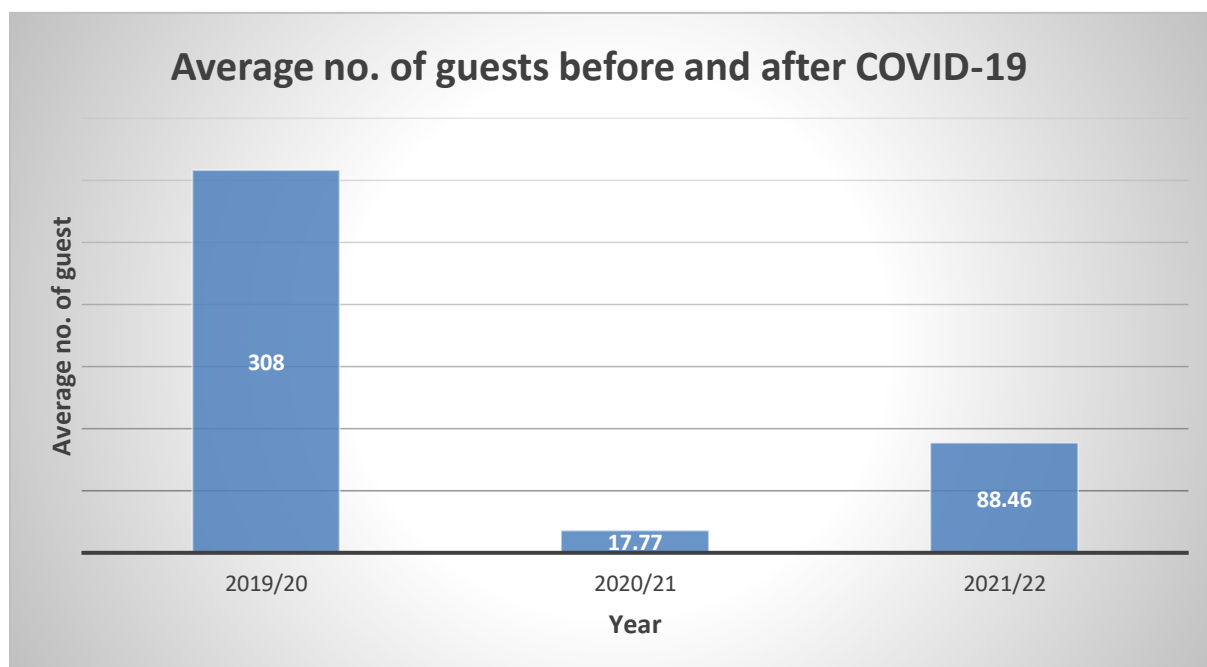
Year	N	$\bar{x}$	SD	Range	Max	Min	Skewness
2019/20	195	308	134.69	720	960	240	-0.03
2020/21	195	17.77	10.44	84	84	0	0.04
2021/22	195	88.46	47.42	240	300	60	-0.05

*Source: Field survey, 2022*

The table 17 shows the number of guests before and after COVID-19 over three years. The COVID-19 pandemic had a significant impact on the number of guests, particularly in 2020/21. During this year, the number of guests decreased significantly compared to the previous year, with only 17.77 guests on average, which is a small fraction of the 308 guests in 2019/20. The standard deviation and range were also much smaller, indicating that there was much less variation in the data. This decrease in guests can be attributed to various factors, including travel restrictions, border closures, and concerns about the spread of the virus. In 2021/22, the number of guests increased compared to the previous year, but it still did not reach the same level as in 2019/20. This can be attributed to ongoing restrictions, uncertainties, and changes in travel patterns caused by the pandemic.

Overall, the impact of COVID-19 is evident in the significant decrease in the number of guests in 2020/21, and the subsequent increase in 2021/22 suggests a recovery, but the number of guests still remains lower than pre-pandemic levels. The descriptive statistics provide valuable insights into the impact of COVID-19 on the hospitality industry and can help in planning and decision-making for future events and operations

**Bar Graph 1: Number of Guests before and After COVID-19**



### Descriptive Statistics

**Table 18: Income generated from Homestay Before and After COVID-19 Response by the Direct Beneficiaries**

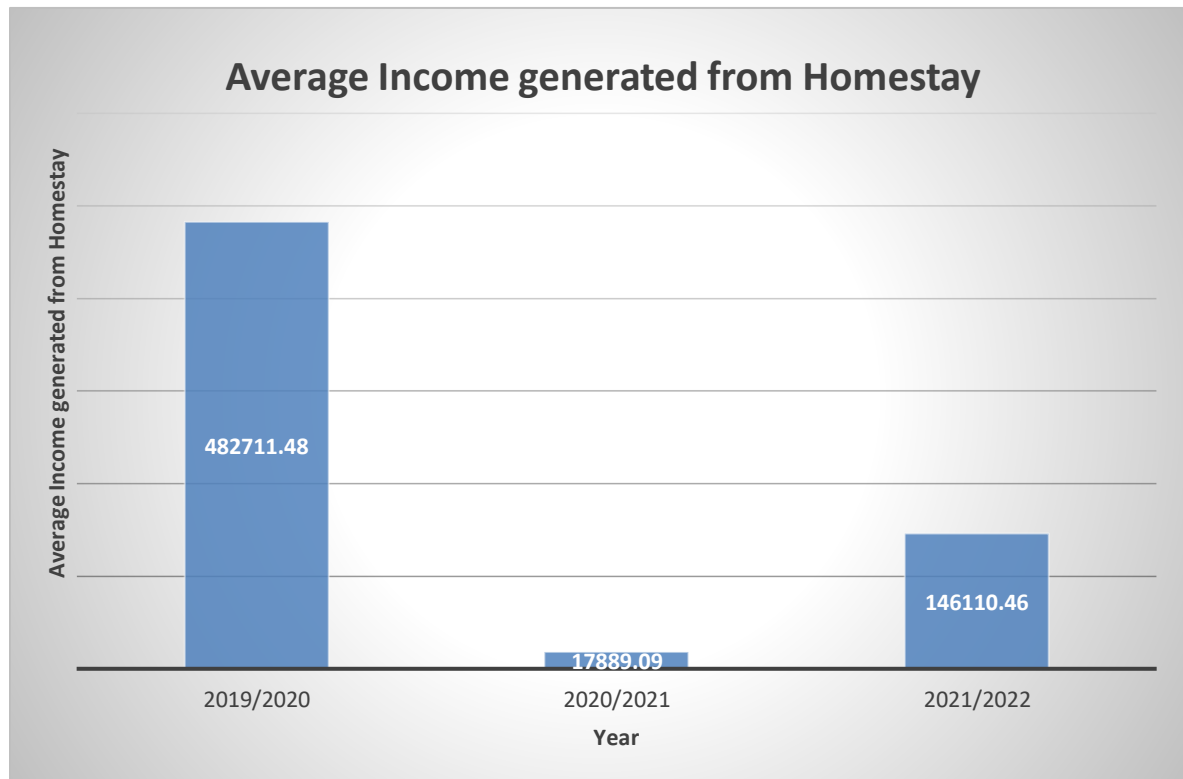
Year	N	$\bar{x}$	SD	Range	Max	Min	Skewness
2019/20	79	482711.48	159710.25	600000	840000	240000	0.143
2020/21	79	17889.09	10314.66	36000	36000	0	0.05
2021/22	79	146110.46	23707.25	80000	180000	100000	-0.163

*Source: Field survey, 2022*

Table 18 shows the income generated from homestay before and after the COVID-19 pandemic by the direct beneficiaries in three different years: 2019/20, 2020/21, and 2021/22. In the year 2019/20, before the pandemic, the homestay program had 79 direct beneficiaries who generated an average income of 482,711.48, with a standard deviation of 159,710.25. The range of income was between 240,000 to 840,000, indicating a significant income disparity among the beneficiaries. The skewness value of 0.143 suggests that the income distribution was moderately skewed to the right, which means that a few beneficiaries had higher income levels than the rest. In the year 2020/21, during the pandemic, the average income generated by the direct beneficiaries dropped significantly to 17,889.09, with a much smaller standard deviation of 10,314.66. The income range was limited to 36,000, with all beneficiaries earning the same income. The skewness value of 0.05 indicates a slightly positive skew, meaning that the majority of the beneficiaries earned close to the average income.

In the year 2021/22, after the initial impact of the pandemic, the average income increased to 146,110.46, with a standard deviation of 23,707.25. The income range was between 100,000 to 180,000, with a smaller income disparity compared to 2019/20. The skewness value of -0.163 suggests that the income distribution was moderately skewed to the left, which means that a few beneficiaries had lower income levels than the rest. Overall, the COVID-19 pandemic had a significant impact on the income generated by the homestay program beneficiaries. The year 2020/21 was particularly challenging for the beneficiaries as the income levels dropped significantly and became more equal among them. However, in the following year, there was some recovery, although the income levels were still lower compared to pre-pandemic times.

**Bar Graph 2: Average Income generated from Homestay Before and After COVID-19**



**Descriptive table 19: Impact of COVID-19 on Employment Structure**

Year	Homestay	Agriculture	Private job	Foreign Employment	Government job
<b>2019/20</b>	47 %	23 %	15 %	10 %	5 %
<b>2020/21</b>	13 %	68 %	4 %	10 %	5 %
<b>2021/22</b>	27 %	40 %	10 %	15 %	8 %

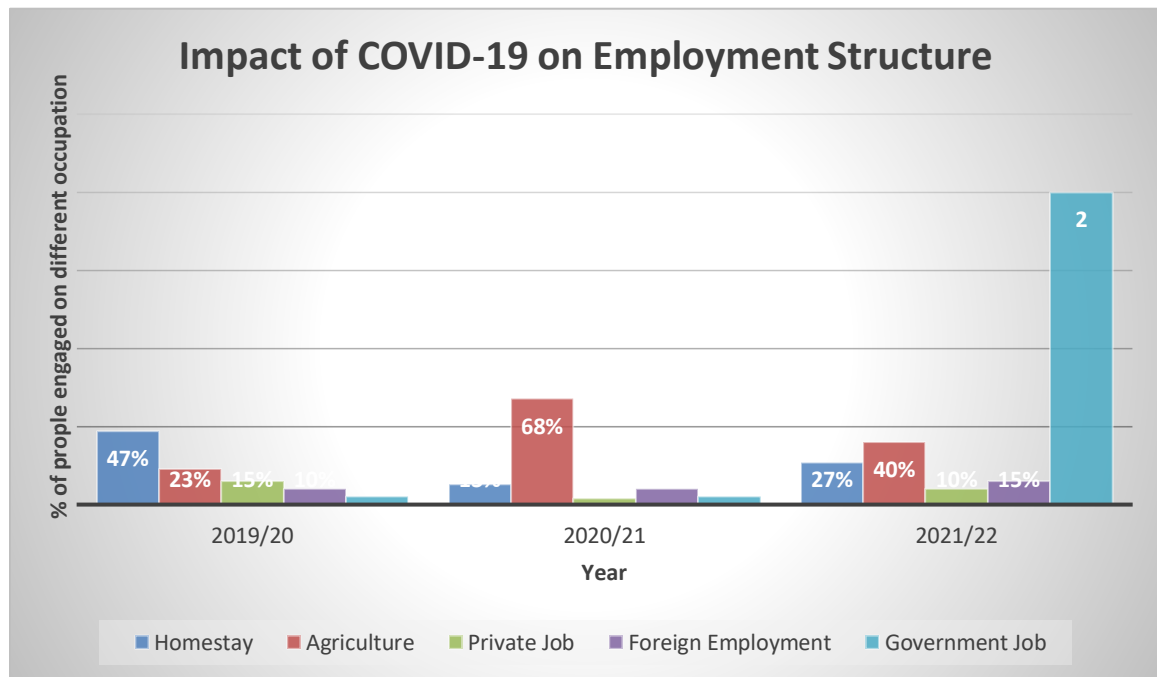
*Source: Field survey, 2022*

The table shows the impact of COVID-19 on the employment structure across different sectors in three consecutive years - 2019/20, 2020/21, and 2021/22. The sectors considered in the table are Homestay, Agriculture, Private Job, Foreign Employment, and Government job. In the year 2019/20, 47% of people were employed in Homestay, 23% in Agriculture, 15% in Private Job, 10% in Foreign Employment, and 5% in Government job. However,

in the year 2020/21, there was a significant change in the employment structure due to the impact of COVID-19. The percentage of people employed in Homestay decreased to 13%, while the percentage of people employed in Agriculture increased to 68%. The Private Job sector suffered the most, with only 4% of people employed in it. Foreign Employment and Government job sectors remained stable at 10% and 5%, respectively.

In the year 2021/22, there was a slight improvement in the employment structure as compared to the year 2020/21. The percentage of people employed in Homestay increased to 27%, while the percentage of people employed in Agriculture decreased to 40%. The Private Job sector saw an increase in employment to 10%, while Foreign Employment and Government job sectors remained stable at 15% and 8%, respectively. Overall, the table highlights the impact of COVID-19 on the employment structure, with significant changes observed in the sectors of Homestay, Agriculture, and Private Job. The table also shows that the employment structure has started to recover in the year 2021/22, but there is still a long way to go to reach the pre-COVID employment levels

**Bar graph 3: Average Income generated from Homestay Before and After COVID-19**



**Descriptive table 20: Economic Impact of COVID-19**

	N	Range	Minimum	Maximum	Mean	Skewness
<b>Income of the beneficiaries</b>						
Decreased due to COVID	195	1	1	2	1.56	.861
<b>Changed earning pattern</b>						
After COVID	195	5	1	6	2.15	1.629
<b>Increase loan payment and</b>						
Loan interest due to COVID	195	3	1	4	1.77	.840
<b>Diminished in consumption</b>						
Of goods and services due to COVID	195	3	1	4	1.67	.361
<b>Reduction in the contribution</b>						
Of homestay	195	4	1	5	1.80	.981

The table 20 reveals the Likert scale table of economic impact in the five different variables. The mean of variables is near to 1 & 2 that means respondents were strongly agree and agree in the statements of variable. The statement 'changed earning pattern after COVID-19,' was most preferred by respondent with mean 2.15 and skewness 1.629. While 'the statement income of the beneficiaries decreased due to COVI-19' get less preference by respondents with mean 1.56 and skewness .861. Similarly, the economic impact of COVID-19, reduction in the contribution of homestay, increase loan payment and loan interest and diminished in consumption of goods and services had mean 1.80, 1.77 and 1.67 respectively.

## CHAPTER 5

### SUMMARY OF FINDINGS, CONCLUSIONS AND IMPLICATIONS

#### 5.1 Summary of Findings

##### Demographic and socio-economic information

- i. Out of the total 195 respondents, more than Eighty percent (84.6) were Janajati and more than fifty percent (51.3) were lived in joint family.
- ii. The primary respondents are found to be Hindus with almost fourth-fifth (81.5 percent).
- iii. Average age of respondents was 38.77 with highest age 71 and lowest age 14.
- iv. Nearly fifty percent (43.1) had secondary level education and 42.2 did not have any training.
- v. More than forty percent (40%) of respondents involved in agriculture.
- vi. About 23.6 percent respondents have knowledge about five components of tourism, 69.7 percent respondents have knowledge about the types of tourism and 92.3 percent respondents think there is contribution of homestay on Nepalese economy.

##### Knowledge about Guideline on the Safety Measures and Hygiene Protocols

- i. Respondents were aware about COVID-19 because mean value is 1.97.
- ii. Respondents were informed about the hygiene protocols of COVID-19 that's why the mean value is 2.43.
- iii. Respondents understand about the safety measures to apply during COVID-19 so, mean value is 2.56.
- iv. About medication and treatment respondents were known because mean value is 2.76.
- v. Respondents agrees that use of masks controls COVID-19 so the mean value is 2.01.
- vi. Respondents accept social distancing and isolation prevents COVID-19 for the reason that the mean value is 2.36.
- vii. Respondents assent traditional health treatment controls COVID-19 since the mean value is 2.76.

### **Attitude of the respondent on Government support and effect/impact of pandemic**

- i. Government do not supported beneficiaries by providing subsidy, loan and discount on tax, revenues, etc. according to the respondents because mean value is 4.32.
- ii. Respondents did not get any COVID-19 relief support from government and stakeholders that's why mean value is 4.28.
- iii. There was no access to the free COVID-19 PCR test by the government according to the respondent so, the mean value is 4.53.
- iv. Respondent agrees the number of guests/visitors declined due to COVID-19 because mean value is 1.53. The number of guests before COVID-19 was maximum 80, minimum 20. And the number of guests after COVID-19 was maximum 25 and minimum 5.
- v. Respondents accepts income of the beneficiaries decreased so the mean value is 1.55.
- vi. Homestay was closed due to Illness and lockdown as per the respondents that's why mean value is 1.58.

### **Learning opportunities and safety measures practices during COVID-19**

- i. Respondents agrees self-product learning/earning opportunity was gained due to lockdown because mean value is 1.98.
- ii. Organic farming practices was done by the beneficiaries according to the respondents so the mean value is 2.08.
- iii. Respondents accepts markets were closed due to lockdown so, local products were prioritized that's why the mean value is 2.01.
- iv. Respondents assent products/resources which were available in the homestay were selling outside because homestay were closed so there was no consumption due to the lockdown because the mean value is 2.06.

### **Economic Impact of COVID-19 on homestay during COVID-19**

- i. Out of 195 respondents only 4.6 percent respondents suffered from COVID-19. And 95.4 percent did not suffer from COVID-19.
- ii. Only 2.1 percent respondents had COVID-19 insurance and 97.9 percent respondents did not have insurance.
- iii. According to the respondent in the year 2019/20, before the pandemic, an average income generated through homestay was 482,711.48 annually. The range of income was between 240,000 to 840,000, indicating a significant income disparity among the beneficiaries.
- iv. In the year 2020/21, during the pandemic, the average income generated through the homestay dropped significantly to 17,889.09 annually. The income range was limited to 36,000.
- v. In the year 2021/22, after the initial impact of the pandemic, the average income increased to 146,110.46. The income range was between 100,000 to 180,000, with a smaller income disparity compared to 2019/20
- vi. The year 2020/21 was particularly challenging for the beneficiaries as the income levels dropped significantly and became more equal among them. However, in the following year, there was some recovery, although the income levels were still lower compared to pre-pandemic times.
- vii. According to the respondent income generated through homestay decreased drastically after COVID-19. The income before COVID-19 was maximum 70,000, minimum 20,000 and the mean income was 40987.18. The income after COVID-19 was maximum 15000, minimum 5000 and the mean income was 14215.89.
- viii. Respondents agrees income generated through homestay decreased because mean value is 1.56.
- ix. Respondents accepts beneficiaries changed earning pattern after COVID-19 so the mean value is 2.15.

- x. Loan payment and loan interest increases due to COVID-19 according to the respondents because mean value is 1.77.
- xi. Respondents assent the consumption of goods and services were diminished due to COVID-19 so the mean value is 1.67.
- xii. Respondents accepts the contribution of the homestay towards community, government and so on has been reduced because of COVID-19 because mean value is 1.80.

## **5.2 Discussion on Findings**

This study found that the economic impact of COVID-19 on homestay tourism in Gandaki Province has been significant, with many businesses experiencing a reduction in revenue and profitability. Specifically, we found that:

- i. The number of tourist arrivals in Gandaki Province decreased significantly due to the pandemic.
- ii. Homestay tourism businesses in the region experienced a significant reduction in revenue and profitability, with some facing the risk of closure.
- iii. Small and medium-sized enterprises (SMEs) were particularly affected by the economic impact of COVID-19 on homestay tourism.
- iv. Factors that influenced the economic impact of COVID-19 on homestay tourism in Gandaki Province included the severity and duration of the pandemic, the effectiveness of government policies and support measures, the availability of financial resources, and the adaptability and resilience of tourism businesses.

The outbreak of COVID-19 has caused significant disruptions to the tourism industry worldwide, with the homestay tourism sector being particularly affected. In this study, we aimed to examine the economic impact of COVID-19 on homestay tourism in Gandaki Province, Nepal. The research question was: What is the extent of the economic impact of COVID-19 on homestay tourism in Gandaki Province, and what factors influence this impact?

The findings indicate that Homestay tourism activities in Gandaki province principally aimed to foster socio-cultural, economic and environmental development through tourism activities. Local society are aware about the natural environment protection and taking benefits from the protected resources, there are cultural programs, visitors respects the society and homestay tourism is a source of local earnings. The homestay are mobilized by the individuals, community to promote tourism and community development activities in sustainable way. The economic impact of COVID-19 on homestay tourism in Gandaki Province has been severe. The pandemic has led to a significant decrease in tourist arrivals, with many tourists canceling or postponing their trips due to health concerns, travel restrictions, and lockdowns.

As a result, homestay tourism businesses have experienced a significant reduction in revenue and profitability, with some even facing the risk of closure. This impact has been particularly felt by small and medium-sized enterprises (SMEs), which make up the majority of homestay tourism businesses in the region. Factors that have influenced the economic impact of COVID-19 on homestay tourism in Gandaki Province include the severity and duration of the pandemic, the effectiveness of government policies and support measures, the availability of financial resources, and the adaptability and resilience of tourism businesses. This study found that homestay tourism businesses that were able to adapt to the changing circumstances by offering new services or diversifying their offerings were more likely to survive and recover from the impact of COVID-19.

### **5.3 Conclusion**

The COVID-19 pandemic has had a severe economic impact on the homestay tourism industry in Gandaki Province. The study has identified the significant challenges facing the sector and the urgent need to adopt new strategies to support its recovery. The findings suggest that the industry needs to diversify tourism products and services, enhance digital infrastructure, strengthen collaboration among stakeholders, and implement strict health and safety measures. The decline in tourism arrivals due to travel restrictions and health concerns has resulted in a significant reduction in revenue and profitability for many homestay tourism businesses in the province. The pandemic has highlighted the vulnerability of the industry to external shocks and has exposed the need for greater

resilience and adaptability. Homestay tourism businesses that rely heavily on international visitors have been particularly affected, as the pandemic has resulted in a complete halt to international tourism.

The study has also identified several challenges facing the homestay tourism sector in the province. One of the most significant challenges is the limited range of tourism products and services. Homestay tourism businesses often provide a narrow range of activities, which may not be appealing to all types of tourists. As a result, the sector has struggled to diversify its product offerings and attract new markets. Inadequate digital infrastructure was another significant challenge facing the sector. Homestay tourism businesses often have limited access to digital tools and platforms, which hinders their ability to market their products and services effectively. Moreover, the lack of digital infrastructure has made it difficult for businesses to implement online booking and payment systems, which are increasingly important in the post-COVID-19 world.

Weak collaboration among stakeholders was another challenge identified by the study. Homestay tourism businesses often operate in isolation, with limited collaboration with other stakeholders in the tourism industry. This lack of collaboration has hindered the development of joint marketing initiatives, the sharing of best practices, and the creation of tourism clusters or networks. Inadequate health and safety measures were also identified as a challenge facing the sector. Many homestay tourism businesses had limited knowledge of COVID-19 safety protocols and lacked the resources to implement them effectively. This has resulted in reduced trust and confidence among tourists, which has further hindered the recovery of the sector.

In conclusion, the economic impact of COVID-19 on homestay tourism in Gandaki Province has been severe, with many businesses experiencing a reduction in revenue and profitability. However, by implementing the strategies outlined above, the tourism industry can mitigate the impact of the pandemic and rebuild its resilience and competitiveness. It is crucial that the government, tourism industry stakeholders, and local communities work together to support the recovery of the sector and ensure the long-term sustainability of homestay tourism in Gandaki Province.

## 5.4 Recommendation

Based on the findings of this study, several recommendations are proposed to support the recovery and growth of the homestay tourism industry in Gandaki Province. The COVID-19 pandemic has highlighted the need for the industry to adopt new strategies to address the challenges facing the sector. The study recommend the following strategies for mitigating the economic impact of COVID-19 on homestay tourism in Gandaki Province:

- i. Develop and implement effective government policies and support measures: The government should provide financial and technical support to homestay tourism businesses, particularly SMEs, to help them overcome the economic impact of COVID-19. This could include providing grants, loans, or tax incentives, as well as offering training and capacity-building programs to help businesses adapt to the changing circumstances.
- ii. Enhance marketing and promotion efforts: The tourism industry should enhance its marketing and promotion efforts to attract tourists back to Gandaki Province. This could include developing new promotional materials, creating new tourism products and packages, and leveraging social media and digital marketing channels to reach a wider audience.
- iii. Encourage innovation and diversification: Homestay tourism businesses should explore new services and offerings to diversify their revenue streams and adapt to the changing demands of tourists. This could include offering new activities or experiences, such as cooking classes or cultural tours, or expanding into new markets, such as domestic tourism or remote work programs.
- iv. Strengthen industry partnerships and collaboration: Collaboration between homestay tourism businesses, local communities, and other stakeholders in the tourism industry can help to enhance the competitiveness of the sector and improve the quality of the tourism products and services. This could involve establishing partnerships to promote local products and services, creating tourism clusters or networks, or developing joint marketing initiatives.

- v. Implement health and safety measures: To rebuild trust and confidence among tourists, homestay tourism businesses should implement strict health and safety measures to prevent the spread of COVID-19. This could include providing hand sanitizers, enforcing social distancing, and regularly disinfecting rooms and common areas.

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## ANNEXES

### Annex 1: Study Variables

Study Variables			
Dependent Variables	Indicators Independent Variables I	Attributes Independent Variables II	Variables Independent Variables II
Characteristics of the Respondents	Demography	-Personal information -Household information -Caste/ethnicity -Education and training	<i>3 to 5 variables (questionnaires) will be developed for measuring 6 different attribute such as demography, culture, knowledge, attitude, practice and economic impact</i>
	Culture	-Social relationships- Family economy -Tourism related knowledge - Entrepreneurship skills	
	Knowledge	-Guideline on the safety measures - hygiene protocols	
	Attitude	- Tourism development stakeholders -government support -Lock down on homestay – Homestay during pandemic	
	Practice	-Learning/earning opportunities - Organic farming practices -Safety measures against pandemic effects,	
	Economic Impact	- Family members suffered from COVID-19 -Treatment cost and insurance -Family earning with respect to before and after novel corona pandemic periods -credit amount and interest status	

## Annex 2: Sampling Determination Table

Required Sample Size				
Confidence		95.0		
=		%	3.84	
Populati on Size	Degree of Accuracy/Margin of Error			
	0.05	0.04	0.02 5	0.01
10	10	10	10	10
20	19	20	20	20
<b>30</b>	<b>28</b>	29	29	30
50	44	47	48	50
75	63	69	72	74
<b>100</b>	<b>80</b>	89	94	99
<b>150</b>	<b>108</b>	126	137	148
200	132	160	177	195
250	152	190	215	244
300	170	217	251	291
400	195	265	318	384
500	217	306	377	475
600	234	340	432	565
700	248	370	481	653
800	260	396	526	739
900	269	419	568	823
1,000	<b>278</b>	440	606	906
1,200	291	474	674	1067

The recommended sample size for a given population size, level of confidence, and margin of error appears in the body of the table.

For example, the recommended sample size for a population of 1,000, a confidence level of 95%, and a margin of error (degree of accuracy) of 5% would be 278.

- Change these values to select different levels of confidence.
- Change these values to select different maximum margins of error.
- Change these values to select different (e.g., more precise)

### Annex 3: Survey Questionnaires

## होमस्टे पर्यटनमा COVID-19 को आर्थिक प्रभाव: सर्वेक्षण अध्ययन गण्डकी प्रदेशमा

परिशिष्ट : सर्वेक्षण प्रश्नावली

□□□:

सम्पर्क नम्बर:

मिती:

प्रिय उत्तरदाता,

यो पूर्णतया ग्रामीण विकास विषयको स्नातकोत्तर तहको एक शोध प्रबंध कार्य हो र यसले कुनै आधिकारिक रेकर्ड राख्दैन। यस अध्ययनको महत्त्व तपाईंको बहुमूल्य जवाफमा निर्भर गर्दछ। कृपया इमानदारीपूर्वक प्रश्नहरूको जवाफ दिनुहोस्। तपाईंको गोपनीयता सधैं सुरक्षित हुनेछ र तपाईंले प्रदान गर्नुभएको जानकारीले यसमा प्रभाव पार्दैन। थप विवरणहरूको लागि अनुसन्धानकर्ता सुश्री नबिना दानी संग सम्पर्क (९८४४३७३३३०) गर्नुहोला। धन्यवाद!

क्र . स	सामाजिक जनसांख्यिक र सांस्कृतिक जानकारी	प्रतिक्रिया समूहहरू
१	उत्तरदाताहरूको श्रेणी	१. प्रत्यक्ष लाभग्राही <input type="checkbox"/> होमस्टे मालिक/साहु <input type="checkbox"/> २. अप्रत्यक्ष लाभग्राही <input type="checkbox"/> सदस्य सांस्कृतिक कार्यक्रम <input type="checkbox"/> भरियाहरु <input type="checkbox"/> <input type="checkbox"/> स्थानीय किसानहरु <input type="checkbox"/> पसलेहरु
२	उमेर	.....समूह
३	यौन समूहहरू	१. <input type="checkbox"/> पुरुष <input type="checkbox"/> महिला <input type="checkbox"/> अन्य <input type="checkbox"/>
४	होमस्टे भएको स्थान	<input type="checkbox"/> अमलटारी २. <input type="checkbox"/> बन्दिपुर ३. <input type="checkbox"/> मनाङ
५	पारिवारिक संरचना	१. <input type="checkbox"/> संयुक्त परिवार २. <input type="checkbox"/> एकल परिवार प्रणाली
६	जातीय समूहहरु	१. <input type="checkbox"/> ब्राह्मण २. <input type="checkbox"/> क्षेत्री ३. <input type="checkbox"/> जनजाति ४. <input type="checkbox"/> दलित
७	धर्म	१. <input type="checkbox"/> हिन्दू २. <input type="checkbox"/> बौद्ध ३. <input type="checkbox"/> मुस्लिम ४. <input type="checkbox"/> इसाई ५. <input type="checkbox"/> सिख <input type="checkbox"/> ६. <input type="checkbox"/> जैन <input type="checkbox"/> अन्य

८	शिक्षा	१. <input type="checkbox"/> निरक्षर २. <input type="checkbox"/> प्राथमिक ३. <input type="checkbox"/> माध्यमिक ४. <input type="checkbox"/> स्नातक तह ५. <input type="checkbox"/> स्नातकोत्तर ६. <input type="checkbox"/> एमफिल / पीएचडी					
९	तालिम	१. <input type="checkbox"/> सिप विकास २. <input type="checkbox"/> क्षमता विकास					
१०	सामाजिक सम्बन्ध (बलियो)	१. <input type="checkbox"/> समुदाय भित्र २. <input type="checkbox"/> अन्तर-समुदाय ३. <input type="checkbox"/> प्रशासन					
११	पारिवारिक पेशा र आमदानी COVID भन्दा अगाडी र पछाडी २०१९/२० मा ..... २०२०/२१ मा..... २०२१/२२ मा.....	१. <input type="checkbox"/> होमस्टे २. <input type="checkbox"/> कृषि ३. <input type="checkbox"/> निजी जागिर ४. <input type="checkbox"/> वैदेशिक रोजगार ५. <input type="checkbox"/> सरकारी जागिर					
१२	के तपाईंलाई पर्यटन प्रणालीका अत्यावश्यक अंगहरूको बारेमा जानकारी छ?	१. <input type="checkbox"/> छ २. <input type="checkbox"/> छैन					
१३	के तपाईंलाई पर्यटन को प्रकार को बारे मा थाहा छ?	१. <input type="checkbox"/> छ २. <input type="checkbox"/> छैन					
१४	के तपाईं लाई नेपाली अर्थतन्त्रमा होमस्टे पर्यटनको ठूलो योगदान छ जस्तो लाग्छ ?	१. <input type="checkbox"/> छ २. <input type="checkbox"/> छैन					
१५	उद्धमशिलता सिप	१. <input type="checkbox"/> यात्रा र भ्रमण २. <input type="checkbox"/> होटल र आवास ३. <input type="checkbox"/> मनोरंजन गतिविधि ४. <input type="checkbox"/> कृषि/ प्राङ्गारिक खेति ५. <input type="checkbox"/> अन्य					
COVID-19 को सुरक्षा उपाय र स्वच्छता प्रोटोकलहरूमा दिशानिर्देशको बारेमा ज्ञान		मलाई राम्रोसंग थाहा छ	मलाई थाहा छ	तटस्थ	मलाई अलिकति मात्र थाहा छ	मलाई थाहा छैन	लागु हुदैन
		५	४	३	२	१	०

१६	के तपाईंलाई COVID-19 बारे जानकारी थियो?						
१७	के तपाईंलाई COVID-19 सुरक्षा उपायहरूको बारेमा जानकारी थियो?						
१८	के तपाईंलाई COVID-19 को स्वच्छता प्रोटोकल/प्रणाली बारे थाहा थियो?						
१९	के तपाईंलाई COVID-19 को औषधि र उपचार सेवाहरूको बारेमा जानकारी थियो?						
	<b>COVID-19 को सुरक्षा उपाय र स्वच्छता प्रोटोकलहरूमा दिशानिर्देशको बारेमा ज्ञान</b>	<b>दृढतापूर्वक सहमत</b>	<b>सहमत</b>	<b>तटस्थ</b>	<b>असहमत</b>	<b>कडा रूपमा असहमत</b>	<b>लागु हुदैन</b>
२०	मास्क र सेनिटाइजरको प्रयोगले कोभिड-१९ को संक्रमण नियन्त्रण गर्दछ						
२१	PCR परीक्षण पछि उचित सामाजिक दूरी र अलगावले COVID-19 लाई रोक्छ						
२२	परम्परागत स्वास्थ्य उपचार उदाहरणका लागि जस्तै बेसार पानी पिउनाले COVID-19 लाई कम/नियन्त्रण गर्छ						

सरकारले गरेको सहयोग र महामारीको प्रभावमा प्रतिवादीको मनोवृत्ति		दृढतापूर्वक सहमत	सहमत	तटस्थ	असहमत	कडा रूपमा असहमत	लागु हुदैन
		५	४	३	२	१	०
२३	सरकारले सहूलियत, ऋण र कर, राजस्व आदिमा छुट प्रदान गरेर लाभग्राहीहरूलाई सहयोग गरेको छ						
२४	सरोकारवाला र सरकारले COVID-19 राहत प्रदान गरेका थिए						
२५	सरकारद्वारा निःशुल्क COVID-19 पीसीआर परीक्षणमा पहुँच						
२६	पर्यटक को संख्यामा भारी गिरावोट						
		पर्यटक को संख्या , COVID-19 अगाडी २०१९/२० मा ..... COVID-19 को समयमा २०२०/२१ मा..... COVID-19 पछाडी २०२१/२२ मा .....					
२७	लाभग्राहीको आमदानी घटेको छ						
२८	<b>COVID-19</b> महामारीमा लकडाउनको कारण होमस्टे बन्द भएको थियो						
<b>COVID-19 को समयमा सिक्ने अवसरहरू र सुरक्षा उपायहरूको अभ्यासहरू</b>							
२९	के तपाईंले महामारीको समयमा सुरक्षा उपायहरू लागू गर्नुभएको थियो ?	१. <input type="checkbox"/> थियो २. <input type="checkbox"/> थिएन					
३०	<b>COVID-19</b> को समयमा लागू गरिएका सुरक्षा उपायहरू र स्वच्छता प्रोटोकलहरू के थिए?	१. <input type="checkbox"/> मास्क २. <input type="checkbox"/> सेनिटाइजर <input type="checkbox"/> सामाजिक दुर <input type="checkbox"/> ४. अलगवा ५. <input type="checkbox"/> पि.सि.आर परिक्षण ६. <input type="checkbox"/> अन्य					

		दृढतापूर्वक सहमत	सहमत	तटस्थ	असहमत	कडा रूपमा असहमत	लागु हुदैन
<b>COVID-19 को समयमा सिक्ने अवसरहरू र सुरक्षा उपायहरूको अभ्यासहरू</b>		५	४	३	२	१	०
३१	लकडाउनको कारण स्व-उत्पादन सिक्ने/आर्जन गर्ने अवसर प्राप्त भयो						
३२	लाभग्राहीहरू द्वारा प्राङ्गारिक खेती अभ्यास गरिएको थियो						
३३	लकडाउनको कारण बजार बन्द भएकाले स्थानीय उत्पादनलाई प्राथमिकतामा राखिएको थियो						
३४	लकडाउनको कारण होमस्टे बन्द भयो, त्यसैले होमस्टेमा भएका उत्पादन/स्रोतहरू उपभोग नभएर बढी भएको कारण बाहिर बिक्री गरियो						
<b>होमस्टेमा COVID-19 को आर्थिक प्रभाव</b>							
३५	के तपाईं COVID-19 बाट संक्रमित हुनु भयो?	१. <input type="checkbox"/> भए २. <input type="checkbox"/> भएन					
३६	यदि COVID-19 बाट संक्रमित हुनु भएको भए, तपाईंको उपचार गर्न र निको हुन को लागी कति पैसा खर्च भएको थियो?	कृपया रकम निर्दिष्ट गर्नुहोस् .....					
३७	के तपाईंले COVID-19 बीमा गर्नुभएको थियो ?	१. <input type="checkbox"/> थिए २. <input type="checkbox"/> थिएन					
३८	होमस्टे बाट हुने आमदानी	COVID-19 महामारी अगाडी २०१९/२० मा, कृपया रकम निर्दिष्ट गर्नुहोस् ..... COVID-19 महामारी को समयमा २०२०/२१ मा..... COVID-19 महामारी पछाडी २०२१/२२ मा , रकम निर्दिष्ट गर्नुहोस् .....					

