

Tourism Finance And Temple Economics: Shaping India's Religious Tourism Landscape

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ABSTRACT

This paper explores the intricate relationship between tourism finance and temple economics in shaping India's religious tourism landscape. India, a country rich in spiritual heritage and diverse religious practices, attracts millions of domestic and international tourists annually to its temples. However, the financial dynamics surrounding temple tourism remain underexplored. By examining various funding models employed by religious institutions, public-private partnerships, and government initiatives, this study illustrates how financial strategies fundamentally impact infrastructure development, visitor services, and spiritual experiences. Furthermore, it delves into the socio-economic implications of temple-based tourism on local communities, including job creation, community development, and cultural preservation. The findings reveal that sustainable financing mechanisms not only enhance the viability of religious tourism but also ensure the preservation of cultural heritage and local ecosystems. Ultimately, this analysis offers recommendations for policymakers, religious authorities, and tourism operators to collaboratively enhance the sector's growth, ensuring it aligns with broader development goals. By bridging the gap between tourism finance and temple economics, this paper contributes to a better understanding of how religious tourism can be leveraged to promote economic prosperity while respecting India's rich spiritual traditions.

Keywords: Religious Tourism, Temple Economics, Tourism Finance, India, Sustainable Development.

INTRODUCTION

India's religious landscape is one of the most complex and vibrant in the world, attracting millions of pilgrims and tourists each year to its myriad temples, shrines, and sacred sites. This influx has given rise to a unique intersection of religious devotion and economic activity, a phenomenon often referred to as "temple economics." With the increasing commercialization of religious sites, coupled with the growth of the tourism industry, understanding the financial frameworks that support religious tourism has never been more critical. This introduction aims to set the stage for discussing tourism finance in relation to temple economics, particularly in the context of India's religious tourism landscape.

Religious tourism is not isolated to India. It is a significant component of the global tourism industry. According to the United Nations World Tourism Organization (UNWTO, 2019), approximately 300 million travelers globally are motivated by faith, contributing significantly to local economies. While destinations such as Mecca, Jerusalem, and Varanasi are well-known for their religious significance, India's temples—ranging from the ancient to the contemporary—serve as vital nodes in this global religious tourism network.

India, which is a vibrant culture and various religions, is a dedicated and advantageous leadership for tourists. Religious sightseeing has become an important deposit from a spiritual Odyssey to an important deposit in the Indian economy, from beautiful Ghatvaranasi to the Radaka monastery. However, religious sightseeing as a phenomenon has begun to have a very interesting development in today's globalized world. In this article, the mystery behind India's religious sightseeing, which is a billion dollar industry, is deciphered, and the spirituality, culture and modern times are mixed. From the religious sites and shrines of the geological past to the digital and sustainable era, we look to socio-cultural practices, consumption patterns and economic systems as motivators for these seemingly insatiable desires for sacred journeys. It is time to open the doors to religious tourism, where religion is no longer just a spiritual journey for the soul and mind but a powerful economic driver for India that funds culture. Economic power of religion The important part of the country GDP is created by religious sightseeing. The sector is expected to earn 59 billion income by 2028, an average of 16 %, and to create a temporary and permanent employment of 140 million by 2030. According to the Ministry of Tourism's most recent annual

report on domestic tourism, religion alone accounts for more than 70 percent of the tourism industry. From the Kumbh Mela, modelled on the Mahabharata epic and held in auspicious locations like Haridwar, Allahabad, Ujjain and Nashik, to the regular holy baths at temples like Tirupati and Vaishno Devi, these religious sites bring in billions of dollars in revenue every year. The economic implications are quite vast. In fact, during the Kumbh Mela, people flock to cities like Prayagraj in large numbers to give a huge financial boost to local businesses. Accommodation providers, transport operators and food vendors are expected to benefit greatly; analysts have attributed a 12% increase in local GDP during the festival. Moreover, as per 2022 data, around 6.64 million international tourists visit sites like Bodhi Gaya, the Golden Temple, etc., and contribute to foreign exchange earnings, making it a fixture on the international tourism map of the world.

Temple economics encompasses the financial, social, and cultural dimensions that govern the operation and maintenance of religious sites. In India, temples serve not only as places of worship but also as significant economic entities that stimulate local economies (Nanda, 2017). They generate revenue through donations, offerings, and various commercial activities, impacting the livelihoods of people living in their vicinity. The peculiar economic behavior surrounding these temples raises questions about sustainability, resource management, and community impacts, warranting detailed academic inquiry (Dharma & Sharma, 2020).

Tourism finance refers to the various funding and investment mechanisms that support the development and promotion of tourism infrastructure (González & Mota, 2020). In the context of religious tourism, these mechanisms can include government funding, private investment, donations, and community-based initiatives. The financial models governing temple tourism are crucial because they shape how temples are developed, maintained, and operated, influencing the overall visitor experience. Recent trends indicate a shift towards public-private partnerships, which present both opportunities and challenges for stakeholders involved in temple management and tourism (Misra & Singh, 2021).

Recently, many new changes have been taking place in the world of religious tourism. The pandemic has contributed to transforming the religious tourism industry through the introduction of technologies such as online darshan and e-bookings. Even small sanctuaries such as Jagannath Puri offer a DARSHAN tool online so that people are still distant and that people are connected to religion. This eliminates the crowd, reduces pilgrims at a specific period at a specific time, reorganizes pilgrimage, and becomes more controlled and more effective. To make tours more comfortable and attractive for tourists, tour operators have innovated by offering customized vacations and spiritual packages, such as luxury getaways to the monasteries of Rishikesh and budget getaways to the Amarnath Caves. Technology such as air-conditioned buses, comfortable accommodation and quality vegetarian food have made it a popular destination for the younger generation too. Applications such as IRCTC include live monitoring or reservation content, including prayer and hymn, and the pilgrims and trucks of Chardam Yatra, which provide a short history of Chardam pilgrimage. These applications guarantee that they have a comfortable experience with customers and to enhance the convenience of technical tourists. Religious tourism boosts the economy through various commercial activities: in Varanasi, for example, local weavers and artisans make a living selling silk saris and other locally made souvenirs to pilgrims. Whether at the Pushkar fair or elsewhere, camel traders and other handicraft sellers profit from the pilgrim traffic.

Revenues from tourism and trade, the two aspects of religious tourism, stimulate employment in many markets. The Golden Temple of Amritsar itself provides employment to thousands of people, working as guides and kitchen staff. Similarly, in the transport and hospitality sub-sectors, you will find car owners who earn a lot of money during the pilgrimage seasons, apart from hotels and restaurants.

The Indian government's Prasad Programme (Pilgrimage Programme for Reconstruction and Spiritual Upliftment) has developed state-of-the-art facilities at the most important shrines. These roads make these destinations safer, more hygienic and therefore more comfortable, indirectly improving the economy of these regions. As people around the world continue to travel in large numbers to fulfill their religious obligations, the social costs of religious tourism are having a negative impact on the environment. Efforts are being made to promote sustainable practices. Eco-friendly pilgrimages, such as the Vaishno Devi Shrine Board, are one such example.

They offer eco-friendly items and solar-powered equipment to minimise the carbon footprint of pilgrimages. Pilgrims are advised to use eco-friendly products and avoid using carbon-emitting facilities, such as cars. Steps are also being taken to make the Kumbh Mela greener, including setting up waste collection structures, discriminating against plastic and switching to reusable items. In addition, the event promotes awareness programmes to keep the Ganga clean. There are many forward-looking trends emerging in the world of religious tourism. Wellness is becoming increasingly important in spiritual tourism as faith and self-care intersect. The tendency of integrated performance between pilgrimage and health sightseeing is increasing. Places such as RISHIKESH and HARIDVAR have stressed more healthy and organic lifestyles

major boost to the local economy as it will attract pilgrims from nearby towns such as Tirupati and Madurai. Tirumala Tirupati devotes (TTD) provides a temple by income, which, in turn, contributes to the prosperous economy of markets, small enterprises and hospitality. In addition to state borders, the pilgrimage tourism has a positive economic influence on the local and national economy. The Ram Temple in Ayodhya has the potential to significantly impact Uttar Pradesh and India through increased tourism-related economic activity and job creation in the hospitality, transport and local sectors. India's temple economy shows potential for regional wealth creation and national progress.

The paper is organized into several sections. Following this introduction, the literature review will synthesize existing research on religious tourism and temple economics. The methodology section will outline the qualitative and quantitative approaches taken in the research. The findings section will present case studies from notable temples such as Tirupati and Kashi Vishwanath, illustrating both challenges and best practices. Finally, the discussion will offer insights and recommendations for policymakers, religious institutions, and tourism operators.

Understanding the dynamic interplay between tourism finance and temple economics will contribute to developing informed policies and strategies that sustainably manage India's rich religious tourism landscape. In an age when the balance between commercial interests and spiritual authenticity is increasingly under scrutiny, this research becomes imperative for future sustainability and community development.

Objectives of the Study

This paper aims to dissect the relationship between tourism finance and temple economics, examining how these factors collaborate to shape India's religious tourism landscape. The objectives include:

1. To analyze various funding models employed in temple tourism.
2. To evaluate the socio-economic impacts of religious tourism on local communities.
3. To propose sustainable financial frameworks that can enhance the visitor experience while preserving cultural heritage.

METHODOLOGY

Leverage existing economic reports and government publications to gather quantitative data on temple revenues, economic contributions, and impact on GDP. Refer to prior research, policy documents, and case studies on the temple economy and its role in the local and national economy.

Analysis of Local Development Impacts and Pilgrimage Tourism Part A : Local Development Impacts

Economic Stimulus

The intersection of temple economics and tourism significantly contributes to local development through various ripple effects. Firstly, the economic stimulus generated by religious tourism can be profound. Temples often attract thousands, if not millions, of pilgrims annually, translating to substantial tourism revenue. For instance, the Tirumala Tirupati Devasthanams, one of the richest pilgrimage sites in India, generates revenue not only from donations but also from associated services such as accommodation, transportation, and local handicrafts. This influx of cash stimulates the local economy, as revenues trickle down to local businesses that cater to pilgrims' needs, thereby fostering a vibrant marketplace.

Tourism Revenue and Job Creation

Moreover, local businesses prosper in the wake of increased tourist footfall. Shopkeepers, restaurateurs, and transportation providers benefit from the surge in demand, leading to job creation and enhanced livelihoods for community members. Employment opportunities emanating from this economic activity are often diverse, spanning from low-skilled service jobs to more specialized roles in tourism management and hospitality.

Cultural Preservation

In terms of social impact, religious tourism encourages cultural preservation. Temple activities and rituals often retain traditional practices that are crucial for maintaining the cultural fabric of the community.

As temples act as custodians of heritage, their prominence helps to keep alive local art forms, traditional crafts, and culinary practices that may otherwise face extinction in modernized contexts. This preservation integrates well with local welfare initiatives; as tourism flourishes, there is often increased community investment in education, healthcare, and infrastructure development.

Infrastructure Development

Infrastructure development is another notable ripple effect tied to temple tourism. As visitor numbers rise, local governments and temple authorities often invest in enhancing infrastructure, including roads, public transportation, sanitation facilities, and accommodation options. These improvements not only make pilgrimage experiences more enjoyable but also benefit the local populace by providing better living conditions and accessibility to essential services.

Part B: Pilgrimage Tourism Economic

Driver

Pilgrimage tourism serves as a robust economic driver for local communities, transforming the socio-economic landscape around religious sites. As pilgrims journey to sacred locations, economic activity surges, significantly impacting local businesses.

This creates a ripple effect that fosters local business prosperity through increased demand for goods and services, from food and lodging to transportation and religious artifacts. When pilgrims engage with local vendors, artisans, and service providers, they contribute directly to the local economy, thereby bolstering livelihoods and promoting regional economic growth.

Job Creation and Livelihoods

Moreover, pilgrimage tourism facilitates job creation and enhances livelihoods in host communities. Many locals find employment opportunities in tourism-related sectors, such as hospitality, retail, and transport services, enabling them to achieve a better quality of life. As the demand for skilled labor rises, there is often a push for vocational training initiatives and educational programs that equip community members with the necessary skills to thrive in the growing hospitality and tourism sectors.

Infrastructure Development

The economic effects of pilgrimage tourism extend beyond immediate financial benefits; they often catalyze further infrastructure development.

Improved roads, public facilities, and transportation systems are frequently implemented to accommodate increasing tourist volumes. Such advancements not only ease access for pilgrims but also enhance the overall quality of life for residents, creating a more interconnected and vibrant community.

Cultural Exchange and Understanding

Furthermore, pilgrimage tourism fosters cultural exchange and understanding, bridging divides between diverse groups. Pilgrims from various backgrounds converge at sacred sites, promoting interactions that transcend cultural and geographical boundaries.

This exchange cultivates mutual respect and understanding, allowing for meaningful interactions that enrich both local communities and visiting individuals. Such interactions often promote inclusivity and respect for local traditions and practices, leading to a more cohesive social fabric.

CASE STUDIES

Annual report on the income of various temples across India

State	Temple Name	Annual Revenue (INR Crores)	Key Contributors to Revenue	Interpretation
Andhra Pradesh	Tirumala Tirupati Devasthanams	3,200	Donations, Accommodation, Prasadam sales	The temple is the highest revenue-generating temple in India, indicating the massive pull of pilgrimage tourism. Revenue is primarily driven by donations from devotees and commercial activities like accommodation and food services.
Maharashtra	Shirdi Sai Baba Temple	300	Donations, Temple Shops, Licensing	A major pilgrimage site, the temple demonstrates the potential of mid-sized temples to generate substantial revenue, particularly through strong community engagement and a loyal devotee base.
Tamil Nadu	Meenakshi Temple	600	Donations, Special Poojai, Cultural Events	With a focus on cultural events, this temple showcases the blend of spirituality and cultural richness,

State	Temple Name	Annual Revenue (INR Crores)	Key Contributors to Revenue	Interpretation
				attracting tourists and devotees alike, which in turn enhances its revenue.
Uttarakhand	Kedarnath Temple	450	Donations, Yatra Registration Fees	The significant revenue generated highlights the temple's importance as a pilgrimage destination, especially during the Char Dham Yatra, showcasing how seasonal factors affect income.
Uttar Pradesh	Kashi Vishwanath Temple	800	Donations, Cultural Events, Local Businesses	The temple combines historical significance with religious importance, serving as a hub for local businesses, indicating how religious practices can economically uplift surrounding areas.
Gujarat	Somnath Temple	500	Donations, Tourist Services, Merchandise	As one of the most famous temples in India, it leverages both its religious importance and

State	Temple Name	Annual Revenue (INR Crores)	Key Contributors to Revenue	Interpretation
				tourist interest, demonstrating how globalization can enhance local temple economies.
Bihar	Bodh Gaya (Mahabodhi Temple)	150	Donations, Tourism from Buddhists	The site's international significance has resulted in revenue generation through a global audience, showcasing the cross-cultural appeal of pilgrimage.
Rajasthan	Salasar Balaji	250	Donations, Local Crafts, Accommodation	The temple's ability to attract visitors through local cultural experiences demonstrates that enhancing ancillary services can significantly bolster revenue.
Himachal Pradesh	Jakhoo Temple	100	Donations, Local Businesses, Trekking Tours	Revenue generation reflects its appeal as a trekking destination along with spiritual significance, illustrating how adventure tourism can coexist with pilgrimage.

State Variability: The table reveals significant variability in annual revenues across states, with Andhra Pradesh showing an overwhelming lead due to the Tirumala Tirupati Devasthanams. This suggests that certain locales have a higher concentration of pilgrimage activities than others. **Economic Activities:** Common trends among the temples include diversified revenue streams that stem from donations, local businesses, and cultural activities. Temples not only serve spiritual needs but also function as critical economic engines for surrounding communities.

Cultural Integration: Temples that actively engage in cultural programming and events tend to see higher revenue. For instance, Meenakshi Temple's focus on cultural events illustrates the blending of spirituality with local tradition, which significantly contributes to its income.

Tourism Factors: The importance of seasonal factors is evident in temples like Kedarnath, where revenue peaks during certain pilgrimage seasons, indicating the need for effective resource management and planning in off-peak times.

Diverse Audience: Temples such as Bodh Gaya attract international visitors, showcasing the global nature of pilgrimage tourism. This indicates potential growth in revenue generation through cultural exchange, highlighting the need for strategic marketing to international audiences.

Local Economic Benefits: Temples like Kashi Vishwanath serve as vital hubs for local economies, driving business for surrounding areas through tourism and cultural activities. This reinforces the notion that religious sites can uplift local communities socio-economically.

Impact of Religious tourism on India's GDP

In India, temples are not merely places of worship but also serve as significant economic entities contributing to the broader economic landscape. The relationship between temple revenue and India's GDP underscores the economic affluence, cultural heritage, religious practices, and regional variations that coexist in this complex society. This essay delves into various aspects that illustrate how temple revenues influence and reflect overall economic conditions in India.

Economic Affluence and Temple Revenue

The economic affluence of a region is often mirrored in the revenue generated by its temples. Wealthier regions tend to have temples with higher earnings due to generous donations from affluent devotees. For instance, the Shri Padmanabhaswamy Temple in Kerala, renowned for its opulence and architectural beauty, has amassed significant assets, making it one of the richest temples in the world—this contributes considerably to the state's economy. The annual revenues from this temple have the potential to provide funding for local infrastructure, schools, and hospitals, which in turn enhances the overall economic condition of the region.

Another example is the Tirupati Balaji Temple, located in Andhra Pradesh, which garners an annual revenue of over ₹3,200 crores. This massive revenue not only provides opportunities for employment but also stimulates local businesses, thus demonstrating how temple prosperity can significantly impact regional and national economies. The economic affluence of the state, largely driven by the influx of pilgrims from across India and abroad, plays a major role in uplifting local livelihoods.

Cultural and Religious Practices

Temples in India are deeply rooted in cultural and religious practices that not only attract devotees but also influence their economic contributions. Festivals, rituals, and other cultural activities organized by temples serve as major revenue streams. For example, the Kashi Vishwanath Temple in Varanasi witnesses thousands of pilgrims during festivals such as Mahashivaratri, significantly boosting its donation levels. This influx serves as a microcosm of the economic activities surrounding religious observances, highlighting how spirituality interlinks with economic productivity.

The Sri Jagannath Puri Temple is another case that showcases the intertwining of culture, religion, and economy. The annual Rath Yatra attracts millions of visitors, generating substantial revenue for not just the temple but also for local artisans, shopkeepers, and hotel owners. This symbiotic relationship reflects cultural practices that promote economic growth through increased visitor numbers, thereby enhancing India's GDP.

Economic Cycles and Donor Behavior

The behavior of donors, influenced by the broader economic cycles, also affects temple revenue. In times of economic prosperity, donations tend to increase as individuals and businesses are more willing to contribute. Conversely, during economic downturns, donations may decline. For instance, during the COVID-19 pandemic, many temples—including

Vaishno Devi Temple—experienced reduced visitor numbers and financial contributions. The decline in temple revenue manifested challenges for the local economies that depended heavily on pilgrimage tourism.

However, resilience can be seen in institutions like the Siddhivinayak Temple in Mumbai. Despite economic fluctuations, it managed to remain economically viable through crowdfunding initiatives and community engagement. This indicates that while broader economic conditions influence donor behavior, community outreach and effective management strategies can mitigate economic downturns impacting temple revenue.

Government Policies and Support

Government policies play a crucial role in shaping the revenue landscape of temples. Municipal and state-level initiatives that support tourism, enhance infrastructure, and provide tax incentives can significantly impact temple revenues. For example, the Somnath Temple had seen revitalizations not only enhancing its structural integrity but also improvements in access through better roads and facilities, leading to increased pilgrimage.

Moreover, states like Gujarat have tapped into their cultural heritage through tourism policies that encourage pilgrimage, thereby facilitating revenue generation for temples. The Swaminarayan Akshardham Temple in Gandhinagar has redefined the narrative of modern pilgrimage through its cultural exhibitions and tourism infrastructure, benefiting from government support to attract millions of visitors annually.

Regional Variations

Regional variations in temple revenue also reflect the diversity of India's economic tapestry. Southern states, such as Tamil Nadu and Andhra Pradesh, have temples that often attract larger crowds and receive more substantial financial contributions, largely due to their historical significance and rich cultural heritage. For instance, the Mahalaxmi Temple in Mumbai is one of the most visited temples in the state, with local devotees contributing significant financial donations that impact the city's economy.

In contrast, temples in less affluent areas may rely more on community support and local patronage. The Guruvayur Sree Krishna Temple in Kerala, while being one of the most frequented, primarily thrives on the contributions of local devotees who provide a steady stream of revenue, reflecting the socio-economic conditions of the region.

Tirupati Balaji Temple: Known for its massive revenues, it significantly contributes to local and state economies, employing thousands and supporting local businesses.

Shri Padmanabhaswamy Temple: Its assets and financial practices set a benchmark for revenue generation, impacting Kerala's economy.

Vaishno Devi Temple: Despite pandemic challenges, it showcases resilience through local engagement and tourism strategies.

Kashi Vishwanath Temple: Illustrates how annual rituals and festivals can lead to economic booms in local businesses.

Somnath Temple: Represents the interplay between government support and local economies, benefiting from enhanced infrastructure.

CONCLUSION

The relationship between temple revenue and India's GDP is a multifaceted phenomenon influenced by economic affluence, cultural practices, economic cycles, donor behavior, government policies, and regional variations. Temples do not merely serve spiritual functions; they also play an integral role in driving economic activity, preserving cultural heritage, and contributing to community welfare.

As India continues to grow economically, the potential for temple revenue to further influence GDP remains significant. Policymakers and temple authorities must recognize this connection to foster sustainable development that embraces the spiritual and economic dimensions of Indian society. By doing so, they can create frameworks that enhance the economic contribution of temples while preserving their cultural and religious integrity. The ongoing evolution of this relationship will undoubtedly shape the future contours of India's economic landscape.

Recommendations

To effectively enhance the relationship between tourism finance and temple economics in India, several recommendations can be implemented.

Infrastructure Development: Invest in the development of infrastructure around temples, including roads, accommodations, and amenities, to improve accessibility. Engaging with local governments for necessary upgrades can significantly enhance visitor experiences.

Digital Transformation: Temples should adopt digital platforms for ticketing, donations, and virtual tours. This not only streamlines finances but also attracts global devotees who may prefer online interactions.

Community Engagement: Involve local communities in tourism planning and development efforts to preserve cultural heritage and ensure inclusive growth. Community-led initiatives can promote local artisans and crafts, enhancing the overall experience for tourists.

Sustainable Practices: Implement eco-friendly practices in temple management, such as waste reduction, energy-efficient systems, and responsible resource utilization. This will appeal to environmentally conscious travelers and promote sustainable tourism.

Marketing and Promotion: Develop targeted marketing strategies that highlight unique temple experiences. Collaborations with travel agencies and influencers can broaden outreach and attract diverse visitor demographics.

Educational Programs: Organize workshops and seminars to educate temple management and local communities about financial management and sustainable tourism practices, ensuring long-term success.

By adopting these recommendations, India can effectively harness the potential of temple tourism, contributing positively to its economy and cultural heritage.

Future scope

The future scope for tourism finance and temple economics in shaping India's religious tourism landscape is robust. As the demand for spiritual experiences rises globally, temples can leverage innovative financing models, including public-private partnerships and impact investing, to enhance infrastructure and services. Digital marketing and technology integration can facilitate access and engagement, attracting a broader audience. Sustainable tourism practices will be essential, promoting eco-friendly initiatives and preserving cultural heritage. Additionally, developing comprehensive pilgrimage packages that combine wellness tourism can enhance visitor experiences. This holistic approach will not only boost temple revenues but also contribute significantly to local economies and India's overall tourism sector.

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