

Sustainable Livelihood and Rural Tourism Development: A Case Study of Bhola District in Bangladesh

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of the requirements for the Degree of Master of Philosophy (MPhil)
at
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Submitted by
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Session: 2021-22

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17 February 2026

Declaration

This thesis on “**Sustainable Livelihood and Rural Tourism Development: A Case Study of Bhola District in Bangladesh**” has been submitted by me in partial fulfillment of the requirements for the Degree of Master of Philosophy (MPhil) in the Department of Tourism and Hospitality Management at the University of Dhaka. My registration number is 62, and the registration session is 2021-22. This thesis research was conducted by me, with the supervision of Dr. Muhammad Shoeb-Ur-Rahman, who is an Associate Professor in the Department of Tourism and Hospitality Management at the University of Dhaka. This thesis is accepted and approved by my supervisor, and permitted to submit to the university authority to proceed with the further formal process of the MPhil degree. I have prepared and conducted this thesis research by myself, and I acknowledge that no part of this research has been submitted for any other degree. Additionally, none of the content in this report is a duplicate of any work that has already been done for a degree or for any other reason, and the information I have provided does not infringe upon any copyright.

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Subject: Submission of the MPhil thesis on “Sustainable Livelihood and Rural Tourism Development: A Case Study of Bhola District in Bangladesh.”

Dear Sir,

Respectfully, as directed, I, Tahia Chowdhury, have completed my thesis titled " Sustainable Livelihood and Rural Tourism Development: A Case Study of Bhola District in Bangladesh." The criteria for the Master of Philosophy (MPhil) degree in the Department of Tourism and Hospitality Management are partially met by this thesis. I wrote this thesis report by closely adhering to the guidelines from my respected supervisor and upholding the standards of academic integrity. Please let me know if you need any additional information or have any queries regarding this thesis.

Thank you for your cooperation and support.

Best regards,

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Approval of the Supervisor

To partially fulfil the requirements for the Master of Philosophy (MPhil) degree in the Department of Tourism and Hospitality Management, Tahia Chowdhury prepared and submitted this thesis, which is titled "Sustainable Livelihood and Rural Tourism Development: A Case Study of Bhola District in Bangladesh." Tahia Chowdhury (Reg: 62, session: 2021-22) carried out her thesis research while maintaining academic integrity, and her approach to engage in academic research is absolutely admirable. I wish her success in her future academic research endeavors.



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List of Publications

This thesis is complemented by a journal article, which has just been accepted in the South Asian Journal of Tourism and Hospitality (SAJTH). This publication helps to eliminate researcher bias and strengthen the acceptability of this MPhil thesis. On this note, the list of publications is referenced as:

Accepted journal article:

Chowdhury, T., & Rahman, M. S.-U. (Accepted on 20th December 2025). Transformative Capitals in Rural Tourism: Mediating Issues for Sustainable Livelihoods. *South Asian Journal of Tourism and Hospitality*, 5(1).



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LETTER OF ACCEPTANCE

Dear Dr. Muhammad Shoeb-Ur-Rahman,

We are pleased to inform you that your manuscript entitled “**Transformative Capitals in Rural Tourism: Mediating Issues for Sustainable Livelihoods**”, authored by **Tahia Chowdhury** and **Muhammad Shoeb-Ur-Rahman**, has been formally accepted for publication in the *South Asian Journal of Tourism and Hospitality (SAJTH)*.

The paper makes a valuable and timely contribution to the rural tourism and sustainable development literature by offering a nuanced analysis of transformative capitals and their mediating role in strengthening sustainable livelihoods. The Editorial Team particularly appreciates the study's strong theoretical grounding, methodological clarity, and policy relevance, which align well with the journal's mission to promote rigorous and contextually grounded tourism and hospitality research in South Asia.

The accepted manuscript is scheduled for publication in an upcoming issue of SAJTH: Volume V, Issue I. You will be informed in due course once the paper proceeds to the production and copy-editing stage.

On behalf of the Editorial Board, we congratulate you and your co-author on this achievement and thank you for choosing the *South Asian Journal of Tourism and Hospitality* as the outlet for disseminating your scholarly work.

With best regards,

Prof. (Dr.) Dewasiri N. Jayantha
 Managing Editor
 South Asian Journal of Tourism and Hospitality

Sustainable Livelihood and Rural Tourism Development: A Case Study of Bhola District in Bangladesh

by

Tahia Chowdhury

Abstract

Tourism is widely acknowledged as a tool of community development, while the role of rural tourism in securing sustainable livelihoods gained traction in contemporary rural tourism scholarship. Scholars recognized the role of community capitals and/or livelihood assets as a mediating force for activating the transformation of rural livelihoods. Evidence indicates that marginalized communities face capacity constraints, where institutional actors frequently serve a mediating and catalytic function. The role of community capitals and/or livelihood assets is commonly used to conceptualize how the rural livelihood can be shaped by utilizing such capitals, and often the analytical frame evolved by connecting several governance mechanisms, introducing community-based participative approaches, and even connecting institutional mechanisms. In this regard, the critical impacts of the capitals on community livelihood have been investigated in numerous studies; however, the internal influence of these capitals remains largely unattended. To address this research gap, this study investigated which capitals play the transformative role and activate remaining community capitals. Accordingly, this study examined which capitals play the transformative role and thus facilitate sustainable livelihood. From the literature, six capitals or livelihood assets (natural, human, social, built, economic, and institutional) were considered for investigation within a case context of Char Kukri Mukri, situated in the Bhola district of Bangladesh. Using a qualitative approach, the study applies the Sustainable Livelihood Framework for Tourism (SLFT) to a remote case study location named Char Kukri Mukri, Bangladesh. Findings demonstrated the role of institutional capital as a decisive factor in the rural context, while highlighting the role of institutions and NGOs in educating residents, raising awareness, facilitating market access, and providing the practical support necessary for community members to engage in alternative livelihoods such as tourism. This study utilized 27 semi-structured interviews to address the primary research objective. Findings from conducting thematic analysis of the qualitative data show that institutional (formal) and social (informal) capitals perform a vital transformative role by systematically (re)connecting and mobilizing the four foundational capital bases, such as natural, human, built, and economic, in a destination such as Char Kukri Mukri. The findings specifically underscore the instrumental role of non-governmental organizations (NGOs) in facilitating the transition toward tourism as a viable and sustainable livelihood alternative. By acting as intermediaries, these organizations bridge the gap between local marginalized populations and broader economic opportunities. Ultimately, the insights derived from this research offer significant

value for place-based development planners and policymakers, providing a nuanced understanding of how supportive institutional frameworks can be leveraged to foster positive and equitable livelihood outcomes within vulnerable rural populations. These insights offer practical implications for development planners and policymakers seeking to design supportive interventions that enhance rural resilience and inclusive tourism development.

Keywords: rural tourism, livelihood assets, capitals, sustainable livelihood, Bangladesh.

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Chapter 1

Introduction to Thesis

Many developing countries increasingly recognise tourism as an effective strategy to diversify economic means and provide alternative livelihood opportunities, employment, and income for local communities. Geographically marginal or remote regions are placing greater emphasis on tourism as a viable pathway for economic development, as it offers a means to generate income without overexploiting natural resources or traditional livelihoods. By promoting community-based tourism initiatives, rural regions aim to ensure sustainable development while simultaneously reducing livelihood vulnerability (Shen et al., 2008). Tourism generates direct income through services such as homestays, guided tours, and recreational activities, while also creating significant indirect economic benefits for local suppliers, transport providers, and agricultural producers (Okazaki, 2008). This interconnected economic activity strengthens the local value chain, supports multiple livelihood sources, and fosters a more resilient and diversified local economy over time. By linking various sectors to tourism, communities can achieve sustainable income generation that reduces dependence on a single livelihood and enhances overall economic stability (DFID, 1999; Rahman et al., 2019, 2020).

Successful tourism development and the maintenance of its sustainable aspects heavily rely on community support and a hospitable attitude, which are recognised as core factors for a thriving tourism destination (Gursoy et al., 2002). Similarly, other studies (Song et al., 2021; Hoque et al., 2022; Nyaupane et al., 2022; Rahman et al., 2020; Stone & Nyaupane, 2015) highlight that neglecting the interests and needs of host communities can lead to negative consequences, undermining both the well-being of residents and the long-term sustainability of the tourism sector. These findings emphasised that balancing tourism growth with the priorities and participation of the community is essential to achieving enduring social, economic, and environmental benefits. It is evident in the literature (Song et al., 2021; Su et al., 2019; Tao & Wall, 2009; Torres & Momsen, 2004; Tosun, 2000) that community involvement and participation are crucial for sustainable rural tourism development. Engaging residents ensures that tourism initiatives reflect community needs, preserve cultural and environmental resources, and generate equitable economic benefits. Active participation fosters a sense of ownership, strengthens social cohesion, and enhances the overall sustainability and success of tourism in rural areas.

In a rural destination, tourism introduction can provoke both positive and negative outcomes, usually shaping by the perceived impact of tourism in the host community (Gunn, 1988; Gursoy et al., 2002; Murphy, 2013), while Gursoy et al (2002) identified that the exchange theory principles are applicable to shape community support toward tourism, where community extends its support when benefitted from tourism influx in rural areas. Tourism development that focuses on community, bridges tourism with community needs, focuses on local people in the planning process, and upholds equitable and sustainable practices (Manyara & Jones, 2007). Additionally, rural tourism occurs with a mutual development focus on rural development and tourism development. Rural tourism can impact the livelihoods of destination communities (Su et al., 2019). Similarly, the contribution of community capital and/or assets for securing sustainable livelihoods (SL) have been identified in the wide array of literature (Ashley, 2000; Flora, 2004; Flora et al., 2015, p. 8; Moscardo et al., 2013), while other researchers found that such capitals and/or community assets are subject of transformation in a social system. Sustainable communities are either enhanced or diminished by the capital, while capital contribution might be singular or multiple in nature (Flora et al., 2015, p. 16). He further argues that the goals of sustainable communities are to ensure that all residents have access to economic security, promote healthy ecosystems, and facilitate social integration. Ultimately, the introduction of this thesis underscores the relevance of tourism as a pathway toward unlocking sustainable livelihood options in geographically vulnerable and resource-constrained island destinations. This study positions itself at the intersection of theory and practice. It examines how rural island communities engage with tourism as a livelihood strategy, while also addressing the inherent vulnerabilities and opportunities that shape such engagement. At the core, this research looks beyond the influence of livelihood assets and/or capitals to shape the sustainable livelihood, exploring which capitals play the transformative role in a rural island context.

1.0 Background to the Research Issue

Tourism is increasingly recognised as a pathway for poverty alleviation, diversification of livelihood, and sustainable rural development, particularly in developing country context (Ashley et al., 2000; Chambers, 1986; Hoque et al., 2022). Island destinations, due to their geographical isolation and environmental fragility, present both opportunities and challenges in this regard. Char Kukri Mukri Island, located in the southern part of Bhola district, Bangladesh, exemplifies this scenario. The island, with its mangrove forest and coastal ecosystem, not only serves as a natural barrier against cyclones and tidal surges but also represents a growing ecotourism destination (Karmaker et al., 2025; Uddin & Md Abiabdullah, 2016; UNDP, 2021; Zabeen et al., 2023). Effective conservation and collaboration

among government agencies, NGOs, and community members have created a foundation where tourism can flourish while safeguarding natural resources.

Historically, the local economy of Char Kukri Mukri has been dependent on fishing and farming (Khan, 2015, Sultana & Luetz, 2022). However, with the support of NGOs such as Poribar Unnayan Songstha (FDA) and Grameen Jano Unnayan Sangstha, community members have begun diversifying livelihoods through tourism-based activities, including homestays, camping, guiding, and tour operations. NGOs play a vital role by providing training, funding, monitoring, and marketing, thereby compensating for deficiencies in local capacity and infrastructure. Moreover, by channelling external funds, NGOs act as intermediaries to enhance community well-being and promote sustainable development outcomes. This reflects broader patterns observed in developing contexts where NGOs and donor agencies play a central role in poverty alleviation and empowerment by integrating communities into tourism systems (Hoque et al., 2022). Existing literature emphasises the benefits of community participation and control in tourism-led development. Economic well-being is identified as the primary motivation for community support (Gursoy et al., 2002), while self-sufficiency and ownership of change are fundamental to successful community development processes (Joppe, 1996). The transformation of community capitals, including natural, social, financial, and human resources, is a key component of sustainable livelihoods (Emery & Flora, 2006; Shen et al., 2008; Stone & Nyaupane, 2017, 2018). In this context, Char Kukri Mukri Island provides a unique case to analyse how externally facilitated tourism initiatives impact community capitals and sustainable livelihood outcomes. While NGOs clearly function as facilitators of livelihood transformation, the mediating forces behind long-term community resilience and empowerment are less well understood. Moreover, geographic isolation and rurality pose vulnerabilities that may hinder the full realisation of tourism's potential benefits.

This research, therefore, addresses the critical gap of understanding how rural tourism development, facilitated by the actors of institutional capital (NGOs, government entities, and local partnerships), can secure sustainable livelihood options by utilising tourism in this island destination. It seeks to identify which livelihood assets and/or capitals play the most influential roles in initiating and sustaining tourism development, and how these assets interact to generate favourable outcomes for key stakeholders. By focusing on Bhola Island as a case study, the research aims to contribute to broader debates on rural tourism, community development, and sustainable livelihoods in environmentally vulnerable regions.

1.1 The Research Objective and Questions

Tourism is increasingly acknowledged as a powerful catalyst for economic growth and as a strategic tool to advance global development agendas (Rahman, 2019). The United Nations' Sustainable Development Goals (SDGs) highlight this potential by outlining 17 targets to be achieved by 2030, with the foremost goal being to “end poverty everywhere” (Scheyvens & Hughes, 2021; Mason et al., 2023). Central to this ambition is the creation of stable employment and diversified income-generating opportunities that can uplift vulnerable populations and strengthen local economies. Tourism, with its capacity to integrate multiple sectors such as hospitality, transportation, culture, and environment, offers a unique avenue for expanding livelihood options while fostering inclusive development. In geographically isolated and underdeveloped destinations, however, the scope of livelihood opportunities remains highly constrained, often limited to subsistence activities such as fishing or farming (Nyaupane et al., 2022; Nyaupane & Poudel, 2011; Stone & Nyaupane, 2015). This structural limitation necessitates the exploration of alternative livelihood strategies that are both sustainable and resilient in the face of vulnerabilities such as climate change, economic shocks, and infrastructural deficiencies. Within this context, rural and community-based tourism can play a transformative role by not only diversifying income sources but also by strengthening local capacities, empowering marginalised groups, and ensuring the equitable distribution of benefits. Thus, examining tourism as a vehicle for sustainable livelihoods becomes essential for understanding how it can contribute to long-term poverty alleviation and resilience-building in rural island settings. Taking Char Kukri Mukri Island as a case study unit, this research seeks to understand the nexus between rural tourism development in island destinations and sustainable livelihoods. The broad objective of this research is:

To expand knowledge and understanding between sustainable livelihoods and rural tourism in island destinations.

Given the mentioned objective, the research informs the following main research questions:

1. How does rural tourism secure sustainable livelihood options?
2. How can rural tourism ensure participation and betterment of key stakeholders?
3. Which livelihood assets are more important for rural tourism development in island destinations and for generating favourable outcomes?

1.2 Structure of the Thesis

This thesis is structured into seven chapters, beginning with the introductory chapter, which sets the foundation by stating the research problem, objectives, and significance of the study. The introduction also presents the rationale for selecting the study context, highlights key research questions, and frames the overall approach taken throughout the thesis.

Chapter Two engages with a wide range of relevant literature to build the theoretical and conceptual foundation for this study. This chapter critically reviews existing scholarship on sustainable livelihoods, rural tourism development, and community involvement, aligning these perspectives with the research objectives. It identifies knowledge gaps in the current body of literature and positions this study within broader academic and practical debates.

Chapter Three elaborates on the philosophical assumptions and methodological choices underpinning the research. It adopts an interpretive social science paradigm, guided by constructionism and a nominalist ontology, emphasising the subjective understanding of social reality. The chapter explains why a qualitative methodology is most appropriate for achieving the research aims, highlighting its ability to capture nuanced, context-specific insights. The case study research method is presented as the principal strategy, with justification for its relevance and applicability to the research setting. This chapter also provides detailed descriptions of data collection techniques, sampling strategies, and data analysis methods, while addressing ethical considerations and issues of validity and reliability.

Chapter Four provides an in-depth account of the study setting, focusing on its historical, social, cultural, and political background. By situating the research within the context of Char Kukri Mukri Island, this chapter explores the livelihoods of the local population, their dependency on natural resources, and the structural challenges faced in an isolated island environment. It also considers governance issues, community dynamics, and past development interventions, thereby offering a comprehensive backdrop against which the findings can be interpreted.

Chapter Five presents the empirical findings of the study derived from the case study investigation. This chapter organises the results around key themes emerging from the data, such as community participation, livelihood diversification, and the role of external actors, including NGOs and government bodies, in shaping tourism development. The findings are supported with evidence from field data, including participant perspectives, observations, and secondary sources.

Chapter Six synthesises these findings by discussing them in relation to the theoretical frameworks and literature reviewed earlier. It connects the empirical evidence to broader academic debates, identifying how the case contributes to knowledge on sustainable rural tourism, community development, and capital transformation processes. This chapter highlights both the opportunities and challenges associated with tourism as a livelihood strategy, providing critical insights into the dynamics of stakeholder involvement, empowerment, and vulnerability.

At last, Chapter Seven ends the thesis by summarising the major findings and reflecting on their implications for theory, policy, and practice. It also acknowledges the limitations of the study and proposes areas for future research, particularly in relation to tourism development in other rural and island contexts. By doing so, the chapter underscores the significance of the research in informing sustainable tourism planning and livelihood strategies, while also offering practical recommendations for policymakers, NGOs, and local communities. This sequence ultimately leads to an integrated discussion of findings that bridges theory and practice. The final chapter synthesises these insights into conclusions that not only advance academic understanding of sustainable rural tourism and community livelihoods but also provide practical guidance for policymakers, development organisations, and local stakeholders. In doing so, the thesis contributes both to scholarly discourse and to the formulation of actionable strategies that can foster more inclusive and resilient forms of tourism development.

1.3 Chapter Summary

This introduction chapter lays the groundwork, sets the tone, and serves as a guide for the structural flow of this MPhil thesis. It begins by presenting a concise yet informative background to the research problem, situating the study within its broader academic and practical context. By outlining the significance of the research issue, this chapter provides the rationale for undertaking the study and highlights the gaps in existing knowledge that the thesis seeks to address. Building on this foundation, the chapter then articulates the core research objectives and formulates the guiding research questions, which collectively define the scope and direction of the investigation. In doing so, it not only introduces the reader to the thematic focus of the thesis but also frames the trajectory of the subsequent chapters, ensuring a clear alignment between the study's purpose, methodological design, and anticipated contributions to both scholarship and practice.

Chapter 2

Literature Review

2.0 Introduction

Rural tourism has increasingly become a focal point in both academic scholarship and development practice, particularly in regions where communities face challenges of marginalisation, environmental vulnerability, and economic instability. The integration of rural tourism into local development strategies is often viewed as a pathway to diversify income sources, preserve cultural heritage, and improve overall livelihood security. However, the nexus between rural settings and tourism development requires critical examination, especially when it is connected to broader frameworks of sustainability and community resilience. This chapter reviews key literature on the concepts of rural tourism and sustainable livelihoods, as well as their interconnections. It begins by defining rural tourism and outlining its distinct characteristics, followed by a discussion on the increasing demand for rural tourism and its implications for destination communities. It then explores the sustainable livelihood framework, emphasising the linkages between rural tourism and livelihood security. The chapter also foregrounds the role of stakeholders, whose participation and benefit-sharing mechanisms are central to ensuring inclusive and equitable outcomes of tourism development. Stakeholder engagement is analysed not only as a process of participation but also in terms of how it contributes to the betterment of local communities.

To better capture the dynamics of tourism-led transformation in rural contexts, this review draws on the concept of community capitals and their interdependent roles in shaping sustainable development outcomes. Particular attention is given to the leading conceptual frameworks in tourism research, as well as the way capital analysis has been applied in rural settings. The chapter concludes by identifying research gaps in the existing literature, especially in relation to small island destinations in developing countries, where tourism's role in transforming livelihood assets remains underexplored. Building on these gaps, a proposed conceptual framework is presented, which guides the study's analysis of how rural tourism can secure sustainable livelihoods in the case of Char Kukri Mukri, Bhola, Bangladesh.

2.1 Defining Rural Tourism

Traditionally, tourism is seen as a means of escape from everyday life, and tourism theory concentrates on a broad range of places, from urban to rural (Moscardo et al., 2013). People's interest in rural places over scenic areas started growing from 1970, and the development of road and rail transportation supports the growing interest of people (Bramwell, 1990). Technically, rural areas are somehow different from their urban counterparts, mostly in terms of lifestyle (Brown & Cromartie, 2017, p. 269; Mormont, 1987). Rurality is equipped with particular forms of leisure and/or natural preservation initiatives; while rural settlements have their own way of life, which is termed as social identity (Mormont, 1987). The researcher also mentioned that rurality relates to the place's population, activity, and geographical location, and subsequently found that the socio-economic order of a rural place is the distinctive aspect of the management orientation of a rural place. Historically, rural communities have been small and homogeneous in terms of economic activity, cultural and local identity, and the more obvious differences of rural areas with their urban counterparts are the low population density and less congested human settlements (Flora et al., 2015, p. 8).

Rural tourism is defined as an activity that takes place in the countryside including farm/agricultural tourism, cultural tourism, natural tourism, adventure tourism, and ecotourism (Flora et al., 2015; Fotiadis & Fotiadis, 2006, p. 88). The researchers (Fotiadis & Fotiadis, 2006, p. 88) recognised various characteristics of rural tourism, including the fact that it is experience-oriented, the areas are sparsely inhabited, it occurs primarily in natural settings, it is tied to seasonality and local events, and it is based on the preservation of culture, heritage, and traditions. The demand and growth of rural/countryside tourism were seen a long time ago, before even the term rural tourism was academically established. With the onset of industrialisation, cities were experiencing significant growth, accompanied by an increase in the stress levels of the residents. As a reaction, the demand for countryside recreation rises, and such trends were widely documented in the literature (Feifer & Lynch, 1985; Runte, 1990). The early stages of rural tourism research light up into definitional issues, as Lane (1994) identified five factors associated with the definitional phase of rural tourism, which consist of location, functionality, scale, character, and pattern of the place. A seminal paper by Lane (1994) underlined an overarching discussion about the five conditions used to define RT: location in rural areas, functionality, scale, character, and pattern of the place. With these factors in mind, the researcher Lane (1994) defines rural tourism as a form of tourism that takes place in the countryside and points out that traditional countryside rural tourism consists of all of these factors in place. Similarly, other researchers (Rahman et al., 2019) also included rural tourism as a visitation that takes place outside of the city landscape.

Furthermore, Brown & Cromartie (2017, p. 278) proposed the concept of rurality, which involves ecological, economic, institutional, and sociocultural dimensions. Researchers (Fotiadis & Fotiadis, 2006, p. 88) defined rural tourism as any form of tourism that advertises rural life, art, culture, and heritage, thereby benefiting the local community economically and socially, as well as enabling and promoting interaction and communication between the tourists and the locals for a more enriching tourism experience, which can be termed as rural tourism.

In the previous time, rural tourism was interchangeably used with farm-based tourism, and this definitional problem was acknowledged by Lane (1994). He acknowledged the complex and multifaceted nature of rural tourism and argued that rural tourism is an umbrella term that includes a wide range of tourism, just like ecotourism, walking, climbing, adventure, sport, hunting and angling, educational travel, arts, and heritage tourism. From a development perspective, rural tourism usually follows a different pathway of tourism development than mass tourism development (Iannucci et al., 2022).

Nexus Between Rural Nature and Tourism Influx

As the impact of globalisation became widespread, the associated importance of the mobility of goods, services, and people gained traction (Bryson et al., 2020; Williams & Shaw, 2011). In the same way, the researchers (McCarthy, 2008; Yan et al., 2023) found that rural mobility is increased by globalisation; however, there is a socio-economic mechanism related to this smooth flow. However, the effects of globalisation have significantly changed the economic, social, cultural, and settlement aspects of the rural landscape in terms of connectivity, lifestyle, and income distribution (Flora et al., 2015, p. 8).

Additionally, the increase of leisure time and ease of mobility, engagement in recreational activities is increased, also this unlocks the opportunity of a new way of economic development (Holloway & Humphreys, 2020). Additionally, researchers (Plog, 1991; Rahman et al., 2019) point out escapism as a factor that pushes individuals to engage in tourism, a phenomenon that is widely seen in recent times. A significant number of such people consider a calm rural ambience over mostly chaotic city life. Rural landscape is the main attraction of rural tourism, which is evident from several researchers (Iannucci et al., 2022; Lane, 1994; Plog, 1991). Eventually, it is acknowledged that rural tourism has grown significantly throughout the world and acts as a stable support for many rural communities as their source of economic development (Iannucci et al., 2022; Islam & Carlsen, 2012; Kataya, 2021; Lane, 1994; Rahman et al., 2019; Sharpley & Sharpley, 1997).

2.1.2 Define Sustainable Livelihood

Rural tourism can impact the livelihoods of destination communities (Su et al., 2019). On this note, it is evident in the literature that community resources contributed to positive livelihood outcomes for the locals; however, the community resources are coined by several researchers with slightly different terms like livelihood assets (Ashley, 200; DFID, 1999) and community capital (Emery & Flora, 2006; Moscardo et al., 2013). Tourism-led livelihood changes mostly result in expanding non-agricultural and reducing agricultural activities (Salukvadze & Backhaus, 2020). Poverty reduction and development of marginal area by introducing tourism is a well-established concept in the literature (Chok et al., 2007; Islam & Carlsen, 2012; Rahman et al., 2019; Shen et al., 2008), while some researchers lights up that tourism usually enhances or disrupts the established livelihood means in a local community (Tao & Wall, 2009). In recent times, this argument is also justified by recent literature (Mbaiwa, 2011; Su et al., 2016) as tourism introduction has also developed new tourism-focused livelihood means, and traditional livelihood means are sacrificed. Also, scholars (Salukvadze & Backhaus, 2020; Su et al., 2016) pointed out that tourism introduction increases the tourism-related livelihood activities, while concerns of livelihood vulnerability are raised due to the growth of marginalization, eventually reducing the level of agricultural activity in the destination community.

A refined, more desired form of livelihood, termed as sustainable livelihood (Chambers & Conway, 1991) is emerged as a sustainable, long-term solution and/or strategy to support livelihoods. Livelihood is a combination of several forms of means of living and is mainly comprised of capabilities, assets, and activities. From livelihood to sustainable livelihood, components such as equity and sustainability are included to introduce the new concept “Sustainable Livelihood”. Hence, the concept of livelihood is considered the foundational block of the sustainable livelihood, which integrates environmental sustainability and equity in the livelihood context (Ashley & Carney, 1999, p. 33). In terms of the definitional aspect, development agencies adopt the (Chambers & Conway, 1991) definition of livelihoods (or some slight variation on this), which holds that:

“A livelihood comprises the capabilities, assets (stores, resources, claims, and access) and activities required for a means of living: a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the long and short term”

Livelihood analysis is a broad spectrum of research subjects that includes a variety of concepts and thoughts. Some researchers (Ashley & Carney, 1999) noted that livelihood analysis incorporates the issues of poor people and considers the people's priorities for development needs, which results in an improved understanding of livelihood consideration from a policy point of view. The core focus of livelihood analysis (Ashley & Carney, 1999) is people-centric, and understanding the community's livelihood priorities is a must for successful livelihood improvement initiatives.

Likewise, from a sustainable livelihood context, Chambers & Conway (1991, p. 3) initially pointed out three concepts for establishing sustainable livelihood: capability, equity, and sustainability. They provoke a discussion by exploring and elaborating on the concept of sustainable livelihoods and highlighting three concepts named capability, equity, and sustainability, which are necessary to establish sustainable livelihoods. Each concept is linked to the others. These three concepts are linked to each other and needed for developing a sustainable livelihood. Capability, rooted in the work of Amartya Sen, refers to a person's intrinsic ability to perform fundamental life functions and to "do and be" various things that they value. Sen (1984) coined the term capability as a person's capacity to do something and the ability to perform fundamental activities to maintain one's own livelihood. Sen's concept of Capability is a broad term, in which Chambers & Conway (1991, p. 4) pointed out a subset of capability named livelihood capabilities. The researchers describe livelihood capabilities as the ability of a community to adapt to stresses, shocks, and new opportunities. Additionally, they mentioned that these capabilities are changeable and inherently adaptable, depending on the situational factors of a livelihood.

Similarly, equity, while often measured narrowly by income distribution (Chambers & Conway, 1991, p. 4), coined a broader approach to denote a fairer distribution of assets, capacities, and opportunities. A particular focus is placed on improving the lives of the most deprived groups, including addressing discrimination against minorities and women, and tackling the stark disparities in poverty between urban and rural areas. Both capability and equity are seen as vital objectives, as well as critical pathways to achieving a more just and thriving society.

From an environmental perspective, sustainability faces challenges from global issues like pollution, climate change, and resource depletion, while acknowledging the threats consumption and population growth pose to finite resources. More broadly, sustainability often signifies self-sufficiency and long-term self-restraint, evident in eco-friendly living, organic farming, and self-supporting institutions (Chambers & Conway, 1991, pp. 4–5). After that, DFID (1999) recommended a complete sustainable livelihood framework (SLF) with five major elements, listed as assets, transforming structures and

processes, vulnerability context, strategies, and outcomes. DFID identifies five capitals as livelihood assets, presuming that they serve as the foundation for long-term livelihood outcomes. The introduction of the concept of livelihood assets and its interdependence with the five elements of the sustainable livelihood framework provided an operational and context-specific livelihood guideline.

Additionally, livelihood research identified several threats that impose pressure on community livelihood, which are widely acknowledged as livelihood vulnerabilities in the livelihood literature. For example, Chambers & Conway (1991) characterised sustainable livelihood as its capacity to withstand and recover from various disruptions, whether they are ongoing stresses or sudden shocks. This resilience ensures the preservation and enhancement of an individual's or community's capabilities and assets over time. Crucially, this must be achieved without depleting the natural resource base upon which the livelihood depends. Similarly, Goldman et al (2011) retold that a sustainable livelihood enables individuals and communities to cope with and recover from shocks and stresses, maintaining and enhancing their capabilities and assets now and in the future, without harming the natural resource base. However, desirable livelihood outcomes depend on both strong capability in the policy formulation and implementation stage in any given context (Ashley & Carney, 1999, p. 20). Additionally, tourism is considered a capable development tool for rural development, especially in the developing country context (Islam & Carlsen, 2012).

The researcher Kataya (2021) found that the introduction of tourism in the rural landscape changed the social order of a community, where the host community acts as a facilitator to maintain an unpolluted, balanced, and beneficial natural environment, and acts as a constant and inexpensive tool of social progress for the rural communities. From the policy makers' perspective and the focus on community development, preserving the rural world from an economic, social, and cultural point of view is the top priority of the rural tourism development (Kataya, 2021). In the same vein, rural tourism is supposed to maintain the viability and stability of rural localities. Strategies for livelihoods are dynamic since they are constantly modified to fit shifting circumstances. Households and years differ greatly in the kinds of activities they engage in and the emphasis they place on them (Tao & Wall, 2009).

2.1.3 The Nexus between Rural Tourism and Sustainable Livelihood

Tourism is a source of economic growth and job possibilities in underdeveloped rural communities with abundant tourism resources, even where the traditional agricultural activities are in a declining stage (Sharpley, 2002). Rural tourism has been considered a livelihood diversification strategy for the

marginal community for a long time (Skuras et al., 2006). Tourism seems to be an alternative livelihood for these marginal areas. The concept of the transformation of land use is a widely recognised phenomenon in the literature (Grainger, 1995), where he pointed out that the land use dynamics is not a constant process; it is highly influenced by the socio-economic situation. Additionally, the economic functions of rural areas have changed quite a lot in recent decades, and the rural economic landscape has changed due to the dynamic nature of the global economic trends (Azzulin et al., 2022; Baldock et al., 2001; Byulegenova & Turemuratov, 2023). In order to create more resilient regions where rural tourism and the environment can coexist and work together to produce sustainable development, the proposed policy tool seeks to constructively create a pathway that supports sustainable policymaking (Iannucci et al., 2022).

In a tourism context, the changing nature of the rural landscape is pointed out by Mbaiwa (2011) that tourism in a rural destination setting results in a decline in the traditional livelihood activities and tourism-based new livelihood activities emerge, while more people are involved in tourists' accommodation and food facilities. From an economic and poverty context, researchers (Hoque et al., 2022; Luo & Bao, 2019) identified that tourism development has been recommended as a means of decreasing or even eliminating poverty in tourist locations. Also, the researchers (Baldock et al., 2001) point out two different landscapes that are widely similar in the paradigm-shifting process of the traditional rural economics toward the current economic state. Rural areas that have good and fertile land resources, adopt advanced farming technologies, and intensify their agricultural production. On the other hand, marginal rural areas, as well as having insufficient and/or barren land, tend to adopt new industrial and service activities and reduce their dependency on farming. This trend of rural transformation has been widely acknowledged in the literature (Gong et al., 2023), while other scholars (Mujeri & Mujeri, 2021; Saha et al., 2025) pointed out a similar sort of rural transformation in the context of Bangladesh.

In this way, service activities like tourism have been widely regarded as a useful tool for rural development (Baldock et al., 2001). Additionally, tourism is now directly used as a tool of rural poverty reduction in the developing countries (Hoque et al., 2022; Islam & Carlsen, 2012; Shen et al., 2008). Incorporating rural tourism in marginal areas is an emerging phenomenon that is widely implemented throughout the world for rural development (Hua & Yuxiang, 2020; Rahman et al., 2019). Rural tourism as an alternative to mass tourism can contribute to inclusive development principles and thereby promote Sustainable Development Goals (SDGs) (Rahman et al., 2019). This implies that rural tourism can be utilized as a mechanism to procure sustainable sources of income for the local population, as

the realisation of SDG objectives would be unattainable without guaranteeing sustainable avenues of livelihood within the community. Several less developed economies have recently increased the specific weight of tourism in their GDP (Tuhin & Majumder, 2011). Community-Based Rural Tourism (CBRT) is a growing strategy for poverty reduction and sustainable development in marginalised areas, and in Bangladesh, it promotes community involvement in tourism planning and significantly contributes to the economy, environment, and employment generation, positively impacting GDP (Islam, 2021). Overall, in the context of Bangladesh, CBRT represents one of the most rapidly expanding and promising sectors, with the potential to contribute meaningfully to the nation's economy, society, and environment. Moreover, it plays a vital role in enhancing the country's GDP and generating employment opportunities for individuals engaged both directly and indirectly in its development initiatives.

Sustainable livelihood is a perspective on rural development. In contrast to the traditional methods of reducing poverty through increased crop yield and outside assistance, it advocates for integrative thinking and developing capacity for long-term livelihood sustainability (Cahn, 2025). Also, Rural tourism is increasingly recognised as an effective mechanism for revitalising declining rural regions and promoting their long-term sustainability, while contributing to employment retention and creation, enhancing job diversification, supporting the continuity of local services, agricultural activities, fostering cultural enrichment, and conserving natural landscapes and biodiversity (Fotiadis & Fotiadis, 2006, p. 88). In the context of Bangladesh, community-based rural tourism represents one of the most rapidly expanding and promising sectors, with the potential to contribute meaningfully to the nation's economy, society, and environment. Moreover, it plays a vital role in enhancing the country's GDP and generating employment opportunities for individuals engaged both directly and indirectly in its development initiatives. The applicability of SLFT is greater than other concepts of sustainable rural livelihood, as other concepts like pro-poor tourism consider particular issues and try to resolve them through tourism, while the SLFT takes an integrative approach and acknowledges tourism as a wider (macro/meso) development context (Shen et al., 2008).

In the heart of that sustainable livelihood, the goal is to connect rural people with a total tourism system at the rural destination level. This perspective is evident in the literature and coined by several researchers (Islam & Carlsen, 2012; Shen et al., 2008), while all of them emphasised that the magnitude of socioeconomic benefits that rural communities derive from tourism is directly contingent upon the strength of the linkages established between the local population and the tourism system. Dependency on natural resources (Gartner, 2005) and agricultural activities historically served as a

means of livelihood and source of economic resources for rural areas; however, this sort of dependency is increasingly reduced, and rural tourism emerged as one of the potential contributors to rural development (Sharpley & Sharpley, 1997). Finally, a diversified livelihood strategy improved livelihood security and sustainability (Mbaiwa, 2011), while rural tourism has demonstrated a meaningful contribution to the enhancement of sustainable livelihoods, with evidence indicating a strong correlation between the growth of rural tourism and the sustainability of local livelihoods (Shen et al., 2008). Empirical findings suggest that rural tourism can account for a substantial proportion of the variations observed in the sustainability of individuals' livelihoods within the region (Kheiri & Nasihatkon, 2016).

Demand growth of rural tourism

Contemporary rural tourism literature points out the increasing demand for rural tourism among the post-pandemic and postmodern tourists, and researchers identified several initiators behind this growth, like stress-relief and revival experience within natural landscape (Altınay Özdemir, 2020), escapism, and reconnecting with nature (Li et al., 2024; Yang et al., 2021). Despite tourism-induced undesirable cultural shift among rural communities, researchers argue that tourism has a wide range of benefits, and suggest a strong focus on careful policy making to uphold the positive benefits while minimising the harmful aspects of tourism at the community level (Frederick, 1993). The change in the destination level is inevitable because the destination is a complex process of functions that is often influenced by different actors (Frederick, 1993). The rural tourism initiatives are experiencing a high growth rate in terms of demand, whereas marginal communities are seeing an influx of new economic means in their rural landscape by the introduction of the tourism activities, which creates new jobs, external investment, and a subsequent increase in standard of living (Giannakis, 2014).

2.2 Define Stakeholder

Stakeholder is a term which was initially introduced by R. Edward Freeman in his publication named "Strategic management: A stakeholder approach" published in the 1980s. He extends the dictionary (traditional) meaning of the term stakeholder in the managerial context, and later, this term gained traction in the mainstream literature of social science and managerial research. In his book, Freeman (2010) defines a stakeholder as "any group or individual who can affect, or is affected by, the achievement of the organisation's objectives." The term stakeholder had its beginning in organisational management and ethics (Phillips et al., 2003). Due to the development of tourism in the current phenomenon, the stakeholder approach is now widely applied in the tourism context.

Researchers are now applying stakeholder theory just like the traditional stakeholder theory, but in the tourism context. However, as tourism is operated mostly at the micro and meso (tourism destination context) level, stakeholder theory and considerations are applied accordingly to fit in the context (Saftić et al., 2011). For the sake of upholding positive aspects of the tourism introduction in the rural context, researchers (Luo & Bao, 2019) pointed out that to correlate the tourist growth and reduced local poverty levels, the local community's interests must be prioritised. This argument signifies the importance of stakeholder identification and consideration, and reflecting their issues and aspects at the policy-making level. In circumstances where tourism development tends to induce the alteration of local means of production, supportive measures, as well as effective supervision and management tactics, are required to assist the poor in adapting to new conditions (Hoque et al., 2022). Proper execution of such supportive measures and management tactics requires effective stakeholder identification, analysis, and management.

Rural tourism relies on a diverse set of publicly and privately held natural and cultural resources, as well as associated infrastructure and interpretive facilities, and the provision of lodging, food, beverages, and commodities (Cawley & Gillmor, 2008). This means that a whole lot of actors are involved in the tourism value chain, and all of them are considered stakeholders. In a rural tourism context, tourists, tour operators, business owners, host community members, and various organisations and agencies that facilitate and support the tourism functionality are all among the stakeholders with multiple interrelationships (Hall, 1999; Lane & Bramwell, 2000; Simmons, 1994). This view is also aligned with the theoretical orientation of the stakeholder theory, as all the mentioned actors affect and/or are affected by the organisational objectives. In the tourism context, this view of organisation is replaced by the micro and/or meso context in which tourism usually functions. In the destination level, community is an integral part of the tourism system, typically shapes the hospitable atmosphere in the destination level, and thus makes them a stakeholder of significant importance (Simmons, 1994). In the rural tourism context, stakeholders will be interested in any rural development initiatives if they are affected by the initiative or have the power to influence it (Kayat, 2008). By adopting a broad lens for stakeholder identification, researchers (Carroll & Buchholtz, 2006; Fotiadis & Fotiadis, 2006, p. 92) differentiate the stakeholders as either primary or secondary. Clarkson (1998) delineates primary stakeholders as individuals or groups possessing a "formal, official, or contractual" relationship with the corporation. In contrast, secondary stakeholders are those who influence or are influenced by the corporation but do not engage in transactional relationships and are not crucial for the corporation's continued existence.

2.3 Rural tourism, Stakeholder Participation, and Betterment

2.3.1 Stakeholder Participation

Rural tourism destinations have recently faced major issues, such as a drop in the creation of new job opportunities and a decline in the economic and social levels of the local community (Fotiadis & Fotiadis, 2006, p. 87). This phenomenon is widely evident in the literature as rural tourism destinations are developing to some extent; however, the consecutive development of the local community is not seen as well (Rahman et al., 2020, 2022; Shen et al., 2008). There are some issues in the rural tourism context that limit the community's access to the local resources. To overcome such issues, ensuring community participation in the tourism decision-making is a common recommendation for stakeholder betterment (Rahman et al., 2020). Rural towns have recently faced major issues, such as a drop in the creation of new job opportunities and a decline in the economic and social levels of the local community (Fotiadis & Fotiadis, 2006, p. 87). The conceptual background of sustainability and sustainable tourism development identifies four primary stakeholder groups: present visitors, future visitors, present host communities, and future host communities (Byrd, 2007). Within host communities, stakeholders may include residents, business owners, and government officials. From a management perspective, stakeholder theory emphasises that all these groups should be engaged throughout the entire tourism development process. In this vein, Clarkson (1995) identified that overlooking the interests of even one primary stakeholder group can compromise the effectiveness of the entire development process.

Similarly, Donaldson and Preston (1995) conceptualised three dimensions of stakeholder theory: the descriptive/empirical, the instrumental, and the normative. The descriptive/empirical dimension serves to characterise and analyse specific attributes or behaviours of an organisation or development, such as its size or type. The descriptive/empirical dimension explains an organisation's key features and its relationships with stakeholders over time. In tourism, it helps describe how the sector develops in a community, including its history, policies, attractions, economic impact, size, and links between different organisations. The instrumental dimension focuses on the relationship and/or lack of relationship between stakeholder management and the achievement of organisational or developmental objectives (Donaldson & Preston, 1995). It identifies causal links between specific managerial actions and their corresponding outcomes. For instance, the construction of a new hotel within a community would increase the local accommodation inventory, which could subsequently influence occupancy rates and revenue generation. The normative dimension constitutes the ethical and philosophical foundation of stakeholder theory. According to Donaldson & Preston (Donaldson &

Preston, 1995), the normative dimension interprets a corporation's role by establishing moral and philosophical principles for its operation and management. From this perspective, organisations engage in activities because they are inherently the right thing to do, recognising all stakeholders as ends in themselves rather than as means to an end. Consequently, all stakeholders should be actively involved in shaping the strategic direction of any organisation in which they hold a stake.

By the identified three dimensions of the stakeholder theory, researchers (Donaldson & Preston, 1995) emphasise the importance of identifying the interests of all stakeholders. While equal involvement in decision-making is not required, recognising and understanding each stakeholder's interests is essential (Donaldson & Preston, 1995). Overlooking the interests of even one primary stakeholder group can jeopardise the success of the entire process (Clarkson, 1995). In a community setting, Agrawal & Gupta (2005) found that community members who are socially and economically in a better position are more likely to engage in community-level livelihood improvement programs.

The emphasis on increased stakeholder participation highlights its capacity to address a variety of perceived problems. The first problem is that top-down decision-making on tourism development is made by experts. The local community frequently believes that decisions made in this way do not represent the interests and viewpoints of the community (Byrd, 2007). Additionally, the second problem is that the decision-making process is thought to have conflicting interests, which means that the choices made do not represent the interests of the community people (Beierle & Konisky, 2000). The researchers conducted a case survey, and their findings reflect an optimistic view of public participation, but with key qualifiers, and highlight the significance of communication and dedication in the participatory process. Additionally, Ioannides (1995) conducted a study highlighting the challenges that emerge when stakeholders are excluded from the planning process. In the context of tourism development in Akamas, local villagers reported their consistent exclusion from consultations regarding tourism initiatives, noting that the government disregarded their perspectives when formulating the proposal to designate the area as a national park. The researcher further added that government officials presumed that by keeping the plan confidential, they could implement it with minimal opposition or difficulty.

2.3.2 Stakeholder Betterment

Community participation has long been recognised as a fundamental principle in tourism planning, with a broad scholarly consensus that the inclusion of all stakeholder groups is essential for achieving sustainable tourism development (Khazaei et al., 2015). Stakeholder theory in policy development

draws on early concepts of community participation and public involvement, rooted in the democratic principle that citizens should determine how their government and community function (Nanz & Steffek, 2004). The researchers conceptualised democracy as a centre of decision-making arrangements that ensure the authority to exercise public power derives from the collective choices of the citizens subject to that power. Involvement of community people in the decision-making has an obvious impact on stakeholders' livelihood improvement. To achieve sustainable tourism development, involving stakeholders is the first and foremost priority in the tourism destination development context (Byrd, 2007). The level of support that host communities extend towards tourism development initiatives is influenced not only by the development impacts but also by the impact on the quality of life. Tourism development that focuses on community, bridges tourism with community needs, focuses on local people in the planning process, and upholds equitable and sustainable practices (Manyara & Jones, 2007a). As Gursoy et al. (Gursoy et al., 2002a) identified, the effects of a destination developing within a community have an impact on the locals' quality of life. Research suggests that such forms of inequalities in tourism-based benefit sharing need to be addressed, otherwise conflict and lack of community support might make the conservation and development goals unattainable (Hamann et al., 2018). The researcher highlighted inequalities as one of the most challenging social aspects of today. The views of rural tourism stakeholders concerning the risks and advantages of rural tourism development shape the outcomes of implemented policies; thus, stakeholders are viewed as an important consideration in the rural tourism development (Fotiadis & Fotiadis, 2006, p. 87). This emphasis stems in part from the fact that tourism has a natural tendency to impact a community, the economy, and the environment in both positive and negative ways (Byrd, 2007). Tourism development that focuses on community, bridges tourism with community needs, focuses on local people in the planning process, and upholds equitable and sustainable practices (Manyara & Jones, 2007a). The emphasis on increased stakeholder participation highlights its capacity to address a variety of perceived problems.

The initial step toward sustainable tourism development in a community is the identification of relevant stakeholders, and once identified, these stakeholders can be meaningfully engaged in the development process. Inclusive participation at this early stage is essential to maximising the potential for long-term sustainability (Byrd, 2007). For the sake of stakeholder well-being, ensuring that all stakeholder groups perceive the development process as fair is important but insufficient (Byrd, 2007). True success also requires achieving efficiency across community settings, encompassing both operational processes and decision-making mechanisms. Without efficient resource allocation, timely implementation, and streamlined coordination among stakeholders, even a process perceived as fair

may fail to generate meaningful or sustainable outcomes. Thus, fairness must be complemented by operational and administrative efficiency to maximise the benefits of development initiatives for the entire community.

From a policy-making perspective, Destination Management Organisations (DMOs) play a key role in fostering sustainable tourism by incorporating the interests of all stakeholders into destination-specific planning (Byrd, 2007). This inclusive approach helps safeguard local resource ownership and ensures community representation, ultimately contributing to improved stakeholder well-being and enhanced quality of life. Consequently, contemporary research identifies four dimensions of tourism's impact on communities, such as economic, social, cultural, and environmental, and each of which encompasses both positive and negative effects (Mbaiwa, 2005). The author found out that there are lots of Positive impacts of tourism development in the local community as:

Some of the positive socio-cultural impacts include income generation and employment opportunities from both community-based tourism projects and safari companies, infrastructure development such as airports and airstrips, tarred roads, hotels, lodges, and camps, and the improvement of social services such as banking, health, telecommunications, and access to electricity.

Overall, when rural tourism is developed inclusively, stakeholder betterment is often reflected in improved livelihoods, enhanced local infrastructure, and greater community empowerment. By involving residents, business owners, and local authorities, rural tourism fosters economic opportunities while preserving cultural and environmental assets. Effective stakeholder involvement can yield a range of positive outcomes, largely influenced by the nature of the process and the diversity of stakeholders engaged. A functionally designed stakeholder management process mostly upholds stakeholder betterment, especially for the marginalised community people. It serves to inform and educate the public on relevant topics and issues, ensuring a more knowledgeable and aware community (Beierle, 1998; King et al., 1998), and incorporating public values and opinions into decision-making processes enhances both the quality and legitimacy of decisions (Beierle, 1998; Carmin et al., 2003). Meaningful engagement further strengthens trust among parties (Beierle, 1998; King et al., 1998), reduces conflict, and promotes cost-effectiveness. Additionally, it encourages shared responsibility for outcomes (Carmin et al., 2003) and, even when consensus cannot be reached, facilitates mutual understanding of differing goals and perspectives through ongoing communication and relationship-building (Beierle & Konisky, 2000). The host community does not have a singular, uniform interest; rather, priorities vary across communities and among subgroups within them. Community changes may encourage residents to remain or increase the likelihood of leaving the

community. Existing tourism activities and development shape residents' support for future initiatives and their engagement with visitors, which, in turn, directly affect the overall success of tourism development.

2.3.3 Stakeholder Betterment through Benefit Sharing

Due to the recent focus on sustainability concerns in tourism research, achieving favourable support for tourism development requires an understanding of local reactions and the variables influencing these attitudes. The level of support that host communities extend towards tourism development initiatives is influenced not only by the development impacts but also by the impact on quality of life (Rahman et al., 2020). However, it is evident that initiatives for benefit sharing, such as monetary compensation and local employment, are commonly implemented in rural areas to maintain community support and lower the amount of conflict (Praptiwi et al., 2021). Despite this, the study (Praptiwi et al., 2021) suggests that most rural communities perceived that benefits are not optimally shared with the local community people. Though there are thousands of reasons, as scholars (Agrawal & Gupta, 2005; Muchapondwa & Stage, 2015) identified, the benefits of tourism are captured by elite people in most cases because they usually possess higher financial and/or intellectual capacity.

Collaboration is a widely used method of stakeholder participation in the tourism destination context (Aas et al., 2005; Bramwell & Sharman, 1999). For example, in the development of heritage tourism in Luang Prabang, Laos, a collaborative working group comprising government officials and nongovernmental organisations was formed to oversee project implementation (Aas et al., 2005). Similarly, in the creation of a tourism plan for Hope Valley in Britain's Peak District National Park, stakeholders representing community, environmental, recreational, tourism, and local government interests were engaged through a multi-interest work group (Bramwell & Sharman, 1999). In Huron County, Ontario, Canada, Simmons (Simmons, 1994) compared interviews, surveys, and focus groups as participation methods, noting that each offered distinct advantages and limitations. These cases suggest that both the form of participation and the composition of stakeholders should be tailored to the specific community context, yet in all instances, stakeholder inclusion yielded notable benefits for tourism planning, community betterment, and improvement in the livelihood conditions of community people. Additionally, major disputes between stakeholder groups may be avoided as a result of stakeholder participation (Beierle, 1998).

Stakeholder involvement also has a positive impact on educational aspects of the local community (Byrd, 2007). When sufficient time, resources, and leadership are available, stakeholders should be

empowered to participate in decision-making throughout the process, with a clear understanding that their involvement can influence outcomes. Such participation should begin with educating all stakeholders about the relevant issues and interests in tourism development. Approaches such as collaboration, partnerships, and collaborative learning provide effective means for facilitating this inclusive engagement. Due to the increased focus on stakeholder participation, the local community (stakeholder) gets knowledgeable day by day and becomes more conscious and aware of their rights (Byrd, 2007). Integrating stakeholders into the tourism development process requires a shift from traditional approaches. Historically, tourism professional training has focused primarily on resource management, marketing, and planning. Tourism professionals must be equipped to incorporate the interests of diverse stakeholder groups into their planning processes. This includes developing the capacity to inventory not only physical resources but also stakeholders and their respective interests as integral components of sustainable tourism development.

2.4 Capital Analysis in Rural Tourism Literature

Communities usually have their own resources, as Flora et al. (2015, p. 15) stated that resources exist within every community, and they become capital when those resources, or assets, are invested to generate new resources. In this way, sustainable communities are either enhanced or diminished by the capital, while capital contribution might be singular or multiple in nature (Flora et al., 2015, p. 15). He further argues that the goals of sustainable communities are to ensure that all residents have access to economic security, promote healthy ecosystems, and facilitate social integration. Similarly, Bramwell (1994) recommends that the prerequisites of sustainable development need to be incorporated into rural tourism development, while community capital is a significant consideration to reach the overall development goal. However, Researchers (Rahman et al., 2020, 2022) further added that community capital can be enhanced by multi-level governance mechanisms, which ensure community participation in the community-based tourism business and brings positive impact on community livelihoods.

However, tourism may not only bring positive outcomes, as the literature identified negative environmental and socioeconomic consequences that can be introduced in a community because of tourism development (Mbaiwa, 2011, 2005; Mbaiwa & Stronza, 2010). This unique challenge creates the need for community capital analysis from a rural tourism development viewpoint. Like Specialists in the field of community development, Joppe (1996) retold that self-sufficiency and local control over change are fundamental to the community development process; therefore, the process itself is more

significant than the outcome. By generating employment opportunities and enhancing the social conditions of marginalised and disadvantaged communities, community development has demonstrated its efficacy in addressing community needs.

2.4.1 Leading toward Conceptual Frameworks

Resources are conceptualised in several ways in the literature in terms of livelihood research. Various terms have been used in the literature to describe community resources that support sustainable livelihoods, including community capitals (Emery & Flora, 2006; Flora et al., 2015, p. 15; Moscardo et al., 2013), livelihood assets (Ashley, 2000b; Ashley & Carney, 1999; Chambers & Conway, 1991; DFID, 1999), and rural capitals (Bosworth & Turner, 2018; Castle, 1998). This study adopts the capitals analysis as a base to examine rural tourism development within a tourism-focused sustainable livelihood context, as the capital-based analysis is a widely recognised process of analysing the rural tourism and associated livelihood development issues. This approach provides a fragmented as well as a holistic approach. Researcher (Scoones, 1998) pointed out the five core asset types that individuals utilise to construct their livelihoods, which are Natural capital, social capital, human capital, physical capital, and financial capital.

Sustainable Livelihood Framework (SLF)

The SLF, coined by the Department for International Development (DFID), emphasises the interconnections between five factors affecting livelihoods, including transforming structures and processes, vulnerability context, livelihood assets, livelihood strategies, and livelihood outcomes. They identified five capitals and noted that as a livelihood asset. The SLF aims to identify and leverage the strengths of individuals and communities, while also addressing vulnerabilities and external influences such as policies, institutions, and processes (DFID, 1999). The framework underscores the importance of transforming structures and processes while emphasising livelihood strategies, the vulnerability context, and livelihood outcomes, all of which are closely linked to livelihood assets. This interconnection enables stakeholders to actively contribute to livelihood improvement while promoting resilience by enhancing people's capacity to withstand shocks and stresses, thereby supporting sustainable poverty alleviation. The Sustainable Livelihoods Framework (SLF), with its integrative approach, has significantly influenced development policies and practices by highlighting the need for comprehensive and context-specific interventions that extend beyond traditional economic measures. Its holistic nature ensures that development initiatives are inclusive, sustainable, and responsive to the complex realities faced by impoverished communities. Although originally

proposed and conceptualised mainly for the developed countries, the SLF has been widely applied in rural poverty reduction and development initiatives within developing countries. Over time, its scope has evolved from a primary focus on rural poverty to encompassing poverty alleviation more broadly, demonstrating its adaptability (DFID, 1999).

Figure 2-1: Sustainable livelihood framework (Adapted from DFID, 1999, p. 11)

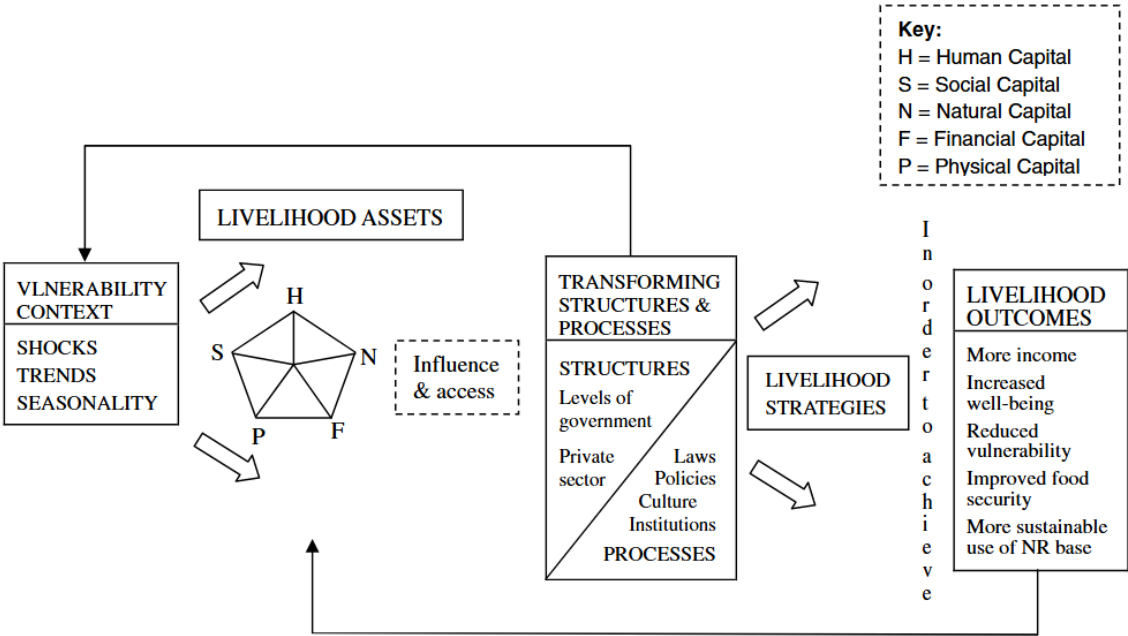


Figure 2-2: Sustainable livelihood framework (Adapted from DFID, 1999, p. 11)

Sustainable Livelihood Framework for Tourism (SLFT)

To develop a functional Sustainable Livelihood Framework in the tourism context, Shen et al. (2008) proposed the Sustainable Livelihoods Framework for Tourism (SLFT). Building upon the DFID (1999) SLF, the SLFT integrates the core principles of sustainable livelihoods with tourism-specific considerations, acknowledging the unique role and functionality of tourism within destination contexts. The framework illustrates the key components of a tourism-focused livelihood system, including various forms of capital, tourism-related and non-tourism-related activities, livelihood outcomes, institutional arrangements, and the vulnerability context. In this model, tourism serves as the overarching context within which all factors are embedded, influenced, and shaped.

Like the asset structure in the DFID employed SLF, tourism livelihood assets form the foundation of the SLFT and are central to supporting impoverished populations. These assets comprise five key forms of

capital: human, social, natural, economic, and institutional. A significant modification introduced in the SLFT is the incorporation of institutional capital into the list of livelihood assets, which represents people's access to tourism-related assets. Moreover, the five asset types are interconnected and interconvertible, meaning that limited access to one form of capital can, and in some cases, be compensated for by increased access to other forms of capital (Shen et al., 2008).

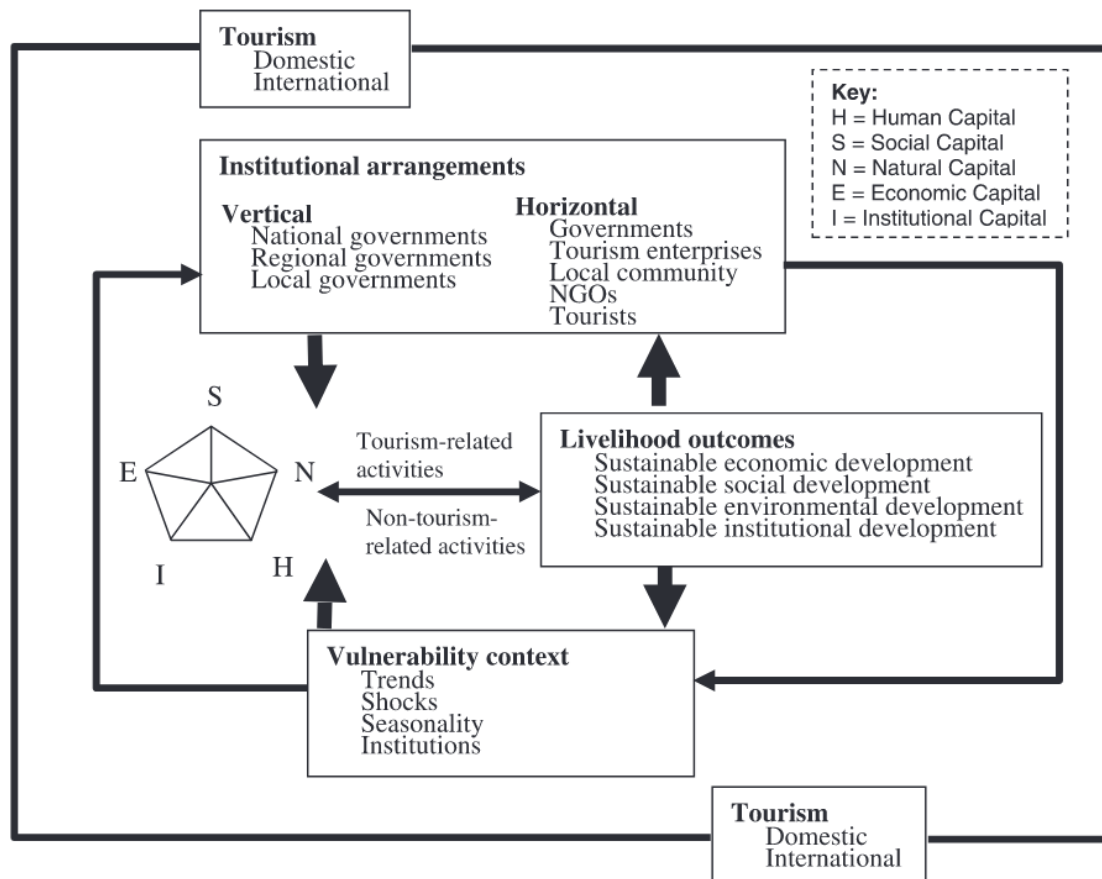


Figure 2-3 Sustainable livelihood framework for tourism, Adapted from (Shen et al., 2008)

Capitals co-management for sustainable livelihoods frameworks (CCSLF) in tourism

Capitals Co-Management for Sustainable Livelihoods Frameworks (CCSLF) in Tourism provides a participatory decision-making structure within the community context that incorporates both formal institutional arrangements and the vulnerability context. Rahman et al. (2020) developed the CCSLF, with an influence of SLF and SLFT, whereas the unique contribution was the introduction of co-management as a participatory management structure to facilitate sustainable livelihood outcomes. Their model emphasises community participation in decision-making to safeguard community

interests in resource management. Capitals co-management integrates the collaborative governance of natural, human, social, physical, and financial capital by multiple stakeholders, including local communities, governments, NGOs, and the private sector, and ensures equitable benefit distribution and addresses power imbalances. This inclusive approach strengthens resilience, adapts to environmental, economic, and social changes, and aligns conservation efforts with livelihood improvement strategies. By merging diverse forms of capital into a unified management system, CCSLF offers a comprehensive pathway for mitigating resource-use conflicts and achieving long-term sustainable tourism development.

To facilitate sustainable tourism development and livelihood outcomes, community participation in decision-making is needed to preserve community interests. Additionally, Rahman et al (2020) proposed co-management as a tool for engaging community people in a decision-making structure that ensures community participation in resource decision-making. Capitals co-management within sustainable livelihoods frameworks represents an integrative governance approach that emphasises collaborative management of five forms of capital (natural, human, social, physical, and financial) to enhance community resilience and sustainability. This approach involves multiple stakeholders, including local communities, government entities, non-governmental organisations, and the private sector, working together to manage and utilise resources effectively. By fostering participatory decision-making and ensuring equitable distribution of benefits, capital co-management addresses power imbalances and promotes social inclusion. It leverages the diverse strengths and knowledge of stakeholders to adapt to environmental, economic, and social changes, thereby enhancing the overall capacity for sustainable development. This method not only mitigates conflicts over resource use but also aligns conservation efforts with livelihood improvement strategies, creating a synergistic effect that supports long-term sustainability. By integrating various types of capital into a cohesive management strategy, capital co-management within sustainable livelihoods frameworks offers a comprehensive pathway for addressing complex development challenges and achieving holistic and enduring outcomes.

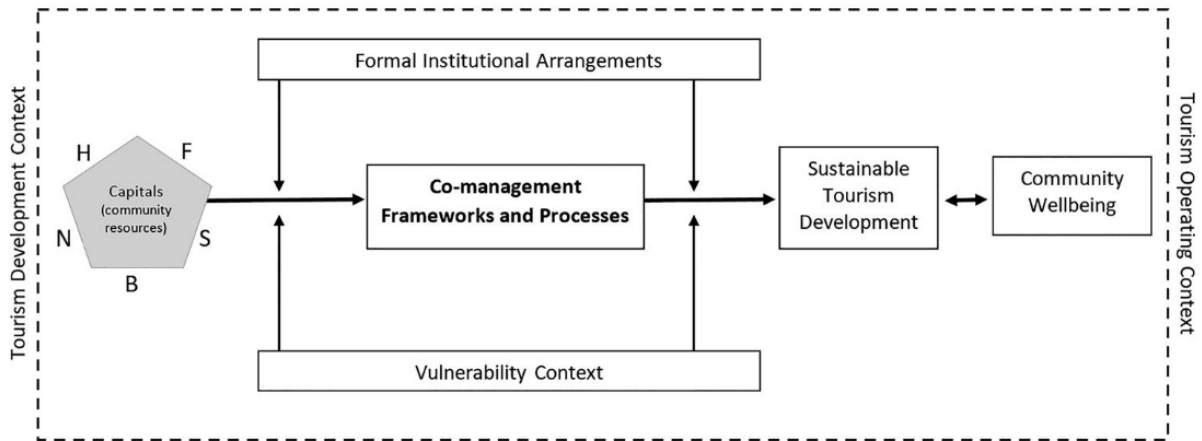


Figure 2-4 Capitals co-management for sustainable livelihoods frameworks (CCSLF) in tourism, Adapted from (Rahman et al., 2020)

2.4.2 Rural Context: Capital Analysis

2.4.3 Natural Capital

Natural capital refers to the assets and resources provided by nature that are tied to a specific location. According to Emery & Flora (Emery & Flora, 2006), natural capital includes elements such as weather, geographic location, natural resources, and scenic beauty. Similarly, Fukuyama (2001) describes natural capital as encompassing natural resources like oil, rivers, wildlife, forests, hills, and local geographical landscapes. From a tourism perspective, Liu (2003) categorises natural resources into several types: as touristic resources, which are exclusively used for tourism purposes, and shared tourist resources, which serve both tourism and other industries. The last one in Liu's categorization is common resources, which are general resources used both by tourism and for everyday community life, such as water and electricity. Hence, natural capital forms the foundation of tourism by offering essential natural assets that support tourism activities, varying in their exclusivity and extent of use by the tourism sector and local communities. This classification aids in understanding how natural resources are utilized and managed within tourism development and community contexts.

Citing Gartner (2005), stated that the rural economy is heavily reliant on its natural resources as it benefits economically from the extraction and consumption of Natural resources. Utilising the natural beauty and cultural heritage of rural areas, such as their typically scenic and multifaceted landscapes and the traditional lifestyles of the local community, rural tourism tries to immerse visitors in this rich

heritage. In a destination context, combining agriculture with tourism can create a unique tourism experience for tourists, which is totally based on the natural capital of any destination. This combination can bring a positive effect on the well-being of the rural community. As the economic, social, and environmental context evolves/evolved, several emerging opportunities are usually derived within the rural communities. Local communities may sometimes struggle to take advantage of opportunities arising from their own resources (George et al., 2009; Sharpley, 2002). On the other hand, agriculture and tourism can intersect in three ways: directly, when agricultural activities are part of the tourist offerings (e.g., harvesting); indirectly, when they enhance tourism through food, landscapes, or cultural experiences; and passively, where the two are simply linked by geography without meaningful overlap (Phillips et al., 2003).

2.4.4 Human Capital

Human capital pertains to the collective skills, abilities, and competencies of individuals that contribute to the development, maintenance, and enhancement of community resources (Emery & Flora, 2006). It encompasses not only the innate talents of community members but also their capacity to acquire external knowledge and resources, thereby broadening their understanding and augmenting the overall community development process. Furthermore, human capital emphasises the importance of leadership development and the promotion of inclusive, participatory representation among community members, which jointly serve to advance both the current and prospective conditions of community development (Emery & Flora, 2006). Effective rural tourism development depends on strong leadership that promotes collaboration among tourism enterprises and projects, encourages cross-sector engagement, assesses risks for the benefit of the destination, and strengthens linkages across different sectors of the rural economy. In this case, leadership is entirely a human capital element, and effective leadership is a crucial element in human capital development. Researcher (Komppula, 2014), who initially conceptualized leadership in tourism development as primarily the role of private entrepreneurs. However, his research indicates that political actors and private-public partnerships can also assume leadership responsibilities. In rural areas lacking destination management organisations and with limited public administrative support, private local entrepreneurs often play a pivotal role in driving tourism development. This finding also emphasized the role of leadership in developing any destination. Traditional dependence on farming and forestry, along with restricted economic potential and significant unemployment risks, frequently necessitates exploring new livelihood options and diversifying the economy in rural areas.

Human capital refers to the knowledge, skills, competencies, health, and other personal attributes that individuals possess and can mobilise for productive economic activity (Heath, 2001). From a livelihood's perspective, investments in these attributes increase both the quantity and quality of income-generating opportunities available to people, particularly in marginal or resource-constrained settings (DFID, 1999; Heath, 2001; McCarthy, 2008). For marginalised communities, such tailored capacity-building enables people to translate local assets (e.g., natural scenery) into marketable services, for example, accommodation services, tour guiding, food preparation, small-scale enterprise management, or agro-processing (Koutra & Edwards, 2012). Training also helps individuals meet regulatory and quality standards (health and hygiene, safety, customer service), which in turn improves competitiveness and can attract higher-value tourism segments.

To strengthen human capital as a pathway to sustainable livelihoods, interventions should be demand-driven, context-specific, and integrated with other livelihood supports. In sum, deliberate support in human capital, aligned with local market opportunities and supported by institutional facilitation, is critical for enabling marginalised island communities to convert natural and social assets into sustainable, resilient livelihoods (Heath, 2001; Koutra & Edwards, 2012).

2.4.5 Social Capital

Social capital has deep theoretical roots and has evolved into a multifaceted concept. At its core, social capital refers to the resources embedded within networks of relationships, where the quality and outcomes of these connections are shaped by trust, reciprocity, shared values, and collective goals. Unlike physical or financial capital, it is intangible but equally critical for enabling cooperation, reducing transaction costs, and fostering collective action. The earliest reference to social capital is attributed to Hanifan in 1916, who emphasized its role in strengthening community life. Hanifan (1916) described social capital as the goodwill, fellowship, mutual sympathy, and social interactions that bind individuals together in ways that allow tangible resources such as money, property, and land to be more effectively mobilised and utilised. This perspective highlights how social networks and interpersonal ties are not merely supplementary but fundamental to the functioning of rural and community-based livelihoods. By enabling cooperation and shared responsibility, social capital acts as a catalyst for sustainable development, especially in contexts where formal institutions and resources are limited.

Over time, the concept has expanded, with later scholars such as Bourdieu, Coleman, and Putnam refining it to emphasise how networks, trust, and civic engagement shape both individual opportunities and collective outcomes. Today, social capital is widely recognised as a critical livelihood

asset that strengthens resilience, supports knowledge exchange, enhances access to resources, and empowers communities to adapt in the face of economic or environmental challenges.

Hanifan (1916) illustrated the practical significance of social capital by stressing that individuals and families cannot meet their needs in isolation, but instead rely on the support, interaction, and cooperation of neighbours and the wider community. Such relationships not only sustain livelihoods but also address social needs and foster an environment of mutual assistance, sympathy, and fellowship that strengthens community well-being. In a more contemporary context, McGhee (2010) observed that long-term residents tend to report higher levels of social capital, suggesting that enduring ties and shared histories play a critical role in its development. Interestingly, McGhee also noted that increased involvement in tourism activities does not automatically translate into a corresponding rise in perceived social capital, implying that the mere presence of economic opportunities does not guarantee stronger social cohesion or trust within communities. Additionally, Bourdieu (1986), a foundational thinker in social capital theory, defined the concept as:

Social capital is the aggregate of the actual or potential resources which are linked to possession of a durable network of institutionalised relationships of mutual acquaintance and recognition, or in other words, to membership in a group-which provides each of its members with the backing of the collectively owned capital, a “credential” which entitles them to credit, in the various senses of the word.

Historically, communities dependent on a single resource often developed a collective understanding of livelihood needs and practices, which created strong social ties and a shared sense of responsibility (Flora et al., 2015). Social capital, therefore, is embedded in the relationships and interactions among community members, shaping how individuals cooperate and support one another. These connections can foster positive outcomes such as trust, reciprocity, and collective action, but they can also lead to negative consequences, including exclusion, inequality, or the reinforcement of power imbalances (Emery & Flora, 2006). This dual nature highlights the importance of examining not only the presence of social capital but also the quality and inclusiveness of the networks through which it operates. Similarly, Flora et al. (2015, p. 17) define social capital as:

Social capital involves mutual trust, reciprocity, groups, collective identity, working together, and a sense of a shared future. Bonding social capital consists of interactions within a specific group or community, and bridging social capital consists of interactions among social groups.

Flora (2004) emphasised that trust, reciprocity, and cooperation form the foundation of social capital, enabling communities to strengthen their social fabric and pursue collective goals. These features are closely linked to positive outcomes, including economic development, stronger community bonds, and enhanced capacity for problem-solving and innovation. When these elements are present, they foster an environment where individuals and groups can collaborate effectively, share resources, and respond to challenges collectively. Conversely, the absence or weakness of trust, reciprocity, and cooperation undermines the community's ability to mobilise resources, build resilience, and achieve sustainable growth, leaving it more vulnerable to external pressures and internal divisions. Social capital, by its very nature, evolves and must be nurtured to remain effective. Portes (1998) highlighted that it requires ongoing investment and active participation, as relationships and networks can weaken if not maintained.

Scholarly works have categorized social capital into various types based on its characteristics and functions. The most widely recognised classifications include structural and cognitive social capital; bonding, bridging, and linking social capital; strong and weak social capital; as well as horizontal and vertical social capital (Bhandari & Yasunobu, 2009). From the perspective of social cohesion, recent scholarship identifies three principal forms of social capital, which are widely recognised and accepted within the field of social science research. Firstly, Putnam (2000, pp. 22–24) identifies two structural dimensions of social capital: bonding and bridging social capital. Bonding social capital refers to the benefits derived from strong, close-knit relationships within a single group or community, such as ties among family members, close friends, or neighbours (Putnam, 2000; Rahman, 2019, p. 25). These networks typically consist of individuals who share similar characteristics, such as ethnicity, class, religion, age, or political affiliation, and foster trust, reciprocity, and cooperation. Bonding capital supports the creation and maintenance of community-based organisations, including self-help groups and local associations, by promoting communication and collective action toward shared goals. In contrast, bridging social capital encompasses more distant and heterogeneous connections, such as those among acquaintances, colleagues, or individuals from differing socio-economic, ethnic, or generational backgrounds (Putnam, 2000). Bridging capital emerges when individuals or institutions extend ties across diverse groups, facilitating broader social inclusion and civic engagement. As van Oorschot et al. (2006) emphasize, bridging networks are outward-looking, open, and essential for fostering solidarity between communities. By linking people who differ on key characteristics, bridging social capital enables cooperation across divides, supports the exchange of information, and mobilises resources for addressing collective challenges. Eventually, Woolcock (2001) introduces a third dimension of social capital, referred to as linking social capital, which captures the relationships

individuals and groups maintain with those in positions of authority and power. In the context of sustainable development, linking social capital highlights the institutional channels through which development processes are shaped and influenced. It encompasses mechanisms such as information exchange, participation in decision-making, and collective action, all of which facilitate cooperation between communities and formal institutions.

Similarly, other researchers also acknowledged these forms of analysis of social capital. For example, Flora (2004) further elaborated on social capital by distinguishing between bonding and bridging forms. Bonding social capital emerges within homogeneous groups, fostering trust, solidarity, and internal cohesion among their members (Emery & Flora, 2006). In contrast, as the researchers added, bridging social capital links individuals across heterogeneous groups or networks, facilitating access to new information, opportunities, and resources, and thereby strengthening the community's adaptability and resilience. Collectively, bonding and bridging dimensions highlight the complex and dynamic role of social capital in influencing community development and livelihood outcomes. However, overemphasis on social capital is the real cause of the failure, and this argument is further justified by those who point out that decapitalization of other resources occurs when a single capital is prioritised over all others; consequently, this compromises the economy, environment, or social equity. Several studies emphasise the importance of prioritising a balance of five major forms of capital (social capital, financial capital, natural capital, human capital, and political capital (Baker & Coulter, 2007). When community capital is decreased/declined, people feel hopeless, and then negative social consequences arise that ultimately impact all other capitals. This situation is identified by (Emery & Flora, 2006).

However, an excessive focus on social capital can lead to adverse outcomes. Flora et al. (2015, p. 16) argue that prioritizing a single form of capital often results in the decapitalization of others, thereby undermining economic stability, environmental health, and social equity. Numerous studies highlight the necessity of maintaining a balanced emphasis on the five principal forms of community capital: social, financial, natural, human, and political capital (Baker & Coulter, 2007). Emery & Flora (2006) further note that declines in community capital can foster feelings of hopelessness among residents, which in turn trigger negative social consequences that reverberate across all capital domains.

2.4.6 Built Capital

Built capital, as Flora et al. (2015) stated, is a form of capital that complements and strengthens the operations of other types of capital. In general, it refers to man-made superstructures and infrastructure that are purposefully created to support tourist and community development.

According to Moscardo et al. (2013), built capital refers to the physical infrastructure essential for supporting and promoting community development. This includes roads, bridges, buildings, water supply systems, energy networks, and other constructed facilities that enable economic activities, improve accessibility, and enhance the overall quality of life. By providing the foundational framework for transportation, communication, and public services, built capital plays a critical role in facilitating social and economic interactions within a community and contributes to long-term growth and resilience. These assets not only improve communication systems but also enhance accessibility, which is crucial for tourism growth. However, developing and organising rural tourism often requires substantial investment, sometimes beyond the capacity of individual business owners or disproportionate to the potential returns (Carney & Großbritannien, 1998; Luo & Bao, 2019). In such circumstances, government subsidies may be necessary to sustain the social benefits of diversifying into tourism (Fleischer & Felsenstein, 2000).

However, the lack of proper transportation infrastructure, along with the neglect of historic sites like traditional villages and mountain huts, weakens efforts to preserve cultural heritage. In many rural areas, the quality of accommodations and services is often low, making it harder to compete in the global tourism market. Research also shows that tourism usually offers only a small extra income for farms, and investments in facilities such as lodging often do not generate the expected returns (Hjalager, 1996; Oppermann, 1996).

2.4.7 Economic Capital

Economic capital, as Lorenz (1999) explained, is monetary resources available within a community, which can be utilized in multiple ways to support development and growth. These funds are often invested in capacity-building initiatives, business development, and social entrepreneurship, enabling community members to improve their skills, create economic opportunities, and enhance livelihoods. Additionally, Stone & Nyaupane (Stone & Nyaupane, 2017) explained that economic capital can be strategically managed to accumulate wealth for future needs, ensuring long-term stability and resilience. Beyond immediate economic benefits, it also plays a crucial role in facilitating access to other forms of capital, such as human, social, and built capital, by providing the necessary resources to develop infrastructure, education, and social programs that strengthen the overall well-being of the community.

Clear organisational and financial arrangements, typically coordinated by destination management organisations with local authorities, are essential for effective tourism development. Rural tourism

planning is most effective when guided by a holistic vision that integrates economic, social, and environmental sustainability and ensures equitable benefits for all community members. The rising reliance on rural tourism reflects its perceived potential to deliver multiple socio-economic benefits to countryside communities. Recognised as a dynamic and expanding sub-sector of the broader tourism industry, rural tourism provides a substantial source of revenue for rural economies and supports local development (Hummelbrunner & Miglbauer, 1994). Economic capital refers to the community's monetary resources, which can be used to support local development, business initiatives, social entrepreneurship, and the accumulation of wealth for future needs (Shen et al., 2008). It encompasses a range of monetary forms, including wealth, grants, and access to various sources of funding (Ellis, 2000). Economic capital also encompasses residents' capacity to obtain bank financing, establish partnerships, and attract investments that drive local economic growth (Koutra & Edwards, 2012).

2.4.8 Institutional capital

Institutional capital, as introduced by Shen et al. (2008) in the context of tourism livelihoods, refers to the structures, policies, and mechanisms that enable communities to participate effectively in tourism-related activities. This form of capital encompasses several key aspects: ensuring residents have access to tourism markets, facilitating equitable sharing of tourism-generated benefits, and promoting meaningful participation in policy-making processes. It also considers the degree to which community members' willingness to engage is reflected in political and administrative decisions, thereby influencing the overall outcomes for livelihoods. By strengthening institutional capital, communities are better positioned to advocate for their interests, improve governance, and enhance both social and economic resilience, ultimately contributing to more sustainable and inclusive development within tourism-dependent regions. The researchers (Shen et al., 2008) pointed out that:

Institutional livelihood asset is defined as providing for people's access to tourism markets, tourism benefits sharing, and access and participation in the policy-making process, and the extent to which people's willingness to be involved is reflected in political decisions to achieve better livelihood outcomes.

Platje (2008) emphasises the critical role of institutional capital in advancing sustainable development. He argues that when individuals' mental models and social norms already support sustainable production and consumption, the role of formal institutions and governance structures becomes less decisive, even if they are inefficient. He shared an observation that institutions and institutional

governance can operate in both positive and negative directions toward sustainability. North (1990) expands on this by suggesting that institutions are rarely purely efficient or inefficient but rather a “mixed bag” that combines elements of both. This complexity is heightened by the fact that institutions considered efficient at a particular time may become inefficient when faced with external pressures, such as rapid technological change or shifting socio-economic conditions. Another important consideration, highlighted by Platje (2008), is whether institutions emerge primarily from distrust, aiming to limit opportunistic behaviour, or from trust, seeking to reduce the costs of information exchange and minimise errors.

Also, Leitch et al. (2013) proposed that incorporating institutional capital, which includes the formal rules, policies, and organisations that shape and support entrepreneurial activity, in the social capital development in a community to gain the most benefit. Institutional capital not only strengthens the role of social capital by providing legitimacy, stability, and access to wider resources but also creates an enabling environment where entrepreneurial leaders can effectively mobilise networks and foster innovation (Leitch et al., 2013; Shen et al., 2008). Researchers (Leitch et al., 2013) further added that institutional capital not only shapes the pathways of sustainable or unsustainable development but also reflects evolving balances between trust, distrust, efficiency, and inefficiency.

2.5 Identifying Research Gap

The Sustainable Livelihood Framework (SLF) was designed primarily to understand and combat poverty in a livelihood context, and it shifts the focus from purely economic measures to a more holistic view of how people survive and thrive. However, scholars argued that SLF does not fully align with the complexities of tourism systems in a livelihood context, as tourism comes with a set of unique traits compared to the traditional livelihood means (Shen et al., 2008). In this regard, Shen et al. (2008) modified the SLF and crafted the SLFT by considering tourism-based livelihood systems. From an operational perspective, both SLA and SLFT mainly focus on the utilization of the livelihood assets and/or community capitals, while failing to incorporate a common or shared decision-making or strategy formulation and execution platform by which livelihood assets and/or community capitals can be utilized. Subsequently, to acknowledge this gap, Rahman et al. (2020) proposed CCSLF as a community-formal institution-based participative mechanism for ensuring sustainable livelihood and community wellbeing, while utilizing the core philosophy of SLF and SLFT.

All these approaches and their subsequent frameworks focus mostly on how to utilize the livelihood assets and/or community capitals; they largely overlook the interdependent relationships among

livelihood assets and/or community capitals in a community context. Since the interdependence of capitals is a prevalent part of the capital-based livelihood development scholarship (Emery & Flora, 2006; Flora et al., 2015; Stone & Nyaupane, 2017), this study aims to explore which capitals play the transformative role in an island-based rural livelihood setting. To be more specific, the critical impact of the capitals on livelihoods has been explored in numerous studies; however, the internal influence of these capitals remains largely unattended in a rural island-based community context. Moreover, current livelihood research frameworks treat livelihood assets as equally important, despite evidence suggesting that some capitals exert greater influence than others (Flora et al., 2015; Okazaki, 2008; Rahman et al., 2022; Stone & Nyaupane, 2018). As tourism development is inherently context-specific with outcomes varying according to destination characteristics, market orientation, and the distinct features of tourism products (Shen et al., 2008),

This study, therefore, addresses these gaps by examining the nexus between rural tourism, sustainable livelihoods, and stakeholder participation within a rural island context. Specifically, the research analyzes the internal influence of community capitals and the interdependent relationships among various livelihood assets and/or community capitals.

2.6 Proposed Conceptual Framework

The Sustainable Livelihood Development Framework for Tourism (Figure 2-4) conceptualises the interrelationships between community assets, institutional mechanisms, and livelihood outcomes within the tourism context. At the foundation of the framework are community capitals and/or livelihood assets (DFID, 1999; Emery & Flora, 2006; Flora et al., 2015; Rahman et al., 2020; Shen et al., 2008), which encompass human, social, natural, physical, and economic and institutional resources, serving as the primary inputs for livelihood strategies. These capitals are enhanced and mobilised through institutional facilitation, which provides structural and policy-level support for effective utilisation. Community livelihoods emerge from the interaction between tourism-related and non-tourism-related activities, highlighting the dual pathways through which communities sustain themselves (Praptiwi et al., 2021; Sharpley & Sharpley, 1997; Simmons, 1994). However, these livelihoods are not developed in isolation; they are embedded within a livelihood vulnerability context, shaped by shocks, stresses, and external risks that may undermine stability and long-term sustainability (DFID, 1999). The framework also incorporates alternative livelihood development as a critical component, offering diversification opportunities that reduce dependence on traditional livelihood means (farming and fishing) and enhance resilience against vulnerabilities.

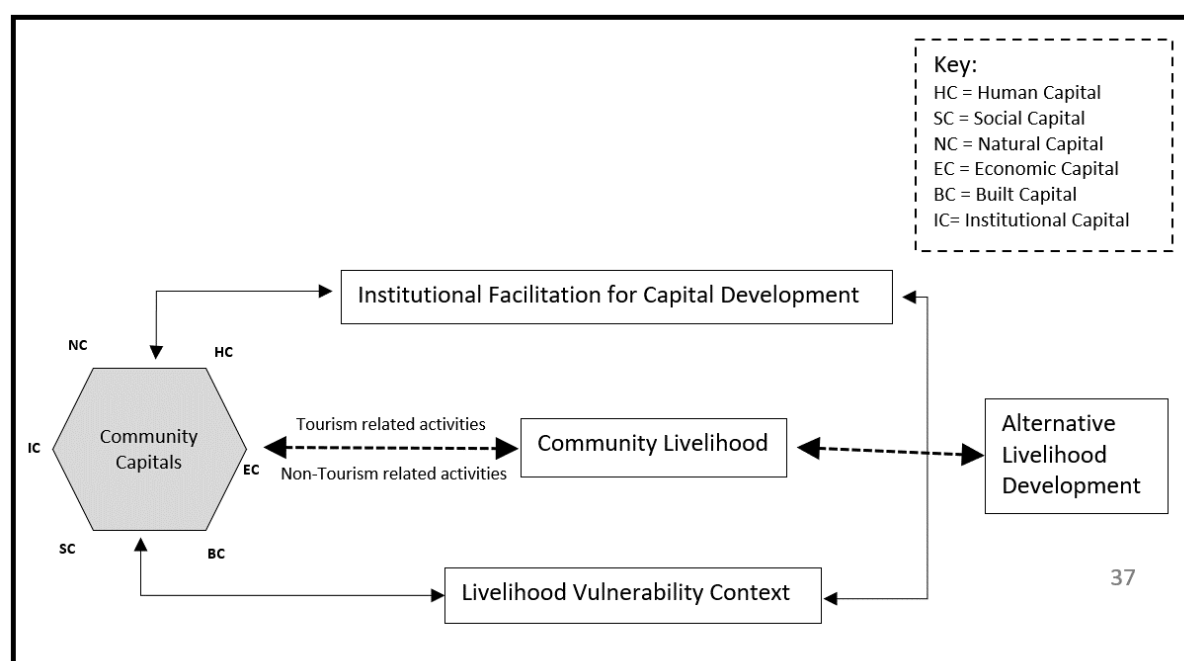


Figure 2-5: Sustainable livelihood development framework for tourism (Developed by author)

The unique and pivotal role of institutional capital in the livelihood research context was introduced by Shen (2008). The institutional livelihood asset is defined as ensuring access to tourism markets, benefit sharing, and participation in policy-making, where community involvement in governance leads to improved livelihood outcomes. This framework for tourism underscores the central role of institutional facilitation in shaping community capital development, particularly within rural and underdeveloped contexts. Since rural communities often face limitations in resources, skills, and access to opportunities, institutional support becomes a critical enabler for enhancing community capital, such as human, financial, and social assets. While the SLFT framework (Shen et al., 2008) recognises the role of community capitals, institutional facilitation, and vulnerability contexts, there is limited empirical evidence on which specific capitals are most influential in sustaining tourism-based livelihoods and how these interact under conditions of vulnerability. Moreover, although institutional facilitation is acknowledged as essential for capital development (Rahman et al., 2020, 2022; Shen et al., 2008), studies often overlook the effectiveness of such facilitation mechanisms in ensuring equitable participation and benefit-sharing among community members, especially in marginal areas where community capitals are not yet developed. Similarly, the framework highlights alternative livelihood development as a resilience strategy, yet there is insufficient understanding of how communities balance tourism and non-tourism activities to reduce overdependence on a single sector. These gaps underscore the need for context-specific inquiry, particularly in rural island destinations,

to deepen the understanding of how rural tourism can create sustainable livelihood options, foster stakeholder participation and improvement, and identify which livelihood assets are most crucial in generating favourable development outcomes.

2.7 Chapter Summary

This chapter has examined the literature on rural tourism, sustainable livelihoods, stakeholder participation, and community capital to situate the study within broader scholarly and practical debates. Rural tourism was defined as a development approach that leverages natural landscapes, cultural heritage, and rural lifestyles to attract visitors, generating both opportunities and challenges for host communities. The increasing demand for rural tourism was highlighted as a global trend, with significant implications for rural economies and their resilience. The sustainable livelihood framework was reviewed as a valuable lens to understand the transformative role of tourism in enhancing or undermining livelihood assets. Stakeholders ranging from residents and entrepreneurs to government agencies and NGOs were recognised as essential actors in shaping tourism outcomes. Their active participation ensures not only more inclusive decision-making but also contributes to long-term community betterment, particularly when benefits are distributed fairly.

Capital analysis was identified as a critical approach for understanding tourism's role in rural development. The review discussed natural, human, social, built, economic, and institutional capitals, as well as their interrelationships. Finally, the chapter highlighted significant research gaps, particularly the limited focus on small island destinations in the Global South and the underexplored dynamics of how institutional capital interacts with other forms of capital in tourism development. To address this gap, a conceptual framework was proposed that integrates rural tourism, sustainable livelihoods, stakeholder engagement, and capital analysis, providing the foundation for the case study of Char Kukri Mukri, Bhola.

Chapter 3

Research Methods

3.0 Introduction

This chapter outlines the methodological framework adopted to investigate how rural tourism can contribute to securing sustainable livelihoods in island destinations, with a specific focus on Chor Kukri Mukri, Bangladesh. Since the study seeks to understand the socially constructed realities of local communities, an interpretive social science paradigm was adopted, emphasising subjective meanings and lived experiences. This paradigm aligns with the belief that reality is best understood through the perspectives of individuals within their natural settings rather than through universal generalisations.

The chapter begins by discussing the philosophical foundations of the research, including ontology, epistemology, methodology, and axiology, and justifies the choice of paradigm. It then elaborates on the research strategy, explaining the rationale for employing a single embedded case study approach. The qualitative methodology is discussed in detail, with emphasis on the choice of data collection techniques, particularly semi-structured interviews and participant observation. The procedures for data analysis, grounded in thematic analysis, are also described. Further sections examine the measures taken to ensure validity and reliability within qualitative research, followed by a discussion of methodological limitations encountered during the study. Ethical considerations, which are central to research involving human participants, are also addressed. The chapter concludes with a summary that synthesises the key methodological decisions and their relevance to addressing the research objectives.

3.1 Research Philosophy

A research philosophy, or in other words, a research paradigm, refers to the overarching perspective and contextual belief that guide a research study at the foundational standpoint. This perspective may vary depending on the research context, as researchers' beliefs, assumptions, and ways of thinking are not uniform and can differ significantly. To ensure that the research process is trustworthy, reliable, and widely recognised, a set of established research paradigms has been developed over the years, enabling research findings to be regarded as credible and valid across the world.

To define the concept of a paradigm, early influential scholars such as (Guba & Lincoln, 1994, p. 107) provided foundational insights, describing it as a philosophical framework that explains our relationship with the world and its constituent parts. They argue that a paradigm helps to define the nature of reality, grounded in fundamental beliefs that are, to some extent, based on faith; however, unlike purely faith-based concepts, paradigms provide a rational basis for argument and critical examination. Research paradigm guides us about the background philosophy and foundation of a research study. Similarly, Shone (2013, p. 35) describes a paradigm as a philosophical viewpoint that explains how the world functions and, in doing so, guides the initiation of research, theory development, and knowledge creation. (Weenink & Bridgman, 2017) defined a paradigm as a worldview encompassing assumptions on the nature of the world, the role of individuals within it, and the methods by which knowledge of that world may be produced and comprehended. In a practical orientation, alignment between philosophical perspectives, research components, methodology, and paradigm needs to be consistent, and further research processes are related to the chosen research paradigm (Shone, 2013, p. 35). Overall, paradigm is the ultimate lens, which is the most prominent in the research and knowledge creation process, due to its impact or influence over every step of the research process.

Numerous paradigms in human and social science research are revealed by a review of the academic literature. These include positivism, post-positivism, critical social science, pragmatism, interpretive social science, constructionism, constructivism, postmodern perspectives, and feminist perspectives (Bryman, 2012; Guba & Lincoln, 1994; Jennings, 2010; Neuman, 2014). Finding the best research methodology or paradigm to successfully address the research issue or questions and meet the study objective is taken into consideration (Neuman, 2014, p. 122). Each approach has its own strengths and weaknesses, which is beneficial and provides several options for the researchers to choose the right approach that can properly contextualise their research settings. The majority of researchers mostly follow one technique, and each approach suggests a different method. Among the several research paradigms, three of them are mostly used by contemporary social science researchers, named positivism, interpretive social science, and critical social science (Jennings, 2010; Neuman, 2014, pp. 120–123).

Appropriateness of Paradigm

Researcher (Neuman, 2014, p. 102) documented a historical and practical orientation of the prominent research paradigms in his book. He explained positivist social science (PSS), rooted in eighteenth- and nineteenth-century Western European intellectual traditions, emphasises objective, cause-and-effect

inquiry grounded in theoretical laws and precise measurement. Its global dominance emerged largely from socio-political shifts, particularly U.S. influence after World War II and the rise of “value-free” objectivism in the 1920s. Positivist social science (PSS) is frequently presented as synonymous with science, and PSS was shaped by scholars whose religious training and cultural milieu influenced its foundational assumptions from an early age. As this research paradigm grows and develops, some issues have arisen in which objectivism doesn’t fit well. Positivism, as a research paradigm, approaches the understanding of the world through the application of scientific principles to explain phenomena, emphasising cause-and-effect relationships (Shone, 2013, p. 36). In social science and humanities research, objectivism usually doesn’t suit perfectly and usually needs subjective measurement. Social science research aims to elucidate the internal experiences, perspectives, and meanings that shape the inner life of individuals or entities in which subjectivity is more suited (Luhmann, 2006). Such data (personal experiences, perspectives, and individual meanings, social perspectives) offer a depth of insight into phenomena that may be inaccessible through purely objective measures, which generally focus on tangible artefacts (Hentzen et al., 2024; Jordan et al., 2025). Elements such as attitudes, perceptions, and beliefs are inherently difficult to capture through conventional objective measurement techniques.

Due to the objective nature of positivism, the need for a subjective-oriented research paradigm was obvious at that time in the social research context, and eventually human interpretation-oriented research paradigm, “interpretive social science” originated. Interpretive social science (ISS) as a conceptual paradigm was developed initially by the thoughts of German philosopher Wilhelm Dilthey (1833-1911) and sociologist Max Weber (1864-1920) (Neuman, 2014, p. 103). As (Weber, 1947) introduced the concept of *Verstehen* or an understanding of people's lived experiences in their specific historical contexts with empathy, Weber (1981, p. 159) broadened this viewpoint and argued that social science must focus on intentional social action, requiring the discernment of the personal motives and significances that influence internal states and direct behavior (Neuman, 2014, p. 103). Later, Max Weber shared some thoughts relating to the social interaction and its associated impact and/or interconnectedness with our social life (Weber, 1981, p. 159):

Social action is not the only kind of action significant for sociological causal explanation, but it is the primary object of an “interpretive sociology.”

So, eventually, interpretive social science (ISS) offers a more suitable framework for conceptualizing social action, as it recognizes that human interaction is context-dependent, subject to change and have a distinctive nature of social interactions, which are influenced by cultural norms, societal laws, and

local contexts (Crotty, 1998, p. 67; Neuman, 2014, p. 121). As a research philosophy, interpretivism seeks to understand human life by interpreting activities and experiences, which can then be synthesised to generate broader insights into human behaviour and social existence.

As Neuman (2014, p. 110) explained, critical social science (CSS) is one of three major approaches to social research, distinguished by its dedication to exposing surface-level distortions, recognising several layers of reality, and advocating value-driven action for human empowerment. In order to initiate grassroots action and social change, CSS researchers take a critical approach, bringing to light discrepancies, challenging conventional wisdom, and investigating underlying causes. Similarly, other researchers (Danermark & Ekström, 2019, p. 202) coined that CSS provides a "third way" of inquiry through a reflexive-dialectic orientation. This is a unique epistemological stance in and of itself, rather than merely a synthesis or compromise between positivism and interpretivism. According to this paradigm, as Nauman (2014, p. 116) explains, the goal of science and, by extension, of all learning is to promote societal change, debunk myths, and increase understanding. By combining aspects of instrumental and practical orientations, CSS bridges the gap between the interpretive social science (ISS) emphasis on subjective, inner reality and positivist emphasis on external, factual reality. Overall, CSS seeks to uncover underlying social structures to empower people to change their conditions and build a better world.

Subjective vs Objective Ontology

In the early stages of the research, the positivist approach was highly prevalent, incorporated objective measurements (i.e., avoiding respondent bias), and was frequently regarded as superior. However, researchers (Jordan et al., 2025) suggest that the methodological quality of a study is attained not only by including an objective measure, but also by recognising the measure's strengths and limitations (whether objective or subjective) and its suitability for answering the research question. Using criteria of bias, validity, reliability, sensitivity, and feasibility, researchers examine the appropriateness of employing both objective and subjective measurements in research at both macro and micro levels, highlighting the advantages and disadvantages of each (Jordan et al., 2025). Subjective measurement, or data collected that are subject to respondent or researcher bias, has historically been more prevalent in certain disciplines and knowledge areas that heavily rely on the variable subjective interest of associated people (Spector, 1994). Qualitative or quantitative self-report or other report data, like focus groups, surveys, and interviews, are the main sources of information for these fields and areas of study. Subjective analysis is most effective in domains intimately connected to human behaviour and perception research, as precise behavioural analysis cannot be solely determined by numerical

data; rather, individuals' perceptions are fundamentally significant (Spector, 1994). Through the documentation of the experiences, emotions, and reactions of entities (which may be individuals or groups), subjectivity aims to offer insight into their inner lives (Luhmann, 2006). Researchers (Luhmann, 2006; Spector, 1994) recommend highlighting that this can be evaluated qualitatively using interviews, focus groups, and behavioural observations, as well as objectively using surveys and questionnaires. Nowadays, many studies have used subjective measures like self-report, qualitative methods, and other-report, and many researchers can collect subjective data. Subjective measures provide significant insights; however, they are recognised to possess considerable limitations, particularly regarding bias and sensitivity (Jordan et al., 2025). According to Shone (2013, p. 111), these different worldviews might not be all that different from one another because they are all systems designed to analyse, contrast, and compare the same events. Nonetheless, the contrast between "natural" and "social" realities adds to the continuing debate over whether paradigms are better suited for qualitative or quantitative research. "Subjective" versus "objective" methodological lenses are used to express this disagreement. In conclusion, a subjective approach is associated with interpretive social science paradigms, critical theory orientation, and feminism, while an objective approach is associated with positivism and chaos theory paradigms (Jennings, 2010).

Comparison between Paradigms and Justification

Positivism and interpretivism have an impact on all stages of research, yet they differ significantly in methodology and philosophy, resulting in continual "paradigm wars" in academia. Both positivism and interpretivism have had a significant impact on research methodology, influencing approaches to data processing, data collection, and the general structure of study results. For example, as Ikram & Kenayathulla (2022) explained, interpretivist research uses qualitative methods and procedures, while positivist research usually uses quantitative techniques for both data collection and analysis. Positivism stresses retaining an independent and detached position, whereas interpretivism takes a humanistic approach to comprehending participants' lived experiences. In the same vein, (Bryman, 2012, pp. 27–28; Neuman, 2014, pp. 120–123) positivism is positioned as best suited for uncovering universal natural laws that can be predicted and, in some cases, controlled. While natural events may conform to consistent laws and facts, social phenomena, particularly those centred on human interaction, are inherently variable, shaped by cultural, legal, and normative conditions. In a comparison between three paradigms (Jennings, 2010; Mbhiza, 2024; Neuman, 2014), positivism, which is predicated on the idea that there is an objective reality that can be observed, measured, and investigated using value-free methods, places a high priority on the application of scientific methods to gather empirical data. On the other hand, interpretivism emphasises how important subjective experience and meaning-

making are to social science research. As this article emphasises, the critical theory paradigm aims to expose power dynamics and social injustices, highlighting the need to oppose prevailing institutions in order to promote social justice and equality. Due to socio-political factors and post-World War II funding, PSS has become the dominant field in U.S. social science, using objective, quantitative methods to evaluate theory-derived causal principles. In contrast to CSS, which frequently uses historical-comparative techniques for social transformation, ISS challenges positivism with context-rich, compassionate ways to meaningful understanding (Neuman, 2014).

Chosen Research Paradigm and Methodology

Considering these factors, this study guides the entire research process using a subjective approach within the interpretive social science paradigm. Jennings (2010) traces the origins of the interpretive social science paradigm to Max Weber, who introduced the concept of *verstehen*, meaning “empathetic understanding”. At the core of the interpretive social science paradigm, empathetic understanding makes it possible for participants and researchers to participate in a social research context with a human interpretive lens, which supports the objective of this research by making it easier to assess and understand the meanings and underlying social reality relating to the rural livelihood. In this reality, positivism doesn’t fit well because making objective measurements of the social reality usually fails to provide rich contextual insights, while this limitation can be encountered by the interpretive research approach. By using this paradigm, researchers can achieve what Jennings (2010, p. 40) calls “appreciative accuracy,” which involves making sense of both personal and societal experiences in which sympathetic participation enables researchers to grasp the emotional context of a social reality. Interpretivism is a research philosophy that aims to generalise human activity and/or experience by interpreting human life as human activities and turning them into activities. Lastly, critical social science is more useful in situations where myths abound, and it is necessary to empower individuals and develop sensitivity to transform society (Neuman, 2014, p. 121), and in a livelihood research context, such an approach is not as appropriate as the interpretative research approach. Instead, this thesis's main goal is to comprehend human behaviour in a social-livelihood development context, in which livelihood dynamics are analysed and viewed by incorporating rural tourism in a community setting.

The literature contains a variety of definitions and considerations for paradigm components. For instance, Guba & Lincoln (1994, p. 108) outline three essential traits of a research paradigm: methodology, ontology, and epistemology. However, Creswell and Poth (2017) add axiology as a fourth. Similarly, Crotty (1998, p. 3) identifies four elements for paradigm analysis: technique,

methodology, theoretical perspective, and epistemology. Different definitions of paradigms can be found in the literature; however, there are lots of similarities among them. According to these perspectives, this thesis integrates four fundamental features: ontology, epistemology, methodology, and axiology into the interpretive social sciences framework, which will be discussed in the further subsections.

3.1.2 Ontological Basis

Within a broad worldview, ontology is concerned with the nature and underlying categories of reality, directing researchers in establishing what exists and defining their perception of that existence. Technically, ontology is concerned with how researchers will see and/or experience reality because our perception of reality is vastly influenced by several factors. In the same note (Bryman, 2012, p. 32) explains that examining whether social entities should be viewed as objective realities that exist apart from social actors or as social constructions that are a result of actors' perceptions and actions is the main goal of the ontological basis in the social research stage.

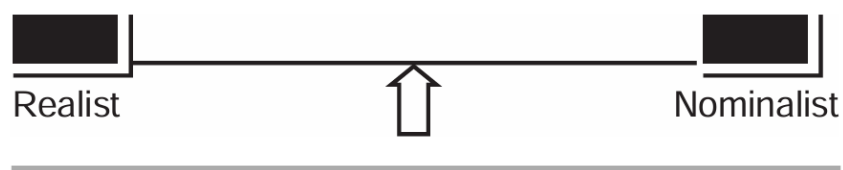


Figure 3-1: Ontological Assumptions. Source: Adapted from (Neuman, 2014, p. 95)

Two basic positions within ontology are the realist and nominalist. Within ontology, two fundamental positions are commonly identified: realism and nominalism, and these opposing perspectives are often described in social research as objectivism and constructionism (Neuman, 2014, p. 94). In practical orientation, a realist perspective posits an objective ideology for obtaining meaning from the real world and believes that the real world exists independently of humans and their interpretations of it, making it a better fit for the positivist and post-positivist paradigms (Neuman, 2014, p. 94). In contrast, Jennings (2010, p. 40) explains that relativist ontology asserts the existence of different realities, each influenced by human perception. According to the interpretive social sciences perspective, the world is made up of several realities, and researchers who follow this paradigm take an inductive method, beginning their investigation in the empirical world and developing contextually based explanations of events. On the same note, other researchers (Bryman, 2012, pp. 32–35; Neuman, 2014, p. 45) coined that relativist ontology claims the presence of several realities, each influenced by human perception, and the world is divided into many realities, according to the interpretive social sciences perspective.

This paradigm's researchers use an inductive strategy, starting with factual data and creating contextually based explanations for events.

Such a finding in the literature suggests that the relativist standard is better reflected by an interpretive social science paradigm, and the objective of this thesis is best suited to this ontological standpoint. That's why this study has an ontological basis in a relativist worldview. Relativism allows living entities to use their discretion to generate meaning about realities, resulting in various socially constructed realities (Jennings, 2010, pp. 40-41). This technique involves obtaining and interpreting meaning from a social setting, as necessary in this research investigation. This also supports the interaction between the researcher and the participants. Such adaptability was required in the current study to build an inductive emphasis and a field-based understanding of rural livelihood and tourism.

3.1.3 Epistemological Basis

Epistemology concerns what constitutes acceptable knowledge within a discipline. A central question in social research is whether the social world can, and should, be studied using the same principles, methodologies, and ethical standards as those applied in the natural sciences (Bryman, 2012, p. 27). Also, our ontological assumption has an influence on the epistemological standpoint. Researchers (Jennings, 2010, p. 40; Neuman, 2014, p. 95) also acknowledged similar thoughts as our ontological presumptions inevitably influence how we perceive the acquisition of knowledge, because epistemology is the study of how we know the world and what standards determine whether a claim about it is true. It includes the steps necessary to create knowledge as well as the traits that describe scientific knowledge after it has been produced. To sum up, epistemology also addresses how knowledge is created and how we test or validate new or existing knowledge. The idea of epistemological grounding is important to the process of creating knowledge since it states that knowledge is produced by testing existing theories and confirming them with empirical data.

In an interpretive social science paradigm, the researcher and the subject co-create meanings (Denzin & Lincoln, 2018). As a result, the findings are shaped by the interpretations of the stakeholders and are produced by the interaction process between the stakeholders (Hollinshead, 2006). Other academics (Bryman, 2012; Neuman, 2014) agree with this viewpoint, arguing that interpretations and subjective opinions can affect how social realities are understood, especially when it comes to the process of knowledge creation. By acknowledging that tourism is a "socially constructed phenomenon" (Pernecky, 2014), this study uses a social constructionist viewpoint as its epistemological basis. Also,

there is some distinction between constructivism and constructionism, even though the terms are frequently used synonymously in scholarly writing (Rahman, 2019, p. 48).

Paradoxically, as Butowski et al. (2022) explained, social constructionism is founded on the pluralism of perspectives and can also be used as a tool to maintain an advantage, as is readily seen in the production of knowledge on tourism. Additionally, social constructionism began to emerge in the 1990s and has emerged as one of the most popular approaches among qualitative methodologies in tourism research in recent years. Smith (2005, pp. 4-5) distinguishes between constructivism and constructionism as two epistemic philosophies. He describes constructionism as culturally focused, politically active, and grounded in a critical view of society, using the terms interchangeably with social constructionism. Constructivism, on the other hand, stresses the micro or individual level of reality building, while constructionism concentrates on the meso level, where meaning is created within social circumstances (Crotty, 1998). Since tourism is both created and consumed in a communal setting, Smith (2005) finds that constructionism, especially social constructionism, is most suited to dealing with meso-level societal concerns like livelihood issues in a rural tourism destination. As a result, constructionism fosters a collective focus and recognises social networks, values, and norms, critically reflecting social capital, a crucial factor in this study (Rahman, 2019, p. 47). Also, social constructionism has been used by tourism studies researchers as a methodological underpinning and in the analysis of tourist cases (Kanemasu, 2013; Small, 1999; Uriely & Belhassen, 2006). Social constructionism holds the ontological position that the meaning of the social world cannot be discovered, but must be built by people in conjunction with their histories, communities, concepts, and languages (Butowski et al., 2022).

Due to the relevance and practical implications, the social meanings and consequences of developing a tourism-based livelihood system in a rural tourist destination are thus examined in this thesis using a social constructionist method. As explained by Goodson & Phillimore (2004, p. 40) that tourism spaces, while often perceived through their physical attributes, are in fact socially constructed, meaning their significance is derived from shared meanings, cultural narratives, and evolving social contexts and these meanings are not static; they are continuously constructed, deconstructed, and reconstructed over time through the interactions of tourists, hosts, and other stakeholders. Such processes are influenced by changing cultural values, political agendas, economic conditions, and environmental factors, which collectively reshape how a space is perceived and experienced. While the positivist research has often focused on measurable, “objective” aspects such as economics and management, this overlooks the subjective dimensions of tourism. In this consideration, Goodson &

Phillimore (2004, p. 40) coined that a person-centred approach shaped by experiences, perceptions, and cultural contexts offers deeper insight into how tourism spaces and identities evolve.

Tourism is inherently a complex phenomenon built upon interrelations and interactions, which is a more person-centred approach that would shift the analytical focus toward the lived experiences and personal perceptions of both tourists and hosts (Goodson & Phillimore, 2004). Such a research context is suitable to apply social constructionism to the understanding of tourism-based rural livelihood dynamics, but also highlights the dynamic role individuals play in shaping and reshaping the narratives and identities of destinations over time. Using social constructionism in this research helps to better understand how meanings are created, challenged, and changed in the ever-changing sociocultural and livelihood contexts of the case study unit, and hence, the current research features constructionism/social constructionism in all respects.

3.1.4 Methodological Basis

According to Davidavičiene (2018, p. 10), a method is a structured set of tools and techniques used to investigate a subject, gather information, and reduce uncertainty about a phenomenon. Other scholars like Saunders et al. (2023) provided a brief definition as a method that encompasses both statistical and non-statistical approaches, observations, interviews, questionnaires, and other ways for collecting and analysing research data. While the research methodology is a focused approach, it directs us about how research should be conducted, including the theoretical and philosophical assumptions upon which research is based and the implications of these for the method or procedures used (Saunders et al., 2023). Similarly, Neuman (2014, p. 2) stated that methodology encompasses the entire research process, which typically involves comprehending the social, political, and ethical environment. Additionally, the researcher added that methodology is a collection of approaches that are employed in research and offer guidance for measuring and observing social context while using various lenses and producing research findings.

From a practical standpoint, as coined by Nauman (2014, p. 167), qualitative and quantitative research have different "languages of research" because they differ not just in methodology but also in underlying assumptions and beliefs about social life. Using variables, hypotheses, and accurate measurement to investigate relationships, quantitative research is based on positivist concepts. While qualitative research emphasizes cultural meaning and uses the terminology of "cases and contexts," it also draws from interpretive or critical social science (Jennings, 2010, p. 40; Neuman, 2014, p. 167). In

order to comprehend the diversity and complexity of human experiences, it thoroughly examines cases as they naturally arise in social life rather than focusing on identifying characteristics.

To comply with the ontological and epistemological standpoints previously stated, qualitative methodology is best suited for this study. This is also supported by the literature, as Jennings (2010, p. 40) stated that the relativist ontology with a social constructionist epistemological standpoint is often combined with qualitative methodology to gain empathetic understanding and rich contextual understanding from the field or case study unit. Also, social constructionism is mostly used along with the qualitative approach in the social sciences, which holds the ontological view that the meaning of the social world is not an objective reality to be discovered, but is actively constructed by humans through their histories, cultural contexts, social interactions, ideas, and languages (Butowski et al., 2022). Qualitative research is increasingly recognised as a suitable method for exploring social meaning within its societal context. Unlike quantitative approaches, which rely heavily on numerical data and empirical measurements, qualitative methods enable a deeper, more nuanced understanding of complex social settings, particularly where contextual insights into the interrelationship between rural livelihoods and rural tourism are essential. In such contexts, qualitative research facilitates the exploration of perceptions, experiences, and meanings that cannot be fully captured through statistical analysis. Accordingly, this study adopts a qualitative approach, employing techniques such as semi-structured interviews, in-depth interviews, and document analysis to generate a comprehensive and contextually grounded understanding.

3.1.5 Axiological Basis

Axiology, by definition, is concerned with the nature of value, or the objects that hold worth, to understand social reality (Rahman, 2019, p. 49). As individuals, all researchers typically have their own set of views, cultural connections, and values that might impact their tone of interpretation and conceptualisation. Since research is a social activity, interpretive social sciences researchers recognise that values are inherently and intrinsically integrated in the research process. Scholars also argue that researchers must identify their own biases during the research process (Jennings, 2010, p. 41; Shone, 2013). Similarly, Hart (1971) claimed that a human being identifies his own value with any experience. These considerations lead to the conclusion that researchers are not devoid of their own biases, perspectives, and social contexts, which influence the qualitative research process. These difficulties must be expressed and discussed freely to ensure the reliability of qualitative research.

Based in Dhaka, Bangladesh, a Bengali researcher carried out this investigation. All participants were contacted before the fieldwork, briefed on the purpose of the study, given information sheets and consent forms, and asked about any potential language obstacles to facilitate effective communication. The researcher took the time to establish trust during the fieldwork by actively participating in local life, such as going to events and dining with people at home and at restaurants. These casual exchanges created a relaxed and open environment that inspired participants to express their opinions honestly. The researcher's identity as a Bengali student at a reputable university, combined with ongoing guidance and oversight from the research supervisor, aided community acceptance and ensured that the study's findings were culturally sensitive, credible, and based on an accurate understanding of local realities.

The purpose of this research is to gain knowledge about the dynamics of rural livelihood and tourism, and it is guided by the researcher's values, which influence an initial field trip in this area. Key tourist stakeholders, who are split between institutional representatives and locals to maintain a balanced power dynamic, must actively participate to achieve these goals. Finally, constructionist/social constructionist epistemology and nominalist ontology serve as the foundation for this thesis's methodological approach. The researcher wishes to understand the social significance and the relationship between rural tourism and community livelihood in a marginal community context, which makes the interpretive social science paradigm the most suitable for this research setting. Evidence and a conceptual framework are employed to direct the study process in order to eradicate researcher bias throughout. Additionally, appropriate documentation is needed while primary data is being collected. In-depth interviews are also carried out to obtain deep insights and support triangulation procedures, which will boost the validity of this study. To summarise, this research used a methodological approach based on a relativist ontology and a social constructionist epistemology for the interpretive social sciences paradigm. This study enables a flexible design that incorporates aspects from both inductive and deductive methodologies.

3.2 Research Strategy: Single Case Study Approach

This study is based on the case study approach (Bryman, 2012, p. 66; Davidavičienė, 2018, p. 12; Jennings, 2010, p. 185; Neuman, 2014, p. 42; Yin, 2009) due to several reasons that support the application and/or adoption of the case study approach in this research. The research objective and research questions (see chapter 1) are intended to broaden the understanding of sustainable livelihood and rural tourism in an island destination in Bangladesh. Case study research is a flexible

method that, like surveys or experiments, can serve exploratory, descriptive, or explanatory purposes (Yin, 2009, p. 26). The researcher further added that case studies are particularly relevant when research questions like “how” or “why” phenomena occur, as they allow for in-depth and holistic analysis of real-life contexts. In contrast, “what,” “who,” and “where” questions often suit surveys or archival analyses that focus on prevalence or measurement. Ultimately, the choice of method depends on the research questions, the degree of control over events, and whether the focus is on contemporary or historical issues.

Yin (2012, pp. 29-47) outlined three main types of case studies: exploratory, descriptive, and explanatory. Each one has its own purpose in conducting research. Exploratory case studies are often conducted when the research questions and methods are not yet fully defined; they involve open-ended data collection to uncover new insights and are frequently considered a prelude to broader social research. Descriptive case studies, on the other hand, aim to provide detailed accounts of a phenomenon within its real-life context, guided by a “descriptive theory” that sets the boundaries of what should be included or excluded in the analysis. Without such a framework, descriptive studies risk becoming unmanageable or overly broad. Explanatory case studies are designed to test cause-and-effect relationships, often drawing on existing theories to investigate causal mechanisms or linkages. While sometimes incorporating quantitative techniques such as factor analysis or regression, explanatory case studies are particularly valuable when causal pathways are complex or insufficiently understood (Yin, 2012). The present research aligns with Yin’s notion of a descriptive case study, as it primarily seeks to provide an in-depth understanding of rural tourism and rural livelihood dynamics within a real-life context. Specifically, the study focuses on Char Kukri Mukri as the case site, where various analytical frameworks (DFID, 1999; Rahman et al., 2020, 2022; Shen et al., 2008) are tested to examine their applicability and relevance. By situating the inquiry within this unique island-based rural livelihood setting, the study not only generates a nuanced description of the interactions between tourism and livelihoods but also contributes to refining existing frameworks and extending the broader body of knowledge on rural development and tourism research.

From a methodological point of consideration, Yin (2012, p. 8) identified four fundamental design types for framing the investigation of a phenomenon within case study research: the single-case (holistic), single-case (embedded), multiple-case (holistic), and multiple-case (embedded) designs. These designs provide alternative ways of framing the study of a phenomenon, depending on the number of cases and the unit(s) of analysis. The variants are illustrated in Figure 3.3 below.

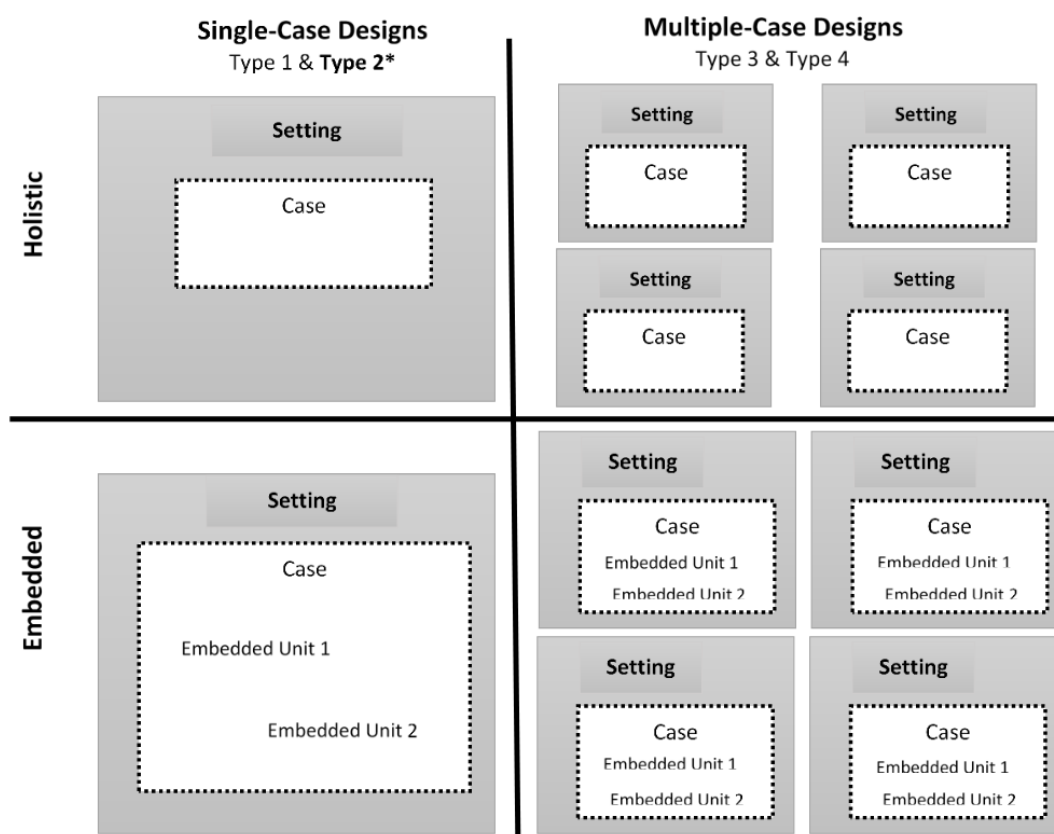


Figure 3-2: Design options for case studies. Adapted from (Yin, 2012, p. 8)

Figure 3-3 illustrates the four potential case study designs derived from the two-by-two matrix of case selection strategies (Yin, 2012, p. 8). The horizontal axis in the picture differs between single and multiple-case designs, and the vertical axis distinguishes between holistic and embedded units of analysis. A holistic case design focuses on a single unit of analysis without any sub-units, whereas an embedded design includes several sub-units within the overall case. As a result, a single holistic example (Type 1) investigates one unit within a single context, whereas a single embedded case (Type 2) analyses several sub-units within the same case. Multiple holistic cases (Type 3) examine two or more separate cases that do not contain sub-units, whereas multiple embedded cases (Type 4) analyse several cases that do contain sub-units. The study adopts a Type 1 single holistic case design to examine Char Kukri Mukri as a unique rural livelihood setting, enabling an integrated analysis of its livelihood, social, and economic and rural tourism dynamics within their broader context.

3.2.1 Justification for the Case Study Approach

Neuman (2014, p. 42) defined case study research as involving the intensive examination of one or a small number of cases, which may include individuals, groups, organisations, events, movements, or

geographic units. The approach emphasises collecting detailed, varied, and extensive data to capture both the internal features of the case and its broader contextual setting. By situating micro-level actions within macro-level structures and processes, case studies allow for a nuanced understanding of the dynamic interplay between individual behaviour and wider social, organisational, or environmental systems (Vaughan, 2009). Similarly, other researchers (Bryman, 2012, pp. 67-68) noted that case study research is often linked to a specific location, such as a community or organisation, with emphasis on intensive examination of that setting. While frequently associated with qualitative methods like participant observation and unstructured interviews, case studies can also employ quantitative or mixed methods, sometimes blurring the distinction with cross-sectional designs.

In this situation, the researcher (Yin, 2018, p. 4) coined that case study research is particularly suited when the aim is to explain present circumstances, especially questions beginning with “how” or “why” regarding social phenomena. It is also highly relevant when the study requires a detailed, in-depth description of a phenomenon within its real-life context. This research acknowledged the mediating role of community residents and related stakeholders in developing rural livelihood, hence their human, social, and cultural capital has a vast influence on shaping the livelihood of this island destination. This study considered Char Kukri Mukri as a case study unit, in which sustainable livelihood and rural tourism issues are identified through qualitative enquiry to get rich contextual findings, meaning, and stakeholder thoughts.

About the relevance of the case study approach, Yin (2009, p. 44) stated that a case study inquiry is unique because it typically deals with a larger amount of contextual data relating to a real-world scenario. To manage this complexity, it incorporates evidence from multiple sources, ensuring convergence through triangulation. Furthermore, the approach is reinforced by developing and testing theoretical propositions in advance, which provide direction for both data collection and subsequent analysis. To help with choosing a case study over other forms of methods, Yin (2018, p. 9) summarised relevant situations for different research methods.

Table 3-1: Relevant Situations for Different Research Methods, Adapted from Yin (2018, p. 9)

Method	Research Question	Requires Control of Behavioural Events?	Focus on Contemporary Events?
Experiment	How, why?	yes	yes
Survey	who, what, where, how many, how much?	no	yes
Archival Analysis	who, what, where, how many, how much?	no	yes/no
History	How, why?	no	no
Case Study	How, why?	no	yes

From a practical and utilitarian standpoint, Yin (2009, p. 23) stated that the usability of the case study approach as the case study method enables researchers to capture the holistic and meaningful aspects of real-life events, including individual life cycles, group dynamics, organizational practices, community changes, institutional performance, and many more aspects of the real life events. Similarly, Neuman (2014) stated the applicability of case study as the case study research focuses on examining the characteristics of a small number of cases in depth, allowing researchers to uncover and interpret social meanings. He further emphasized that many case studies are conducted within a qualitative methodological framework.

In terms of choosing a case study as a research method, the idea is drawn from the researcher Yin (2012, p. 5), who emphasized that a case study is particularly suitable for research questions that seek to address descriptive (“what”) or explanatory (“how” and “why”) issues. Furthermore, it is most used when the inquiry focuses on real-world phenomena and when evaluating processes within their actual context, making the method distinctively valuable compared to other research strategies. The objectives of this research, along with the chosen study area and formulated research questions, are closely aligned with the situations identified by Yin, in which the case study method is most justified, thereby reinforcing the appropriateness of this approach for the present study.

3.2.2 Justifying Single-Embedded Case Study Approach

In the present study, the chosen design corresponds to Type 1, or a single holistic case study, as it investigates the broader context of Char Kukri Mukri in Bangladesh. This design is particularly

appropriate because Char Kukri Mukri represents a distinctive socio-ecological setting, where the interaction of environmental, social, and economic dynamics is best understood rather than fragmented into sub-units. Furthermore, given the exploratory nature of the research and the need for in-depth contextual analysis, a single holistic design enables a comprehensive understanding of the unique challenges and opportunities in this setting, thereby justifying its selection over multiple- or embedded-case alternatives.

Single-case study research, though often criticised for limited generalizability, offers significant methodological value when carefully designed. Unlike surveys that rely on statistical generalisation, case studies depend on analytical generalisation. Scholars such as Yin (2018) have argued that single-case designs can be methodologically rigorous and theoretically meaningful when applied under appropriate conditions. Also, case study research relies on analytical generalisation, linking findings to theoretical propositions and thereby contributing to the refinement or extension of knowledge. Yin (2018, pp. 48–54) identifies five primary justifications and/or applicability for single-case research. The single-case study design is particularly suitable under specific circumstances, with five principal rationales guiding its application: the critical, unusual, common, revelatory, and longitudinal case. A critical case operates as a decisive test of theory, either validating existing propositions or challenging them by revealing alternative explanations. An unusual or extreme case examines atypical conditions, providing insights into broader mechanisms that may otherwise remain hidden. In contrast, a common case reflects everyday circumstances, allowing researchers to uncover patterns and relationships with wider applicability. A revelatory case offers rare access to previously unexplored phenomena, often yielding ground-breaking insights that expand theoretical and empirical understanding. Finally, a longitudinal case tracks the same unit of analysis over time, enabling the study of change, continuity, and transformation. Taken together, these rationales demonstrate how carefully selected single-case designs can make significant contributions to theory-building while deepening contextual understanding.

Given the nature of this study, the common case rationale provides a strong justification for adopting a single-case study research design. The investigation centres on the everyday dynamics of island-based rural livelihoods and their interconnections with rural tourism, with the overarching aim of advancing understanding of how sustainable livelihoods can be fostered through tourism in island destinations. In this context, the study examines how rural tourism contributes to livelihood security, promotes stakeholder participation and well-being, and identifies the livelihood assets most critical for rural tourism development and the generation of favourable outcomes. A single-case design is

particularly appropriate, as it not only allows for an in-depth exploration of these dynamics but also has the potential to serve as a critical test of theoretical propositions (Yin, 2018, p. 49). Additionally, the researcher (Yin, 2018, pp. 49–50) stated that by confirming, challenging, or extending existing theory, such a study can make a significant contribution to knowledge creation and may even redirect future research trajectories within the field. Accordingly, the single-case approach has been selected to generate theoretically grounded and contextually relevant insights from the established frameworks (DFID, 1999; Rahman et al., 2020, 2022; Shen et al., 2008) from the literature, offering a comprehensive understanding of the complex relationship between rural tourism and sustainable livelihood strategies in island settings.

The single-case study approach is often critiqued for its limited external validity, as the findings may not be easily generalised beyond the specific context under investigation (Shone, 2013, p. 105). However, due to the exemplary nature of the case study location, the adoption of a single case study methodology was deemed most appropriate due to the depth of inquiry required (Shone, 2013, p. 105; Yin, 2018). The research sought to explore how institutional arrangements, rural tourism, and rural livelihoods are within a rural island context. Gaining such an understanding necessitated moving beyond surface-level observation to engage directly with the decision-making processes themselves. Overall, the very process of building these relationships and gaining access to the inner workings of decision-making highlights the suitability of a single-case study methodology for the present research.

Although critics often argue that single-case studies provide a weak foundation for generalisation, Yin (2018, p. 43) contends that such critiques stem from an inappropriate comparison with survey research, which relies on statistical generalisation. Case studies, in contrast, employ analytical generalisation, whereby empirical findings are linked to broader theoretical frameworks. This methodological strength is further supported by (Flyvbjerg, 2006; Ostrom, 2010), who emphasise the rigour of single-case designs and their unique capacity to generate nuanced, context-rich insights into complex processes. Accordingly, the single-case approach adopted here provides both theoretical robustness and practical depth, offering a comprehensive understanding of the relationship between rural tourism and sustainable livelihood strategies in island contexts.

3.3 Qualitative Research Methodology

This thesis employs a qualitative research methodology to examine how rural livelihood dynamics operate and connect with rural tourism to generate sustainable livelihood outcomes in Char Kukri Mukri. Qualitative methods are widely accepted across disciplines as a legitimate alternative approach

and particularly acknowledged and used within the tourism research spectrum (Ritchie et al., 2005), and from an applicability point of view, qualitative methods are well-suited to capturing the context-specific processes, local perspectives, and nuanced meanings that shape how tourism influences livelihoods in the study area. By prioritising in-depth, interpretive inquiry, the study aims to understand, gather, interpret, and reconstruct empirical evidence on the mechanisms linking tourism activities to changes in community assets, strategies, and well-being in a rural livelihood context.

In the context of developing countries, qualitative methodologies are particularly valuable for studies that require active community participation, as they enable a deeper exploration of people's experiences of well-being in both present and future contexts (Camfield et al., 2009). Researchers also added that such approaches foster less hierarchical researcher-participant relationships and provide rich insights into complex social settings; however, they also demand significant time, sensitivity, and researcher expertise, particularly when conducted in local languages and within communities where trust has been established. Similarly, Berg and Lune (2012) highlight the fact that qualitative methods are essential for investigating social contexts and the actions of stakeholders embedded within them. Given that tourism is a socially constructed and contested phenomenon, especially when linked with sustainability and development, this study adopts a qualitative methodology to investigate how rural livelihood dynamics intersect with rural tourism to promote sustainable livelihood outcomes in Char Kukri Mukri.

The foundational base of qualitative research lies in empathetic understanding, rooted in Weber's idea of *verstehen*, which allows researchers to interpret participants' perspectives more effectively (Bryman, 2012; Jennings, 2010; Neuman, 2014). This principle (empathetic understanding) emphasises the researcher's capacity to comprehend social reality from the perspective of participants, thereby enabling a deeper and more nuanced reconstruction of meanings within the research context. Qualitative research methods, such as in-depth interviews, provide rich, context-dependent insights into social phenomena, making them well-suited for this study's in-depth exploration of its setting (Neuman, 2014). Qualitative research, grounded in an inductive, interpretivist, and constructionist paradigm, emphasises contextual, participant-centred inquiry, emergent designs, and narrative representation (Bryman, 2012, pp. 380–381; Jennings, 2010, pp. 127–128). Its adaptability and depth make it particularly suitable for investigating complex phenomena such as the link between rural livelihoods and tourism in Char Kukri Mukri. This methodological choice enables the collection of rich, context-specific data that allows researchers to generate nuanced and dynamic understandings of the social world. Consistent with this tradition, the present study employs a qualitative methodology, as it

is particularly well-suited for producing in-depth insights into the complex dynamics of the research setting.

3.4 Data Collection Techniques

This research aims to deepen knowledge of the relationship between sustainable livelihoods and rural tourism in island destinations by systematically exploring, documenting, and contextualising the study setting through a critical review of scholarly concepts, theoretical frameworks, and relevant case studies. Guided by that literature, the study designs and justifies data-collection techniques that both reflect the current state of livelihood research and directly serve the study's objectives and research question. In this way, this study is essentially theory-informed, and the subsequent data collection also has relevance to the related literature. In the same vein, the researcher (Bouma, 1996, p. 18) emphasised that data collection cannot occur in a theoretical vacuum, as it inherently presupposes some prior idea of potential answers to the research question.

Within a case study research design, data can be gathered using diverse techniques such as interviews, questionnaires, archival records, direct and participant observation, documentation, physical artefacts, and focus group discussions (Yin, 2009, 2018). While these methods offer valuable opportunities for capturing rich and multidimensional insights, they also introduce complexities that necessitate careful planning, stakeholder engagement, understanding of case study settings, and prior planning before delving into the case study unit. Scholars (Jennings, 2010, p. 186; Neuman, 2014, p. 42; Yin, 2012, p. 18, 2018, pp. 18-21) have emphasised the importance of adopting prior strategies to ensure the effectiveness of case study research, and this study likewise addresses these issues rigorously. One of the key strengths of case study methodology lies in its ability to connect abstract concepts with real-world contexts, thereby refining theoretical measures against lived experiences and aligning them with accepted standards of evidence (Bryman, 2012; Neuman, 2014; Yin, 2014, 2018). Overall, case study research employs multiple data collection techniques and, despite its complexities, is particularly valuable for linking theory with lived experiences and ensuring research findings are both contextually grounded and theoretically meaningful.

This study employs both primary and secondary data collection techniques consistent with a qualitative methodology. Primary data were obtained through the researcher's direct engagement with participants in the case study setting (Char Kukri Mukri), using methods such as semi-structured interviews, in-depth discussions with community members and tourism stakeholders, and interviews with institutional representatives. Complementing these, secondary data were also gathered in the

form of published and unpublished sources, including newspaper articles, government reports, and census data, thereby enriching the contextual depth and reliability of the research findings. Overall, the study combines primary data from interviews and discussions with stakeholders and secondary sources such as reports and census data to ensure a comprehensive qualitative analysis.

3.4.1 Semi-structured Interviews

The study gathered data through semi-structured interviews with community residents involved in various livelihoods and institutional representatives across political, social, and economic domains at multiple governance levels. Semi-structured interviews were conducted with both community residents and institutional representatives to capture diverse perspectives from the case study region. Community participants included residents engaged in both tourism and non-tourism livelihood activities, ensuring insights into varied livelihood dynamics. Institutional representatives, selected on the basis of their roles, power, and positions, encompassed key personnel from formal institutions operating across political, social, and economic spheres at local, regional, and central levels. This approach facilitated a comprehensive understanding of how different stakeholders interact and influence the tourism-livelihood nexus.

This study conducted a total of 27 semi-structured interviews between July 2024 and August 2024, and before that, 07 pilot interviews were undertaken by the researcher to develop and deepen the understanding and make a friendly appearance in the case study setting. Each interview lasted on average between 30 and 40 minutes. Ethical procedures were implemented throughout: consent forms were obtained from participants in all interview situations, but three key institutional respondents declined to sign the consent form, and their choice was respected. However, their response was also included in the study with careful attention to confidentiality, and the respondent was properly informed about this. During several face-to-face sessions, cultural norms and communication practices produced situations in which additional community members voluntarily joined the interview, and the researcher welcomed these contributions and encouraged them to share their personal perspectives, thereby enhancing the breadth and depth of the empirical material. For analytic and reporting purposes, each encounter was counted as a single interview, while the researcher recorded and preserved separate consent from those who participated in the discussion and/or interview session. This approach balanced methodological rigour with cultural responsiveness and ethical sensitivity, and served to generate rich, contextually grounded data for subsequent thematic analysis.

The semi-structured interview technique was chosen as the primary tool for data collection due to its suitability for exploring complex social phenomena within case study contexts. Recognised as one of the most widely accepted qualitative methods, it provides the flexibility to pursue predetermined themes while allowing participants the freedom to elaborate on issues of importance to them (Taylor et al., 2015). By balancing structure with openness, semi-structured interviews facilitate the generation of rich, context-specific insights that are essential for understanding diverse stakeholder positions within the case study setting.

Sampling

In certain studies, the research aim does not necessitate a representative sample drawn from a large population, but rather prioritises depth of understanding within a specific context (Neuman, 2014, p. 273). Aligned with the interpretive social science paradigm and the principle of empathetic understanding, this research emphasises the co-construction of meaning between participants and the researcher. Such an approach enables the exploration of underlying social realities and lived experiences related to rural livelihoods through a human-centred interpretive lens. Because this study prioritises interpretive depth and empathetic understanding of rural livelihoods over statistical generalisation, non-probability sampling is the most suitable approach. Non-probability, or non-random, sampling refers to techniques in which not every unit of the population has an equal likelihood of selection. Instead, the selection process is guided by specific criteria or practical considerations that align with the research objectives (Jennings, 2010, p. 139; Neuman, 2014, p. 248). Several approaches fall under this category, including convenience sampling, where participants are chosen based on accessibility; purposive sampling, which targets individuals with particular knowledge or characteristics relevant to the study; snowball sampling, where existing participants help recruit additional respondents; expert sampling, which involves selecting individuals recognized for their specialized expertise; and quota sampling, which ensures that specific sub-groups are represented according to pre-determined proportions. These methods are especially valuable in qualitative research, where depth of insight and contextual relevance often take precedence over statistical representativeness (Jennings, 2010, pp. 139-141; Neuman, 2014, pp. 271-275).

Additionally, this study employs purposeful sampling in combination with the snowball technique to identify participants most relevant to the research objectives. Purposeful sampling is particularly effective for selecting information-rich cases that offer deep insights into issues central to the study. As Patton (1990, p. 169) emphasises, its strength lies in targeting participants from whom the researcher can learn extensively about the phenomena under investigation, thereby ensuring depth

and contextual richness in the data. Building on this rationale, the snowball technique further expands the participant pool by drawing on referrals from initial respondents, which is especially valuable in reaching individuals or groups that may otherwise be difficult to access (Jennings, 2010, p. 140; Neuman, 2014, p. 275; Patton, 1990). Together, these methods allow for the collection of nuanced, contextually grounded data directly aligned with the study's focus.

Purposive sampling, also known as judgmental sampling, involves the researcher deliberately selecting participants or cases based on their relevance, expertise, or fit with the study's objectives (Jennings, 2010, pp. 139–140). It is particularly useful in exploratory and qualitative research where depth and contextual insight are prioritised over representativeness. This approach allows researchers to focus on especially informative or hard-to-reach groups, ensuring that the selected cases directly contribute to answering the research questions. To initiate contextual understanding and identify suitable participants in the early stages of the study, the researcher employed purposive sampling. This approach enabled the deliberate selection of informants who could provide relevant insights, thereby creating a foundational overview of the research participants and ensuring alignment with the study's objectives.

These preliminary informants were interviewed, and then the snowball sampling approach was used to further progress the sampling process. Snowball sampling, also known as chain referral, network, or reputational sampling, is a multistage technique used to reach hard-to-access participants through social connections (Jennings, 2010, p. 140; Neuman, 2014, p. 275). It begins with a small number of initial cases (previously chosen by purposive sampling), who then refer others within their networks, gradually expanding the sample, much like a snowball growing as it rolls. This method is particularly useful when formal sampling frames are unavailable (Bryman, 2012, p. 424).

After choosing and interviewing participants selected through purposive sampling, the snowball sampling technique was used to optimise the fieldwork's potential and guarantee access to knowledgeable participants. By using reliable references, the researcher was able to locate and interact with important, influential community spokespersons, which was more successful than randomly selecting respondents for the survey (Heckathorn, 2011). These spokespersons serve as gatekeepers to community viewpoints and frequently hold formal or informal leadership positions, so it is crucial to include them in order to gain a deeper understanding of the socioeconomic and cultural dynamics of the study setting. Their participation made sure that the study included not only individual perspectives but also community-wide concerns, goals, and difficulties. The research process also benefited from increased trust and collaboration by working through well-known and respected

individuals, which decreased potential obstacles to participation and increased the validity of the results. Additionally, the snowball method reduced the possibility of incomplete or surface-level data, which could otherwise happen in research that ignores the impact of power dynamics and social hierarchies. In the end, by giving priority to contextually rich data that captures the underlying realities of rural livelihoods and the social structures influencing them, this approach was in line with the interpretive and sympathetic paradigm of the study.

The snowball technique, while useful for accessing hard-to-reach participants, has inherent limitations as a non-probability method, including risks of bias and the absence of clear statistical criteria for determining the endpoint of data collection (Sadler et al., 2010). These challenges were particularly relevant in the complex island-based rural livelihood setting of this study, where the recent emergence of rural tourism has introduced new dynamics and reshaped socio-economic interactions. In such contexts, the interpretation of social realities is inevitably influenced by contextual biases. Moreover, this research paid close attention to the role of various forms of capital, such as social, institutional, and natural capital, in shaping sustainable livelihood outcomes, making it essential to capture a wide range of perspectives. To address the methodological challenge of deciding when to conclude interviews, the researcher employed the principle of data saturation, halting further data collection once it became evident that no new insights were emerging from participants (Neuman, 2014, p. 478). This ensured both methodological rigour and the depth of inquiry necessary to reflect the complexities of the research setting.

The main phase of data collection, consisting of semi-structured interviews, was conducted from July to August 2024. A total of 27 semi-structured interviews informed the core dataset. Of these 27 interviews, 23 were conducted on-site within the case-study setting, where the majority of institutional representatives and community stakeholders agreed to participate in person; the remaining four respondents were interviewed by phone at their request. Supporting documentation, including the research information sheet and consent form, is provided in the appendices section, with identifiable sections intentionally left blank to preserve anonymity. To organise and present the empirical sample, Table 3.1 displays a coded matrix of participants that lists anonymised respondent codes, broad participant categories (e.g., community residents, tourism service providers, local government representatives, NGO actors, and institutional stakeholders), and their affiliation types. Specific personal identifiers and exact interview dates were omitted from textual references to protect confidentiality.

During fieldwork, the researcher collected data to examine literature-based conceptual themes and align them with the realities of the case context. The findings from individual case units were later cross-validated with government and institutional representatives to ensure triangulation and strengthen the reliability of interpretations.

Table 3.1: Profiling participants

Category	Focus/Type	Particulars	Coding information	Number (n)
Community Residents	Tourism as livelihood	— Home stay owners — Tour guides	CRHS_01 - CRHS_07, CRTRG_01, CRTRG_02	9
	Other livelihoods	— Transportation — Fisherman — Shop operator — Journalist	CRT_01, CRT_02, CRF_01, CRF_02, CRSM_01, CRSM_02, CRDBC_01	7
Institutional Representatives	Local/Central Government	— Upazila Nirbahi Office — Union Parishad Office — PKSF — Bangladesh Tourism Board	IRLG_01, IRLG_02, IRLG_03, IRCG_01	4
	Non-government	— FDA — GJUS	IRNGO_01, IRNGO_02, IRNGO_03	3
	Business (Tourism-related)	— Tour operators — Camping service provider — Lodging	IRTO_01, IRCSP_01, IRCSP_02, IRLD_01	4
Total number of participants (n):				27

As Table 3.1 highlights, a significant number of participants were directly or indirectly linked to the tourism system of the island, reflecting its growing influence on local livelihoods. The research, therefore, emphasises understanding the interplay between rural tourism and sustainable livelihood in a rural island destination of Bangladesh. The inquiry is guided by literature-informed frameworks (DFID, 1999; Shen et al., 2008; Rahman et al., 2020) and three research questions that explore how rural tourism can contribute to sustaining and enhancing livelihood dynamics in such contexts. This multi-layered approach ensures both conceptual depth and practical relevance in interpreting the case study findings.

3.5 Data Analysis Procedures

In qualitative research, data analysis must carefully demonstrate the connection between the process of data collection and the interpretation of findings, ensuring alignment with the research objectives and questions. As Creswell (1998) notes, once data are gathered in the field, they should be subjected

to a systematic and rigorous procedure involving organisation, categorisation, and meaningful interpretation. This process ensures that the raw information is transformed into insights that directly address the aims of the study. In the present research, a descriptive or within-case analysis technique has been employed, consistent with the overall research design. This research adapted the data analysis spiral developed by Creswell (1998, p. 146), which is illustrated in Figure 3-4. Creswell's data-analysis spiral figure 3-4 conceptualises qualitative analysis as an iterative, non-linear process in which the researcher repeatedly cycles through interconnected activities rather than following a fixed sequence. The spiral begins with data collection (interview, texts, images, field notes), proceeds to systematic data management and organisation (file systems, units of analysis), and then moves into intensive immersion like reading, identifying codes and themes, and preliminary coding to surface emergent ideas and patterns. This is followed by more formal analytic work like developing and refining codes, clustering codes into categories or themes, making comparisons, and generating interpretations and culminates in the representation and visualisation of findings that draw a conclusive outcome aligned with previously stated research objective. Crucially, the spiral's loops signal that researchers must repeatedly return to earlier stages like re-reading data, re-coding, and re-conceptualising, so that interpretations are continuously tested and deepened as understanding grows. This model, therefore, foregrounds reflexivity, rigour, and the progressive refinement of meaning essential to robust qualitative inquiry.

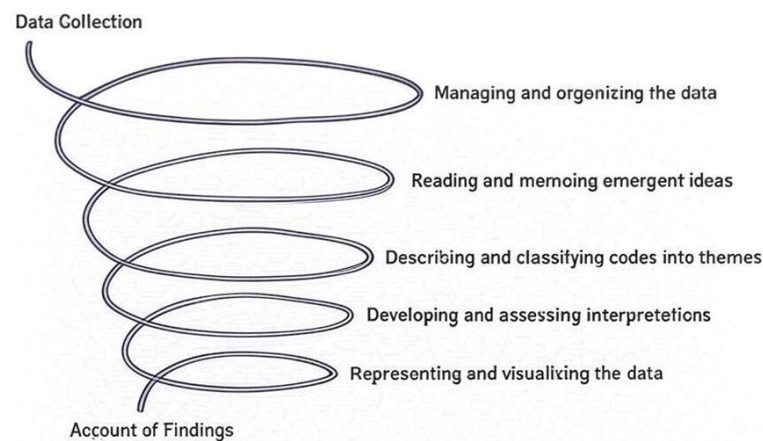


Figure 3-3: Data analysis framework, Adapted from (Creswell, 1998, p. 146)

The data analysis involved transcription, open coding, thematic analysis, refinement of themes, and triangulation with stakeholders and literature, ensuring findings were coherent, valid, and closely tied to the research objectives. Following the completion of interviews, all recordings were carefully transcribed and edited for clarity. These transcripts, along with field notes, were reviewed repeatedly

to allow the researcher to immerse deeply in the data and gain familiarity with emerging field-based concepts. The process began with open coding, where specific data segments relevant to the research questions were labelled, capturing nuanced insights from participants' narratives. These initial codes were then grouped into broader categories, which eventually evolved into themes through constant comparison and refinement. To maintain analytical coherence, themes were examined and re-examined for internal consistency and relevance, ensuring they accurately reflected participants' perspectives while also connecting to the broader research objectives.

The study adopted a thematic analysis framework, which allowed the identification, analysis, and reporting of patterns across the data. This approach ensured data reduction by filtering the most relevant points from interview transcriptions, enabling the researcher to focus on the most significant findings. Emergent themes were supplemented with secondary or sub-themes that enriched the understanding of the main categories, thereby producing a layered and nuanced representation of the participants' experiences. Once these themes were structured, the data were assembled thematically to generate meaningful conclusions. These conclusions were then verified against relevant literature and triangulated with empirical insights from local government representatives and NGO representatives to ensure validity and reliability.

3.6 Validity and Reliability in Qualitative Research

Reliability and validity (or authenticity/goodness of fit in qualitative work) ensure research findings are credible and well grounded; qualitative studies must therefore show systematic, transparent, and reflexive procedures to demonstrate trustworthiness (Bryman, 2012, p. 389; Jennings, 2010, p. 149; Neuman, 2014, p. 212; Yin, 2018, p. 42). Reliability and validity are central concepts for establishing the credibility and trustworthiness of research findings: broadly, they denote desirable qualities of measurement and interpretation that signal whether results are believable and accurately represent the phenomena under study. Moreover, researchers (Jennings, 2010, p. 149) pointed out that reliability and validity considerations are quite different in qualitative and quantitative inquiry. Bryman (2012a, p. 389) highlighted that qualitative research differs from its quantitative counterpart in that its primary concern lies in establishing credibility, trustworthiness, and the faithful representation of lived experiences rather than statistical validity or reliability. This emphasis reflects the qualitative researcher's aim to capture the depth, richness, and authenticity of human experiences within their natural contexts. This involves demonstrating that data collection, interpretation, and (re)construction

procedures are systematic, transparent, and defensible so that the resulting accounts are trustworthy, authentic, and well fitted to the context they claim to describe (Jennings, 2010, p. 149).

Researchers have proposed multiple frameworks for assessing reliability and validity in qualitative studies. Neuman (2014), for instance, identified four forms of validity: face, content, criterion, and construct validity. Similarly, LeCompte and Goetz (1982) coined terms like external reliability, internal reliability, internal validity, and external validity to assist qualitative studies. Maxwell (1992) offered another perspective by outlining five types of validity applicable to qualitative research: descriptive validity, interpretive validity, theoretical validity, generalizability, and evaluative validity.

However, when considering the case study research design, Yin (2018, p. 43) provides the most comprehensive and contextually appropriate framework for ensuring rigour. He identifies four key criteria: construct validity, internal validity, external validity, and reliability. These criteria are particularly well-suited for case study research as they emphasise both the accuracy of operational measures and the credibility of the interpretations drawn. Building on Yin's typology, this research emphasises three main criteria to justify its design: construct validity, internal validity, and external reliability. To further strengthen these criteria, methodological triangulation has been applied. By incorporating multiple data sources such as interviews and secondary documents, along with validation with stakeholders (e.g., local government and NGO representatives), triangulation ensures that the findings are cross-matched from different angles. This process not only enhances the robustness of the construct and internal validity but also increases the overall trustworthiness and credibility of the research.

3.6.1 Construct Validity

Construct validity refers to the degree to which a study accurately measures the theoretical concepts it intends to examine (Yin, 2018, p. 42). In qualitative research, validity traditionally refers to the extent to which researchers' claims accurately reflect the reality under study (Cho & Trent, 2006). While qualitative research emphasises an interpretative approach, this does not imply a lack of rigour; rather, it indicates that conventional measures of reliability and validity are less applicable within the qualitative paradigm. Additionally, Yin (2018, pp. 43–44) emphasises the importance of identifying correct operational measures for the concepts being studied, ensuring that the indicators truly reflect the constructs under investigation. Neuman (2014, p. 216) further highlights that when multiple indicators are used to measure a concept, their effectiveness lies in whether they operate consistently

with one another. This means that the boundaries of a concept must be clearly defined, with specific attributes linked to observable measures, to avoid ambiguity or overlap with unrelated constructs.

To establish construct validity, the researcher gathered findings from multiple data sources and integrated them within the analysis. This process ensures that findings are not reliant on a single perspective but instead reflect consistency across diverse forms of evidence. In the data analysis section, particular emphasis is placed on systematic data organisation and cross-referencing, which strengthens the transparency and accuracy of interpretation. Such an approach directly aligns with the principles of data triangulation, where information from different sources, such as interviews, documents, and insights from institutional representatives, is compared and validated to enhance credibility (Donkoh, 2023; Johnson, 1997, p. 283; Yin, 2018, p. 126). By adopting data triangulation (Donkoh, 2023; Patton, 2015) as a core strategy, the study minimises the risk of bias that might emerge from relying on a single dataset. Instead, triangulation allows the researcher to verify recurring themes, establish coherence between data points, and ensure that the operational measures correspond meaningfully to the theoretical constructs under study. In doing so, construct validity is not only reinforced but also embedded into the research process as a guiding principle, enhancing both rigour and trustworthiness of the study's conclusions.

3.6.2 Internal Validity

Internal validity in case study research focuses on establishing credible causal relationships, ensuring that observed outcomes are genuinely linked to prior conditions and situational factors rather than spurious associations (Yin, 2018, p. 43). Unlike experimental designs, where variables can be tightly controlled, case studies often rely on observational and documentary evidence, which introduces the challenge of inference. Each time an event cannot be directly observed, the researcher must infer connections between cause and effect based on available data (Campbell & Stanley, 1977; Cook & Campbell, 1979; Yin, 2018, p. 44). Researchers further added that the central concern is whether these inferences are valid, and raised the question of whether the researcher considered all plausible rival explanations, weighed alternative interpretations, and tested whether the evidence converges across different sources. Addressing these questions requires careful design and systematic analytical strategies. For instance, researchers (Yin, 2018, p. 45) strengthen internal validity through techniques such as pattern matching, where observed outcomes are compared with predicted patterns; explanation building, which progressively refines theoretical insights; and logic models, which trace causal pathways step by step. Triangulation also plays a key role, as converging evidence from multiple sources enhances the robustness of inferred causal claims.

Yin (2018, p. 45) also outlined four key techniques for strengthening internal validity in case study research: pattern matching, explanation building, addressing rival explanations, and using logic models. Pattern matching compares observed findings with predicted patterns, helping confirm whether results align with theoretical expectations (George & Bennett, 2005; Trochim, 1989). Explanation building extends this by iteratively developing causal insights, like process tracing in political science (Beach & Pedersen, 2019). Addressing rival explanations ensures that alternative causes are systematically ruled out through comparison, either within a single case or across multiple cases. Finally, logic models map out cause-and-effect sequences over time, clarifying how interventions or programs generate outcomes (Funnell & Rogers, 2011). Together, these techniques provide structured strategies to enhance the credibility of causal inferences in case study research.

In the analysis stage, the researcher applied a pattern-matching technique by comparing empirically observed data with predictions derived from the literature. Fieldwork over the course of a month enabled in-depth exploration of the rural island context, participants, and their socio-economic dynamics, thereby enriching understanding of the relationship between rural tourism and livelihoods in a rural island setting. These insights, integrated with theoretical and conceptual constructs, strengthened the propositions of validity and aligned with data triangulation, thus enhancing internal validity. Additionally, data triangulation further reinforced the credibility of findings in line with best practices in qualitative research (Donkoh, 2023; Johnson, 1997).

3.6.3 External Reliability

Reliability in research refers to the extent to which the procedures of a study, such as data collection methods, can be consistently repeated with the same results (Yin, 2018, p. 42). Similarly, Rahman (2019, p. 75) also pointed out that external reliability concerns the degree to which research findings can be extended beyond the immediate study to other contexts, situations, or groups. However, in qualitative research, external reliability is not considered a primary concern, since the aim is not broad statistical generalisation but rather the development of in-depth, contextually grounded insights. As Johnson (1997, p. 289) argues, generalizability is not the principal purpose of qualitative inquiry; instead, such research prioritises rich, detailed exploration of a particular phenomenon. Nevertheless, establishing rigour and credibility remains essential, particularly in case study research. Yin (2018) emphasises the importance of analytic generalisation, whereby findings are connected to broader theoretical frameworks rather than to populations through statistical inference. To enhance reliability in this context, Yin proposes three key tactics: (1) employing a case study protocol to standardise procedures, (2) developing a case study database to ensure systematic organisation and transparency

of evidence, and (3) maintaining a clear chain of evidence that allows external reviewers to trace the link between research questions, data, and conclusions. Together, these strategies strengthen the trustworthiness of qualitative case studies, ensuring that while statistical generalizability may not be the aim, the research process remains systematic, transparent, and theoretically meaningful.

All the tactics proposed by Yin to enhance reliability in case study research have been carefully acknowledged and applied in this study to strengthen its external reliability. First, elements of the case study protocol, including semi-structured data collection procedures, consent and information sheets, interview guides, and standardised content forms, were systematically developed and are provided in the appendix section. These materials not only demonstrate consistency in the research process but also offer transparency, enabling replication or review by other researchers. Second, to ensure systematic organisation and transparency of evidence, a comprehensive case study database was established. This includes records of raw data, coded transcripts, analytic memos, and documentation of the decision-making process during data analysis. A glimpse of the data coding and thematic development process is also included in the appendix to illustrate how evidence was traced and categorised. Such documentation allows for the verification of findings and demonstrates a clear chain of evidence linking research questions, data collection, analysis, and conclusions. Finally, the study employs data triangulation as an additional strategy to enhance external reliability. Multiple data sources, such as interviews and secondary documents, were cross-verified to ensure consistency and credibility of findings. This triangulation not only reduces potential researcher bias but also provides a richer and more nuanced understanding of the case.

3.7 Methodological Limitations

Qualitative research offers depth and contextual richness in the research process, making it a perfect choice for some social science research contexts over its quantitative counterpart. However, qualitative research is frequently criticised for its dependence on the researcher's personal judgments, subjective interpretations, and the close relationships often built with participants (Bryman, 2012). Also, several researchers (Weenink & Bridgman, 2017; Luhmann, 2006) raise concerns about the lack of clarity of qualitative research as its foundational base is highly dependent on subjective thinking and, consequently, certain themes or issues are prioritised over others, leading to researcher bias. Unlike quantitative research, which typically grounds its problem formulation in established theories, prior studies, and systematic methods, qualitative work is more open-ended and flexible, making its direction and focus less transparent. Moreover, this leads to questions about rigour, reliability, and

the consistency of findings across different studies, and another limitation is the difficulty of replication which is already challenging in the social sciences, but it is especially problematic in qualitative research because of its unstructured nature and reliance on the researcher's creativity and interpretive skills (Neuman, 2014, p. 478).

In qualitative research, concerns arise from the researcher's subjective choices in focus, the influence of their personal characteristics on participants' responses, and the interpretive nature of data analysis. These factors make replication difficult, as different researchers may reach different conclusions even in the same setting (Bryman, 2012, p. 405). However, researchers employed several techniques to counteract the researcher bias through proper qualitative methods, and still, a glimpse of researcher bias cannot be overcome by the researcher. Also, critics argue that qualitative research, such as participant observation or small-scale interviews, cannot easily be generalised to wider populations since participants are not representative samples. Instead, its findings are assessed through the strength of theoretical reasoning, a process known as analytic or theoretical generalisation, and some scholars, like Williams and Shaw (2011), suggest that researchers often make moderate generalizations, where findings about specific groups are linked to broader, comparable cases. Another common barrier in qualitative research is the lack of transparency in study conduct (O'cathain et al., 2008) as participant selection is often underreported, making it unclear whether diverse perspectives were included, and data analysis is frequently described vaguely, leaving the basis for conclusions uncertain. Although improvements are emerging, qualitative components in mixed-methods research are still often less thoroughly explained than quantitative ones.

The researcher encountered several challenges and limitations during the study. One significant constraint was the limited availability of resources, which hindered access to essential background studies and academic literature related to the rural island-based case study setting. Reliable data on tourism flow, tourism planning, and policy were largely absent, either because such information did not exist or was unsuitable for the specific context, particularly at the central level, while regional and local planning processes remained incomplete. Additionally, the unique nature of the research setting restricted the generalizability of the findings, making the outcomes highly context-specific rather than broadly applicable. This limitation was further intensified by time constraints, as extended fieldwork and the inclusion of multiple case studies would have enhanced the study's robustness. Nevertheless, the researcher maintained that the findings presented offer a fair and valid representation of tourism development in an early-stage destination within a developing country context.

3.8 Ethical Considerations

Ethical concerns in research are widely acknowledged by researchers in the tourism scholarship (Jennings, 2010, p. 96; Ritchie et al., 2005, pp. 9–19; Shone, 2013, p. 129; Rahman, 2019, p. 76). In tourism research involving community participation or addressing social and environmental concerns, researchers must uphold social and moral responsibilities in any circumstances that may arise. A central priority is protecting the rights of human participants and ensuring they do not experience harm during the study. Since the research focuses primarily on human participants, it was conducted in line with established moral and professional guidelines to safeguard the rights and interests of all stakeholders, including society, the scientific community, government, participants, and the researcher. Beyond the immediate welfare of participants, the researcher must operate within a framework of professional and moral guidelines designed to safeguard the rights and interests of all stakeholders. These stakeholders include the research participants themselves, the wider community affected by the study, the scientific community, governmental and regulatory bodies, and the researcher. Adhering to these principles not only ensures ethical rigour but also enhances the credibility and legitimacy of the research.

This research adhered to Diener and Crandall's four ethical principles: avoiding harm, securing informed consent, protecting privacy, and preventing deception (Diener & Crandall, 1978; Jennings, 2010, p. 105) and applied them throughout fieldwork. Harm is understood broadly (physical injury, developmental setbacks, loss of self-esteem, stress, or coerced reprehensible acts), and demonstrates how research procedures can adversely affect participants (Diener & Crandall, 1978, p. 19). Informed consent requires that participants receive sufficient information to decide freely whether to participate; covert or disguised observation violates this principle because it denies refusal and meaningful disclosure (Bryman, 2012, p. 138). Privacy, anonymity, and confidentiality are tightly linked to consent: even when consent is granted, participants may refuse particular questions, and researchers must safeguard sensitive data and consider whether recording certain information is appropriate (Bryman, 2012, p. 142). Deception or misrepresentation in research can cause ethical and reputational harm, and should only be used when necessary, with strong justification and proper debriefing, as classic studies have shown its significant ethical costs (Goode, 1996). Similarly, the researcher believed that anonymity, confidentiality, and informed consent helped to earn the credibility of the researcher within a complex socio-cultural environment. Additionally, it gave enough time for the participant to provide 'informed consent'. Subsequently, on the interview day, the researcher took the consent form signed by the participant before initiating the session, and the

researcher also recorded the opinion of any participants who declined to sign the consent form. In one interview, the participants declined to sign the paper, although he/she showed interest in the discussion sessions and gave oral consent to use the information within this research only as a source of informal discussion.

The researcher addressed concerns about anonymity and confidentiality, especially relevant for sensitive topics like stakeholder relations and political decision-making. Each participant was informed before the interview with an information sheet and consent form that detailed voluntary participation, the right to withdraw, tape-recording, data access, and confidentiality options (Bryman, 2012, p. 141; Shone, 2013, p. 129). To protect identities in reporting, interviews were assigned codes and participants were referenced using generic categories (e.g., "Home stay owners (CRHS_2)," "local/central government representative (IRLG_01)". Although nearly no participants opposed audio recording, a few institutional respondents declined to sign the consent form and requested not to be recorded. The researcher honoured these requests while still utilizing their contributions under the agreed-upon conditions. Several informants requested clarification about how their remarks would be represented in the thesis; these concerns were addressed before interviewing, which facilitated cooperation. A brief pilot interview was conducted initially to obtain a general understanding before proceeding with the full semi-structured interviews.

3.9 Chapter Summary

This chapter has presented the research methodology used to explore how rural tourism contributes to sustainable livelihoods in the case study area of Bhola, Bangladesh. The study was guided by an interpretive paradigm, which acknowledges that reality is socially constructed and best understood through the subjective experiences of individuals. By adopting this orientation, the research sought to capture participants' perspectives in their own contexts, allowing for rich and nuanced insights into their lived realities.

A single embedded case study strategy was employed, as it provided the depth and contextual focus needed to examine the phenomenon within its real-world setting. The study utilised a qualitative methodology, with data primarily collected through semi-structured interviews and participant observation. Participants were selected purposively to ensure relevance to the research questions, and additional participants were identified through snowball sampling to broaden the scope of perspectives. Thematic analysis was chosen as the primary data analysis technique, enabling the identification of recurring patterns, themes, and meanings within participants' narratives. To enhance

the trustworthiness of the findings, attention was given to issues of validity and reliability, including construct validity, internal validity, and external reliability. Limitations related to resource constraints and data accessibility were acknowledged, and ethical considerations-such as informed consent, confidentiality, and respect for participants' voices- were addressed throughout the research process.

Overall, the methodological framework adopted in this study was well-suited to its aims of capturing complex social realities, enabling a deeper understanding of how rural tourism development may serve as a pathway to sustainable livelihoods in island destinations.

Chapter 4

Contextualizing the Research Setting

4.0 Introduction

Char Kukri Mukri, located in Charfasson Upazila of Bhola district, is one of the most climate-vulnerable areas of Bangladesh due to its geographic proximity to the Bay of Bengal. The island's natural beauty, diverse ecosystems, and potential for community-based ecotourism have attracted growing attention from researchers, development organisations, and tourists alike. However, the livelihoods of its inhabitants remain under constant threat from climate hazards such as cyclones, tidal surges, salinity intrusion, erosion, drought, and rising temperatures. Also, cyclones like Sidr (2007), Aila (2009), and Mohasen (2011) have caused widespread destruction to agriculture, fisheries, livestock, and human settlements, leaving local communities highly vulnerable. Despite these challenges, initiatives from government and non-governmental organisations have sought to enhance resilience through infrastructure development, capacity building, and promotion of ecotourism. Projects supported by PKSF, FDA, and EU have introduced community-based tourism (CBT) as an alternative livelihood option, while humanitarian and development agencies such as UNDP and COAST Trust have provided adaptation support through disaster management and microcredit. The integration of women and marginalised groups in decision-making has also added a participatory dimension to local governance, although political nepotism and limited resources remain barriers. This chapter provides a comprehensive overview of Char Kukri Mukri's geographical, environmental, and socio-economic context, and it highlights the dual challenges of climate vulnerability and livelihood insecurity while examining institutional responses and community adaptation strategies. By analysing both short-term humanitarian interventions and long-term resilience-building measures, the chapter underscores the complex relationship between environmental risks, governance, and sustainable development in one of Bangladesh's most exposed coastal regions.

4.1 Overview of the Case Study Setting

Char Kukri Mukri, a union within Bhola District, is situated on the edge of an outer island along the Meghna River delta, directly facing the Bay of Bengal. Covering an area of 36.79 km², the union experiences a predominantly humid tropical climate (Doust et al., 2021, p. 4). Geographically, it lies at latitude 21°08' N and longitude 90°07' E (Islam et al., 2015, p. 277) and forms part of the Charfasson

subdistrict in the southern coastal region of Bhola. Human habitation on the island began over 150 years ago, before the independence of Bangladesh (UNDP, 2021). The Kukri-Mukri union itself comprises a cluster of four compact offshore islands under Charfession upazila in Bhola District (Taraqqi, & Hussain, 2007). Recognised as one of the less densely populated offshore islands of Bangladesh, Char Kukri Mukri is located approximately 5 km south of Bhola, extending about 16 km from northeast to southwest and around 6 km from east to west, with a total area of roughly 4,800 hectares. Notably, more than 70% of this landmass is occupied by mangrove plantations (Khan, 2002).

According to the population and housing census (2022), Char Kukri Mukri is administratively situated within the Barishal Division. The union encompasses a land area of 43.13 km² and experiences a predominantly humid, tropical climate characteristic of Charfasson, and the total resident population recorded in 2022 was 10,185, which corresponds to a population density of approximately 236.1 persons per square kilometre. Over the eleven-year interval from 2011 to 2022, the population grew at an average annual rate of 1.8%; projecting this rate backwards implies an estimated population of roughly 8,370 in 2011 and therefore an absolute increase of about 1,815 inhabitants between 2011 and 2022. The sex composition is relatively balanced: males numbered 5,171 (50.8%) and females 5,014 (49.2%), yielding a sex ratio of about 103 males per 100 females. In terms of religious affiliation, the population is overwhelmingly Muslim (9,872 persons, 96.9%), with Hindus comprising 312 people (3.1%) and a single identified Christian resident. From an employment perspective, 3,120 people were employed among the total population, with 2,398 involved in agriculture, 85 in industrial work, and 637 engaged in services (*Population and housing census 2022*, 2024).

A blog written by a travel guide (2025) highlighted Char Kukri Mukri as arguably the most renowned tourist destination within Bhola, situated approximately 120 kilometres from the district centre. The geographic setting of Bhola, combined with its natural environment, mineral resources, and vulnerability to natural disasters, collectively shapes its identity as a distinct and significant coastal region, and within this context, Char Kukri Mukri emerges as a particularly notable site due to its ecological richness and scenic appeal. Moreover, the island is widely recognised as a biodiversity hotspot, containing extensive mangrove forests dominated by tree species such as keora, gewa, poshur, bet, and sundari. These mangroves not only support the ecological balance of the coastal environment but also serve as critical habitats for a wide variety of fauna. In addition to the mangroves, the island landscape is embellished with diverse plant species, shrubs, and flowering plants that enhance its natural beauty. The interplay of lush vegetation, unique flora, and the presence of wildlife

creates an environment that appeals to both researchers and eco-tourists, offering opportunities for exploration, relaxation, and nature-based learning (Islam, 2023).

4.2 People, Society, and Culture

One of the most catastrophic events occurred in 1970, when the Bhola Cyclone struck the region, inflicting severe devastation on the island and its inhabitants (UNDP, 2021). The island itself is almost entirely covered by mangrove forests, a result of extensive afforestation initiatives undertaken collaboratively by government and non-governmental actors. Institutions such as Bangladesh's Forest Department, local community members, and, more recently, the United Nations Development Programme (UNDP) have played significant roles in promoting sustainable forest management. Specifically, UNDP's efforts with the government of Bangladesh focused on reducing the climate vulnerability of local communities by fostering participatory planning, encouraging community-based forest governance, promoting climate-resilient livelihoods, and diversifying species used in afforestation and reforestation and also residents actively engaged in these programs, motivated not only by institutional support but also by the collective memory of the destructive cyclone of 1970, which reinforced the importance of environmental resilience (UNDP, 2021). The geographical isolation of Char Kukri Mukri has further contributed to the development of a close-knit society characterised by shared cultural values, mutual support, and a subsistence-driven economy. Traditional practices of resource-sharing and collective property ownership remain prominent within families, creating a system of interdependence that substitutes for limited monetary exchange. Economic activity is largely based on barter in local markets, where fishermen commonly trade fish for rice, coconuts, betel nuts, and other essential goods provided by farmers and also this barter-based exchange sustains livelihoods, strengthens community ties, and reflects a deeply ingrained adaptation to both environmental constraints and limited cash flow in the local economy (Taraqqi, & Hussain, 2007).

In Char Kukri Mukri, the village market plays a central role not only as a site of economic exchange but also as an essential space for social interaction and communication. These gatherings allow villagers to remain informed about community matters and broader social developments in the absence of modern communication systems. Limited access to electricity severely restricts the use of mass media, including television, radio, and the internet, which makes face-to-face interactions in local markets a primary means of maintaining social networks and such social connectivity, along with overall community wellbeing, is highly vulnerable to disruptions caused by climatic extremes, which can limit mobility and gatherings (Khan, 2015, p. 49). The livelihood structure of the community is dominated by fishing and agriculture, which serve as the primary sources of income and sustenance for most

households, and a smaller proportion of residents supplement their earnings through day labour or by engaging in forest-based activities, such as collecting resources from the mangrove areas. Despite this diversity, virtually all livelihood options remain highly sensitive to environmental shocks, as climate-related hazards exert both direct and indirect impacts on resource availability, productivity, and income stability (Khan, 2015, p. 21).

4.3 Homestay Facilities

Char Kukri Mukri has witnessed the gradual establishment of both public and private facilities aimed at attracting visitors to its scenic landscapes and unique natural environment. To enhance the tourism experience, the Ministry of Environment, Forest and Climate Change has set up a Coastal Forest Development Centre along with a Rest House, offering travelers a peaceful retreat amidst the island's natural beauty and at the same time, local communities, particularly women, have been empowered through initiatives supported by the Palli Karma-Sahayak Foundation (PKSF), which promote homestay services that provide tourists with authentic cultural encounters and foster community involvement in tourism development (Islam, 2023). Despite these efforts, accessibility remains a major challenge, as tourists must travel approximately 120 kilometres from the Bhola District headquarters to reach the island. This communication difficulty, coupled with a shortage of adequate accommodation facilities, has historically limited the growth of tourism. In response, new initiatives under the Community-Based Eco-Tourism Development Project have been introduced. Implemented by Paribar Unnayan Sangstha, with financial support from PKSF and the International Fund for Agricultural Development (IFAD), these projects have developed homestay services tailored to meet visitor needs. The establishment of such homestays has not only alleviated the accommodation crisis but has also generated alternative income opportunities for residents, particularly benefiting women and marginalised groups. As a result, tourism development in Char Kukri Mukri is increasingly being integrated with community empowerment, sustainable practices, and inclusive economic growth.

4.4 Vulnerable Climate

Charfasson sub-district includes Char Kukri Mukri, a coastal union adjacent to the Bay of Bengal that is highly exposed to cyclones, tidal surges, salinity intrusion, and other climate hazards. Recent severe cyclones such as Sidr (2007), Aila (2009), and Mohasen (2011) have substantially undermined local livelihoods, which depend heavily on natural-resource-based activities such as farming and fishing. Humanitarian responses tend to prioritise short-term emergency relief rather than longer-term recovery or adaptation, making Char Kukri Mukri a pertinent case for examining links between

immediate humanitarian aid and sustained adaptation at household and community levels (Khan, 2015, p. 30). Much of the island is seasonally flooded during the monsoon, areas outside protective dykes remain tidally influenced year-round, and dry-season soil salinisation driven by capillary rise from shallow saline groundwater constrains land use in settled areas (Taraqqi, & Hussain, 2007).

4.5 Presence of Social Capital

The primary livelihood groups in Char Kukri Mukri Union are composed of farmers and fishermen, who rely heavily on agriculture and fishing as their main sources of income. Alongside these dominant sectors, some households sustain themselves through day labour and forest-based activities, such as extracting resources from the surrounding mangroves. However, the overall livelihood base of the community has been increasingly compromised by climate-related hazards and recurrent tidal surges, riverbank erosion, prolonged waterlogging, and the intrusion of saline water, which have severely undermined both agricultural productivity and fishing yields, leaving many households in a state of heightened vulnerability (Doust et al., 2021, p. 4). In response, various interventions and institutional programs have been directed towards supporting the farming and fishing communities. Farmers, for example, have begun cultivating high-yielding variety (HYV) rice, enabling them to grow rice twice per season instead of once and this advancement, coupled with the development of new coastal embankments and irrigation systems supplied by freshwater reservoirs, has generated optimism among respondents, who anticipate improved harvests and greater food security compared to previous years (Khan, 2015, p. 75). Despite these agricultural improvements, the community remains financially constrained due to the absence of formal banks or financial institutions in Char Kukri Mukri. In this context, informal systems such as dadon, a form of temporary or long-term credit, play an important role in maintaining trade relations between lenders and borrowers. Additionally, microcredit programs have emerged as vital mechanisms for supporting small-scale entrepreneurship among the poor. Organisations such as COAST Trust provide loans in the absence of formal banking services, offering schemes such as a 10-month loan package requiring 45 instalments with an interest rate of 12.5%, and for livestock loans, repayment is scheduled within six months with a significantly lower interest rate of 0.5%. These financing opportunities have expanded community members' access to capital, strengthened their livelihood resilience, and promoted local capacity development by enabling investment in agricultural inputs, livestock, and small businesses (Khan, 2015, p. 58).

4.6 Geographic Significance

One of the key social challenges in Char Kukri Mukri is political nepotism, which has emerged as a driver of social vulnerability, and Community respondents reported that favouritism in local governance negatively influences the fair distribution of relief and agricultural inputs during times of crisis. As a result, ultra-poor households are frequently marginalised or overlooked, while individuals with political connections often receive disproportionate benefits or additional support, deepening inequality and undermining social justice (Khan, 2015, p. 68). Geographically, the island lies at the confluence of the Meghna and Tetulia rivers, directly adjacent to the Bay of Bengal and shaped like a rough triangle. The island is naturally divided by a narrow canal cutting across its landscape. With the arrival of settlers in its southern region, communities petitioned the government to establish forestry on the barren land as a protective measure against cyclones, flooding, and other coastal hazards. This initiative marked a turning point for the island's ecological transformation, as the afforestation effort gave rise to lush mangrove coverage and over time, these plantations not only safeguarded the local population from natural disasters but also enriched the island's ecological landscape and today, this legacy endures in the Char Kukri Mukri Wildlife Sanctuary, which stands as a symbol of the successful integration of community resilience, government intervention, and environmental conservation.

4.7 Tourism Potential

Char Kukri Mukri is rapidly gaining immense popularity as a camping destination, primarily due to its distinctive geographic setting and the abundance of natural attractions it offers (Karmaker et al., 2025). The island now presents a festive and picturesque environment, with dense green forests, gentle breezes, and migratory winter birds adorning its marshlands. The combination of clear skies, vibrant horizons, and the serenity of the natural landscape has endowed the island with an enchanting atmosphere. This transformation has reshaped Char Kukri Mukri into a captivating tourist destination, drawing increasing numbers of visitors eager to experience its scenic charm and ecological richness (Sultana & Luetz, 2022). In addition to its natural beauty, recent developments have expanded the island's recreational opportunities. Visitors can now enjoy modern features such as private walkways, jeep trails, spider tracking routes, and hanging bridges that provide both adventure and entertainment. To further enhance accessibility and the tourism experience, the government has constructed a scenic forest road that connects the char with the mainland, enabling smoother exploration of its diverse landscapes and attractions (Islam, 2023).

During winter, these beaches become even more picturesque with the arrival of Siberian migratory birds and the striking presence of red crabs. Directly behind the shoreline lies a dense mangrove forest, home to a variety of wildlife species. This natural setting allows tourists to experience an adventurous exploration of the forest during the day, while at night, campfires often draw foxes, the forest's apex predator, close to the camping areas, creating a thrilling yet intimate encounter with nature. Furthermore, the forest is intersected by a canal, which provides opportunities for canal cruising through mangroves dominated by tree species such as sundari, keora, and poshur. The southeastern part of the island is considered the most enriched area for tourism, where most visitors choose to camp and explore. The visual contrast between the warm, golden sands and the lush, green surroundings creates a rare and picturesque setting ideal for camping. According to the author Alam (2023), the only feasible way to reach Char Kukri Mukri is by speedboat, as larger vessels cannot navigate the narrow, shallow waterways interspersed with tree roots. The speedboat journey itself is described as one of the most memorable aspects of the trip, with the surrounding greenery and intricate waterways providing a dramatic and immersive experience. Similarly, Islam (2023) highlights the appeal of Tarua Beach, located near the island, emphasising its affordability and adventurous charm. Tarua Beach captivates nature lovers with its unspoiled environment and the presence of red crabs, offering an alternative to mainstream coastal destinations, and local communities and visitors agree that, with adequate government sponsorship, Tarua has the potential to evolve into one of Bangladesh's leading tourist sites. Tourists seeking a deeper connection with the natural environment often pitch tents on the beach, with locals assuring visitors of safety and security. Such assurances further enhance the appeal of Tarua Beach as an eco-friendly and immersive camping destination (The Daily Observer, 2020).

4.8 Inside the Char kukri Mukri: Core Situational factors

Bangladesh is widely recognised as one of the most climate-vulnerable nations globally, facing recurrent natural hazards such as cyclones, floods, and storm surges that are increasingly intensified by climate change. Approximately 35 million people residing across 19 coastal districts remain at the highest risk of these hazards, making them particularly susceptible to displacement and livelihood loss and also Projections suggest that with the rise of global warming, about 10-15% of the country's landmass may be submerged by 2050, potentially creating more than 25 million climate refugees, especially from the coastal belt (UNDP, 2021). The history of Char Kukri Mukri itself reflects the devastating impacts of climate-induced disasters. During the catastrophic Cyclone Bhola in 1970, the union was severely affected by tidal surges that washed away nearly 80% of the surrounding

environment and population, and these surges not only destroyed lives and property but also triggered salinity intrusion in water bodies, disrupting ecosystems and degrading natural resources. In more recent decades, new forms of climate hazards such as drought and erosion have emerged in the Char Kukri Mukri region. Participatory hazard mapping reveals that drought frequently impacts extensive areas, particularly villages such as Babugonj, Hajipur, and Shahbajpur, and the onset of drought as a climate stressor was first observed after Cyclone Aila in 2009, and since then, both the frequency and intensity of drought events have expanded to cover at least four wards of the union. Meanwhile, erosion is highly visible in wards 8 and 9, notably in Char Patila, where land degradation has directly threatened settlements and agricultural activities (Khan, 2015, p. 36). The villagers lost their agriculture, livestock, poultry, and fisheries, several fruit trees, and could not cultivate vegetables due to intensive salinity in the soil (Khan, 2015, p. 47). The socio-economic consequences of these climate hazards are profound. Local communities have lost vital livelihood assets, including agriculture, fisheries, poultry, livestock, and fruit trees. The increasing salinity of soils has further undermined the capacity to cultivate vegetables, thereby deepening food insecurity and reducing household resilience (Khan, 2015, p. 47). The lack of adequate protective infrastructure intensifies the community's vulnerability: existing cyclone shelters are limited, with an average capacity of only 500 individuals, while the population of Kukri exceeds 12,000 people. Moreover, there is an absence of sufficient shelter for livestock during disasters, which compounds household losses. Fishermen, one of the most climate-sensitive groups, frequently lose their boats and nets during cyclones and tidal surges. These are not only vital physical assets but also essential livelihood resources, and their destruction leaves fishing households without means of survival (Khan, 2015, p. 48).

4.8.1 The Role of Government

The government recently emphasised that the engagement of local institutions plays a crucial role in aligning policy responses with community needs and in ensuring livelihood protection in such climate-sensitive zones. However, the evidence also indicates that local government alone lacks the institutional and financial capacity to safeguard livelihoods against both climatic and non-climatic stresses (Khan, 2015, p. 58).

To establish a sustainable value chain in Char Kukri Mukri, capacity building and infrastructure development emerged as the primary priorities. The project area, being highly sensitive and underdeveloped, required a planned and regulated tourism environment to ensure both community benefits and ecological protection. Recognising this potential, the Palli Karma-Sahayak Foundation (PKSF), a government-established organisation, initiated a Community-Based Tourism (CBT) project in

Char Kukri Mukri, located within Charfasson upazila of Bhola district. The rationale behind this initiative was rooted in the socio-economic profile of the community. Approximately 90% of the population is engaged in the fishing industry, yet most of them face a seasonal unemployment period of almost five months each year due to fishing restrictions and declining resources. To provide an alternative and sustainable livelihood option, PKSf promoted ecotourism development as a viable sector for income generation and poverty reduction (Khan, 2015). As part of this strategy, a value chain development sub-project for ecotourism was implemented through the subsidiary organisation, the Family Development Agency (FDA), under the IFAD-funded PACE project. This initiative focused on enhancing the skills of the local population through training in hospitality, guiding, and service provision, while simultaneously improving physical infrastructure to make the island accessible and attractive to tourists. Significant investments were made to improve transportation and connectivity. Once capacity building and infrastructure were in place, the next challenge was to promote the island as a tourist destination. To achieve this, local service providers were strategically linked with the Bangladesh Tourism Board, Parjatan Corporation, and the Tour Operators Association of Bangladesh (TOAB). This institutional collaboration helped formalise tourism activities, expand outreach to both domestic and international markets, and as a result of these efforts, five tour operators and twenty trained tour guides have been officially registered to date (Zabeen et al., 2023).

In Char Kukri Mukri, women and marginalised groups have gained notable access to participation in local decision-making processes. The local government structure includes three women representatives, who are directly elected by the villagers, ensuring that female perspectives and concerns are incorporated into governance. This inclusive governance framework becomes particularly important during climate and natural hazards, as the local government, in coordination with community leaders and stakeholders, collaboratively makes decisions aimed at protecting natural resources, safeguarding livelihoods, and ensuring the safety of residents. However, despite these formal mechanisms of participation, challenges persist (Karmaker et al., 2025). Several respondents highlighted that political nepotism remains a significant factor contributing to social vulnerability in the area. Such favouritism can undermine equitable decision-making, as certain households or individuals may receive preferential treatment during resource allocation, relief distribution, or development interventions, while others-particularly the ultra-poor or marginalised-may be excluded from benefits (Khan, 2015, p. 50).

4.9 Chapter Summary

This chapter explored Char Kukri Mukri as a highly climate-vulnerable island with emerging prospects for ecotourism-driven development. It began by detailing the island's physical and ecological features, highlighting its rich mangrove forests, unique natural attractions, and growing appeal as a tourist destination. The chapter then examined the severe climate-related challenges affecting the region, including cyclones, flooding, erosion, drought, salinity, and rising temperatures, which have severely disrupted agriculture- and fishing-based livelihoods. Institutional interventions were analysed, encompassing both immediate humanitarian aid and long-term adaptation initiatives led by UNDP, COAST Trust, Muslim Aid, PKSF, and Poribar Unnayon Songstha (FDA). These measures included microcredit schemes, disaster preparedness programs, WASH initiatives, and ecotourism projects designed to diversify livelihoods. Investments in infrastructure, such as roads, walkways, and jetties, enhanced accessibility, while partnerships with tourism boards and operators created economic opportunities for local communities. Governance and social dimensions were also considered, noting women's participation in local decision-making alongside challenges related to political nepotism. Overall, the chapter demonstrates that despite the severe climate-induced vulnerabilities of Char Kukri Mukri, the combination of coordinated institutional support, community engagement, and tourism-based livelihood diversification provides viable pathways toward resilience and sustainable development.

Chapter 5

Research Findings from Case Study Unit

5.0 Introduction

This chapter presents the empirical findings derived from the case study unit, highlighting the voices, perceptions, and lived experiences of community members and stakeholders directly involved in island-based tourism development, where traditional livelihood options are limited, as well as shrinking day by day. The data reflects not only the opportunities created by tourism but also the challenges communities face in balancing livelihood aspirations with structural constraints. Participants' narratives emphasise the importance of tourism in securing economic well-being, particularly for marginalised households, while also pointing to critical gaps in healthcare access, infrastructure, and institutional support. The significance of institutional support is also documented in the community's voice, highlighting the role of institutional impact in the developing country context. In this findings chapter, external shocks and internal factors impinging on different forms of community capital are discussed, taking tourism as a sustainable livelihood strategy under investigation. The chapter is organised around key themes that emerged during the fieldwork. These include the role of tourism as an alternative livelihood option and income generator, the significance of institutional facilitation in supporting entrepreneurship and service provision, and the pressing need for essential public services, such as hospitals and reliable transportation, to strengthen community resilience. Further, participants highlighted the interconnectedness of tourism with broader socio-political contexts, noting the value of participatory governance and equitable benefit-sharing as essential to sustainable development. By presenting these perspectives, this chapter captures both the strengths and limitations of tourism as a pathway to unlocking sustainable livelihood paths in a marginalised island-based community. It underscores the diversity of stakeholder views, from local entrepreneurs and service providers to ordinary residents, which illustrates the complex and multifaceted role of rural tourism in shaping community life and future development prospects.

5.1 Resource Profile of the Case Study Unit

To foster sustainable tourism development as an alternative livelihood strategy for the island, this study identifies a suite of essential capitals as natural, human, social, economic, institutional, and built, which are derived from both the scholarly literature and empirical input from research participants. These resources are systematically examined using a combination of primary and secondary research

methods (see Chapter Three), and the analysis is situated within a literature-informed conceptual model and the proposed "Sustainable Livelihood Development Framework for Tourism."

5.2 Natural Capital

Geographically, Char Kukri Mukri is an island destination, and livelihood activities of this area are prone to several natural threats, which ultimately add several uncertainties to the livelihood means. Technically, this is a rural place, and livelihood activities of this area are prone to several natural threats, which ultimately add several uncertainties to the essential livelihood materials. For example, several community representatives (CRHS_03, CRF_02, CRSM_01, CRDBC_01, IRCSP_01, IRNGO_01, IRCSP_02, CRSM_02, IRLG_02) pointed out the farming challenges that existed in this destination for years due to its island-like geographical presence, as well as natural calamities, which pose a threat to farming, indicating a possibility and/or concern for a food crisis. To maintain livelihood, community people are mostly dependent on imported food that comes from surrounding areas, which has a major accessibility issue due to the geographic nature (Island). To further explain the food issue, a community representative who provides camping services to the tourists (IRCSP_01) explained that crops (rice) can be produced only once a year and there are threats such as flash flood and salinity which introduce crop destruction, loss for the farmers, and impose livelihood challenges. Discussing calamities, a wide range of community stakeholders (CRHS_03, CRHS_02, IRT0_01) highlighted the damages and sufferings caused by natural calamities like floods and tornadoes. However, such threats are minimised by the construction of embankments in recent years, and an institutional representative (IRNGO_01) highlighted livelihood diversification initiatives by engaging the local community in tourism. The rural nature of this location positively impacts the tourism potential for urban tourists. Highlighting the touristic natural landscape, an institutional respondent (IRNGO_01) commented that:

It is an island region, and the future of tourism here is very bright. Here, it is possible to enjoy both the sea and the forest together.

While acknowledging the natural resources that are used as a tourism attraction and/or capital, community participants (IRCSP_01, CRHS_06) expressed concern for natural and wildlife conservation, as the government agency (forest department) responsible for the monitoring sometimes neglects the strict monitoring initiatives. For example, a community representative and tour operator (IRTO_01) commented that the number of animals is decreasing day by day, while another community member (IRNGO_02) pointed out that some community members hunt and consume wild deer, which is illegal. An informal discussion with a coastguard (responsible authority for forest/protected area conservation) employee also acknowledges their lack in conservation initiatives, as they have limited

resources as well, and they are often busy dealing with illegal weapon and drug dealers. The forest department also works to uphold conservation initiatives, as (IRCSP_01) shared his experience that responsible persons act against people who cut trees or extract wildlife resources illegally.

As a coastal area where most people live from fishing, and most people depend on this occupation, they catch fish in a traditional way. However, there are a few dishonest people who catch fish in illegal ways, like using unapproved medicines, and that is harmful to the fauna of the river and the entire ecosystem. Through these illegal activities, they can easily get more fish than usual (CRF_01). In this regard, government representatives (IRLG_01, IRNGO_01) stated that the natural resources protection initiative issues are coordinated between the union administration, coast guard, tourist police, and forest department, and they are working to take necessary steps for illegal natural resources exploitation issues.

5.3 Human Capital

This area's traditional livelihood was mainly fishing and farming in the first place for years. In this note, several communities and institutional respondents (CRF_02, CRHS_02, IRNGO_02, CRSM_02, CRDBC_01, IRLG_02) agreed that fishing and farming were the traditional main livelihood means of this area. An institutional representative (IRNGO_02) commented that when fish were abundant in the river (usually in the rainy season), the people of this region had a good income. People of all professions are involved in fishing seasonally in this area. Similarly, a fisherman (CRF_01) said, I don't do anything other than fishing; indicating his main livelihood activity. The same issue is raised by several other respondents (CRHS_02, IRCSP_01) that, before tourists came, many local people used to work as fishermen. Very few people worked in agricultural production. The conventional livelihood issues regarding farming are well noted in a discussion with (CRDBC_01), who highlighted the geographical and farming distinctiveness that "There is a lot of difference between the people of North Bengal and the people of South Bengal because the people of North Bengal grow one crop on one land. To harvest that crop, another crop begins to grow. But we don't have any crops here except paddy. Even the paddy does not grow properly because of the storm. If there are fewer fish in the river, there will be a serious livelihood problem for the community. If rice production is damaged due to floods or storms, our livelihood will be in serious trouble. And if we could grow good crops here and get help from the organisations (government and non-government institutions), we think we would never have to be unemployed again. The people of North Bengal are sunburned, but they have a lot of money in their accounts. And the people of our region looked like shiny hilsa fish, but there is nothing inside." This statement is also matched with an institutional representative (IRNGO_02) about the main livelihood

activity of this area, as he said, there is very little vegetable cultivation here. And paddy is cultivated once a year. After that, the land is all empty. Due to the salinity of the land, if the water rises, nothing can be cultivated later. Then, local people must bring food from outside and bring different kinds of vegetables. Since this area is an island destination, a homestay business owner (CRHS_04) commented that food must be imported, as very little food is produced here. A community representative (CRHS_02) pointed out that before tourists came, many local people used to work as fishermen. Very few people worked in agriculture. After seeing this homestay business grow slowly, people feel the potential of this business and begin to get involved in homestay businesses gradually.

To make the livelihood activity, especially farming, more beneficial for farmers, an institutional representative (IRNGO_01) took an initiative from his organisation that helps the farmers to sell their farmed/produced commodities. He said that agriculture is not only growing paddy or growing vegetables, but we have taken another activity, through which the farmers can easily sell the crops they produce in the market or the village. Farmers cannot produce crops and sell them in the market at the same time. After production, someone will buy it from him and sell it in the village and the bazaar. That's why we helped some local people as well as created a channel for profit generation for the community farmers. We provided twenty thousand BDT to them as a form of aid and arranged a van for them to sell the goods at the village level. However, some villagers do farm on a small scale, as (CRHS_01) said, I do agricultural work on my land adjacent to the house.

Fishing is a very traditional livelihood activity of this area because this area is an island and has a large water body that contains a large amount of fish resources. A tour operator (IRTO_01) mentioned a time when he used to catch fish and crab to maintain his livelihood; however, now he works as a tour operator in the tourism season. But the fishing activity is shrinking day by day because the population, as well as the fishing rate, has increased a lot in recent years, but the fish population remains the same. A tour operator (IRTO_01) said that the fish is the same as before, but the number of fishermen has increased. Earlier, there were 5 people who worked as fishermen, but now there are 50 people as fishermen. Now everyone catches fish. So now, fishing income is decreasing as (CRSM_02) commented that those who do fish business cannot earn much because the number of fish is less nowadays.

5.3.1 Alternative Livelihood Development

Due to the livelihood vulnerability and increasing threats, tourism has been developed as an alternative livelihood strategy for this area. As a result, Poribar Unnayon Songstha¹ took some initiatives to start

¹ an NGO meaning Family Development Association.

tourism in this area. When tourists began visiting the island, the growth of tourism significantly boosted the local economy by creating diverse income opportunities across multiple trades. Community members engaged in activities such as camping, boat rides, transportation services, and homestays have seen direct financial benefits (IRTO_01). In addition, residents organise tourism services for visitors, enriching the overall tourist experience (IRNGO_01). Others participate in the broader tourism value chain as guides and transport providers, which has contributed to improving both infrastructure and visitor satisfaction (CRHS_02, IRTO_01, CRHM_05, IRCSP_02). The Poribar Unnayon Songstha has been instrumental in this process by establishing facilities like homestays, hanging bridges, and eco-parks, all of which increased the area's attractiveness to tourists. Such organisational support enabled individuals like (IRCSP_01, IRTO_01) to expand their businesses, generating livelihoods that also benefit local shops and hospitality providers. This tourism-driven income has helped many families achieve stability, live debt-free, and remain close to their communities. Although most tourism enterprises are locally managed, certain businesses, such as a Chinese restaurant, are operated by outsiders, and some construction projects had to be outsourced due to a shortage of skilled local labour. Nevertheless, tourism has overall improved community livelihoods by ensuring balanced, sustainable, and year-round income opportunities (IRCSP_01, IRTO_01, IRLG_01).

Similarly, a homestay business owner (CRHS_02) acknowledged that Poribar Unnayon Songstha was the first to start homestays in this area. The importance of alternative livelihood in this island destination is crucial because livelihood opportunities are very limited in this area, and many livelihood vulnerabilities still exist there. For example, an institutional representative (IRNGO_01) stated that individuals are always anxious about what their options will be if there are no jobs available in this area. Many people migrate to cities in search of work, and many work part-time for three to four months as labour. Many members of the community drive rickshaws by migrating to the city and working for daily pay. Many others work and remain there. He went on to say that an alternative income source for locals would be a blessing for the residents of this region, something they had never considered because their primary vocations were fishing and agriculture.

As tourism develops in the area, many residents become directly or indirectly connected to it. For example, as one participant (IRNGO_02) explained, individuals who own boats are among the first to become involved, often using their boats to transport visitors across the river or to nearby destinations. Others contribute by providing accommodation facilities, such as renting out tents or temporary shelters to tourists who prefer a more rustic experience. In addition, some residents participate by

offering transportation services, for example, using auto-rickshaws to carry tourists from one point to another within the island. Another woman (CRSM_02) commented that I used to cook in the government rest house for tourists. Also, I used to work as a cook at the rest house of the forest department in Char Kukri Mukri. Another community resident (IRTO_01) said that his mother works as a cook in the FDA office and she earns a salary of 7500 taka. An institutional respondent (IRNGO_01) talked about the benefits of tourism involvement in this area, as tourism could create a different income sector for them. So, people have become involved in tourism in various ways. Thus, many motorcycles and cars have become involved in this tourism sector. Many people make a very good income during the tourist season. As far as I know, they earn quite well. It is a very good support for their family. The car is a kind of their wealth. People's future thinking and plans are completely changing for this alternative income. Hopefully, day by day. People can do good things here by getting involved in the tourism business.

Tourism in the area has created mixed outcomes for local livelihoods. For instance, one homestay owner (CRHS_02), whose business primarily targets tourists, remarked that tourism provides a steady income that allows people to live comfortably throughout the year. In contrast, a camping service provider (IRCSP_01) expressed a different reality, noting that the earnings from tourism alone are insufficient to sustain their household year-round. During off-seasons or periods of low tourist flow, they often struggle financially and sometimes resort to taking on debt to cover basic expenses. These contrasting perspectives highlight the uneven nature of tourism's economic impact, where some benefit from more stable income streams, while others face significant vulnerability due to the seasonal and fluctuating character of the industry.

However, those who took tourism as an alternative livelihood usually do better in terms of income. As a homestay owner (CRHS_01) said, there is an income from agricultural land, and he does not catch fish but does farming. Also (CRHS_06) commented that he does agricultural work on other people's land. However, some fishermen managed to be involved with several livelihood options, as (CRF_01) commented that he caught fish in the coconut garden (a place of the case study unit), catching crabs with my boat. A community resident (IRCSP_01) who provides camping services to tourists pointed out that people who don't have tourism business involvement engage in fishing and agriculture for their livelihood. When they cannot catch fish (off-season) and cultivate paddy, they become unemployed. The seasonality issues are explained by (CRHS_06, CRHS_07) as income from homestay is generated for around 2/3 months, and the rest of the time, there is no income at all. So, he is involved in farming for the rest of the year, which is enough for his family, but sometimes it is difficult for us to make a

living. These situations are evidence that limited livelihood opportunities in this area are a serious concern for the community people, thus also reflecting why alternative and sustainable forms of livelihood means are crucial for the community of this area. Alongside, some residents managed to engage in several other livelihood activities with the help of some associations and NGOs. A tour operator (IRTO_01) commented that he engages in different things at different times. For example, during the rainy season, he catches fish; however, during the month of Agrahayan (the 8th month of the Bangla calendar), tourists come, and the tourist flow usually stays in the latter six months of winter. So, at that time, he was involved with the tourism business.

5.3.2 Illiteracy

A community resident (CRDBC_01) talked about the illiteracy of this destination as a major problem, as the education rate in this area is very low. The education rate has increased a little compared to earlier days, but due to the geographic rurality and lack of educational resources, the education rate is still low. As a result, educational facilities on this Island only offer education till class 10. A community resident (CRDBC_01) explained that getting educated is associated with a high cost in this area. First, you must take several modes of transportation to just get to the educational institute. Usually, you have to pay for three to four different modes of transportation to get into the city area, and because of the associated expenses and efforts, many people are not able to study. Another IR (IRNGO_01) commented that there are not enough educated people here. Difficulties arise due to geographical location. People can't go to college because it is far away. Many continue their studies despite these problems. People here really dreamed of bringing back financial solvency. Others get attached to unproductive activities, while (IRNGO_02) commented that:

There are very few educated people here. Even after taking loans from our three agencies, many are unable to improve. Then they again took money from the moneylender. Then it becomes difficult for them to pay our instalments while paying the moneylender's interest.

5.3.3 Competition

Due to an emerging destination, only local people are doing business in this destination, as (CRHS_03) ensures that we are all locals doing this business. Another community member, involved with the tourism business (CRHS_02), provides the opinion that Mahajans² here are not currently involved in the tourism business. This leads to a situation with less competition, which is a possible vulnerability if, in the future, outsider businesses and tour operators enter this business field. Additionally, an IR

² Locally used term, indicating wealthy people who loan to the poor and get interest as a return.

(IRNGO_02) commented that the financial capacity of people here is low, so if outsiders come to do business here, people have no choice but to compete with them, and that competition will be tough. Because those who come to do business from outside will not do business here with little investment. In response to this capacity and skill deficiency of the local people, a camping service provider (IRCSP_01) acknowledged that if someone from outside comes to do business in this area, everything will be different for them and their money will be much more. Then we cannot do our business properly. We don't have much capacity to do business very well. Those who come from outside will come with very good preparation. They will come here and do a lot of good and bring many guests. They will come into this business by marketing very well. And now those who come to Kukri come to us through our service. In that situation (IRCSP_01) commented that in such a situation, I have nothing much to do, but I will continue the business. But I will try to do better so that many tourists come to me.

5.3.4 Out-migration

In this destination, educational facilities are limited, and several constraints are present for those who want to get an education. Additionally, several community representatives (CRHS_02, CRHS_03, IRCSP_01) commented that community people who get educated often have no desire to stay in the local area; rather, they prefer city or urban life, and this situation leads to a deficiency in the community capacity that might be detrimental to the business and livelihood sustainability for the local community in the long run.

As well as limited educational opportunity, local community (mostly fisherman by profession) has willingness to educate their next generation, desire to leave this rural area for a better life, but the major constrain is the involvement in the unstructured/informal/ non-institutionalized fishing loan (locally called Dadon), that creates an obligation to fisherman's next generation to involve in fishing (CRF_01, CRDBC_01, IRNGO_02, IRNGO_01). Overall, these findings highlight that the absence of sustainable livelihood opportunities often drives community members to seek alternative income sources outside their locality, leading to seasonal or permanent outmigration. This tendency reflects the community's vulnerability and its constant search for more stable and reliable means of survival. Such a situation underscores the urgent need to create and strengthen sustainable livelihood options within the local context. By ensuring year-round income opportunities, whether through diversified tourism initiatives, value-added agricultural practices, or integrated livelihood programs, communities can reduce dependency on seasonal activities, enhance resilience, and improve long-term well-being without being compelled to leave their home areas.

5.3.5 Hospitable Service

Hospitality services emerge as a vital component of the overall tourism experience in the study destination, where local hosts play an active role in ensuring guest satisfaction. Several stakeholders (IRTO_1, IRNGO_02, CRHS_04, IRCSP_01, CRHS_03, CRDBC_01, IRLG_01) highlighted that community members demonstrate a hospitable and positive attitude toward visitors, which not only enhances tourists' experiences but also reflects the community's reliance on tourism income in the absence of diverse livelihood opportunities. Additionally, monitoring from the institutional level also creates a hospitable environment, like institutional respondents (IRNGO_01, IRNGO_02, IRCG_01) commented that local service providers sometimes create excessive/unreasonable pricing for tourists, and to prevent this unexpected situation, local tourism rates are regulated. Locals also care about tourist safety as a homestay owner (CRHS_05) commented that:

A few days ago, one of my tourists fell ill, woke up in the morning, and found he had diarrhoea. He was visiting alone, and I took him to the doctor and accompanied him for the treatment time. Then the patient recovered in 24 hours... That tourist still calls me, and he will never forget this service in his life. I think it is my responsibility to ensure the health of a tourist, no matter how ill he is.

Local service providers contribute by organising boat trips with a focus on safety in challenging river conditions, guiding tourists from their point of arrival, and offering essential services such as food, accommodation, and quality facilities like waterproof tents (IRTO_01, IRCSP_01, CRHS_03). However, during peak tourist seasons, instances of inflated or arbitrary pricing were noted, which can negatively affect visitors' perceptions. To address this, regulatory measures have been introduced to stabilise and standardise local tourism rates, ensuring fair practices and sustaining the destination's reputation (IRNGO_01, IRNGO_02, IRLG_03). Finally, the local NGO also had coordination with the local government, as a government representative (IRLG_02) stated that the activities of such NGO and related development organisations are monitored by the Upazila administration. Additionally, these organisations are required to go through an orientation process regarding their operations. Even if tourists' culture is different from the local people, they behave well, and a tradition of hospitable behaviour among locals is established (IRNGO_01) due to awareness initiatives by the local government and NGO. For example, a community representative (CRHS_02) commented that:

Those who come to visit, i.e., tourists, their speech, their dress, or their lifestyle is different from that of the local people. Local people do not give much importance to this matter. They see them as tourists. No one makes any bad comments. They move like them.

5.3.6 Livelihood Aid

The Family Development Association (FDA) serves as a vital source of livelihood support for communities, as expressed by several community residents (IRTO_01, CRF_01, CRSM_02), who noted that without its presence, residents would struggle to maintain self-sufficiency. This was further reinforced by (CRDBC_01), who highlighted the influence of this organisation to bring small-scale medical facilities in this area, since the healthcare facility in the mainland/ city area is difficult due to limited transportation facilities and often forces people to rely on costly speedboat services. Similarly, a camping service provider (IRCSP_01) explained that the FDA's involvement has motivated locals to pursue entrepreneurial opportunities, particularly in tourism-related businesses, while another institutional representative (IRNGO_01) described how investments in rural infrastructure such as homestays, quality restaurants, deep tube wells, washrooms, changing rooms, and tourist attractions including a hanging bridge and spider's net have improved the tourism experience, bringing benefits to both visitors and residents. According to a home stay business owner (CRHS_06), tourism has also yielded financial rewards, especially from students choosing to stay in homestays. At the same time, (CRDBC_01) pointed out that although the community takes pride in its hospitality, financial hardships restrict its ability to extend personal support to guests. Also, (CRHS_02) observed that many locals are eager to start businesses but face obstacles due to a lack of financial resources. Expanding on this, an institutional representative (IRNGO_02) explained that an NGO provides small loans to rural households, enabling them to enhance their living conditions through small businesses, tube well installations, and basic infrastructure development. Furthermore, several respondents (CRHS_06, IRLG_03, IRNGO_03) noted that while community members aspire to secure their future through DPS (Deposit Pension Scheme) plans, financial limitations make this difficult to achieve. Collectively, these accounts emphasise the essential role of external assistance in sustaining livelihoods while also fostering long-term, sustainable economic opportunities within these communities.

5.3.7 Marketing Skill

Due to the community's limited skills, low levels of literacy, and insufficient business knowledge, structured tourism marketing initiatives are largely absent within the destination's tourism sector. Individual entrepreneurs and small business owners rarely engage in promotional activities, as they often lack the technical know-how, financial capacity, and access to modern marketing platforms. This results in a fragmented and weak presence in both local and external markets, where potential visitors remain unaware of the area's tourism offerings. At present, most of the visible marketing efforts come from external factors such as NGOs and television media outlets. NGOs often promote the destination

as part of their broader community development programs, highlighting aspects like cultural attractions, eco-tourism, or local livelihoods to draw attention and funding. Similarly, television media occasionally features the location through documentaries or promotional segments, which provide exposure but do not create sustained or targeted marketing campaigns. These efforts, while valuable, indicate a strong dependence on outside organisations rather than proactive, business-driven initiatives from within the community itself.

Several community participants and institutional representatives (CRHS_06, IRCSP_01, IRNGO_01, IRTO_01, CRHS_02, CRHS_03, IRNGO_03, IRLD_01, CRF_02, CRTRG_02) also acknowledged that local people are trying to promote their business in digital platforms in a professional way, and getting the benefits from word-of-mouth and local assistance, and taking help from other organisations, and then some owners make paid promotions. Although newcomers are eager to join the tourism sector, they struggle to promote their businesses due to limited networks, insufficient finance, and low visibility (IRTO_01, CRHS_06, IRTO_01, IRLD_01). Overall, a mix of direct contact, social media, word-of-mouth, and reliance on local associations to attract tourists, but also reveals challenges such as financial constraints and lack of extensive networks, which hinder their ability to compete with more established players in the tourism industry.

5.3.8 Training and Knowledge Transfer

Most people in this area are illiterate and lack prior experience in the tourism business, making training programs and knowledge transfer initiatives crucial for preparing them to take on roles in tourism, agriculture, and business management. The Poribar Unnayon Songstha, an organisation dedicated to supporting the development of local community people, has played a key role by offering training opportunities that enhance community capacity in tourism, livelihoods, and agriculture. In addition to training, the organisation also provides incentives that help improve economic stability for local households (CRHS_01, CRHS_03, CRDBC_01, CRHS_02, IRCSP_02)

As part of these efforts, the organisation has introduced detailed training in fish drying and farming techniques, alongside technical guidance on agricultural best practices, health, and nutrition. These initiatives have not only strengthened hospitality skills but also helped locals overcome social barriers, enabling them to interact more confidently with tourists (CRHS_03, IRNGO_01). According to a home stay business owner (CRHS_06), recent government-sponsored programs have further expanded training to cover guest relations, hygiene, and hospitality, although cooking training was considered less effective compared to the community's own culinary knowledge. Additionally, the tourism and

forest departments have contributed by conducting training focused on hospitality and managing interactions with visitors (CRHS_07, CRSM_02). Collectively, these initiatives have created a foundation for residents to build practical skills, improve confidence, and participate more effectively in the tourism economy while diversifying their livelihood opportunities.

5.4 Social Capital

A moderate level of social capital and relative issues are seen in the study destination, in which rural tourism is developed. The components of social capital, including bonding, bridging, and linking, along with trust, norms, and reciprocity-related findings, are listed below.

5.4.1 Bonding Social Capital

In discussing community cooperation, a participant (IRTO_01) observed a decline in mutual support among people. He explained that in the past, there was no arrogance, and neighbours readily shared resources; for instance, if one household had food while another did not, the food would be shared without hesitation. However, the situation has changed over time. Now, instead of helping one another, people are more likely to act with self-interest or even malice. As an example, he noted that if someone raises fish in their pond while the neighbouring pond has none, rather than supporting or cooperating, the neighbour may instead think of ways to harm the fish in the stocked pond. This reflection illustrates a weakening of traditional community solidarity and an increase in competitiveness and distrust. About this context, a community representative (CRF_01) commented that:

There is a good relationship with everyone, and there is no conflict with anyone.

The current state of bonding social capital in the community appears to be in a declining phase, as noted by some residents (IRTO_01, CRF_01, IRLD_01, CRT_02, CRSM_02), who attribute this trend to increasing individualistic attitudes among community members. They observed that personal interests and self-centred behaviour have weakened traditional ties and mutual support networks. However, institutional representatives (IRNGO_01, IRNGO_03, IRLG_03) offer a more nuanced perspective, arguing that friendly and cooperative relationships still largely exist within the community. They acknowledge, though, that these positive interactions are not absolute, as conflicts and personal disagreements naturally occur between individuals. Overall, while strong connections and mutual support remain important features of the community, variations in personal relationships and differing perceptions among residents and institutions indicate that bonding social capital is neither entirely

intact nor uniformly strong, reflecting a complex and evolving social dynamic within the case study area.

5.4.2 Bridging Social Capital

Regarding communication among community members, a respondent (IRCSP_01) highlighted that those internal relationships remain strong and cooperative. For example, many tourists are referred from homestays to local camping facilities, and likewise, if guests at the campsite wish to stay in a homestay, they are directed there. This mutual support ensures that visitors can access a range of services while businesses complement rather than compete with each other. Similarly, (CRSM_02) affirmed that those engaged in tourism within this destination generally maintain good relationships, fostering a sense of collaboration among local operators. To improve the local business operation and facilitate cooperation, (CRHS_02) mentioned that:

If there is no communication within ourselves, business cannot be done. We have a committee. The committee was formed by the Family Development Agency.

This destination is composed of several small islands, and in terms of inter-island community relations, an IR (IRNGO_02) noted that Char Kukri-Mukri maintains strong connections with the surrounding areas. According to him, there is no evidence of mistreatment; rather, people focus on their own livelihoods while remaining well-connected across different locations. Supporting this view, another community representative (CRHS_07) added that wealthier individuals, those with assets and a steady income, often extend support to other community members, reflecting a sense of solidarity and cooperation within the broader community network.

5.4.3 Linking Social Capital

Community relationships with institutional representatives and people in positions of authority appear to be at a generally satisfactory level. As expressed by a tour operator who is a community member (IRTO_01) expressed his opinion that:

While some individuals personally may not have received direct assistance from community leaders, it was observed that others within the community were able to access various forms of support.

This demonstrates that leadership engagement, though uneven in distribution, does exist and benefits a segment of the population. A broader perspective reveals a notable presence of linking social capital, particularly in the way institutional actors interact with the community. Respondents (IRCSP_01,

CRHS_02, CRHS_07, IRNGO_03, IRLD_01) emphasised that cooperative and supportive relationships are maintained between local government representatives, NGOs, and community members. Such interactions highlight that institutional stakeholders are not entirely detached but instead engage actively with local people, addressing their needs and concerns. This engagement also suggests that community voices are acknowledged, and in many cases, their problems and opinions are given due consideration in decision-making processes. The implications of this dynamic are significant. When community members perceive that their issues are being heard and valued by institutions, it fosters trust and mutual respect, reducing the gap between authority figures and ordinary citizens. Furthermore, the collaborative relationship encourages more inclusive development, where institutional interventions are better aligned with the community's actual needs. Ultimately, the existence of these relationships strengthens social cohesion across different layers of society. By ensuring that both leaders and grassroots members remain connected, the community benefits from improved governance, more effective resource distribution, and enhanced problem-solving capacity. This blending of institutional support and community participation helps sustain a balanced relationship between all classes of members, reinforcing long-term stability and development within the region. For example, a community representative (IRCSP_01) commented that "new plans or projects are discussed with local people." Additionally, trust among community members is in good condition, as stated by most of the respondents (e.g., IRT0_01, IRLD_01, CRF_02, CRHS_01, CRTRG_02). Discussing about NGO and non-government organizations, a community representative (CRHS_02) commented that:

We can tell them about our opportunities and problems in the community meetings organised by Poribar Unnoyon Songstha... and they try to provide solutions.

However, a community representative (IRCSP_01) highlighted the leadership and power issues within the community context, that some locals with money/wealth have easier access to several institutions, and due to their strong network, they get several advantages that are not easily available to common people. In this regard, community representative (CRHS_03) agreed that: "Some leaders are taking advantage by getting involved in local politics."

A community representative (CRHS_03) discussing how a local government representative (chairman) worked to maintain discipline at the local level and uphold tourist-friendly behaviour in the community by raising awareness among tourism service providers and community members about the good effects of tourism in this area. There are some political persons often regarded as leaders, who sometimes forcefully ask for donation/subscription money from community business owners. In a

similar scenario, a homestay owner (CRHS_03) shared her experience that these leaders couldn't ask for this illegal donation from homestays because these homestays were created with the help of an NGO (FDA), and thus this institution supports community people, uses their organizational network, and successfully prevents unethical leaders from asking for donations.

In terms of women's engagement in the tourism business, institutional respondents (IRLG_01, IRLG_03, IRNGO_01, IRLG_01, IRCG_01) agreed that women are doing business safely in this area, and explained the institutional support behind this. There is no problem for women here. Because a committee is coming here regarding our security, they have a lot of discussions with the committee. Various seminars are held here during the tourist season. The Tourist Safety Committee consists of local dignitaries and the local police investigation committee. People of all ages are involved in this committee. So, we have guidelines, and legal and administrative action will be taken if there is any disturbance with anyone, any guest, or any entrepreneur.

A community woman (CRSM_02), employed as a chef in preparing food for tourists, shared her experiences that highlight the positive role of institutional representatives in supporting local people. Her account reflects a favourable state of linking social capital, where cooperation and assistance from those in power build trust between the community and institutional actors. She specifically mentioned that the local government representative in this area is regarded as very good and helpful, which further strengthens the confidence of residents in their relationship with people holding authority. She also recalled examples of relief and assistance provided during times of natural disaster, underscoring the responsiveness of local leadership. For instance,

during floods in the area, the chairman organizes the distribution of dry food, ensuring that affected families receive necessities. Since many residents take shelter in the guest house during floods, arrangements are made so that everyone staying there has access to food. Furthermore, the relief efforts include the provision of dry clothes, ensuring that no one is left unsupported.

This testimony reflects how practical, timely assistance during crises helps nurture trust and respect for local institutions. By showing concern for the welfare of all community members, leaders not only address immediate needs but also reinforce the sense of security and solidarity within the community. Such actions strengthen social bonds and deepen the community's reliance on institutional support, contributing to more resilient and cooperative relationships in the long run.

Finally, it was noted that many community members hold a desire to leave the area in search of better livelihood opportunities. However, a participant (IRNGO_02) emphasized that the expansion of tourism could change this mindset. He explained that as the number of tourists increases, the region experiences greater economic development, which directly contributes to improving the overall quality of life. When people see their living conditions becoming more stable and prosperous, the motivation to migrate elsewhere diminishes. As he pointed out, “a person would never want to leave a good place to live in a bad place,” highlighting the strong link between tourism-driven development, improved livelihoods, and the willingness of residents to remain in their community.

5.5 Economic Capital

Assessing the economic capital of rural tourism destinations involves examining the informal loan cycle, financial literacy, and access to financial resources. Limited credit access often drives reliance on unregulated loans, creating debt cycles and instability, while low financial literacy restricts sustainable growth. The availability of loans, grants, and investments, combined with better financial education, is crucial for strengthening resilience, supporting entrepreneurship, and fostering rural tourism development.

5.5.1 Informal Loan System

This research identifies a long-term negative effect of the informal loan system on the economic capital of local communities. A significant number of fishermen in the area rely on this practice, commonly referred to as Dadon, as reported by most of the community members (e.g., CRF_01, IRNGO_01, IRNGO_02, IRT0_01, CRHS_06, CRF_02, IRLG_03, CRHS_07, IRLD_01). These loans are usually initiated by wealthy individuals within the community who, as (CRHS_06) explained, are in strong financial positions and impose excessively high interest rates on borrowers. An NGO representative (IRNGO_02) elaborated on the contrast between formal and informal lending systems by highlighting the burden placed on borrowers through Dadon. He explained that:

Under formal loan systems, people repay at a manageable interest rate of around 12-13%. For instance, on a loan of 10,000 BDT, the annual repayment would include approximately 1200 to 1500 BDT in interest, allowing borrowers to pay in monthly instalments without undue hardship. In comparison, informal loans from moneylenders operate with far harsher conditions. If borrowers are unable to repay the principal at once, they are forced to continue paying the monthly interest indefinitely. He gave an example where a loan of 100,000 BDT could result in 50,000 BDT in interest payments over just five months.

This situation shows how Dadon traps fishermen in cycles of debt, draining their financial resources and undermining long-term economic stability. While formal systems provide structured repayment options with lower interest, the informal moneylending system exploits illiterate community people, ultimately weakening household capital and preventing the community from achieving sustainable financial growth.

Alongside the economic hardships caused by informal loans, a community participant (CRHS_06) highlighted that such loans often come with restrictive conditions imposed by lenders. He provided an example from the fishing community:

When fishermen take a loan through informal channels, they are bound by the rule that they cannot sell their catch to anyone else. Instead, they are forced to sell the fish directly to the moneylender at prices set by the lender, which are often far below market value. This practice not only limits the fishermen's freedom to trade but also ensures that the profits flow primarily to the moneylenders, further trapping borrowers in cycles of dependency and financial exploitation.

The research findings reveal that the local community struggles with weak financial management skills, which often leads them into multiple debts with different lenders. This situation creates both immediate and long-term financial difficulties, as individuals find themselves trapped in continuous cycles of borrowing. For instance, a participant (IRTO_01) shared his family's situation, explaining that debt had become a burden spread across multiple family members: "Everyone in my family is burdened with debt. There is one loan in my younger nephew's name, another in my father's, two more in my mother's, making a total of four. In addition, my younger brother has two loans of his own. Altogether, every member of the family is indebted."

Many participants (IRCSP_01, CRHS_01) confirmed that it is a common practice among community members with multiple loans to cover one debt by borrowing again from another source. This pattern reinforces financial instability, making it nearly impossible for families to break free from debt. As a result, they remain trapped in a continuous cycle of borrowing and repayment, which ultimately leads to prolonged financial stress and vulnerability.

The fishing community is particularly vulnerable because many members lack awareness of savings practices and have limited knowledge of financial planning. Their livelihoods depend heavily on daily fishing activities, and the income generated is often barely enough to meet immediate household needs. A fisherman (CRF_01) explained his personal struggle, noting that even on a productive day when he earns around 2,000 BDT from fishing, his family's daily expenses of 500 taka consume the

earnings very quickly. After covering necessities such as food, household items, and other unavoidable costs, there is virtually nothing left to put aside as savings. Over time, this absence of savings leaves the family financially exposed and unable to cope with emergencies. In such circumstances, households are frequently forced to depend on loans simply to keep daily life running. These loans often come with high interest rates, which adds an additional burden to already fragile financial situations. Instead of reducing debt, families become trapped in a cycle where loan repayments drain much of their limited income, leading them to borrow again. This vulnerability is further compounded by the lack of financial literacy within the community. Without knowledge of structured savings systems, investment opportunities, or alternative income sources, families remain caught in a hand-to-mouth existence where short-term survival overshadows long-term stability. The reliance on fishing as the primary source of income also makes them susceptible to seasonal changes, natural disasters, and market fluctuations, leaving them with no buffer to withstand financial shocks.

Together, these insights reveal a pressing issue within the community: poor financial literacy and weak saving practices create a continuous cycle of indebtedness that undermines long-term stability and forces families to depend heavily on external borrowing. The problem of debt was further emphasised by a community representative (CRDBC_01), who explained that the overall level of indebtedness in the area is extremely high. According to him, this burden prevents people from making progress, as constant repayment obligations drain their limited income. He observed that instead of improving their situation, many poor households are driven deeper into poverty because of the need to pay regular loan instalments. To illustrate this, he shared an example:

Everyone you ask here will say they are involved in loan instalments. The reason we are behind is because of these loans and instalments. For example, I took a fishing net with an instalment, and now there are no fish. Despite having no fish, I still must pay the debt. I don't have the money to deal with this now.

This testimony demonstrates how unpredictable livelihoods, such as fishing, combined with inflexible repayment schedules, place overwhelming pressure on households. Even when income is disrupted, debts must still be serviced, leaving families with no safety net and no opportunity to escape from the cycle of poverty. This informal loan, along with the lack of economic capital, resulted in an income inequality in the community context (IRCSP_01). The consequence of involving into this informal loan system brings economic suffering for the local community, as an IR (IRNGO_01) shared his experience that:

The chance of getting out of this cycle (Dadan) is very low. One can get out of debt if they want, but the chances of getting out of debt are very low. Out of 100 people, 98 people live through loans.

The harsh impact of loans on economic well-being is powerfully illustrated by a community participant (CRDBC_01), who explained that the burden of multiple loans not only drains household resources but also intensifies psychological stress. According to him, a poor person without debt can live with relatively less worry, but once burdened by loans, tension and anxiety become a constant part of daily life. He also noted that outward appearances are often deceptive, as some individuals may seem financially well-off yet remain deeply entangled in multiple loan obligations that undermine their stability. This sense of emotional and financial strain was echoed by several other participants, with one individual (IRTO_01) offering a particularly personal account: “There is hope for future improvement. Hopefully, I will pay off all my debts with income from the tourism business. I must build a better future for my two daughters...I want to save some money by paying off all the debts. I am still paying the debt every year.”

His reflection reveals the dual burden carried by many community members: the weight of ongoing debt repayments alongside the deep worry about securing their children’s future. It also underscores the fragile hope placed in tourism as a pathway toward financial recovery. However, despite aspirations for progress, the continuing cycle of debt prevents many from realising these goals, leaving them caught between present financial strain and uncertain prospects.

5.5.2 Solution of the Informal Loan System

A possible pathway out of the cycle of informal indebtedness has been introduced by several NGOs and development organisations working in the area. As one community participant (CRHS_06) explained, local people are being encouraged to access microloans instead of relying on exploitative moneylenders and, importantly, to participate in structured savings programs or schemes designed for long-term financial stability. These initiatives aim not only to provide more reasonable credit options with manageable interest rates but also to foster a culture of saving, which has traditionally been weak within the community. By combining access to microfinance with savings mechanisms, families can gradually reduce dependency on high-interest informal loans, build financial resilience, and work toward sustainable livelihood improvements. This dual approach, credit with responsibility and regular savings, has the potential to empower the fishing community by addressing both their immediate financial needs and their long-term economic security.

Loan-Based Funding

To minimise the negative impact of the informal loan system, some organisations are working to strengthen the community's economic stability by offering structured and more equitable financial services. For instance, an institutional representative (IRNGO_02) described how their loan program has supported community livelihoods through a process grounded in individual need assessment and careful evaluation. Unlike informal moneylenders, who impose rigid rules and exploitative interest rates, these institutional loans are tailored to the borrower's specific circumstances, ensuring that the credit provided is both manageable and purposeful.

According to the NGO representative (IRNGO_02), the institution evaluates a borrower's financial condition, repayment capacity, and intended use of funds before granting a loan. This process ensures that loans are directed toward productive purposes, such as small business ventures, fishing equipment, or skill development, rather than short-term consumption. The focus on needs-based lending not only reduces the risk of over-indebtedness but also increases the likelihood that families can generate sustainable income from the borrowed capital. Furthermore, these formal loan programs are often accompanied by financial literacy training and monitoring mechanisms, which help recipients plan their repayments and manage household finances more effectively. For example, an institutional representative (IRNGO_02) explained how their loan improved the community livelihood, which is based on individual need assessment and evaluation:

Like, for those who have dairy farms, we deal with cow feed, various medicines, treatments, etc. Again, in terms of agricultural products, we provide seeds of various types of vegetables. Then we also provide various assistance in the field of spices and vegetable crops. In that case, the project in our specific branch should have such a project. We have sheep rearing projects, poultry rearing projects, and buffalo rearing projects. This year, we have become the first company in the dairy sector in Bangladesh. Received a gold medal from the Government, and this year we got an award. We received this award in June this year.

Several organisations and NGOs offer loans specifically for tourism-related ventures. As an institutional representative (IRNGO_02) explained, many community members have borrowed funds to launch businesses, such as building small hotels beside coconut groves, supplying tents, and offering other visitor services. These loans were provided to local people to kick-start their projects, and the beneficiaries are now in a markedly improved situation compared with before. Also, several savings schemes are initiated by several IRs, as (IRNGO_02) commented that they work to improve people's lifestyles. There are many benefits to saving in our organisation. Think that some people keep some money monthly, while others keep money as fixed deposits. A fixed deposit is a form of long-term

savings in which a person deposits a substantial amount of money with a financial institution for a set period, often several years, in return for a guaranteed return with interest.

Aid-Based Funding

Community representatives (CRHS_02, CRHS_03, CRF_02, IRLD_01, CRT_02) supported the institutional representative's observation by noting that the Family Development Organisation does not withhold the financial support it provides but instead releases it as a grant in a single instalment. However, most of the tourism business people (e.g., CRHS_02, IRTO_01, IRLD_01, CRT_02) emphasised that such grants or aid usually cover only part of the required capital, leaving the community responsible for securing the remaining funds on its own. Adding to this concern, (CRHS_03) highlighted that even when funding is available, the community often lacks the necessary capacity for effective capital utilisation. He suggested that it would be more beneficial if financial assistance or donations were directed specifically toward defined projects or targeted activities, ensuring that resources are properly used and lead to tangible improvements in livelihoods. This perspective underscores both the opportunities and limitations of external financial support, pointing to the need for capacity-building alongside funding. For example, a camping service provider (IRCSP_01) commented that, "Many got boats financed by the Family Development Agency."

There are several homestay businesses, camping service providers, and boat operators who get funding from an organisation named Poribar Unnoyon Songstha, as well as they got guidelines, a management plan, and other supporting services from this organisation, which is beneficial for compensating for the lack of the community's managerial capacity. A homestay business owner (CRHS_06) talked about planning and aid-based support from an NGO that "Local people have shown a strong interest in becoming entrepreneurs and starting new businesses, but they often require some initial support and guidance to make these ventures possible. One participant (CRHS_03) shared a personal experience, explaining that with a contribution of 30,000 taka and a clear plan provided by an organisation, he was able to begin his project. However, the total investment required was closer to one lakh taka, meaning that while the organisation offered partial financial support, he had to provide the remaining capital himself. In this case, the assistance enabled him to start constructing a homestay, demonstrating how even relatively small amounts of external support, when combined with personal investment, can create meaningful opportunities for local entrepreneurship and livelihood development. This example highlights the importance of collaborative financing models where both organisations and individuals share responsibility in building sustainable businesses." Similarly, this IR (IRNGO_02) talked about the advantages of their financial programs as they work to improve people's

lifestyles; there are many benefits to saving in our organisation. Think that some people keep some money monthly, while others keep money as fixed deposits. A fixed deposit is a means of depositing a large sum of money for a full eight years. For example, if someone deposits 8 lakh BDT for 8 years, he will get 16 lakh BDT on maturity.

Unfortunately, several organisations' financial programs are not heavily successful, and some aspects are pointed out by several participants. For example, a camping service provider (IRCSP_01) commented that:

When people receive money, they tend to spend it immediately rather than setting aside a portion for future needs. As a result, many households fall into cycles of borrowing, often relying on loans and instalments to meet their expenses. He explained that in the area, there are three major organisations providing loans, in addition to banks, from which community members also borrow. However, many people resort to high-interest loans, which only deepen their financial struggles. This dependence on costly credit prevents meaningful improvement in their living conditions, as the burden of repayment consumes resources that could otherwise be invested in savings or income-generating activities. Ultimately, the lack of financial discipline, combined with exploitative lending practices, locks many families into a pattern of debt and prevents them from achieving lasting economic stability.

5.5.3 Community Resources and Constraints

Talking about the economic condition of the people in this area, a community representative (CRHS_06) highlighted that most people have no land of their own. They live and build houses in the land, which is owned by the government. They're living hard and working hard, and a big hurdle to improving their economic condition is the unavailability of their own land. Due to the limited capital of the community people, an NGO named Poribar Unnayon Songstha (FDA) provided financial, planning, and operational aid to the community people to start their homestay (CRHS_06, CRHS_02, CRF_01, CRS_01). While another community representative (IRTO_01) highlighted that:

People are interested in creating a tourism business or a homestay. No one can do these things easily because they don't require capital.

Similarly, an IR (IRNGO_01) also highlighted the Capital deficiency issue in the local context and how they are helping the local community, as they commented that any work requires money first, and we provide financial support to local people through microloans. In a developing/underdeveloped country context, fair/ equitable distribution of government aid or support is a real concern, and transparency

issues are questionable/subject to criticism. This phenomenon is pointed out by a community member (IRCSP_01) as:

Most people who are very poor do not receive government assistance. There are some people who own houses but still take advantage of various government assistance schemes. Many people, after getting a house from the government scheme, sell it to other people.

A community representative (CRHS_06) highlighted the capital shortcomings of the community and marked this as a constraint for generating new livelihood opportunities for the locals. He commented that people can work if they are helped. If someone wants to have a cow farm and someone helps, then they can establish a cow farm. Another community representative (CRHS_03) highlighted the need for government support or aid to improve the livelihood of the community people while emphasising that the aid should be matched with the community's livelihood needs, provide easier income generation, and shouldn't require a complex management process. He commented that "If the government gives one cow to the family, then the government or NGO can help the people."

As a tourism destination, price hike is also seen in the local market, and it has a negative impact on the locals' living standard, while a participant (CRDBC_01) commented that,

We once bought ducks for 300 to 350 BDT, and now, since the arrival of tourists, we have to buy ducks for 800 BDT. I can't afford to buy a duck with 800 BDT. As we (the local community) have a fixed amount of budget, but tourists do not have a fixed amount of budget.

While there are a lot of constraints, tourism is a positive factor in promoting sustainable income for the community. Locals operate homestays for tourist accommodation, which increases their income and allows them to make a living by preparing food at home and serving it to tourists (CRHS_01). Also, rural tourism in this destination upholds the economic capital of local people, as several participants (CRHS_01) acknowledge that tourism brings income to almost every sector. Similarly, an IR (IRNGO_02) commented about the economic development of the local people through tourism, as their culture, income source, and environment have all improved, and the more tourists come, the more the economic development of the region will be. Also, several organisations are facilitating the community to be involved in the tourism-related business, such as homestays, camping services, boat-based travel experience (IRNGO_01), and providing aid and other related support for the community people. As a result, several stakeholders (e.g., CRHS_01, CRSM_02, IRCSP_01, IRT0_01, IRNGO_03, CRHS_07, IRLD_01) from the community agreed that the FDA and other related organisations provide aid and necessary direction, which initiated the tourism phenomenon in the local community. Tourism is now

acknowledged as a decent income-generating source and recognised as a sustainable livelihood option for the community context.

5.6 Built Capital

Build capital refers to infrastructure and superstructure that is often regarded as a necessary element for sustained tourism development. As a rural tourism destination that is at the early stage of development, it has several scopes for tourism infrastructure/superstructure development. A positive relationship between rural tourism introduction and rural infrastructural development has been pointed out by a community representative (CRDBC_01), as he commented that due to the arrival of tourists, our village has become known to everyone, and some roads have been renewed, various institutions have improved, some educational institutions have improved, and gardens have improved.

From a tourism infrastructural context, (IRCSP_01) commented that the beach of this tourist destination needs renovation, especially the washroom, resting benches, and water taps, because these amenities are damaged by long-term use or cyclones. Additionally, all these amenities are donated by an organisation named Poribar Unnayon Songstha. As a result, a journalist (CRDBC_01) commented that due to the arrival of these tourists, our village has become known to everyone. But the people of this area are not developed. Due to tourists, some roads have been renewed, various institutions have improved, some educational institutions have improved, gardens have improved, but people have not. Similarly, an institutional representative (IRNGO_02, CRHS_06) highlighted the absence of livelihood infrastructures such as schools, colleges, and hospitals, and a significant portion of community people (CRHS_06, IRCSP_01) of this area face a lot of trouble if any medical emergency occurred. Additionally, due to a lack of opportunity of quality educational institutions, local children are lagging in terms of capacity (CRDBC_01, CRHS_06). In terms of basic tourist infrastructure, a respondent (IRCSP_01) commented that toilets and tube wells at the coconut plantation beach were built for tourists with funding from the Family Development Corporation. Because without these facilities, no tourist will come, and it is important to have accommodation and spend time in this tourist destination. The Family Development Agency was very helpful in this regard.

To protect the local community and their assets, a dam was built by the government, in which the local government took the initiative (IRNGO_02) and was utilised as a blessing for the community people. Before the dam construction, the community faced challenges and losses, but after the construction of the dam, community asset destruction was significantly reduced (IRNGO_02, CRHS_06). However, this dam didn't cover all of this area, particularly several tourism destinations remained outside the

dam coverage. As (IRNGO_02, CRHS_06, IRLG_03) explained, a lot of damage to people outside the dam coverage occurred when the cyclone hit this area. Due to this, some tourism infrastructures were destroyed and had a negative impact on the tourism system of this destination, according to a community participant (CRAC_01). In this regard, another participant (CRAC_01) commented that:

Earlier, if there was a little water, our houses would sink, but now, because of the dam, water does not come anymore. When the dam had no sluice-gate, the flood water came and swept away my houses. When there were no dams, there were many problems. Because of the dam, we are better now, but those outside the dam area still have problems. Due to more forest area here, the damage is less.

However, a wide array of infrastructural development is yet to be developed, as several community people (CRHS_02, CRHS_07, CRT_02, CRF_02, CRTRG_02) pointed out that in the peak tourism season, many tourists cannot be accommodated in the existing accommodation capacity. To overcome this, more accommodation facilities are needed, which are associated with communities' financial constraints.

5.7 Institutional Capital

The livelihood of this rural community was solely dependent on natural resources (i.e., fishing); however, when income and livelihood means are diversified and linked with tourism, overall community livelihood improvement begins (IRNGO_02, CRDBC_1, IRT0_01, CRHS_03, CRTRG_02). Now, the community is engaged in tourist transportation, accommodation, and other related services; thus, their natural resources are still the same as before, but now livelihood means are generated by utilising natural resources as a form of tourism. This shift was initially started by an organisation named Poribar Unnayon Songstha (FDA), which raised community awareness and facilitated tourism in this destination. About this issue, a community respondent (IRTO_01) commented,

Community benefited from tourism, and now people are in better condition because of tourism... The FDA provides support to the local community, because of which community people are at a better stage nowadays. Before, when the FDA wasn't in this area, the livelihood condition of community people wasn't as good as current situation.

The Poribar Unnayon Songstha (FDA) provides essential support for the livelihood of communities, as highlighted by (IRTO_01), who mentioned that without the FDA, residents would struggle to sustain themselves independently. Additionally, a camping service provider (IRCSP_01) noted that the FDA's backing has fostered local interest in entrepreneurship, especially in tourism-related businesses while

(IRNGO_01) described how rural infrastructure improvements, such as homestays, quality restaurants, deep tube wells, washrooms, changing rooms, and tourist attractions like a hanging bridge and spider's net, have enhanced the tourism experience, benefiting both visitors and locals.

Adopting tourism in the study context is supported and facilitated from the institutional level (CRDBC_01, IRNGO_02, CRSM_02, CRTRG_02, CRHS_07) while institutional representatives (IRNGO_01, IRNGO_03) acknowledged that regular communication with the community and providing necessary support acts as a bridge between several governmental institutions and the community; helped community people to reach the institutional level that wasn't possible before. This claim is also retold by the community respondents (e.g., CRSM_02, CRSM_01, IRT0_01, IRT0_01, CRTG_01, CRTRG_02, CRHS_02, CRHS_04) that the FDA (an NGO) helped the community in the time of decision making, facilitated communication with institutions, accessed aids and grants for tourism infrastructure development, and created new forms of livelihood opportunities for people.

Previously, the community needed to function on its own, which resulted in being glued to traditional livelihood activities. However, geographic rurality and the threat of natural calamity posed a growing threat to the community. In this context, new modes of livelihood (tourism) and support toward traditional and tourism-focused livelihoods are the major roles that are played by the institutional capital actor(s) in the study context (CRSM_01, CRF_01, IRT0_01, IRT0_01). This tone is echoed in the institutional representative's (e.g., IRNGO_01, IRLG_02, IRLG_01, IRLG_03) voice that several initiatives to diversify the community's income source by tourism involvement (i.e., homestay, camping service, support services for tourists, training local people, initiating marketing initiatives) and closely monitoring, facilitating, and supporting (financial and non-financial way) community with an active linkage and monitoring with local government.

5.8 Outcomes

The research, guided by the research objective of exploring the relationship between rural tourism and sustainable livelihoods, systematically collected and analysed data from the case study setting to deepen this understanding. Grounded in existing literature, the study not only drew upon established theories and frameworks but also integrated them with the empirical insights emerging from the field. This dual approach anchors findings in scholarly knowledge while validating and enriching them through context-specific evidence, which ensures that the outcomes meaningfully contribute to the discourse on how rural tourism can foster sustainable livelihood opportunities. By bridging the gap

between theoretical perspectives and lived realities, the study provides a more holistic understanding of the dynamics at play in the intersection of rural tourism development and community well-being.

5.8.1 Sustainable Tourism Development

Sustainable tourism in this destination has grown through coordinated facilitation by institutional representatives, government actors, and NGOs who have actively guided local people into tourism-related enterprises and supported those enterprises so they become reliable, year-round sources of income. Organizations such as the Poribar Unnayan Songstha, Gramin Jono Unnoyen Songstha, Palli Karma-Sahayak Foundation (PKSF) provided direct and/or indirect facilitation like seed grants, helped establish homestays for tourist accommodation, several tourism attraction (hanging bridges and eco-parks), and offered small incentives that enabled residents (camping operators, boatmen, transport providers, homestay owners, guides) to expand services; institutional programs and government-sponsored training delivered practical skills-fish-drying and farming techniques, guest relations, hygiene, hospitality, and basic business management, which strengthened capacity and helped locals overcome social barriers to interacting with tourists. At the same time, NGOs and institutional lenders introduced alternatives to predatory “dadon³” moneylenders by offering microloans, needs-based formal credit, and structured savings schemes (DPS and other savings programs), encouraging responsible borrowing and the gradual accumulation of financial buffers. Community cooperation and referral networks (homestays directing guests to camping and vice versa) have reinforced complementary local supply chains, while organisational support for diversified livelihood projects (livestock, dairy, poultry, spice, and vegetable production) has linked tourism to broader rural resilience. Nevertheless, persistent problems remain-low literacy, weak financial management, limited marketing skills, transport and health-service gaps, and entrenched informal debt-that make gains fragile; overall, however, the combined facilitation of training, targeted funding, formal credit, and local infrastructure development has converted rural tourism activity into a more sustainable livelihood strategy for many households in this marginal island destination, reducing pressure to migrate and improving economic prospects when these supports are sustained and scaled. Ultimately, the collaborative effort of institutions, government, and NGOs has not only fostered entrepreneurship in tourism but also contributed to reducing poverty, building financial literacy, and promoting sustainable economic well-being for the community.

³ Dadon, a locally known term used as a synonym of informal loan system, usually managed by locally wealthy people.

5.9 Chapter summary

The findings reveal that rural tourism contributes significantly to community livelihoods, providing income-generating opportunities and fostering entrepreneurial initiatives. For many residents, tourism-related activities have become essential for sustaining households, particularly in contexts where alternative livelihood options are limited. Institutional facilitation, especially through organisational and individual level assistance, knowledge support, and business development assistance, was recognised as a critical driver of local engagement and entrepreneurship. For instance, service providers highlighted how organisational backing enabled them to initiate and expand business ventures, thereby creating employment and stimulating community participation. At the same time, participants identified considerable challenges. Access to healthcare was repeatedly stressed as a pressing issue, with the absence of local medical facilities forcing residents to rely on costly and logistically difficult transport to reach hospitals. Similarly, infrastructural shortcomings, such as limited transportation options, were seen as barriers not only to healthcare but also to broader tourism development and community well-being. Beyond economic benefits, participants emphasised the social and political dimensions of tourism development. Equitable participation in decision-making, fair benefit-sharing, and inclusive governance emerged as crucial concerns. Stakeholders called attention to the importance of ensuring that tourism not only generates income but also contributes to long-term livelihood security, empowerment, and resilience against overdependence on a single economic sector. Overall, the chapter illustrates that while tourism holds substantial potential for improving rural livelihoods, its effectiveness depends on addressing underlying structural gaps, ensuring inclusive institutional support, and creating mechanisms that enable community members to participate meaningfully in shaping their developmental futures.

Chapter 6

Integrating Findings and Discussions

6.0 Introduction

This chapter integrates the findings from the case study, drawing on the perspectives and lived experiences of community members and stakeholders engaged in island-based tourism, where traditional livelihoods are increasingly constrained. Serving as a foundation for the thesis conclusion, it reflects both the opportunities tourism creates and the challenges communities face in navigating structural limitations. Central themes include the role of tourism as an alternative income source, the importance of institutional facilitation in entrepreneurship and service delivery, and persistent gaps in essential services such as healthcare, transportation, and infrastructure. The analysis also highlights the interconnections between tourism and broader socio-political contexts, emphasising participatory governance and equitable benefit-sharing as prerequisites for sustainable development. By capturing diverse stakeholder voices—from entrepreneurs and service providers to ordinary residents—the chapter underscores tourism’s dual role as a driver of livelihood diversification and a site of ongoing vulnerability, offering critical insights for policy and practice in marginalised island settings.

6.1 Resources for Tourism Development as an Alternative Livelihood

In this study, key conceptual frameworks (DFID, 1999; Rahman et al., 2020; Shen et al., 2008), including the Sustainable Livelihood Framework, the Sustainable Livelihood Framework for Tourism, and the Capitals Co-management for Sustainable Livelihood Framework, were adopted, examined, and applied to assess the case study setting. The Sustainable Livelihood Framework (SLF) incorporates five central tourism and community capitals: natural, human, social, built, and financial, within the broader context of livelihood development. In contrast, the Sustainable Livelihood Framework for Tourism (Shen et al., 2008) emphasises livelihood dimensions with a particular focus on tourism. Building on these approaches, the researchers identified an additional influential form of capital, termed “institutional capital,” which functions as a critical driver in shaping tourism-based livelihood dynamics. These capitals have been extensively applied, recognised, and examined across diverse research contexts in prior literature, though often referenced under slightly different terms such as community capitals, livelihood resources, livelihood assets, or rural capital (Castle, 1998; DFID, 1999; Emery & Flora, 2006; Flora et al., 2015; Shen et al., 2008). Irrespective of the terminology employed, the fundamental focus lies in ensuring the sustainable management of these capitals through collaborative engagement

between public and private stakeholders to attain the intended outcomes. Table 6.1 presents the key issues together with their implications for the governance of tourism capitals, based on insights drawn from the case study units of this research.

Table 6-1: Key issues reported about community capital management

Coding Framework	Base themes	Issues in capital management
Livelihood Resources/Tourism and Community Resources	Natural capital	▪ Natural calamity (creates livelihood threat) ▪ Natural resource conservation (monitoring inefficiencies) ▪ Limited food production (island-based geographical presence)
	Human capital	▪ Community development (training, knowledge sharing, and livelihood support) ▪ Alternative livelihood development (knowledge sharing, guiding, and involving the community with tourism) ▪ Hospitable service (serve tourists with empathy) ▪ Outmigration (migration from the local area)
	Social capital	▪ Trust (lacking between political leaders and the community) ▪ Networks (moderate bonding and good bridging social capital) ▪ Cooperative norms and mutual support (Declining trend, self-oriented mentality) ▪ Institutional integration (high linking social capital, smooth community interaction with Institutional actors)
	Built capital	▪ Limited livelihood Infrastructure (school, college, hospital) ▪ Home stays (favourable for the community) ▪ Tourism superstructure (needs more emphasis in peak season).
	Economic capital	▪ Informal loan and debt cycle (core threat to achieving sustainable economic capital) ▪ Low financial inclusion (inclusion of financial institutions at the local level)
	Institutional capital	▪ Support in alternative livelihood (policy, marketing, financial and operational support) ▪ Ethical community integration (transparent views of community) ▪ Aid for less capable community (initiates new livelihood activities)

6.2 Natural Capital

The state of natural capital in the case study setting of Char Kukri Mukri reflects a complex interplay of ecological vulnerability, human activity, and governance challenges. The island's natural environment faces significant pressures from both environmental and anthropogenic factors. Corrupt practices in conservation and the misallocation of resources have undermined effective management, leading to habitat degradation, species decline, and weakened enforcement of protective measures. Such issues regarding corrupt practices in natural resource conservation settings are also evident in the literature (Aas et al., 2005; Emery & Flora, 2006; Gursoy et al., 2002a; Newaz & Rahman, 2019), while scholars have proposed community-based conservation initiatives for increasing the efficiency of conservation initiatives sustainably (Stone & Nyaupane, 2017). These governance gaps emphasise the critical need for transparency and accountability in the management of natural capital. The geographical characteristics of Char Kukri Mukri exacerbate its ecological vulnerability. As an island destination, it is highly susceptible to natural disasters such as floods, storms, and tidal surges, which can severely disrupt local ecosystems, damage infrastructure, and threaten food security. The rural nature of the area further intensifies these risks, making livelihood activities, particularly agriculture and fishing, highly uncertain. Community representatives (CRDBC_01, IRCSP_01, IRNGO_01, IRCSP_02) highlighted the longstanding challenges in farming due to the island's geographical isolation and the destructive impact of natural disasters. Crop production, such as rice, is limited to a single annual cycle, and threats like flash floods and soil salinity can destroy harvests, imposing severe economic pressures on farmers and compelling reliance on imported food from surrounding areas, which is often difficult to access. In this context, a community respondent (CRHS_02) commented that:

We live by dealing with disasters. Disasters cause a lot of damage. Due to disasters, crops are damaged, houses are damaged, and plants are damaged.

From a tourism perspective, the island's unique combination of coastal and forested landscapes offers high tourism potential, attracting urban visitors and generating opportunities for community engagement and economic development. Institutional representatives (IRNGO_01) emphasise that this natural environment, if properly managed, can support both biodiversity and sustainable livelihood outcomes.

However, concerns about resource overexploitation persist. Community participants (IRCSP_01, CRHS_06) noted lapses in wildlife and forest conservation due to insufficient monitoring by government agencies. Illegal hunting of wildlife, including deer, and unauthorised fishing practices

using harmful methods threaten the ecological balance and the long-term sustainability of fisheries, which form the backbone of local livelihoods. While law enforcement and forest departments take steps against illegal activities, their efforts are constrained by limited resources and competing responsibilities, such as addressing drug and weapon trafficking. Coordination among local government bodies, the coast guard, tourist police, and the forest department is ongoing to address these challenges, though gaps remain. While acknowledging the natural resources that are used as a natural tourism resource (CRHS_06), community participants (IRCSP_01) expressed concern for natural and wildlife conservation, as the government agency (forest department) responsible for the monitoring sometimes neglects the strict monitoring initiatives. For example, a community representative (IRTO_01) commented that the number of animals is decreasing day by day, while another community member (IRTO_01) pointed out that some community members hunt and consume wild deer, which is illegal. An informal discussion with a coastguard employee also acknowledges their lack of involvement in conservation initiatives, as they have limited resources as well, and they are often busy dealing with illegal hunting and illegal weapon dealers. The forest department also works to uphold conservation initiatives, as (IRCSP_01) commented that responsible persons act against people who cut trees or extract wildlife resources illegally. Overall, the natural capital of Char Kukri Mukri is characterised by both high ecological value and substantial vulnerability. The area possesses rich natural resources that serve as a foundation for livelihoods and tourism, yet these resources face continuous threats from natural disasters, illegal exploitation, and governance limitations. During the field visit and data collection phase in Char Kukri Mukri, the researcher observed the recurring threat of natural calamities and the resulting devastation to local livelihoods, particularly through the lens of increasing soil salinity. Direct observation of the agricultural landscape revealed the extent to which salt intrusion has rendered once-productive fields barren, causing a visible decline in traditional farming outputs. This environmental degradation has fostered a deep-seated sense of anxiety among community members, whose fear of losing their primary means of subsistence is palpable; this vulnerability further underscores the vulnerability of natural capital in island settings and the urgent need for more resilient, diversified economic alternatives.

6.3 Human Capital

The human capital of the Char Kukri Mukri community is primarily shaped by inherited, place-based skills rooted in fishing and small-scale, limited agriculture, which have traditionally sustained local livelihoods. Over time, however, new opportunities have emerged through the development of tourism-related capabilities, largely fostered by institutional support, local government initiatives, and

community-driven efforts. These include practical skills in hospitality, guest services, and small-scale entrepreneurship, which are gradually diversifying income sources. In addition to these emerging competencies, the naturally hospitable behaviour of the community has become a significant intangible asset, enhancing its capacity to engage effectively with visitors and strengthen the destination's appeal.

In the marginal island context, human capital is constrained by deficits in formal education, limited marketable skills, and low community capacity (Luo & Bao, 2019). Despite recent tourism initiatives and NGO support (notably Poribar Unnayon Songstha) that have introduced livelihood diversification, alternative livelihood development, and practical training, challenges persist due to seasonality, resource depletion, restricted educational access, out-migration of skilled individuals, and weak business and marketing competencies. Historically, the workforce has relied predominantly on fishing and, to a much lesser extent, paddy cultivation. Multiple respondents (CRF_01, CRHS_02, IRNGO_02, CRSM_02, CRDBC_01) confirm that fishing is the principal traditional livelihood and that agricultural production is minimal and precarious (paddy is cultivated once annually; vegetable cultivation is rare). Fishing and related aquatic skills remain widespread and seasonally inclusive (many engage in fishing during abundant periods), but fishing incomes are declining due to increased fishing effort and static or falling fish stocks (observations from IRT0_01, CRSM_02). Illegal and ecologically harmful fishing methods further threaten long-term resource-based incomes (CRF_01).

Recently, tourism has emerged as an important alternative livelihood pathway. Community members have developed practical hospitality and service skills (homestays, camping, boat transport, guiding), enabled in part by Poribar Unnayon Songstha's interventions (homestays, eco-parks, limited tourism-focused infrastructure) and FDA support (IRTO_01, IRCSP_01, IRNGO_01). Those engaged in tourism often achieve higher or more stable incomes during peak seasons; ownership of transport assets (boats, motorcycles, cars) is cited as an indicator of economic gains and changing aspirations. About this issue, an institutional respondent (IRNGO_01) commented that:

... tourism could create a different income sector for community people. In this area, people have become involved in tourism in various ways. Many people make a very good income during the tourist season. As far as I know, they earn quite well. It is a very good support for their family. People's future thinking and future plans are completely changing due to the emergence of tourism as an alternative means of livelihood. It is anticipated that, over time, local people will increasingly consider tourism to generate positive outcomes, enhancing both their livelihoods and the broader community development.

However, tourism incomes are unevenly distributed and strongly seasonal, while some operators (e.g., IRCSP_01) report earnings insufficient to sustain households year-round. This phenomenon, commonly recognised in tourism literature as seasonality (Baum, 1999; Jolliffe & Farnsworth, 2003), is also evident in this destination. However, NGOs are actively working to mitigate their impact by engaging community members in diversified livelihood activities, thereby reducing dependence on a single income source.

Due to geographical rurality, the area exhibits low formal education levels and constrained educational infrastructure (schooling up to class 10 only). Geographic isolation and high transport/attendance costs inhibit continued schooling and access to higher education (CRDBC_01, IRNGO_01). Illiteracy and limited business knowledge restrict the adoption of structured marketing, financial management, and enterprise scaling. Although some entrepreneurs are beginning to use digital platforms and paid promotions, most marketing remains informal (word-of-mouth) and mostly dependent on NGO/non-local skilled persons. This represents a common scenario in rural and geographically isolated areas of Bangladesh, where persistent infrastructural limitations hinder access to opportunities (Hoque et al., 2022; Rahman et al., 2019). As a result, the skills and overall capacity of community members in these regions remain comparatively low. Additionally, to develop community capacity, training initiatives led by local NGOs and government departments have targeted practical skills (hospitality, fish drying, agricultural techniques, hygiene, guest relations) and have improved confidence and basic service quality (CRHS_01, CRHS_03, IRNGO_01). Nonetheless, capacity constraints in local institutions and continuing resource limitations limit the scale and sustainability of such interventions.

Another issue negatively impacting local human capital is outmigration. Educated individuals often migrate to urban areas in search of better opportunities, producing a local shortage of skilled personnel and weakening community capacity to develop knowledge-based or higher-value services (CRHS_02, CRHS_01, IRCSP_01). As of now, local actors dominate tourism service provision, which minimises competition from outside investors; however, limited financial capacity and business skills make local enterprises vulnerable if external firms enter the market (CRHS_02, IRCSP_01). A local tour guide (CRTG_01) commented that:

The younger generation shows little interest in remaining in the area, as they see limited prospects for their future. Those with land or financial resources typically remain, primarily to profit from their assets by renting land or providing loans to locals, often fishermen, and thereby creating exploitative economic dependencies within the community.

However, there are lots of positive aspects and good things in the path of alternative livelihood development. The community displays strong hospitable norms and high standards of guest care, important intangible assets for tourism (testimonies from IRT0_1, CRHS_02, IRCSP_01, CRHS_03). Local providers emphasise tourist safety and personalised service, which enhances repeat visitation and positive word-of-mouth. Overall, human capital in the case study area reflects strong traditional skills in fishing, hospitality, and small-scale farming, alongside emerging tourism-related abilities fostered by NGOs and local initiatives. Yet, limited education, uneven vocational skills, seasonal dependence, and out-migration of the educated constrain its overall development. During the field investigation, it was also observed by the researcher that the inherent capacity of the local community to independently manage tourism-related activities is severely constrained, largely due to systemic gaps in formal education and technical literacy. Consequently, the most significant advancements in livelihood stability were noted in instances where community activities were subject to the rigorous supervision, monitoring, and strategic direction of institutional forces. This pattern of development suggests that, in the absence of specialized local expertise, the active involvement of governmental and non-governmental agencies acts as a crucial compensatory mechanism, transforming latent community potential into observable socio-economic progress through structured guidance.

6.4 Social Capital

This study area, where rural tourism is developing, demonstrates a moderate level of social capital. Key dimensions of social capital analysis (Putnam, 2000), like bonding, bridging, and linking, as well as associated elements of trust, norms, and reciprocity, present both strengths and weaknesses, as described below.

Community reflections reveal a gradual decline in mutual support and humility. A participant (IRTO_01) noted that traditions of resource sharing and solidarity have diminished, replaced by increasing self-interest and competitiveness, sometimes manifesting in harmful behaviour. This indicates a weakening of traditional communal cohesion. Conversely, another representative (CRF_01) asserted that relationships remain largely harmonious. While residents (IRTO_01, CRF_01) stressed growing individualism, institutional representatives (IRNGO_01, IRNGO_02) offer a more nuanced perspective, arguing that friendly and cooperative relationships still largely exist within the community. They acknowledge, though, that these positive interactions are not absolute, as conflicts and personal disagreements naturally occur between individuals. Overall, while strong connections and mutual support remain important features of the community, variations in personal relationships and differing perceptions among residents and institutions indicate that bonding social capital is neither entirely

intact nor uniformly strong, reflecting a complex and evolving social dynamic within the case study area. Thus, bonding social capital in the community is neither fully intact nor completely eroded, but instead reflects a complex and evolving pattern where solidarity coexists with emerging tensions. Literature (Rahman et al., 2022) also suggests that areas with high tourism potential often draw significant attention and involvement from central authorities, sometimes resulting in external control over local resources. Within such contexts, bonding social capital, as relationships and trust within a particular group, tends to be stronger and more positively developed.

Communication and collaboration among residents, which is a bridging social capital element, are generally strong within the tourism sector. Stakeholders (IRCSP_01, CRSM_02) described cooperative practices such as referring tourists between homestays and camping facilities, demonstrating complementarity rather than competition. Committees, such as one formed by the Poribar Unnoyon Songstha (CRHS_02), enhance coordination. Beyond tourism, inter-island relations also remain positive, with communities maintaining supportive connections (IRNGO_02). Additionally, wealthier households often extend assistance to others (CRHS_06), underscoring solidarity within broader community networks.

Relations between communities and institutions are relatively satisfactory in the case study context. While some individuals report unequal access to leaders' support (IRTO_01), institutional and community respondents (IRNGO_01, IRNGO_03, IRCSP_01, CRHS_02) highlight cooperative engagements between NGOs, local government, and community members. These relationships enhance trust, promote inclusive decision-making, and align interventions with community needs. However, disparities persist: wealthier individuals secure institutional benefits more easily, and some leaders exploit political power for personal gain (IRCSP_01, CRHS_03).

The findings reveal a nuanced state of social capital. Bonding ties, though still significant, face pressures from individualism and conflict. Bridging social capital appears strong, with effective cooperation among local businesses and inter-island networks. Linking social capital demonstrates mixed outcomes: while NGOs and government agencies provide meaningful support and trust-building, political leaders sometimes weaken institutional credibility through unfair practices. Additionally, limited place ownership and ongoing skilled migration constrain long-term sustainability. In the case study area, social capital exists at a moderate but uneven level. During the field investigation, the researcher observed that while social capital is inherently robust within the broader community, it is significantly amplified among those actively engaged in the tourism sector. This heightened state of social cohesion is characterized by deep-seated mutual trust and a sophisticated level of informal

cooperation that transcends individual gain. These stakeholders consistently demonstrate a commitment to collective success, frequently offering mutual support and fostering a shared understanding that minimizes competition and maximizes the industry's local potential. This synergy suggests that tourism acts as a unifying force, strengthening the existing social fabric and transforming individual efforts into a resilient network of community-based entrepreneurship.

6.5 Built Capital

An assessment of built capital in the case study setting highlights two core aspects: livelihood infrastructure and tourism-focused superstructure. Built capital encompasses both infrastructure and superstructure and is widely regarded as a precondition for tourism development (Rahman, 2019; Shen et al., 2008). The study area is still in its early phase of tourism growth. There is significant potential to expand such facilities. Livelihood infrastructure, including schools and hospitals, is fundamental for supporting local communities and ensuring sustainable livelihoods. Several community and institutional respondents (CRDBC_01, CRHS_02, CRF_01) noted that the arrival of tourists increased the village's visibility, which led to improvements in roads, institutions, educational facilities, and gardens. However, despite infrastructural improvements, several community members (e.g., CRT_02, CRF_02, CRHS_03, CRHS_07, IRLD_01, IRCSP_02) emphasised that local people themselves have not seen significant development.

Access to education and healthcare strengthens overall quality of life, while also indirectly improving the tourism sector by fostering a healthier and more capable workforce. When tourism emerges in rural areas, it often brings greater visibility, which can attract investments and improvements in local or regional infrastructure. Institutional representatives (IRLG_03, IRNGO_01) acknowledged that healthcare infrastructure in the area is extremely limited, with only a single community clinic serving the entire population. Similarly, livelihood infrastructure remains inadequate, as stressed by (IRNGO_02, CRHS_06), with the absence of schools, colleges, and hospitals leaving the community vulnerable during medical emergencies. Limited access to quality education further constrains local children's capacity development (CRDBC_01, CRHS_06). This facility is inadequate to meet the basic medical needs of residents, leaving them vulnerable during emergencies and dependent on distant urban centres for advanced care. A regional institutional representative (IRLG_03) further noted that discussions are ongoing to expand medical services on the island.

At the same time, adequate and quality accommodation facilities are critical for meeting seasonal demand, preventing overcrowding, and enhancing visitor satisfaction, while generating revenue and

employment opportunities for residents. Collectively, these components of built capital underpin the sustainability and long-term growth of rural tourism destinations. From a tourism perspective, respondents highlighted several infrastructural challenges. For instance, (IRCSP_01) pointed out the need for renovation of the beach facilities, such as washrooms, benches, and water taps, damaged by prolonged use and cyclones. These amenities had originally been funded by Poribar Unnayon Songstha. On the tourism front, basic infrastructure such as toilets and tube wells, funded by the Family Development Agency, were considered essential for attracting visitors, highlighting the critical role of external organisations in enabling tourism development (IRCSP_01). Protective infrastructure also plays a central role. The construction of a government-built dam was described as a major improvement (IRNGO_02, CRHS_06). Before its construction, floods frequently damaged community assets and houses, but the dam significantly reduced such losses. However, its coverage does not extend to all areas; households and tourism sites outside the dam's protection remain highly vulnerable, as confirmed by participants (IRNGO_02, CRT_02, CRHS_06). Although the dam improved resilience for many, it failed to safeguard all, and tourism infrastructure in uncovered areas suffered severe cyclone-related damage.

Accommodation capacity is another pressing issue. As some respondents (e.g., CRHS_02, IRT0_01) observed, existing facilities cannot adequately accommodate the influx of tourists during peak seasons, limiting the area's capacity to maximise tourism's benefits. Expanding accommodation requires substantial financial resources, posing challenges for the local community. Overall, the findings demonstrate a developing but uneven state of built capital. Positive outcomes include improved roads, some institutional upgrades, protective infrastructure such as a government-built dam, and the provision of basic tourist facilities through NGO support. However, several challenges persist: the absence of sufficient livelihood infrastructure (schools, colleges, and hospitals), inadequate educational opportunities, and limited accommodation capacity during peak tourism seasons. While tourism has stimulated some infrastructural growth and visibility, benefits remain unevenly distributed, and the community continues to face significant constraints in meeting both local needs and growing tourism demand.

6.6 Economic Capital

In the evaluation of economic capital within rural tourism destinations, three interlinked dimensions are of central importance: the informal loan and debt cycle, financial literacy, and access to financial resources. In many rural settings, restricted access to formal credit compels residents to rely on unregulated lending systems, which in turn perpetuate debt dependency and long-term financial

vulnerability. The situation is further complicated by limited financial literacy, as communities often lack awareness of structured financial management, formal banking practices, or long-term saving strategies, restricting their ability to achieve sustainable economic growth. Additionally, the availability of financial support mechanisms such as loans, grants, or institutional investments significantly determines the potential for strengthening local entrepreneurship and developing rural tourism. When combined with financial literacy initiatives, these resources can enhance community resilience, improve household-level decision-making, and stimulate sustainable income generation.

The research findings reveal the deeply entrenched negative effects of informal credit systems, most notably *Dadon*, on community livelihoods. Many fishermen depend on these loans, usually provided by wealthier individuals in the village, who charge unreasonably high interest rates. Testimonies (CRF_01, IRNGO_01, IRNGO_02, IRT0_01, CRHS_06, IRLG_03) show how these informal practices impose financial hardship far beyond what is seen under formal credit structures, where repayment terms and interest are comparatively manageable. In contrast, “Dadon” binds borrowers into cycles of indefinite repayment, often amounting to several multiples of the original loan. This exploitation drains household resources, prevents capital accumulation, and systematically erodes economic stability.

Furthermore, the practice is not limited to financial terms alone; restrictive conditions are frequently imposed, such as obligating fishermen to sell their catch exclusively to moneylenders at prices far below market value. This undermines free trade, distorts local markets, and consolidates profits in the hands of lenders. Debt accumulation is widespread, with several households reporting multiple simultaneous loans (IRTO_01, IRCSP_01, CRHS_01). This situation entrenches financial precarity, as families repeatedly borrow to repay existing loans, resulting in perpetual indebtedness.

The absence of financial literacy is the leading problem, as testimonies show that daily income from fishing barely covers household subsistence, leaving no surplus for savings. Families are therefore forced to rely on costly credit for emergencies, further perpetuating the cycle of poverty. Seasonal fluctuations in fish availability, combined with natural and market uncertainties, leave fishermen especially vulnerable. The consequence is persistent instability, heightened indebtedness, and severe psychological strain, with debt becoming a constant source of stress.

Several NGOs, government entities, and development organisations have introduced alternative mechanisms, including microfinance initiatives and structured savings programs. These aim to replace exploitative informal loans with more equitable credit options and to foster long-term saving practices. Institutional loan programs (IRNGO_02) often operate based on need assessments, tailoring repayment conditions to borrowers’ actual capacity, and ensuring funds are invested in productive

ventures such as livestock rearing, small businesses, or tourism services. While institutional credit has supported community ventures such as homestays, camping services, and boat operations, grants and aid-based support have also played an important role (IRNGO_01, IRLG_03, CRHS_03, IRT0_01). However, the effectiveness of such aid remains mixed. Though initial grants have helped locals initiate small-scale tourism businesses, partial funding often leaves families struggling to mobilise remaining resources. Moreover, a lack of managerial capacity sometimes undermines the sustainability of externally supported projects. In some cases, community members also fail to practice financial discipline, using loans for short-term consumption rather than reinvestment, thereby slipping back into debt cycles (CRF_01).

Beyond financial literacy and loan structures, broader structural barriers also constrain economic capital. Land ownership is a critical issue, with many households living on government-owned land, leaving them without collateral to secure formal credit. Capital deficiency prevents many from pursuing new income-generating activities, including tourism enterprises, unless supported by NGOs or development projects. The rise of tourism has introduced new dynamics into the local economy. On the one hand, tourism creates significant opportunities for income diversification through homestays, food services, and boat-based experiences, with positive impacts across multiple sectors. Community members acknowledge tourism as a growing livelihood option capable of generating sustainable income. On the other hand, tourism-driven price hikes in local markets (e.g., food items such as ducks) have negatively impacted local affordability, exposing tensions between tourism growth and household welfare.

The economic capital of the community is constrained by dependence on exploitative informal loans (Dadon), low financial literacy, limited savings, and unequal access to resources. While microfinance and tourism-related ventures such as homestays and camping have created new opportunities, weak financial management, partial funding, and rising living costs limit their impact. Structural issues like a lack of land ownership and inequitable aid further extend vulnerability, leaving the community reliant on fragile and often unsustainable income sources despite tourism's potential. Researchers' field observations similarly highlighted a critical systemic barrier to livelihood enhancement: the pervasive entanglement of the community within informal credit systems. These local lending mechanisms, predominantly orchestrated by wealthy intermediaries, impose unreasonable interest rates and operate under highly irregular, often predatory terms that lack transparency. This dependency creates a cyclical debt trap, as the absence of formal financial institutions leaves marginalized households vulnerable to exploitation, effectively stagnating their ability to reinvest in sustainable tourism or other long-term livelihood improvements.

6.7 Institutional Capital

Institutional capital, as outlined by Shen et al. (2008), encompasses the structures, policies, and mechanisms that empower communities to participate meaningfully in tourism activities. This dimension of capital emphasises three essential components: ensuring community access to tourism markets, enabling equitable distribution of tourism-generated benefits, and promoting participation in policy-making processes. In the study area, livelihoods were historically dependent on natural resources (primarily fishing). However, with the diversification of income sources through tourism (began by institutional support), households began experiencing improved livelihood (IRNGO_02, CRDBC_01, IRTO_01, CRHS_03, CRTRG_02, IRLG_03, IRLG_01). Community members are now engaged in tourism business activities, thereby transforming natural resource use into tourism-based livelihoods. This shift was initiated and facilitated by *Poribar Unnayon Songstha (FDA)*, an NGO that raised awareness and introduced tourism opportunities to the community. As one community respondent (IRTO_01) explained,

Tourism significantly improved living standards, and without the interventions of the FDA, the community would have remained in a disadvantaged position.

FDA's contribution extends beyond tourism awareness, encompassing infrastructure development and capacity-building. According to community and institutional representatives (IRNGO_01, IRCSP_01, IRLG_03), the FDA supported the establishment of homestays, quality restaurants, sanitation facilities, tube wells, and tourist attractions such as hanging bridges, thereby improving both the visitor experience and local quality of life. Furthermore, institutional representatives (IRNGO_01, IRNGO_02) emphasised their role in facilitating continuous dialogue between government institutions and the community. This mediation enhanced access to aid, grants, and tourism-related support, while empowering locals to participate in decision-making processes. Community respondents (e.g., CRSM_02, IRTO_01, CRTG_01, CRTRG_02, CRHS_02) confirmed that the FDA provided guidance in negotiations, aided infrastructure projects, and enabled locals to pursue new livelihood opportunities through tourism. In the case study setting, NGOs play a key role by introducing tourism as an alternative livelihood, supporting business operations, and building community capacity through training. A regional government representative (IRLG_03) noted that collaboration between government and NGOs has been highly effective, with NGO activities monitored by government authorities to ensure safe and beneficial outcomes for the community.

At this point, a community representative (CRHS_03) is discussing how the local government representative (chairman) worked to instill discipline and tourist-friendly behaviour in the community by raising awareness among tourism service providers and community members about the good effects of tourism in this area. However, there are some political persons often regarded as leaders, who sometimes forcefully ask for donations/subscription money from community business owners. In a similar scenario, a homestay owner (CRHS_03) shared her experience that:

... these leaders couldn't ask for this illegal donation from homestays because these homestays were created with the help of an NGO (FDA), and thus this institution supports community people, uses their organisational network, and successfully prevents some leaders from asking for donations.

Ultimately, NGO involvement, particularly by the FDA, protects community businesses from exploitation and supports grassroots empowerment. Awareness initiatives and tourism safety committees ensure respectful interactions between locals and visitors, fostering hospitality and cultural tolerance (IRNGO_01, CRHS_02). Women's participation in tourism businesses is also facilitated through institutional support, ensuring safe entrepreneurial spaces. Positive experiences, such as relief distribution during floods, further strengthen trust in local leadership (CRSM_02). Nevertheless, skilled outmigration remains a challenge, as educated residents often do not return, weakening local capacity. Tourism-driven development, however, offers potential to reduce migration by enhancing livelihoods (IRNGO_02). Before institutional support, communities relied mainly on fishing, leaving them vulnerable to isolation and natural disasters. The FDA introduced tourism as a supplementary livelihood, promoting homestays, camping services, and support facilities, while providing training, financial aid, and government linkages. These efforts improved entrepreneurship, built institutional capacity, and enhanced resilience. Overall, strong NGO intervention and government collaboration enabled the community to adopt tourism as a sustainable livelihood pathway. During the period of field observation, it was clearly noted by the researcher that formal institutions exercise a vital monitoring and advisory role within the local setting, garnering significant appreciation from the majority of the community. Of particular importance is the way these institutional frameworks have provided a structured exit from the predatory informal loan systems historically managed by wealthy local elites, which often trapped residents in cycles of debt. Furthermore, the researcher observed that institutional support extends beyond mere oversight; these bodies frequently provide essential guidance in resolving local grievances and navigating complex political landscapes that the community previously found impenetrable. Since residents have traditionally lacked the social or political leverage to access such support systems independently, there is a profound and widespread sense of gratitude

toward these institutions for their role in facilitating empowerment and securing critical social protections.

6.8 Transformative Capitals Inter-Relationship

Tourism as a sustainable source of livelihood is a recent concept in Char Kukri Mukri, and one that can be said to fall within the “involvement” stage, with evidence of active participation among the villagers (Butler, 2009). While the discourse on tourism-led livelihoods has gained significant momentum, the literature reveals a persistent paradox: despite the promise of economic rewards and increased local participation, many communities, particularly in the marginal, rural contexts of developing nations, mostly lack the technical expertise and financial capital required to manage tourism enterprises successfully.

The evidence from this research suggests that development in these regions is primarily catalysed and sustained by governmental and non-governmental interventions. Theoretically, this dynamic is rooted in the interdependence of various forms of capital, where one asset class reinvests in and reinforces another. As reflected in the work of Stone & Nyaupane (2017), this linkage mirrors a "synergy transformation," where the interlocking of livelihood assets becomes essential for ensuring rural sustainability. While the findings of this research corroborate the existence of these interdependent relationships among community capitals, a distinctive contribution of this work is the identification of institutional and social capitals as the primary transformative drivers within the rural livelihood framework. In this context, these two capitals do not merely exist as static resources; rather, they function as the mechanisms that mobilize and convert other assets into sustainable developmental outcomes.

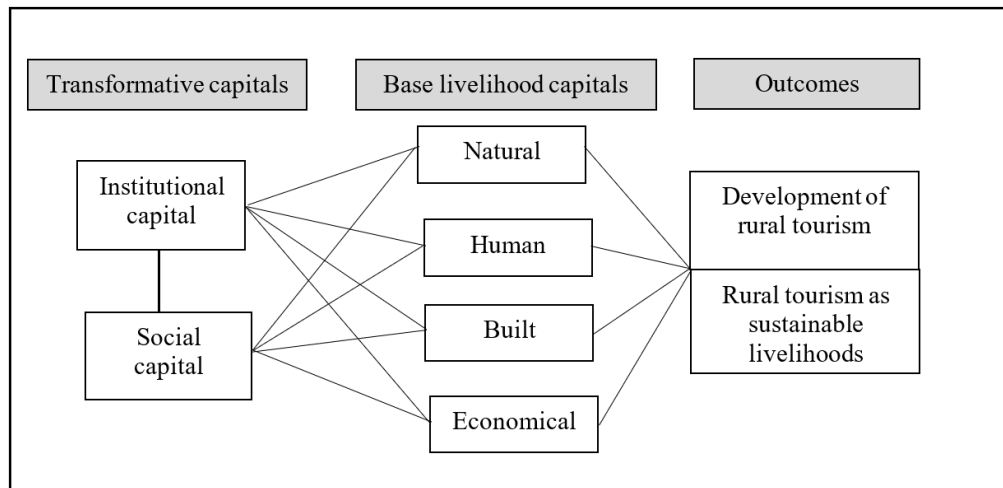


Figure 6-1: Transformative capitals in rural tourism for sustainable livelihoods. (Developed by the author)

Given that rural populations often face significant structural limitations in leveraging their livelihood assets (Koutra & Edwards, 2012; Luo & Bao, 2019; Rahman et al., 2022), institutional (formal) and social (informal) capitals emerge as pivotal drivers for sustainable development. In a rural island context such as Char Kukri Mukri, these capitals do not merely coexist with others; rather, they function as transformative vehicles that mobilize latent resources to facilitate sustainable outcomes through tourism. In the specific context of developing nations like Bangladesh, rural livelihoods are often hindered by systemic constraints, including low literacy rates, restricted access to formal financial channels, and a lack of infrastructure for human capital development. Within this landscape, institutional and social capitals serve as the necessary "supporting force" to activate the potential of natural, human, built, and economic assets. While these latter forms of capital represent the foundational base of a community, they often remain stagnant or underutilized without the coordination provided by formal institutions and the trust-based networks inherent in social capital.

As illustrated in Figure 6-1, institutional capital acts as a structural catalyst, facilitating resource access, providing policy frameworks, and coordinating efforts between state, non-state, and community stakeholders. By integrating tourism into formal planning and involving marginalized groups in financial decision-making, institutional actors can foster viable livelihood alternatives. Parallel to this, social capital functions as a vital bridging mechanism, nurturing the trust and mutual assistance necessary for collective action. High levels of social cohesion ensure that institutional interventions are not merely top-down mandates but are instead locally embedded and inclusive. This creates a powerful feedback loop: robust institutions build human capital through targeted training, while

strong social networks promote more equitable access to natural and economic resources. The dynamics of feedback are also revealed in the relations between transformation and base capitals. For instance, stronger institutions lead to more human capital in the form of training and social cohesion, which results in more equally distributed natural resources or economic access. Thus, rural tourism appears as an economic alternative, a social innovation that modifies the traditional way of life. The process also serves to move rural economies from exploitation of natural resources into more expanded, service-based, and sustainable livelihoods.

Ultimately, rural tourism in this case study context represents more than just an economic shift; it is a social innovation that redefines traditional ways of life. This transition allows rural economies to move away from the over-exploitation of natural resources toward a more diversified, service-based, and sustainable livelihood model. To support this evolution, policy frameworks must prioritize the strengthening of local institutional foundations and the synchronization of government and NGO activities (Hoque et al., 2022). By cultivating social capital alongside rigorous monitoring and iterative learning, a truly resilient model for sustainable rural tourism can be realized. In light of the aforementioned challenges, policy efforts should focus on reinforcing local institutional foundations by improving coordination between government levels and non-governmental agencies. It is also recommended that we develop additional local instruments to help the government build social capital. These arrangements must be integrated with processes that enable effective monitoring and learning to establish a sustainable rural tourism livelihood model.

6.9 Chapter Summary

This chapter examined how natural, human, and social capital shape livelihoods in Char Kukri Mukri, a marginal island tourism destination. Natural capital remains vital through fishing, farming, and coastal ecosystems, but faces threats from overuse, seasonality, and climate risks. Human capital combines resilient traditional skills with emerging tourism competencies developed through NGO training and entrepreneurship, yet low education, poor financial literacy, and out-migration limit capacity growth. Social capital shows mixed trends: residents report weakening bonding ties, while institutional actors highlight ongoing cooperation and the potential of bridging and linking networks to strengthen resilience. Institutional capital, led by the Poribar Unnayon Songstha (FDA), has been transformative, shifting reliance from fishing to tourism-based activities such as homestays, transport, and visitor services. Through infrastructure, training, financial support, and government collaboration, the FDA has enabled diversification, enhanced resilience, and improved community well-being, positioning tourism as a sustainable development pathway. Ultimately, this chapter underscores that institutional

and social capital serve as the primary transformative drivers within the rural livelihood framework. Rather than acting as static assets, these capitals function as dynamic mechanisms that facilitate capital interdependencies, mobilizing broader resources to achieve sustainable developmental outcomes.

Chapter 7

Thesis Conclusion

7.0 Introduction

This chapter presents reflective insights into the research objectives, drawing upon empirical insights from the case study of rural tourism development in an island context. The central aim is to examine how rural tourism contributes to securing sustainable livelihood options, ensuring participation and the betterment of key stakeholders, and identifying which livelihood assets are most critical for generating favourable outcomes. By synthesising perspectives from community members, institutional actors, and in-depth interviews, the chapter highlights the transformative potential of tourism when facilitated through supportive institutional frameworks. The reflections emphasise not only the diversification of livelihood opportunities but also the transformative role of the livelihood assets in a rural livelihood context. Through this lens, the chapter underscores the pivotal role of institutional and social capital in enabling inclusive, resilient, and sustainable livelihood options.

7.1 Research Contributions

This study empirically conceptualizes the transformative role of institutional and social capital as the essential catalysts for securing sustainable rural livelihoods through tourism. The findings demonstrate that while foundational capitals such as natural, human, built, and economic constitute the necessary resource base for rural development, they remain largely latent without the transformative impact of institutional and social capital. In the context of marginal rural livelihood, these foundational assets represent the raw potential of a destination, yet their conversion into sustainable outcomes is contingent upon the presence of robust "transformative" capitals. Institutional capital serves as the structural catalyst in this process, providing the formal governance, policy frameworks, and regulatory oversight required to ensure that resources are managed efficiently and equitably. Simultaneously, social capital acts as the relational engine, fostering the trust, reciprocity, and collective agency necessary for community-led tourism. By bridging the gap between individual capacity and systemic opportunity, these two capitals function as dynamic mechanisms that mobilize foundational assets. Ultimately, the transition from subsistence-based activities to a resilient, service-oriented tourism economy is only achievable when strong institutional processes are synchronized with high levels of social cohesion, triggering rural tourism as a means of sustainable livelihood option.

This research contributes to the literature and practice of rural tourism and sustainable livelihoods by empirically demonstrating the central, mediating role of institutional capital in catalysing livelihood transformation within island contexts. Using a case-study approach, the study provides evidence that capable institutional actors (NGOs and government entities) not only initiate and support tourism enterprises but also enable the coordinated development of human, built, economic, and natural capitals. It highlights how tourism-driven diversification creates accessible, relatively stable income opportunities, including meaningful participation by women and youth, while reducing reliance on informal credit and fostering household savings. The findings offer a conceptual refinement by positioning institutional and social capital as the pivotal governance mechanism that links resource mobilisation, capacity building, and infrastructure development to favourable socio-economic outcomes, and they suggest clear policy implications for strengthening institutional support to maximise the poverty-reduction and inclusionary potential of rural tourism.

7.2 Reflection on Research Objective One

Research objective one: How does rural tourism secure sustainable livelihood options?

In the case study, rural tourism contributes to sustainable livelihoods primarily through direct support and facilitation provided by institutional actors. The evidence indicates that in developing-country settings, where governance and rural livelihood systems have capacity constraints, the presence of competent institutions is crucial for transforming rural livelihoods. These actors effect change by extending policy and operational support, identifying and developing new livelihood avenues, and promoting local economic regeneration through the productive use of community resources. Field data show that rural tourism secures sustainable livelihood options by offering alternatives to traditional occupations; enabling residents to enter tourism enterprises with minimal external capital by leveraging their existing assets; creating income-generating opportunities for women and children (either as principal earners or as supplementary contributors within the household/family context); and providing revenue streams that are generally less susceptible to the volatility associated with agricultural income. Moreover, the relatively substantial income potential of tourism frequently motivates early adopters within the community, who in turn serve as examples that encourage wider participation. In summary, the study finds that rural tourism can secure sustainable livelihoods when supported by capable institutional

actors. It does so by diversifying income sources, lowering entry barriers through the use of local resources, expanding economic participation to women and children, offering more stable earnings than farming, and generating demonstrable success that spurs broader community uptake.

7.3 Reflection on Research Objective Two

Research objective two: How can rural tourism ensure participation and betterment of key stakeholders?

The findings suggest that rural tourism as an alternative livelihood means fosters stakeholder participation and socio-economic improvement primarily through the guidance of institutional actors, who facilitate diverse entrepreneurial opportunities within the tourism system. As community members (stakeholders) recognise the livelihood benefits of tourism, their involvement expands into activities such as tour operations, guiding, homestays, and camping services. These opportunities not only generate higher and more stable income but also create meaningful avenues for women's engagement, while simultaneously enabling households to reduce dependence on informal loans and accumulate savings for future security. In this way, rural tourism strengthens community stakeholder involvement in the local tourism systems, contributing to both participation and long-term socio-economic betterment.

7.4 Reflection on Research Objective Three

Research objective three: Which livelihood assets are more important for rural tourism development in island destinations, and to generate favourable outcomes?

The findings of this research indicate that while natural, human, and economic assets form the foundational base of rural livelihoods, institutional and social capital emerge as the most critical assets for driving sustainable tourism development in island destinations. These two "transformative capitals" do not merely exist alongside foundational resources; rather, they serve as the essential mechanisms required to mobilize and convert them into favorable livelihood outcomes.

Institutional capital functions as the primary structural catalyst. In island contexts, often characterized by geographical isolation and limited infrastructure, strong institutions facilitate resource access, establish essential policy frameworks, and synchronize the efforts of state, non-governmental, and community stakeholders. Parallel to these formal structures, social capital acts as the vital relational

engine. It serves as a bridging mechanism that nurtures the trust and mutual assistance necessary for effective collective action. High levels of social cohesion ensure that development interventions are not merely top-down mandates but are instead locally embedded and inclusive. This synergy creates a powerful feedback loop: robust institutional support builds human capital through targeted training, while strong social networks ensure a more equitable distribution of natural and economic resources. Ultimately, the prioritization of institutional and social capital allows rural tourism to function as a social innovation, reshaping traditional livelihoods into a sustainable, service-oriented model that preserves the island's natural integrity while enhancing community well-being.

7.5 Limitations of the study

While this study offers significant contributions to the Sustainable Livelihoods (SL) literature by conceptualizing the transformative role of institutional and social capital, it is important to acknowledge its inherent limitations, which present fertile ground for future scholarly inquiry. Because this research adopts a purely qualitative perspective, the findings are deeply contextual; therefore, future investigations could benefit from developing quantitative or mixed-methods models. Such approaches would allow researchers to empirically test the strength of the relationships between various capital forms, thereby enhancing the statistical generalizability and broader applicability of the framework.

Furthermore, as this study focuses on a single case approach, a comparative case study could bring depth and strength to future studies by being done with different stakeholders. Comparing multiple rural or island contexts would bring greater depth and rigor to the current findings, allowing for a more robust understanding of how different governance structures and cultural settings influence capital transformation. Additionally, there is a clear opportunity to expand the scope of this research by interrogating the complexities of leadership and power dynamics within community-based tourism. Integrating dimensions of gender, equity, and social inclusivity would provide a more holistic and critical perspective, ensuring the pursuit of sustainable rural livelihoods via tourism.

7.6 Concluding Remarks

The reflections presented in this chapter demonstrate that rural tourism has a profound capacity to enhance sustainable livelihoods, particularly when supported by effective institutional actors. First, the analysis of Research Objective One shows that tourism introduces alternative livelihood opportunities, provides income stability beyond farming, and creates inclusive spaces for women and children's participation. In the case study context, the involvement of institutional actors in guiding

and supporting community members to pursue alternative livelihood options such as tourism has been shown to generate positive outcomes, contributing significantly to the achievement of sustainable livelihoods. Research Objective Two highlights that stakeholder engagement is strengthened through diversified entrepreneurial ventures, improved financial security, and the reduction of dependency on informal credit, with tourism emerging as a vehicle for community-wide socio-economic betterment. Finally, Research Objective Three identifies institutional and social capital as the primary transformative drivers essential for sustainable island tourism development. While foundational assets provide the resource base, institutional structures and social cohesion are the critical mechanisms that mobilize these resources into favorable outcomes. This synergy facilitates a shift from subsistence-based exploitation toward inclusive, service-oriented livelihoods

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Appendix A

Research Information Sheet



I would like to invite you to participate in my MPhil research project, titled:

Sustainable Livelihood and Rural Tourism Development: A Case Study of Bhola District in Bangladesh

This research aims to expand the knowledge and understanding between sustainable livelihoods and rural tourism development in island destinations. To achieve the main objective, several specific objectives have been formulated. Which are:

1. How does rural tourism secure sustainable livelihood options?
2. How can rural tourism ensure participation and betterment of key stakeholders?
3. Which livelihood assets are more important for rural tourism development in island destinations and for generating favorable outcomes?

To participate in this research project, you will attend a face-to-face interview and take part in some questions that are based on a semi-structured questionnaire. Additionally, participating in a face-to-face interview will last approximately 25-35 minutes. This interview will contain some questions which are related to rural tourism's operability at the community level in Bhola District, community perception about the rural tourism structure and benefit-sharing process, rural tourism and stakeholders' livelihood improvement, whether or not any changes are required in the current rural tourism system, and so on. In general, I am interested in your professional, managerial, cultural, religious, and personal perspectives related to rural tourism in the Bhola district. This study intends to collect information from individuals at least 18 years old. If you don't fit the requirements, kindly let the researcher know.

Your participation is completely voluntary, and you have the option to opt out of the study at any time (up to eight weeks after the interview is over) by contacting my supervisor or me, the primary researcher, by phone or email (contact information provided below). With your consent, the interview may be audio recorded, notes may be taken, or both. The time and place for the interview will be arranged at your convenience. After the interview, the recording will be transcribed in full, and you will be provided with a copy of the transcript for your feedback. Additionally, I seek your permission to contact you later if further information is required for the research.

A thesis will be written based on the project's findings, and it will be published as a research article in an academic journal. The findings of this research might be presented at an international conference. Throughout this investigation and any associated publications, the researcher ensures that your identity will remain confidential. The researcher and his supervisor are the only people who will know a participant's identity.

I will be happy to address any questions or concerns you may have about participating in the project.

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Appendix B

Research Consent Form for Interviews

Consent form (if the participant is literate)

I would like to ask you to take part in my MPhil research project, which is named:

Sustainable Livelihood and Rural Tourism Development: A Case Study of Bhola District in Bangladesh

I carefully read and understood the project description mentioned in the research information sheet. With the knowledge that confidentiality will be upheld, I hereby consent to take part in this research project and to the publication of the research's findings. I consent to (please select one or both of the following choices).

Audio record of the interview ☐

Take notes of the interview ☐

I further acknowledge that, for eight weeks after the interview, I may withdraw from the project at any time, including the removal of any information I have submitted.

Name: _____

Email or phone number: _____

Signed: _____ Date: _____

Consent form (if the participant is illiterate)

I would like to ask you to take part in my undergraduate research project, which is named:

**Sustainable Livelihood and Rural Tourism Development: A Case Study of
Bhola District in Bangladesh**

I carefully read and understood the project description mentioned in the research information sheet. With the understanding that confidentiality will be upheld, I hereby consent to take part in this research project and to the publication of the research's findings. I consent to (please select one or both of the following choices).

Audio record of the interview ☐

Take notes of the interview ☐

I further acknowledge that, for eight weeks after the interview, I may withdraw from the project at any time, including the removal of any information I have submitted.

Name: _____

Thumbprint: _____ Date: _____

Nominee's Section:

I have been nominated by _____ to countersign on this consent form. I witnessed that the information was properly delivered and that the informant agreed via thumbprint endorsement.

Name: _____

Signed: _____ Date: _____

Appendix C

Sample Thematic analysis table

Table 7-1: Thematic analysis table

Capitals	Emergent Themes
Natural Capital	• Agriculture issues and natural disasters • Limited monitoring in natural resource conservation • Limited food production • Unique and touristic natural landscape
Human Capital	• Lack of community capacity • Competitive edge of big corporations • Service excellence /hospitable behavior • Human capital development by institutional initiatives • Livelihood improvement by skill development and knowledge sharing • Alternative livelihood development • Out-migration • Training and Knowledge transfer • Tourism business involvement
Economic Capital	• Low financial inclusion • Informal loan and debt cycle Trade-non native • Price hike in tourism season • Integration with a structured financial model
Built Capital	• Lack of proper infrastructure • Modern accommodation facilities for tourists • Home stays and tourism superstructure • Livelihood infrastructure
Social capital	• self-oriented mentality in community people • Mutual business co-operative • Cooperative norms and mutual support • Local involvement with institutional actors • Community Inclusion

Institutional Capital	• Support in alternative livelihood (policy, marketing financial and operational support) • Ethical community integration (transparent views of community) • Aid for less capable community • Livelihood and tourism business support • Protection from political influence
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