

## Growth Potential of the Domestic and International Tourism in India

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### ABSTRACT

Tourism is presently the most important civil industry in the world. About 10 % of the world's GNP comes from tourism. The paper attempts to analyse the factors contributing to consistent growth and a very high potential of the Indian Tourism Sector.

India showcases a variety of tourism options which includes Ecological Tourism, Pilgrimage Tourism, Historical Tourism, Adventure Tourism, Medical Tourism and an upcoming Ayurveda Tourism. In the year 2010, the number of foreign tourist arrivals in India was 5.58 million showing annual growth rate of 8.1%. The number of domestic tourist visits to all states and UTs was 740.21 million showing annual growth rate of 10.7%. The Foreign Exchange Earnings from tourism was 14.19 billion US\$. But India constituted a very small share of 0.59% of International tourist arrivals and was ranked 40<sup>th</sup> in World Tourist Arrivals. Share of India in International Tourism receipts was 1.54% and for this India was ranked 16<sup>th</sup> in the world. The top five countries for foreign tourist arrivals in India for the year 2010 were the US, UK, Bangladesh, Canada and Germany. Therefore, there is very large potential for the growth of the Indian Tourism sector.

Domestically, the state in India which showed maximum number of domestic tourist visits in the year 2010 was Andhra Pradesh with a share of 21.0%. The state in India which showed maximum number of foreign tourist visits in the year 2010 was Maharashtra with a share of 28.5%. As per the estimates of the Department Of Tourism, in India, the Hospitality Industry directly or indirectly supports 48 million jobs accounting 5.83% of GDP. India's share in global medical tourism industry is expected to reach 3% by the end of 2013. The Government of India has also introduced the "Medical Visa" for backing medical tourism in India. Government of India has taken up various initiatives to promote the growth of Travel and Tourism sector in India. The launch of the **INCREDIBLE INDIA** campaign and the **ATITHI DEVO BHAVAH** campaign which means honor the guest as he is equivalent to God were a major success.

A brief history of Tourism sector development in post 1950 period, types of tourism in India, contribution of the tourism sector to Indian economy, Government of India initiatives to boost the tourism sector, linkage between tourism and hospitality industry, very bright growth

prospects of medical tourism in India and the results of a company and customer survey pertaining to foreign tourist arrivals in India and also the domestic and foreign tourism of Indian nationals has been analysed in this paper.

**Keywords:** India Tourism, Growth, Contribution to GDP& Employment, Role of Government, Medical Tourism and determinants of choice of destination

## **Introduction**

Tourism industry is one of the emerging industries capable of shaping the entire economic potential of a nation. It is one of the most important civil industry of the world contributing about 10% to the world's GNP. India, a developing and an emerging market economy, is experiencing a substantial growth in Tourism Sector.. India has experienced a growth in the Tourism sector mainly because of its rich culture, beautiful natural attractions, colourful festivals and much more. The initiatives taken by the Government have also helped a lot to promote Indian Tourism sector growth and create a visitor-friendly image of India. At present, India ranks 40<sup>th</sup> in World Tourist Arrivals and 17<sup>th</sup> in World Tourism Receipts which itself indicates that Tourism in India has a very high potential of growing at a lightening speed.

### **1. History of Tourism In India:**

It was not until 1956 when the Second Five Year Plan in India came into existence that we could define Tourism as an economic term in India. Initially going on a pilgrimage or visiting your friends and relatives is what was meant to be Tourism in India. It was only after October 1966 when INDIA TOURISM DEVELOPMENT CORPORATION (ITDC) was set up and India was promoted as a tourist destination not only for pilgrimage or visiting friends and relatives but as a holiday destination. The main objective of setting up this Corporation was providing the tourist visitors with all essential services like transportation, managing the existing hotels, restaurants, resorts and also catering the services more efficiently and constructing the same if required. Another important objective of ITDC was rendering proper consultancy services and promote Tourism in India for developmental purpose.

In 1982, the Indian Government approved the National Tourism Policy which gave a six point plan for Tourism development of *Swagat, Suchana, Suvidha, Suraksha, Sahyog and Samrachana*, meaning Welcome, Information, Facilitation, Safety, Cooperation and Infrastructure Development respectively. The main aim of this policy was mainly to promote balanced socio-economic development, promote and preserve the rich heritage and culture of India and also create employment opportunities.

Later the National Committee on Tourism set up in 1988, setting up of the Tourism Finance Corporation in 1989 to finance tourism projects, the National Action Plan in 1992, the 1996 National Strategy for Promotion of Tourism and a new Tourism Policy in 1997 have all aimed to promote the fast growth of Indian Tourism sector.

### **2. Types of Tourism in India:**

India is a country which witnesses a lot of diversity pertaining to its ecology, mythology, history, its geographical diversity in terms of mountains, planes and plateaus and also the medicinal diversity teaching us the Science of Life (Ayurveda). So Tourism in India could be broadly classified on the basis of above mentioned categories.

### **2.1 Ecological Tourism:**

The rich diversity in the flora and fauna with a blessing of the beautiful natural attractions has encouraged Ecological Tourism in India. The forests cover on the Andaman and Nicobar islands, Orissa, Meghalaya and the Malabar Coast; the Kaziranga and Jim Corbette wildlife sanctuaries; the mountain ranges in North India and the Hill Stations such as Shimla, Kulu, Manali, Ooty; the Paradise on Earth, Kashmir, the beautiful beaches at Goa and the backwaters of Kerala and much more is nothing but a feast for all nature lovers.

### **2.2 Pilgrimage Tourism:**

India has a very strong mythological background and is also known as the LAND OF GODS AND GODDESS. India being the most culturally developed country and the birthplace of many saints, poets and philosophers has marked growth in Pilgrimage Tourism since ancient times itself. Kedarnath, Badrinath, Amarnath, the Golden Temple at Amritsar, Dwarka, Dargahs and Masjids at Delhi and Ajmer, churches and temples at Goa are some of the common tourists' attractions pertaining to Pilgrimage tourism.

### **2.3 Historical Tourism:**

India is a land which gave birth to many legendary rulers and warriors creating a glorious historical background. Every city or place in India has a story to tell about its history. The common tourists' attractions for the same include the Taj Mahal at Agra, the beautifully carved Ajanta-Ellora and Khajuraho caves, the forts at Delhi, Rajasthan and Maharashtra, one of the oldest and historical cities of India "Madurai" and many more.

### **2.4 Medical Tourism:**

Medical Tourism is an upcoming kind of tourism in India. Due to low cost and efficient medication facilities more number of people all over the world consider India to be a better option for medication purpose. The later part of the paper studies Medical Tourism.

### **2.5 Ayurveda and Yoga Tourism:**

*Ayurveda* may be regarded as the "Science of Life" which was developed long ago in 600 BC. India has witnessed an overall growth in tourist arrivals due to the upcoming, *Ayurveda Tourism*. The state of Kerala in South India is the popular destination of *Ayurveda Tourism*.

The main focus of Indian Yoga is nothing but simple 'yogasanas' and meditation which rejuvenates ones mind, body and soul. There are many *Ashrams* in India encouraging Yoga Tourism. The mountain ranges of the Himalayas, Rishikesh, Kedarnath, Gangotri of northern India are some of the places where one can get eternal peace and satisfy their spiritual quest and are the perfect destinations for Yoga Tourism.

## **2.6 Adventure Tourism:**

Due to its geographical diversity India is one of the finest places for Adventure Tourism. Mountaineering, skiing, trekking in the ranges of Himalayas, Camel safaris in Rajasthan, River rafting in the Ganges near Rishikesh, Rock climbing, Wind rafting and much more of an adventure for every adventure lover is bestowed by India upon its Tourists.

## **3. Contribution of Tourism Sector to Indian Economy:**

Tourism in India has a great growth potential and also has the competence to contribute substantially to the growth of the Economy. The percentage share of India in International Tourist Arrivals in the world till recently was only 0.61% and India ranks 17<sup>th</sup> in the World Tourism Receipts with a share of 1.54%.

### **3.1 Domestic Tourist Visits:**

In a short span of past 10 years the number of Domestic Tourist visits to all States/UTs have remarkably increased from 220.11 million in the year 2000 to 740.21 million in the year 2010. The Foreign Tourist visits to all States/UTs have also shown a creditworthy increase from 5.89 million in the year 2000 to 17.85 million in the year 2010. The top three states of India having large number of Domestic Tourist visits in 2010 were Andhra Pradesh (21.0%), Uttar Pradesh (19.6%) and Tamil Nadu (15.1%). The top three States/UTs having large number of Foreign Tourist visits in 2010 were Maharashtra (28.5%), Tamil Nadu (15.7%) and Delhi (10.6%). The most visited monument in 2010 by both domestic as well as international tourists was the TAJ MAHAL. However, the number of Indian National departures in the year 2010 was 12.99 million.

### **3.2 Foreign Tourist Arrivals:**

The number of Foreign Tourist Arrivals (FTAs) in India in 2010 was 5.78 million. The USA and the Western Europe had a very high percentage share in FTAs in India during 2010. The top three countries for FTAs in India for the year 2010 were USA (16.40%), UK (13.52%) and the neighbour, Bangladesh (6.82%). In 2010 the FTAs were maximum in the month of December with a share of 11.8%. The gender wise distribution of FTAs in India in 2010 revealed that there were more number of male visitors (59.3%) than female visitors (40.7%). The FTAs in India mainly belonged to the age group of 36-44 years (21.1%) in 2010.

### **3.3 Foreign Exchange Earnings:**

The Foreign Exchange Earnings (FEE) from Tourism in India in the year 2010 was 14193 US\$ Million. The month of December in 2010 gave the maximum FEE from Tourism which was 1558 US\$ Million. Tourism is the second largest net foreign exchange earner for India.

#### **4. Initiatives taken by the Government of India:**

##### **4.1 Ministry of Tourism:**

The Government of India has established the Ministry of Tourism in order to boost Tourism in India. The Ministry of Tourism has undertaken many projects to showcase India as a perfect Tourist destination and create a visitor-friendly image of the country. The major steps taken by the Government were the *Atithi Devo Bhavah* Campaign which gave a widespread message of “honour your Guest as he is always equivalent to God” and the **Incredible India** Campaign which was incredibly successful in creating a colourful and a gorgeous image of our country as a perfect holiday destination. This was mainly because of extensive Publicity Campaigns in which the IT industry played a remarkable role.

##### **4.2 Tourism Finance Corporation:**

Tourism Finance Corporation of India was set up in 1989, as a Government of India Enterprise mainly established to finance all tourism related projects. Tourism Finance Corporation of India has truly helped Tourism in India to grow at a lightening speed. It finances many projects of construction of hotels, resorts, restaurants, undertaking development of transportation facilities and financing all tourism related activities.

##### **4.3 Indian Institute of Travel and Tourism Management:**

To promote proper education and training in understanding and proper management of travel and tourism, the Ministry of Tourism, Government of India set up an autonomous institute namely the Indian Institute of Travel and Tourism Management (IITTM) on the 18<sup>th</sup> of January 1983.

**4.4 Projects:** The main aim of the Government of India has been to provide all essential tourism-related facilities to all tourists, preserve all tourist attractions of the country and provide employment to all strata of the society by involving local community in all tourism development programs. In all, 924 Infrastructure Projects worth Rs. 1440.86 crore have been sanctioned during the 10<sup>th</sup> Plan of the Government of India which included 28 Regional Airports and up gradation of National Highways. The Government has also launched a new scheme of ‘VISA on ARRIVAL’ for 11 countries in total. To encourage Tourism in India the first Indian-Tourism Day was celebrated on 25<sup>th</sup> January 1998.

#### **5. Tourism and Hospitality Industry Linkage:**

Tourism is a sector is highly linked with the hospitality industry which includes providing proper service in terms of transportation, hotels, restaurants, etc. When all these compliment each other Tours become successful.

The total number of hotels approved till 2010 were 2483 and rooms approved were 117815. The state of Maharashtra (21255) has the maximum number of hotel rooms. In 2010 foreign guests

preferred staying in 5-Star and Heritage Hotels but Domestic guests preferred staying more in 2-Star Hotels and below. The total number of hotel rooms required by 2021 is expected to be 343170.

An Average number of employee per room was 1.5 in 2010 for all hotel categories taken together. 78.1% of employees were given training for the same in the year 2010. The manpower required by the hospitality industry is going to be 2,84,386 by 2021. To provide proper education and training in the Hospitality Industry the Government of India long back in 1982 set up an autonomous institute named the National Council for Hotel Management and Catering Technology.

Considering transportation as an employment generating factor, 91.8% of tourists preferred travelling by Air, 7.5% preferred travelling by Land and 0.7% preferred travelling by Sea.

To study this linkage between Tourism and Hospitality Industry a survey was conducted by us with help of a questionnaire in the 5 reputed Hotel Groups of Mumbai namely, The Oberoi Trident (BKC), Grand Hayatt (Santacruz), Four Seasons (Mumbai), The Intercontinental (Marine Drive) and Rodas-An Ecotel (Powai).

The conclusion of this survey was that the hotels received most of the Domestic Tourist visitors in Summer and most of the International Tourist visitors in Winter. These Hotels have most of their International Guests coming from Europe and Asia/Pacific. Most of them receive 1001 to 10000 Domestic visitors and above 5000 International visitors.

In short the linkage between Tourism and the Hospitality Industry is so strong that it can provide large employment opportunities to the people in India. Hence we can say that a successful linkage between the two is capable of shaping our economy dynamically.

## **6. Medical Tourism in India:**

Medical Tourism has been rapidly increasing in India in the recent years. India's share in Medical Tourism in the world is expected to reach around 3% by 2013 which is quite creditable. There are many factors contributing to such a rapid growth in Medical Tourism. One of the main factors is that the medical treatment in India is less expensive as compared to the rest of the world. Not only low cost but a quality treatment at a low cost is the main factor which brings patients from all across the world to India for treatment. The doctors and surgeons in India are so very skillful and well trained and the staff in most of the Indian Hospitals including the nurses is also well educated and trained in their respective fields. Most of the hospitals in India are well equipped as well.

In 2010, 80% of the foreign patients were found to be coming from Africa, Iraq, Afghanistan and so on for treatments of knee replacement, cardiac treatment and cancer treatment. According to the Press Release by the Press Information Bureau the Ministry of Tourism, the Government of India provided assistance to 10 Medical Tourism service providers by sanctioning an aid of 27742 US\$. The Government has also introduced "MEDICAL VISA" to encourage Medical Tourism in India.

To study the spread of Medical tourism, a survey was conducted with the help of a questionnaire. This was answered by the Medical Staff and doctors of P.D. Hinduja National Hospital (Mumbai), Jupiter Hospital (Thane) and Dr. Milind Patil, an Orthopedic Surgeon.

The conclusion drawn from this survey was that most of these hospitals received patients in the age group of 56- 65 years and these patients mostly came from the continent of Africa. The treatments they came for included Orthopedic, Cancer, Cardiac and to some extent Cosmetic treatments. According to them the main reason to the rapid increase for Medical Tourism in India was Better Treatment and Low Cost.

## **7. Survey of the Travel Company**

To study the pattern of preference of the Indian tourists going on Domestic as well as an International Tours, a survey was conducted in association with reputed Mumbai based Tourist Company KESARI TOURS AND PVT. LTD. and following conclusions were drawn for Domestic as well as International Tours.

### **7.1 Domestic Tours:**

According to the company the most popular destinations for Domestic Tours in India are Kashmir, Himachal (Shimla, Kulu, Manali) and Kerala. The season which gave the company maximum business profits was Summer. For the year 2010-2011 they had more than 5000 customers out of which 60% preferred travelling by AIR and 40% preferred travelling by TRAIN. The company also has an annual contract with renowned hotel groups of India.

### **7.2 International Tours:**

According to the company the most popular destinations for International Tours for the Indians are Singapore/Malaysia/Thailand, Europe, Dubai and Mauritius. The season which gave them maximum business profits was Summer. For the year 2010-2011 they had more than 1500 customers out of which 20% preferred travelling by Low Cost Airlines and 80% preferred travelling by Standard Airlines. The company also has an annual contract with renowned hotel groups internationally.

## **8. The Field Survey**

A detailed questionnaire was administered to randomly selected 100 respondents, residents of Mumbai city to obtain information regarding domestic and foreign tours actually undertaken by them. Certain popular destinations of Domestic as well as International Tours were chosen to know the factors that determined the choice of those destinations. In the questionnaire, questions

pertaining to age, sex, family size, income, choice of accommodation (Hotels), source of information, preferred season of the year, time of the year, (vacation or otherwise), no. of weeks spent on tour, expenditure incurred, mode of transport etc. were asked.

Kashmir, Jaipur-Udaipur as the popular domestic destinations and UK, USA and Switzerland as the foreign destinations were taken up and the factors determining the choice of these destinations were analysed with help of the responses provided by the tourists.

The following table represents the summary of the regression results.

**Table 8.1 SUMMARY OF REGRESSION RESULTS**

Sr. No.	Destination	Determinants	Coefficients	P value
	DOMESTIC			
1	Kashmir	Age group	.1661771	0.034
		Gender	.2254246	0.009
		Expenditure incurred	.1482175	0/056
		Brochure as source of information	.2396358	0.05
2	Jaipur- Udaipur	Age group	.1470978	0.020
		Season	<b>.1777583</b>	<b>0.001</b>
		Five star Hotel	<b>-.1915728</b>	<b>0.049</b>
		Friends as source of information	<b>.1930775</b>	<b>0.052</b>
		Magazines as source of information	.2992444	<b>0.003</b>
		Newspaper as source of information	.2546787	<b>0.009</b>
	INTERNATIONAL			
1	USA	Age group	<b>.1017747</b>	0.049
		Season	<b>.0958118</b>	0.031
		Weeks	<b>.1323184</b>	0.017
		Expenditure incurred	<b>.1041869</b>	0.055
		Three star hotels	<b>.1987621</b>	0.009
		News paper-information	<b>.2149225</b>	0.010
2	UK	Age group	<b>.1353601</b>	0.006
		Expenditure incurred	<b>-.1306247</b>	0.015
		Std. hotel	<b>-.2802824</b>	0.001
		Five star hotel	<b>.1793052</b>	0.027
3	SWITZERLAND	Age group	<b>.1138772</b>	0.035
		STD. HOTEL	<b>-.1929006</b>	0.032
		Stay with friends & relatives	<b>-.2163424</b>	0.007
		News paper	<b>.1855843</b>	0.022



In respect of domestic travel destination, in case of Kashmir as a destination of domestic tourism, age group, gender, expenditure incurred, brochure as a source of information, FOR Jaipur-Udaipur, age group season , five star accommodation, friends, magazines and newspaper as a source of information were found to be statistically significant.

In respect of International tourism destinations, for the USA, age group, season, no. of weeks, expenditure incurred, three star hotels and news paper as a source of information; for UK, age group, expenditure incurred, std, and five star hotel accommodation and in case of Switzerland, age group, Std. hotels, stay with friends and relatives and news paper as source of information were found to be statistically significant.

**Appendix**

**Linear Regression Results:**

**Domestic Tourism**

**1. KASHMIR**

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. regress kash agegrup gender expendi brochur
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Source	SS	df	MS	Number of obs = 100		
Model	5.60614748	4	1.40153687	F( 4, 95)	=	5.25
Residual	25.3538525	95	.266882658	Prob > F	=	0.0007
				R-squared	=	0.1811
				Adj R-squared	=	0.1466
Total	30.96	99	.312727273	Root MSE	=	.51661

  

kash	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
agegrup	.1661771	.0773796	2.15	0.034	.0125591	.319795
gender	.2254246	.0841369	2.68	0.009	.0583917	.3924575
expendi	.1482175	.0767118	1.93	0.056	-.0040746	.3005097
brochur	.2396358	.1205954	1.99	0.050	.0002236	.479048
_cons	-.3125842	.2036766	-1.53	0.128	-.7169333	.0917649

**2. JAIPUR-UDAIPUR**

```
. regress jaiuday agegrup season fivsesta frnds magzn newspap
```

Source	SS	df	MS	Number of obs = 100		
Model	6.53580657	6	1.0893011	F( 6, 93)	=	5.50
Residual	18.4241934	93	.198109607	Prob > F	=	0.0001
				R-squared	=	0.2619
				Adj R-squared	=	0.2142
Total	24.96	99	.252121212	Root MSE	=	.4451

  

jaiuday	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
agegrup	.1470978	.0619602	2.37	0.020	.0240572	.2701385
season	.1777583	.0515017	3.45	0.001	.0754862	.2800304
fivsestar	-.1915728	.0961147	-1.99	0.049	-.3824375	-.0007081
friends	.1930775	.0982695	1.96	0.052	-.0020663	.3882213
magzn	.2992444	.0995981	3.00	0.003	.1014622	.4970265

newspap		.2546787	.0961129	2.65	0.009	.0638176	.4455398
_cons		-.4071092	.1906548	-2.14	0.035	-.7857118	-.0285066

### 3. USA

. regress usa agegrup season weeks expendi thresta newspap

Source		SS	df	MS	Number of obs = 100		
-----					F( 6, 93) = 6.60		
Model		5.28843154	6	.881405256	Prob > F = 0.0000		
Residual		12.4215685	93	.133565252	R-squared = 0.2986		
-----					Adj R-squared = 0.2534		
Total		17.71	99	.178888889	Root MSE = .36547		

usa		Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
-----							
agegrup		.1017747	.0509091	2.00	0.049	.0006793	.2028701
season		.0958118	.0437	2.19	0.031	.0090323	.1825913
weeks		.1323184	.0542952	2.44	0.017	.0244989	.2401378
expendi		.1041869	.0535815	1.94	0.055	-.0022155	.2105892
thresta		.1987621	.0749409	2.65	0.009	.0499443	.3475798
newspap		.2149225	.0819849	2.62	0.010	.0521168	.3777283
_cons		-.7774092	.1929151	-4.03	0.000	-1.1605	-.394318

### 4. UK

. regress uk agegrup gender expendi stdhot fivsesta newspap

Source		SS	df	MS	Number of obs = 100		
-----					F( 6, 93) = 6.50		
Model		4.16747164	6	.694578607	Prob > F = 0.0000		
Residual		9.94252836	93	.106908907	R-squared = 0.2954		
-----					Adj R-squared = 0.2499		
Total		14.11	99	.142525253	Root MSE = .32697		

uk		Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
-----							
agegrup		.1353601	.0482502	2.81	0.006	.0395446	.2311755
gender		.0955819	.0539204	1.77	0.080	-.0114932	.202657
expendi		-.1306247	.0527602	-2.48	0.015	-.235396	-.0258534
stdhotel		-.2802824	.0818862	-3.42	0.001	-.4428923	-.1176725
fivsesta		.1793052	.0800547	2.24	0.027	.0203325	.3382779
newspap		.1144386	.0718478	1.59	0.115	-.0282369	.2571141
_cons		.0848868	.1418724	0.60	0.551	-.1968436	.3666172

### 5. SWITZERLAND

. regress switz agegrup yeartim season weeks stdhot fivsesta fridrel frnds magzn newspap

Source	SS	df	MS	Number of obs = 100		
Model	5.92324579	10	.592324579	F( 10, 89)	=	4.69
Residual	11.2367542	89	.126255665	Prob > F	=	0.0000
-----				R-squared	=	0.3452
Total	17.16	99	.173333333	Adj R-squared	=	0.2716
-----				Root MSE	=	.35532
-----						
switz	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
agegrop	.1138772	.0532126	2.14	0.035	.0081448	.2196096
yeartim	.0450229	.0310935	1.45	0.151	-.0167592	.1068049
season	-.0496368	.043514	-1.14	0.257	-.1360982	.0368246
weeks	.0619363	.0535937	1.16	0.251	-.0445532	.1684258
stdhotel	-.1929006	.0884677	-2.18	0.032	-.3686839	-.0171172
fivsestar	.1089756	.0858442	1.27	0.208	-.061595	.2795461
fridrel	-.2163424	.0787291	-2.75	0.007	-.3727755	-.0599093
friends	-.0898254	.07983	-1.13	0.264	-.2484458	.0687951
magzn	-.1098034	.0819574	-1.34	0.184	-.2726509	.0530441
newspap	.1855843	.0798483	2.32	0.022	.0269275	.3442412
_cons	.041377	.2011543	0.21	0.837	-.3583123	.4410662

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1. Hotel Grand Hayatt, Santacruz, Mumbai
2. Hotel Oberoi Trident, BKC, Mumbai
3. Hotel Four Seasons, Mumbai
4. Hotel International, Marine Drive, Mumbai
5. Hotel Rodas- An Ecotel, Powai
6. P.D. Hinduja National Hospital, Mumbai
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