

## **How does the perceived Terrorism Risk influence the Travel Decision to Jammu & Kashmir**

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*Source: <http://www.jammuandkashmir.com/>*

**Bachelor Thesis for Obtaining the Degree  
Bachelor of Business Administration  
Tourism and Hospitality Management**

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## **Affidavit**

I hereby affirm that this Bachelor's Thesis represents my own written work and that I have used no sources and aids other than those indicated. All passages quoted from publications or paraphrased from these sources are properly cited and attributed.

The thesis was not submitted in the same or in a substantially similar version, not even partially, to another examination board and was not published elsewhere.

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## **Abstract**

This study tried to identify the degree to which terrorism influences the decision to travel to the Indian state of Jammu & Kashmir as well as to examine the general terrorism risk perception of this particular destination by using a new approach of contrasting people who live in India, have been to the country before or who have never been there. History has shown that terrorism in Jammu & Kashmir is the product of India's and Pakistan's inability to solve their dispute regarding which country has possession of the state which had a tremendous impact on the state's tourism industry. In order to gain a better understanding of the situation a random online survey was rendered in 2011 and was comprised mainly of Austrian, respectively German, as well as Indian responses. The predominately ordinal scaled data caused to undertake primarily non-parametric tests by using SPSS 19. Overall the North Indian state was mutually perceived as quite high risk and the participants showed a similar mind set in many terrorism related questions. Nevertheless, terrorism appeared not to be such a sever obstacle to travel as originally expected. It was concluded that this deviation from the anticipated result was caused by a positive peaceful development in Jammu & Kashmir and the subsequent returning tourism flow which was frequently highlighted in the (Indian) media at the same time that the survey was conducted.

**Key Words:** *Jammu & Kashmir, India, Pakistan, Kashmir Dispute, Terrorism, Tourism, Risk Perception, Travel Decision Making*

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## **List of Abbreviations**

Hizb .....	Hizb-ul-Mujahideen (Group of terrorists operating in Jammu & Kashmir)
J&K .....	Jammu & Kashmir
JKLF.....	Jammu & Kashmir Liberation Front (Group of terrorists operating in Jammu & Kashmir)
LOC.....	Line of Control
UN .....	United Nations

## **1 Introduction**

In the recent past, terrorist activities have increased in many regions, but especially after the incident of 9/11 the term “terrorism” gained a lot more weight and international attention. In the specific case of the Indian state Jammu & Kashmir, terrorism is just the continuation of a long lasting disagreement regarding territorial disputes that reaches back until 1947 when the partition of India and Pakistan was decided. Since then Pakistan has challenged the accession of Jammu & Kashmir to India and provoked three wars with the aim to obtain the state. Such a violation in history leaves its mark on the economy of the concerned territory, but particularly also affects the sensitive tourism industry. Since ancient times, Jammu & Kashmir was among the most popular travel destinations of India due to its natural beauty and being “a seat of great learning” (Mohammad, 2006, p.42). However, with the increase of violence the number of tourists dramatically decreased which caused serious problems for the locals who heavily depended on the revenues of tourism. This was just the beginning of a vicious cycle: the subsequent unemployment and rather hopeless economic situation made the local youth especially vulnerable to the danger of joining terrorist groups, not for ideological reasons, but simply to survive (Jarudi, 2002). Seen from the psychological point of view of the decision making process of travellers, the decline of tourist arrivals is a logical consequence of rising terrorist activities since people choose their holiday destination according to the most benefits and least costs, i.e. risks (e.g. Sönmez & Graefe, 1998) whereby a destination with frequent terrorist attacks are usually perceived as high cost.

This paper aims to elaborate this theory on the case of the Jammu & Kashmir dispute and tries to define the degree to which terrorism risk affects travel decisions to the state as well as to examine the general terrorism risk perception of Jammu & Kashmir.

The first part comprises of secondary literature on the background of the still unresolved Kashmir dispute, the emerging of terrorist activities and its effects on the local economy with a special focus on the tourism sector. In addition, some theoretical information on travel decision making and the role of terrorism are provided. The second part presents the results of the survey conducted in 2011. Due to the wide reach of the internet it was perceived to be the ideal media to make the questionnaire available, in particular also because Indians and Europeans were targeted as the main respondents. The survey was comprised in total of 21 questions asking about the participants’ relationship to India and Jammu & Kashmir (whether/why they have been there etc.), about their general terrorism perception and finally requested the respondents to provide some personal details such as age, education, religious affiliation, etc. on a voluntarily basis. The questions were asked in a quantitative setting in

order to statistically process the data with SPSS 19. As a result of the mainly ranking nature of the answers a rather ordinal scaled data set was obtained and caused to undertake solely non-parametric tests. Consequentially the most frequently used methods were Pearson Correlation, Cross table, Wilcoxon Test, Kruskal-Wallis-Test and Friedman Test. The hypotheses aimed to be proven were the following:

- H1:** There is a difference between people who live in India, have visited India before or who have never been there, concerning...
- a) *weighing the pros and cons of a Kashmir trip*
  - b) *feeling well informed about Kashmir's political situation*
  - c) *feeling well informed about Kashmir's tourism offers*
  - d) *considering Kashmir as a possible travel destination*
- H2:** *The higher the knowledge about Kashmir's tourism offers the higher general interest to travel there.*
- H3:** *The higher the knowledge about the political situation the more afraid people are to go to J&K because of terrorism risk.*
- H4:** *There is a difference in the fear to go to J&K because of terrorism risk between people who live in India, have visited India before and who have never been there.*
- H5:** *There is a difference in the fear to go to J&K because of terrorism risk between people who have been to Kashmir and who have not been there before.*
- H6:** *There is a difference in perceiving terrorism as an important factor or the most important factor of the travel decision making between people who live in India, have visited India before or who have never been there.*
- H7:** *People who perceive terrorism as an important factor for the travel decision are also afraid to go to J&K because of terrorism.*
- H8:** There is a difference in the fear to go to J&K according to
- a) *the educational level of the participants*
  - b) *the different targets, i.e. important monuments/local inhabitants/domestic tourists (Indians)/international (foreign) tourists*
- H9:** *There is a difference in the perceived terrorism risk concerning the geographical areas, i.e. the east region of Ladakh is perceived as being safer than the close border region to Pakistan.*
- H10:** There is a difference between people who live in India, have visited India before or who have never been there, concerning:
- a) *the cancellation behaviour*
  - b) *the frequency perceived as high risk*
  - c) *the severity perceived as high risk*

People who live in India, have been to India before or have never been there, i.e. the relationship to India therefore represented the primary grouping variable and several interesting findings could be identified.

## **2 Literature**

### **2.1 Geographical Information of Jammu & Kashmir**

Jammu & Kashmir, the “northernmost state was founded by Maharaja Gulab Singh in 1846 and was the biggest princely state in India before the partition of the country in August 1947” (Raina, 2002, p.2,3). After several wars with Pakistan and China, about 12850 square kilometres remain on Indian territory (Raina, 2002) which is divided into three main regions, namely the most densely populated and by Islam predominated Kashmir Valley in the west, the Hindu Jammu region in the south and the mainly Buddhist cold desert Ladakh (Lal 2003; Chaudhary 2002). The state abuts with China and Russian Turkistan in the north, Tibet in the east, Pakistan in the west and Afghanistan in the northwest (Raina 2002; Encyclopaedia Britannica 2012). In the south-west Jammu & Kashmir shares border with the Indian states of Punjab and Himachal Pradesh (Raina, 2002). Due to the adjacency of many powerful and partly critical countries such as Russia, Afghanistan, Pakistan, China and Tibet and the resulting “unique geo-political status” (Raina, 2002, p.3,4), Jammu & Kashmir has always been of utmost military and politically importance for the Indian government.

### **2.2 Historical Background of the Kashmir Dispute**

The background of the many terrorist attacks of the last few decades reaches back to the year 1947, when the partition of British India, with the purpose to create an own Muslim state (Pakistan), was decided. Since then, the state of Jammu & Kashmir is not only suffering from an increasing terrorism threat, but from the dreadful impacts and implications of the four wars those nations fought in order to obtain the state. Nevertheless, both sides show a willingness to achieve a peaceful resolution of this dispute by discussing and negotiating – up to date, however, without much success.

#### **2.2.1 The Partition of 1947**

Under the pressure of an upcoming civil war between Hindus and Muslims and the already existing dispute of the Hindu Congress party, led by Jawaharlal Nehru, and Mohammed Ali Jinnah's Muslim League, the British viceroy Louis Mountbatten considered the partition of British India into India and Pakistan proposed by Jinnah. Mahatma Gandhi, however, was not at all in favour of this idea and tried to convince the viceroy to offer Jinnah the Prime Minister post of a United India instead. Inevitably, this proposal had to face resistance of Nehru, who was eager to gain leadership as well, and partition was found to be the only remaining solution.

As a result Lord Mountbatten declared “normally geographical situation and communal interest ... [as] factors to be considered” (Chaudhri, n.d. cited by Ashraf, 2002, p.4) and that the free decision would remain to the 562 Princely States on whether to join India or Pakistan or to become independent (Ashraf, 2002). Finally the majority united with India and only ten states with Pakistan; however issues concerning independence arose, namely with the states of Junagadh, Hyderabad and Jammu & Kashmir (Ashraf, 2002).

Focusing on the situation of Jammu & Kashmir it is to say that the predominately Muslim state was ruled by the Hindu Maharaja Hari Singh, who wanted to create an independent kingdom (Lal, 2003). Many attempts had been made, especially from India's side, to convince the ruler to join the country, but Singh did not yet favour any of the proposals. Not until Pakistan decided to forcefully take over Kashmir by means of infiltration and sabotage involving Pakistani and Afghani Pathan tribesmen, who intended to help their co-religionists (Lal 2003; Hingorani 2007). Contrarily Ashraf (2002, p.5) describes the situation as “a revolt by the Muslim population against the Maharaja” which caused Hari Singh to flee from the capital Srinagar. As a matter of fact, Singh asked for immediate military help of the Indian government, who declared to provide assistance only after the duly accession of Jammu & Kashmir to the Indian nation. Nevertheless, Hingorani (2007, p.8) demonstrates the well-disposed endeavours of New Delhi by citing its letter, basing on the Indian Independence Act of 1947, “that in the case of a State where the issue of accession should be decided in accordance with the wishes of the people of the state” and that it was the government’s “wish that as soon as law and order have been restored and her soil cleared of the invader the question of the state’s accession should be settled by a reference to the people”. On October 26<sup>th</sup> the Maharaja signed the Instrument of Accession and the Indian government immediately sent out military troops and air force which was the beginning of the first Kashmir war.

Exactly here the point is reached, where India and Pakistan are debating the most and have the widest spreading points of view. Ashraf (2002) advances the view of Pakistan and heavily calls the lawfulness of the accession into question. She claims that “timing, terms and conditions [of the Instrument of Accession] (...) are all controversial” (p.5) and accuses India to intentionally make the issue intransparent. Moreover the author refers to the work of the British historian Alastair Lamb (1997 cited in Ashraf, 2002, p.6) in which he indicates that “the Maharaja was forced to sign a conditional Instrument of Accession *after* the Indian troops had landed at Srinagar”. In addition Ashraf (2002, p.6) appeals to the Law of Treaties, which states that “(a) treaty is invalid if its conclusion is procured by the threat or use of force in violation of the principles of the Charter of the United Nations”. Nevertheless, Pakistan’s major argument for Kashmir’s genuine affiliation to its nation remains on religious causes; that the state with

Muslim majority population belongs to the Muslim dominated country. India, on the other hand, insists that the Act of Accession was legally correct and does not accept any of those incriminations. Moreover, Hingorani (2007, p.12) counters Pakistan's denial to recognize the accession with: "*It is a well-known principle of international law that third states do not have a right to veto the act of accession or secession. Pakistan was not party to the accession of the princely Indian state to the dominion of India and, hence, has no standing with respect to the accession*".

The first war ended with a cease-fire, at which Pakistan captured a big part of the state in the north-west. Since then, this cease-fire line represents the actual border between India and Pakistan (Lal, 2003).

### **2.2.2 Discussions, Wars & Agreements**

What followed was a crucial decision: Lal (2003) advances the view of many Indians, that it was Nehru's most drastic failure to submit the issue of the Pakistani attacks to the United Nations in 1948 instead of defeating Pakistan directly in its heartland as originally planned. The author suggests that this sudden change of mind was caused by Lord Mountbatten, who wanted to avoid a further dispute between India and Pakistan at any cost. This is because it was part of the partition agreement, that the British military would support both countries in conflict situations, hence in this particular case British soldiers would have to fight against each other (Lal, 2003).

In the end, India's hope, that the UN would put pressure on Pakistan to return its garrisoned part of Kashmir, was gutted. Hingorani (2007, p.9) comments on the resulting situation as follows,

*"... by making the reference to the United Nations on what India termed as aggression, India found itself being treated on par with Pakistan and being forced to honour a cease-fire line that ensured that Pakistan got to consolidate its control over the 86,023 square kilometres of territory it had occupied and continuous to occupy at present".*

Subsequently, India was no more in favour to accept Kashmir as an international affair and stressed before the UN Security Council "that the holding of the [desired] plebiscite in the princely Indian state [Jammu & Kashmir] was a matter of domestic jurisdiction" (Hingorani, 2007, p.10). Correctly the author (p.10) thus questions that,

*if India itself raises the question of accession of the princely Indian state before the UN Security Council and pledges a plebiscite under international auspices to settle the accession, does not the Kashmir question, originally within the domestic jurisdiction of India, become an international issue so as to confirm standing on the international community (including Pakistan) to require New Delhi to honour its pledge?*

Nevertheless, the more India tried to limit the “international engagement” the more the issue was in the spotlight of the world media, driven by the Pakistani propaganda (Hingorani, 2007).

Many years passed in which the three parties (India, Pakistan and the UN) raised, discussed and finally abolished numerous resolutions for the Kashmir dispute. Targets, that have been set, have never been met and none was willing to compromise and to consequentially make sacrifices. In 1965, after India just had fought a war with China, Pakistan saw its chance to attack its enfeebled combatant and to free Kashmir (Choudhry, 1998). Operation ‘Gibraltar’ was introduced which had the following objectives (Alamgir, n.d. cited in Choudhry, 1998):

- ॐ To expose the Indian claim on Kashmir by the guerrilla war, i.e. present it as the Kashmiri people’s struggle against the Indian rule in Kashmir.
- ॐ Force India to take some kind of military or political action which will prove to the world that there are still remaining issues in Kashmir and that the Kashmir dispute has not been resolved as claimed by India.
- ॐ To persuade locals to fight against India. It was assumed that the readiness for support already existed and all they had to do was to give the order to fight and defeat the world's fourth biggest and well trained army. Apparently it was also believed the Kashmiri people did not need any kind of training to achieve this gigantic task.

This “product of bankrupt mind” (Choudhry, 1998), however, was not sophisticated enough and therefore condemned to fail. As a result the Pakistani guerrilla army was confronted once again with a huge appearance of the Indian military and the beginning of the second India–Pakistan–War. About five weeks later, both nations found themselves unable to continue fighting and eventually agreed on another cease-fire, also due to international pressure and the UN Security Council (Choudhry, 1998).

This comparative peace only lasted until 1971, when the original Bangladesh Liberation War (Bangladesh used to be East Pakistan before that) degenerated into a third war between Pakistan and India, since the latter heavily supported East Pakistan in its fight for independence. It ended with a tremendous defeat of Pakistan, who not only lost a major part of its army but half of its population and important economic centres as well. Husain (2005, p.87) analysed that “Pakistan feared that the two-nation theory was disproved and that the Islamic ideology had proved insufficient to keep Bengalis part of Pakistan”. Moreover India had captured thousands of Pakistani warriors for whose release and the return of Pakistan territory President Zulfiqar Bhutto came to Simla to negotiate with India’s Prime Minister Indira Gandhi (Lal, 2003).

Lal (2003, p.7) believes that this meeting provided India the opportunity to bring the long lasting struggle to an end by transforming the “defacto into a de jure border”. The actual outcome surprised many. The Simla Agreement of 1972 only states that the handling of the Kashmir question would be within both nations, i.e. on a bilateral basis and “*(t)he transformation of the cease-fire line into the line of control [which] was the core of the Indian solution to the Kashmir problem. The de facto line of control was meant to be graduated to the level of a de jure border*” (Dhar, 2000 cited in Lal, 2003, p.7). Bhutto, however, was unable to accept a written record in the Simla Agreement due to the “imperatives of domestic Pakistani politics” (Lal, 2003, p.7). Dhar (2000 cited in Lal, 2003, p.7) further argues, “*Mrs. Gandhi herself was worried that a formal withdrawal of the Indian claim on Pak-occupied Kashmir could create political trouble for her. She agreed that the solution should not be recorded in the agreement (...) but it should be implemented gradually, as he [Bhutto] had suggested.*” However, it could have been foreseen, that this merely oral agreement would leave space for contestation and could never be the final solution.

Lal (2003, p.9) observed an ominous development in Kashmir after the OPEC oil price coup of 1973:

*The massive rise in oil prices brought untold wealth to Saudi Arabia- the home of the virulent Islam of the Wahabbis. They began spending part of their new found wealth on promoting their version of Islam. A fundamentalist Islamic group “the Jamat-I-Islami was able to set up about 600 madrasas (religious schools) in Kashmir with the help of Saudi and Gulf money. These new institutions were staffed with trained cadres of the Jamat from UP and Bihar, whose goal was to produce a new generation of Kashmir Muslims who would forsake the more tolerant version of their forefathers’ religion and minimize attachment to a Kashmir identity.*

Fifteen years later these efforts made an impact. Due to the increasing power of Islamic militants (who were strongly supported by Pakistan), India raised its number of soldiers present at the Kashmir border to 500,000 in order to be alert (Hingorani, 2007). The kidnapping of the Indian home minister’s daughter in 1990 was the straw which broke the camel’s back and caused the Indian military to conduct “the most intense house-to house search seen in Srinagar” (Lal 2003, p. 9). In addition the situation was strained once again when both nations ran nuclear tests in 1998 and suddenly the whole world was concerned with the Kashmir dispute which might degenerate into a nuclear war. At the same time Pakistan trained militants were sent to infiltrate into the Kargil region which then ended in the (non- nuclear) Kargil War. Kapila (2005) analysed the outcome of Pakistan’s hardly prepared and not thought-out attack:

*The Kargil War (1999) against India was a military misadventure of the Pakistan Army (...).*

*The Pakistan Army under General Musharraf, despite some initial gains, ultimately suffered a humiliating defeat at the hands of the Indian Army. With the possibility of India escalating the war from a “limited war” in Kargil and extending it to Pakistan proper, General Musharraf seemingly goaded the hapless Pakistani Prime Minister Nawaz Sharif to rush to Washington and enlist United States aid to pressurize India for a three-day ceasefire to enable Pakistani troops to withdraw to their side of the LOC.*

In the resulting Lahore Declaration, the two countries reiterate their determination to implement the Simla Agreement. Since then several summit meetings were held between India and Pakistan but hardly any breakthrough decisions were made. Only in 2004, at the summit in Islamabad, Pakistan affirmed that it would give no more support of any kind to militants to terrorise India (Hingorani, 2007). Unfortunately, this was not the end of terrorism in India.

Those 60 years of violence and dispute have clearly shown that none of the two countries “is willing to give up its claim to Kashmir” (Jarudi 2002, p. 22). “*Their mutual interest in the province is not for something tangible like natural resources (of which Kashmir has few except beauty), but for something symbolic like an affirmation of the principles upon which each was founded in 1947*”, Jarudi (2002, p.22) further explains. Contrarily, Ashraf (2002, p.1) suggests that India’s desire for the state might be due to its strategic value and cites former Prime Minister Nehru, “*Kashmir, because of her geographical position, with her frontiers marching with three countries, namely, the Soviet Union, China and Afghanistan, is intimately connected with the security and international contacts of India*”.

### **2.2.3 Resolutions & Perceptions**

There is mutual agreement between researchers that the Kashmir dispute cannot be solved unless both nations reach at least consent in the definition of the problem. “*Pakistan regards it as an unfinished agenda of the Partition of the sub-continent in 1947 and as an issue of granting the right of self-determination to the Kashmiris*” (Ashraf 2002, p. 1). Contrarily, India considers it as a “territorial issue” and claims Jammu & Kashmir to be an “integral part of India” which Pakistan is occupying (Ashraf 2002, p. 1). Similarly, Misra (2005, p.16) refers to Pakistan’s policy as the “problem of Kashmir”, i.e. Kashmir as a “disputed territory”, whereas India approaches the issue as the “problem in Kashmir”, insisting that “the accession of Kashmir to India is final and complete”. He further predicts, that two such differing interpretations “leave no scope for a solution” (p.16), unless both nations agree, to a certain degree, on a mutual view point.

## **2.3 Terrorism in and for Jammu & Kashmir**

Commonly, dictionaries explain terrorism as an act of “*fear, uncertainty and violence, and a terrorist is one who uses act of violence and terror, or other fear-inspiring means, to coerce a government or a community to agree on something that the terrorist wants*” (Akhtar, 2007). As a result, it is not very surprising that the definitions of terrorism are heavily varying as well. Akhtar (2007) identifies key points in both nations perception of terrorism:

Pakistan has officially positioned itself against terrorism and highlights the elimination of the causes of terrorism to put an end to acts of terrorism. Concerning their definition of terrorism, Pakistan has identified five key components (Akhtar, 2007, p.2):

1. Terrorism is a “threat to humanity and human civilization”
2. The “root causes” should be included in the international campaign against terrorism
3. “State terrorism” should be fought against as well
4. Differentiation between the struggle for freedom and terrorism
5. Differentiation between Islamic religion and terrorism

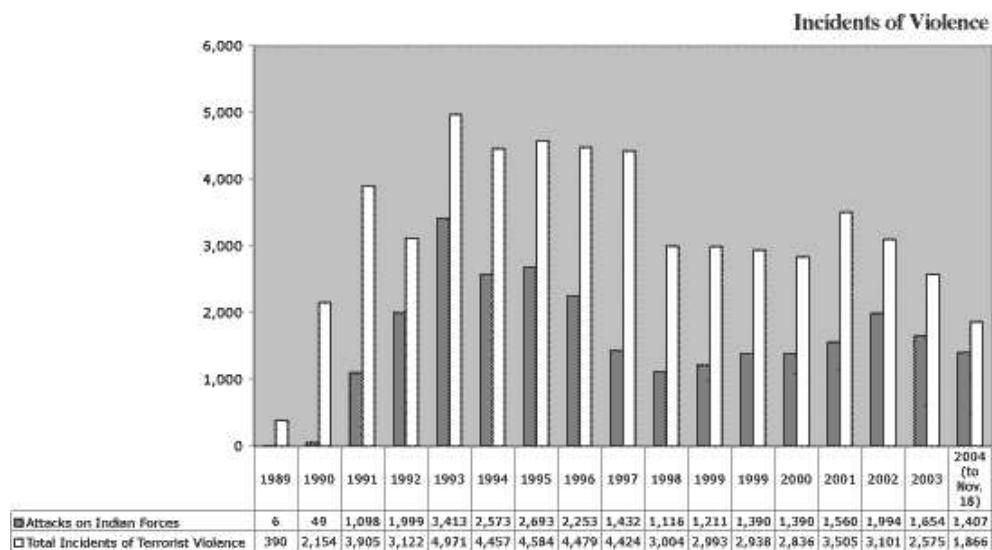
The Kashmir dispute has always been seen as a fight for freedom and the right of self-determination by Pakistan who “pledged moral, political, and diplomatic support to the Kashmir cause” which “included material support to the fighters of Kashmir” (Akhtar, 2007, p.2) as well.

Contrarily India perceives the Kashmir issue as a matter of terrorism in the first place and accuses Pakistan to be at fault by “sponsoring and supporting cross-border terrorism” (Akhtar, 2007, p.2). Moreover the author believes, that the occurrence of 9/11 gave India the opportunity to involve the Kashmir issue in the current War on Terrorism and “to draw maximum benefit from the changed international opinion in favour of fighting terrorism lock stock and barrel” (p.3).

These two examples verify very well the conclusion that “the topic [terrorism] is so fraught with conceptual problems, that a universally accepted definition of terrorism does not exist” (Poland 1988; Toman 1991; Schmid & Jongman 1988 cited in Sönmez & Graefe 1998). The saying “one person’s terrorist is another person’s freedom fighter” (Crenshaw 1989; Jenkins 1987, 1988; Poland 1988 cited in Sönmez & Graefe 1998; Akhtar, 2007) further highlights the different angles of involved parties and literally applies to the situation of the Kashmir dispute.

Terrorism in Jammu & Kashmir was born in 1989 when a small group of local Kashmiris founded the Jammu and Kashmir Liberation Front (JKLF) to express their opinion on the current politics in a violent way and to fight for total independence. At first they enjoyed encouragement by Pakistan, though, it was passed on to the newly arising organization Hizb-ul-

Mujahideen (Hizb), who contrarily targeted an annexation of Jammu & Kashmir with Pakistan. While, however, the JKLF “declared a ceasefire in 1994 and began to operate as a political, rather than a militant, group”, the “Hizb remains the most active indigenous militant organization” (Chowdhary, 2008, p.6). In addition, also foreign (especially Pakistani and Afghani) Islamic militant activities were increasing in Jammu & Kashmir. “In the name of Islamic Jihad” Harkat-ul Mujahideen, Lashkar-e-Toiba, Jaish-e-Mohammad and several smaller groups started their operations in a much more brutal way. In doing so, the terrorist attacks were not at all restricted to the state of Jammu & Kashmir. In particular large cities, such as the economically important Mumbai or the capital Delhi, but also many others, have become popular targets which lead to the aimed internationalization of the conflict. According to Misra (2005), 26,266 people died between 1988 and 2000 of which 40 percent were civilians and 47 percent terrorists. Table 1 gives an overview on the attacks on Indian forces and total incidents of terrorism violence during the period of 1989 until end of 2004.



**Table 1: Incidents of Violence** (Mahapatra, 2007 adopted from Swami, 2005)

From 1989 onwards, the number of incidents strongly increased until it reached its highest peak of almost 5,000 in 1993. The following four years remained quite stable at a slightly lower level, but experienced a sharp decline to about 3,000 incidents in 1998 where it stayed for another four years. After a small rise in 2001 the number of terrorism occurrences constantly declined to under 2,000 in the year 2004. Table 2 shows the continuation of the diminishing trend until 2011 in which the historically lowest number of total incidents was reached since 1989. Consequentially, the daily average of terrorist incidents sharply dropped as well. When in 2007 the mean figure still amounted to 3.00, it came down to 1.36 in 2009 until it reduced to only 0.93 in 2011 (Ministry of Home Affairs, Gov. of India, 2012).

Year	Incidents	Security Forces killed	Civilians killed	Terrorists killed
2004	2565	281	707	976
2005	1990	189	557	917
2006	1667	151	389	591
2007	1092	110	158	472
2008	708	75	91	339
2009	499	64	78	239
2010	488	69	47	232
2011	340	33	31	100

Table 2: Trends of Violence in J&K (Ministry of Home Affairs, Gov. of India, 2012)

### 2.3.1 The Support and Change of Militants

Chowdhary (2008, p.12) investigated that “(m)ilitancy received massive popular support” from those, who were certain that there was “no political channel for the expression of their political urges”. She further describes (p.14): *“In the earlier period of militancy, there was a total identification of Kashmiri society with militancy. The gun-wielding militants roamed freely and were celebrated. They were seen to be doing heroic things and were called Mujahids (freedom fighters).”* However, when the motives of these freedom fighters started changing, also their popularity had to suffer. In the beginning the Kashmiris stood totally behind the militants who fought “for reasons of ideology and commitment to the Kashmiri cause” (Chowdhary, 2008, p.14). Though, slowly the driving force became more extraneous and weapons became instruments to obtain money and power as well as control over resources and competitors. Finally it also led to an “internal war for supremacy between the JKLF and the Hizb-ul Mujahideen” (Chowdhary, 2008, p.15). Nevertheless, the most distressing fact was the sustaining presence of the Jihadis, whose help was first appreciated but “generated tensions within the movement” (Chowdhary, 2008, p.15) since they were driven by Islamic reasons rather than the Kashmiri desire.

### 2.3.2 The Affect on the Economy

There is a direct link between the turbulent times in Jammu & Kashmir and its economy. Since the handicraft business, agricultural production and tourism have been declining, especially in the late 1980’s, the state is highly reliant on governmental financial support and subsidies (Mahapatra, 2007). Mahapatra (2007, p.71) remarks that “(e)ven basic infrastructure like power supply, roads, communication systems and drinking water remain poor because resources are diverted to counter-terrorism activities”. Likewise silviculture is not possible anymore since Kashmir’s forests have become the perfect hiding place for terrorists. Inevitably there is a clear connection between terrorism and increasing unemployment as well. Statistics have shown that the employment rate declined from 44.3 percent in 1981 to 36.6 percent in 2001. Considering that the government is almost the only employer (due to the lack of private investments), that fact is not really surprising. In this connection Mahapatra (2007, p.72),

deplores that “(a)nother very important cost of violence is the waste of human talent” and “loss of creativity (...) that has stunted development and (...) has forced people to think only of survival not of progress”.

At that point Jarudi (2002) is especially addressing the “hopeless youth”. He points out that the quality of education has suffered dramatically since schools and universities are often closed or even come under fire because of terrorism related activities. What remains are thousands of low level educated students with no hope for a job. Despair drives them to enter into terror groups, as one Kashmiri describes: *“Thousands of local boys turned to militant training across the border. The basic cause is not ideological or the jihad factor. Most went because they have nothing here. No future. No job. No hope. If they had hope, they would not go”* (Jarudi, 2002, p.24). Ahmad & Hussain (2011) add that this evolution gave the aggrieved party the opportunity to demonstrate their displeasure against the government. However, those who perceived a slight chance to find employment elsewhere and had sufficient funds to leave Kashmir migrated to different parts of India (Ahmad & Hussain, 2011).

As a matter of fact, Jammu & Kashmir's economic growth could not keep up with the national level (Ahmad & Hussain, 2011) and can exhibit only 5.27 percent annual growth during the first three years of the tenth five year plan in comparison to the national average of 6.6 percent (Finance & Planning Commission, 2007 cited in Ahmad & Hussain, 2011). Similarly, “in 2007, the per capita income of the state (...) is only two-thirds of the national average (...) in India” (Finance & Planning Commission, 2007 cited in Ahmad & Hussain, 2011, p.4). Finally, Ahmad & Hussain (2011, p.6) conclude that *“the economic cost of the conflict cannot be confined to a particular sector of industry or investment prospect. But it had affected the important sources of livelihood of local people such as tourism, horticulture and handicraft industries also.”* Nevertheless, terrorism and violence are not the only cause for Jammu & Kashmir's economic depression but “poor policy management, corruption and lack of infrastructure” as well (Mahapatra, 2007, p.72).

### **2.3.3 The Impact of Terrorism on Tourism**

*“While Terrorism fuels insurgent animosity and militancy escalates confrontation and spells catastrophe, Tourism, on the other hand, promotes amity and understanding, friendship and an universal sense of fraternity”* (Soundararajan & Rajan, 2006, p.7).

As per Chauhan & Khanna (2009, p.70), researchers have found out that “safety and security of tourist is a prerequisite for a prosperous tourist destination”. The authors refer to Hall (2002) who analyzed that terrorism has a strong impact on the *WHERE* and *HOW* to travel and

sometimes even on whether the journey should take place or not. Chauhan & Khanna (2009) admit that terrorism often causes cancellations and withdrawal of travel plans to certain destinations, though indicate the tourism industry as extremely indestructible (Mabudafhasi, 2003 cited in Chauhan & Khanna, 2009). Buckley and Klemm (1993 cited in Chauhan & Khanna 2009, p. 71) emphasise the dilemma connected with civil and political disturbances: international media immediately publish negative, shocking pictures “so that even those who are not afraid of terrorism are discouraged from taking holiday. It is not so that the area is dangerous; but it does not look attractive”. Further it is suggested that locals and foreigners are equally likely to be involved in a crime scenario which causes the crucial variable “fear of the unknown and the risk” (Chauhan & Khanna, 2009, p.71). In addition, Ashraf (2008) criticises that “(t)he Foreign Officers of various western countries do not even wait for the details of incidents before issuing adverse travel advisories”. Moreover the author highlights the imbalance of the impact and consequences of such occurrences happening in Europe and the U.S. in comparison to India. As an example; the whole world watched the attack of 9/11 when two planes crashed into the World Trade Centre, but never any dead bodies or victims were shown in order “to prevent panic, also among travellers” (Ashraf, 2008). *“Had such an event occurred in India somewhere, not only gruesome pictures of bodies would have been splashed all over but the process would have continued for weeks on end”* (Ashraf, 2008). Further, no government advised its citizens to completely stop travelling to the U.S. (or European countries where other incidents happened) as it would have been the case with India (Ashraf, 2008). In order to avoid “this intentional or unintentional damage to the travel business” in India, and particularly in Jammu & Kashmir, and to keep a positive image alive, Ashraf (2008) urge the media and officers of the travel industry to cooperate and closely work together. In addition, the local tourism industry could try to implement common marketing strategies such as incentive airline tickets or hotel rate discounts (Sönmez & Graefe, 1998) to promote the destination and to limit the impact of militancy on this sector.

In an attempt to gain a deeper inside view into the special relationship between terrorism and tourism, Richter (1983 cited in Sönmez & Graefe, 1998) proposed that tourists (and sometimes also important sights) might be the perfect victim for terrorism since they are sensed as representatives of their countries and therefore cause a much higher media coverage and international attention. Consequentially, the involvement of the concerned countries of origin increases pressure on the actual targeted government and the worldwide publishing of the militants’ opinions makes travellers the best channel for militants to get the messages and demands across (Richter, 1983 cited in Sönmez & Graefe 1998). In this regard, Ryan (1993 cited in Sönmez & Graefe, 1998, p. 117) further adds that “tourism symbolizes capitalism and state-

sponsored tourism represents government to many people" and therefore "an attack on tourism symbolizes an attack on the government terrorists oppose".

### **2.3.4 The Situation in Jammu & Kashmir**

Similar to any attacked destination, Jammu & Kashmir's tourism industry was seriously harmed (Ahmad & Hussain, 2011). "*All the hotspots of Tourism in valleys like Glumarg, Pahalgam, Sonamarg, Dal Lake and Mughal gardens, which used to witness thousands of tourists, all of a sudden turned into not less than any ghost places*" (Ahmad & Hussain, 2011, p.2). Previously attractive health resorts appear scruffy and have partly turned into camps of aggressors and the formerly breathtaking natural beauty heavily suffers from pollution, contamination and general disregard (Ahmad & Hussain, 2011). "*Before militancy, a separate budget was kept for the development (and maintenance) of infrastructure and beautification of these resorts which later on had been diverted and invested on such ventures to curtailing the impact and influences of the militancy in the valley*" (Ahmad & Hussain, 2011, p.3). In the past, local hotelier used to invest considerable amounts of their revenues into the improvement of infrastructure in and around their property to become more attractive for tourists (Ahmad & Hussain, 2011), but the vicious circle activated by turmoil also urged hotel managers to change their behaviour. With an increased number of terrorist attacks the tourist inflow palely decreases and therewith also the income of hotel owners, who then needed the money for the daily survival of their family rather than investments (Ahmad & Hussain, 2011). Analogically, the foreign exchange earnings, which have emerged as important source of income for the state, fluctuated with the number of tourists (Ahmad & Hussain, 2011).

## **2.4 Tourism in Jammu & Kashmir**

Jammu & Kashmir has always been one among the most popular travel destinations of India, if not even the number one in previous times. "*Kashmir is famous for its beauty and natural scenery throughout the world. Its high snow-clad mountains, scenic spots, beautiful valleys, rivers with ice-cold water, attractive lakes and springs and ever-green fields, dense forests and beautiful health resorts, enhance its grandeur and are a source of great attraction for tourists*" (Raina, 2002, p.3,4). Therefore, the state also earned names such as "the Switzerland of the East" and "Paradise on Earth" (Chaudhary, 2002). The tourism industry of this "nature lover's paradise, trekker's passion and anglers craze" accounts for approximately 15 percent of the total net domestic state product (Mohammad, 2006, p.41) and belongs to the main sources of income to a large number of local Kashmiris (Mahapatra 2007; Raina 2002; Ahmad & Hussain 2011; Soundrarajan & Rajan 2006). Especially due to the industry's service oriented nature it

helps to fight against the state's high unemployment rate (Ashraf, 2009). Nevertheless, tourism has already dealt with many up and down swings caused by Jammu & Kashmir's unstable situation (Ashraf, 2009).

#### **2.4.1 A History of Ups and Downs**

From ancient times onwards, Jammu & Kashmir, and especially the Kashmir Valley, has been frequently visited by travellers who desired to gain knowledge (in particular of Sanskrit) since "it has been a seat of great learning and attracted scholars, sages and savants from all parts of India and neighbouring countries" (Mohammad, 2006, p.42). The author further investigated that in the Buddhist period, even people from Greece and Egypt decided to take this long journey for the same purpose. In addition "*Kashmir attracted every year huge crowds of pilgrims to its famous tirthas like the sacred cave of Amarnath Ji, the Martand, Saradipitha, Kapalamochan, the spring of Paparharnnag and other sacred places*" (Bamzai n.d. cited in Mohammad 2006, p.42).

In a second step, besides the spreading of Islam from travelling Sufis, the connection to Central Asia gave birth to slowly developing business tourism when "traders, craftsmen, artisans and skilled workers also descended on this Elysian land" (Mohammad, 2006, p.43). As a result, several inns and other types of accommodation were constructed to provide safety and comfort for travellers at night (Mohammad, 2006). Nevertheless, only with the advent of European tourists in the nineteenth century, tourism started to play an important role for the state's economy (Mohammad, 2006). Mohammad (2006, p.43) further analysed that "Tourism was identified as a priority sector for development", which caused "(h)uge investments (...) in this sector".

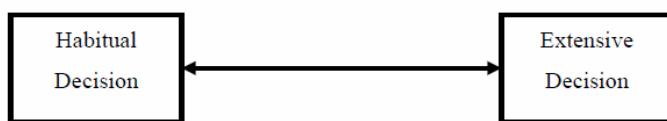
From the 1950s onwards Kashmir enjoyed a large inrush of domestic as well as international tourists who appreciated the State as a year-round destination (Soundararajan & Rajan, 2006). Mohammad (2006) gives credit to Jammu & Kashmir's government for promoting tourism in such a way to achieve a dramatic rise from 10.58 thousand tourist arrivals in 1951 to an outstanding number of 722 thousand in 1988. However, the starting of insurgencies in 1989 and the therewith connected "curfews and strict security measures" (Soundararajan & Rajan 2006, p.14) deterred visitors from travelling to Kashmir and left approximately 70 percent of the locals depending on tourism, i.e. huge numbers of hoteliers, house boat owners and tradesmen, without occupations (Soundararajan & Rajan, 2006; Ahmad & Hussain, 2011). The violent times forced many of them to change their profession and displace Srinagar as a commercial centre in order to survive the economic crises (Ahmad & Hussain, 2011).

In the meantime, the adverse travel advisories of many western governments and the forceful conclusion of cultural events made their contributions to deteriorate the situation.

## 2.5 Travel Decision Making

This chapter is important to be able to understand the way people make their travel decisions in order to identify after the fact where and how the factor terrorism comes into play during this process.

Solomon et al. (1999 cited in Björk & Jansson, 2008, p.13) developed a model of individual decision making based “on the effort that goes into the decision”.



High	Perceived knowledge about available alternatives	Low
Low	Perceived need for information	High
Low	Involvement	High
Low	Mental effort	High
Short	Length of time to each decision	Longer

Source: Solomon et al. (1999), Mayo and Jarvis (1981)

**Table 3: Decision-Making Continuum**, adopted from Björk & Jansson (2008, p.14)

The habitual decision-making approach is characterised by a low involvement and mental effort and a very short time period to reach a decision, which makes this type very effective (Björk & Jansson, 2008). In addition, Björk & Jansson (2008) indicate that due to a positive past experience arisen from previous decisions the risk of dissatisfaction is quite reduced. Hence, such people feel a low need for additional information since they believe to be very knowledgeable about alternatives (Mayo & Jarvis, 1981 cited Björk & Jansson, 2008). Contrarily, in the extensive decision-making approach travellers spend more time and put more effort, which includes an intensive information search, in finalising a decision (Björk & Jansson, 2008). Björk & Jansson (2008, p.13) further identified this approach as being strongly related “to the traditional decision-making perspective where the consumer goes through the stages Problem recognition – Information search – Evaluation of alternatives – Product choice – Outcomes.”

In previous studies it was often assumed that the destination choice equals the choice of where to go (Björk & Jansson, 2008) causing a “trade-off process among different destination attributes” (Jeng & Fesenmaier, 2002 cited in Björk & Jansson, 2008, p.14). Recent research,

however, opine that the decision-making process is split into four sub-decisions, namely “where to go, when to go, what to do while on vacation, and how to get to the chosen destination” (Björk & Jansson, 2008, p.14).

**Where to go**, refers to the choice between travelling to a destination or staying at home, which can be influenced by various variables such as intended undertaken activities, exceptional explored environment and “emotional ties” (Björk & Jansson, 2008, p.15).

**When to go**, describes the choice of the time of the year for going on holidays which is often not totally free to decide but affected by external factors such as companies’ leave taking policies (Björk & Jansson, 2008) or school holidays. Additionally, Björk & Jansson (2008) suggest that planned activities might depend on seasonality (i.e. skiing, beach holidays, etc.) and could therefore have an impact on the *when* as well.

**What to do** refers to the numerous activities, reaching from “very non active” to “adventurous (...) very active vacation” (Björk & Jansson, 2008, p.15), but is also influenced by the *where* since the desired activities must be possible and available at the chosen destination.

**How to get to the destination** explains the decision on the mode of transport options (car, bus, plane, etc.) that will have different “positive and negative effect for the individual herself and on our environment” (Björk & Jansson, 2008, p.15).

As it can be seen already, the four sub-decisions are very interrelated and therefore a fixed order is difficult to establish. Probably the strongest motive or condition creates the starting point and consequentially affects the others.

### **2.5.1 Influence of Terrorism Risk on the Travel Decision Making**

Before introducing the risk factor into the travel decision making process, it is also essential to understand which general factors might determine the terrorism risk and influence its perception. Therefore Berrebi & Lakdawalla (2007, p. 130) suggested that the probability of a terrorist attack increases with a rising number of inhabitants, “status of a regional capital or seat of government” as well as the “presence of the targeted ethnic groups”. Further, the researchers investigated that it seems to be harder for terrorists to perform their mission in capital areas and easier in predominately Arab locations. Arab sites, because the researcher’s case study concerned the Israeli terrorism situation, but there is strong reason to believe that it could be generalized to predominately Islamic areas. Additionally, Berrebi & Ladwalla (2007, p. 130) name the “ease of access” as a further critical factor. That is to say, the closer a site is to a terrorist’s home base and/or an international border, the more likely it is to become a frequently targeted victim of terrorism. Finally they concluded that local attributes play a significant role in the dispersion of long term risk to be subject of terrorism. Berrebi & Ladwalla

(2007, p.130) indicate that “the recent history of terrorist attacks in an area has considerable influence on the timing of attacks, which clearly do not occur at fixed, regular intervals” and that “(i)t is important to consider the interaction between a strategically valuable target and the risk-profile of terrorism over time”.

Concerning the general terrorism risk perception, Woods et al. (2008) also found especially proximity to the site of terrorism as a significant factor, i.e. the closer somebody lives to a potential target of terrorism the higher the risk perception, controlling for confounders such as sex, race, age, political affiliation, education, household income and media consumption. One unexpected result was that “following news about terrorism’ had no significant effect on the risk perception” (Woods et al., 2008, p.68). This also partially contradicts the previous discussion about the negative impact of terrorism news reporting on the risk perception and the decision to travel (Chauhan & Khanna 2009; Ashraf 2008; Sönmez & Graefe 1998). *“One explanation for this finding is that to the extent that people believe in the expert assessment it is less because of frequent inculcation by the media and more because such a view is congruent with the way that most people were already thinking”* (Woods et al., 2008, p.68).

After considering these factors, Sönmez & Graefe (1998, p.118) suggest that *“(t)he introduction of risk into touristic decisions has the potential to disrupt routine decision-making. It is intuitively logical for potential tourist to compare destination alternatives to perceived benefits and costs”*. Mostly these costs appear in psychological form, social and time costs (Evans & Berman, 1992 cited in Sönmez & Graefe, 1998, p.118), but also other risks such as sickness, accidents, crime, terrorism as well as simple disappointment can be involved (Enders & Sandler 1991; Enders et al. 1992 cited in Sönmez & Graefe, 1998). Reisinger & Mavondo (2006, p. 14) however suggest that

*Terrorism poses the greatest threat to international tourism (Norton, 1994) and has a much greater negative effect on the tourism industry than any other human-caused (e.g., crime, regional tensions, international conflicts) or natural (e.g., hurricanes, earthquakes, floods) catastrophe or disaster (Cavlek, 2002).*

Factors influencing the choice of a destination, i.e. time, budget and physical distance (Cook & McCleary, 1983 cited in Sönmez & Graefe, 1998) are often put in relation with the destination image (Crompton, 1977 cited in Sönmez & Graefe, 1998) or with the present economic situation (vanRaaij & Francken, 1984 cited in Sönmez & Graefe, 1998) to support the decision making. Logically, Crompton (1992 cited in Sönmez & Graefe, 1998, p.118) concludes that “destinations perceived as too high risk, due to situational constraints or barriers, may become undesirable.” Financial, psychological, satisfaction and time risks are the most frequently perceived ones in a tourism context (Schiffman & Kanuk, 1991 cited in Sönmez & Graefe, 1998)

and are tried to be limited by looking for further knowledge about specific subject matters (Roehl & Fesenmaier, 1992 cited in Sönmez & Graefe, 1998). In addition, Roehl & Fesenmaier (1992 cited in Sönmez & Graefe, 1998, p.119) suggest that “individuals’ risk-taking tendencies and their style of response to risky situations are determined by personality traits, types of risk perceived, and situational factors.” Many studies have also focussed on the cross cultural effect on risk perception (Goszczynska et al. 1991; Mechotiv & Rebrik 1990; Teigen et al. 1988 cited in Reisinger & Mavondo, 2006) and found differences in the perceived risk across countries (Hoover et al. 1978; Verhage et al. 1990 cited in Reisinger & Mavondo, 2006).

### **3 Study Results**

#### **3.1 Research Methodology**

The purpose of this study is to elaborate the degree of terrorism perception in Jammu & Kashmir and the subsequent impact on the decision to travel to this state. Furthermore it should be examined how this perception and consequential behaviour differs between people who live in India, who have been to India before and who have never been to India. Therefore a survey was conducted with the help of a self-administrated questionnaire to collect primary data from a random sample. A total of 128 valid responses could be achieved and evaluated.

#### **3.2 Instrument Development and Research Methods**

The study was carried out online in order to obtain a higher number of participants and trustworthy replies by assuring anonymity and to enable a wider geographical reach (especially to India and Europe). Due to a strong focus on Austria and Germany in the European sample, the questionnaire was available in English and German and was completed by 64 (only 51 valid) English speaking, respectively 86 (only 76 valid) German speaking respondents. The questionnaire was predominately set up in a Likert scale format focussing on the previous travel behaviour to India, travel motivations, terrorism perception and consequential behaviour in the first part. In a shorter second part the respondents were asked to voluntarily provide some of their socio-demographics such as gender, age, education, religion, etc.

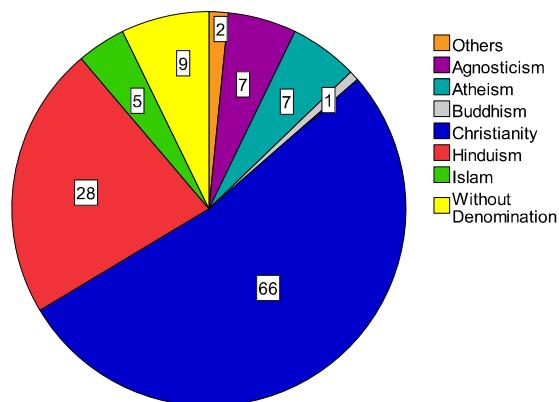
The statistical methods applied in the analysis were Correlation, Wilcoxon Test for two matched pairs, Friedman Test for more than two matched pairs, Mann-Whitney Test for two independent samples, Kruskal-Wallis Test for more than two independent samples and Crosstables. The results were processed in SPSS v. 19.

#### **3.3 Sample Description**

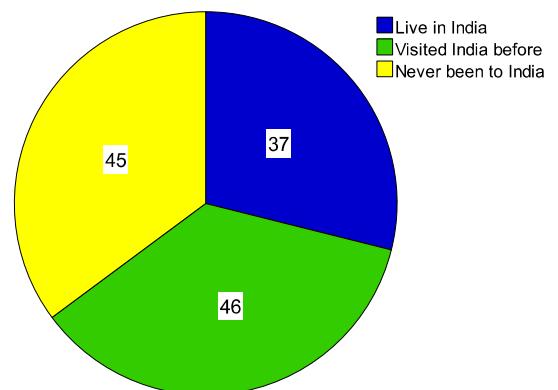
Concerning the respondent's demographic profile it can be stated that 58 females and 69 males participated. Their age ranged from 12 to 74 years resulting in an average age of 36. With regard to the country of origin the test sample consisted of about 48% Austrians, 23% Indians, 10% Germans and a few other respondents from around the world. The scenario hardly changes when it pertains to the current country of residence. 46% of Indian residence came from the capital city (New) Delhi, but also single participants of Goa, Gujarat, Haryana, Jammu & Kashmir, Kerala, Maharashtra and Uttar Pradesh were present in the sample.

Generally speaking, the respondents had a rather high level of education. 27% mastered the A-Level (most frequent degree) and more than 55% obtained any higher degree.

**Figure 1: Religious Affiliation of the Participants**



**Figure 2: Been in India before**

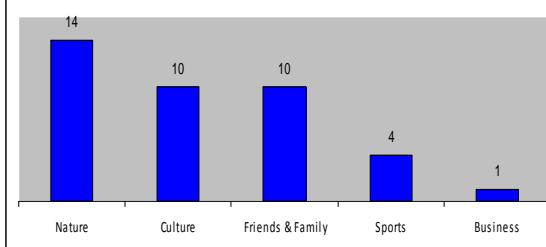


Concerning the religion (figure 1), 53% of the participants indicated an affiliation to Christianity and about 22% to Hinduism, which reflects the geographical segmentation of the sample.

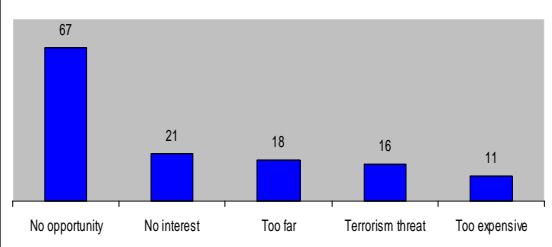
When asked about the relationship to India, 37 people stated to live in India, 46 people to visited India before and 45 people stated to never have been in India (figure 2). These quite balanced groups therefore created the perfect basis for comparison.

Despite the relatively high number of respondents living or visiting India, only 26 had been to Jammu & Kashmir before. About 62% of these travelled 1 to 2 times to the northern state, 19% 3 times and a couple of people more than that. The major motivation (figure 3) for most people (14) was to see Jammu & Kashmir's natural beauty, followed by the desire to experience the culture and visiting friends & family (each 10). Sports and business motivated only 4 people respectively 1 person to travel. When considering the reasons why people did not go to Jammu & Kashmir (figure 4), the majority (67) indicated to have had no opportunity, 21 no interest and 18 found the state too far away. Only 16 avoided it because of the terrorism threat. The remaining 11 people perceived it as too expensive.

**Figure 3: Motivations to go to J&K**



**Figure 4: Reasons not to go to J&K**



### 3.4 Discussion and Findings

To start with it was tested whether there is a difference between people who live in India, have visited India before or who have never been there, concerning weighting the pros and cons of a Jammu & Kashmir trip, feeling well informed about Jammu & Kashmir's political situation and feeling well informed about Jammu & Kashmir's tourism offers. All overall results were highly significant. With the help of a Bonferroni Correction it could be investigated that people who have visited India before have a higher tendency to seriously weigh the pros and cons of a Kashmir trip than the others ( $p=0.006$ ). However, it has to be considered that the difference between "Live in India" and "Visited India" was just as significant ( $p=0.016$  which is exactly  $0.05/3$ ) and has therefore been dealt with care. Furthermore, it could be examined that people who live in India feel significantly better informed about Jammu & Kashmir's political situation (Bonferroni Correction with "visited India"  $p=0.011$  and "never been India"  $p=0.002$ ) and its tourism offers (both Bonferroni Corrections  $p=0.001$ ), which definitely makes sense.

**Table 4: Crosstabulation: Considering Kashmir as a possible travel destination**

		Been in India			Total	
		Live in India	Visited India before	Never been to India		
Kashmir considered as a possible destination	Yes	Count	29	17	10	56
	Yes	Expected Count	16,2	20,1	19,7	56,0
	Yes	% within Kashmir possible destination	51,8%	30,4%	17,9%	100,0%
	Yes	Adjusted Residuals	5,0	-1,2	-3,6	
Kashmir considered as a possible destination	No	Count	8	29	35	72
	No	Expected Count	20,8	25,9	25,3	72,0
	No	% within Kashmir possible destination	11,1%	40,3%	48,6%	100,0%
	No	Adjusted Residuals	-5,0	1,2	3,6	
Total	Yes	Count	37	46	45	128
	Yes	Expected Count	37,0	46,0	45,0	128,0
	Yes	% within Kashmir possible destination	28,9%	35,9%	35,2%	100,0%

The cross table is highly significant ( $p=0.001$ ) with an average association value of 0.462. "Live in India" can be compared with "Never been to India". People who live in India are clearly overrepresented in the section *yes, they would consider Kashmir as a possible destination* and make up almost 52%. Consequentially, people who have never been to India are overrepresented in *no, they would not consider Kashmir as a possible destination* reaching almost 49%. Therefore it can be concluded that people living in India have a much higher tendency to consider Kashmir as a holiday destination than people who have never been to India. Furthermore, no specific tendency of people who visited India is detectable. However it has to be regarded, that the predominately negative answers of the latter might also have arisen from the general disinterest to visit India and not only specifically for Jammu & Kashmir.

In a further step it is assumed that people who have a better knowledge about Jammu & Kashmir's tourism consequentially have a higher interest in going there since they know what

to do and what to expect from the destination. The highly significant ( $p=0.001$ ) Pearson Correlation shows a decent ( $r=0.398$ ) positive relationship between the variables, which confirms the assumption.

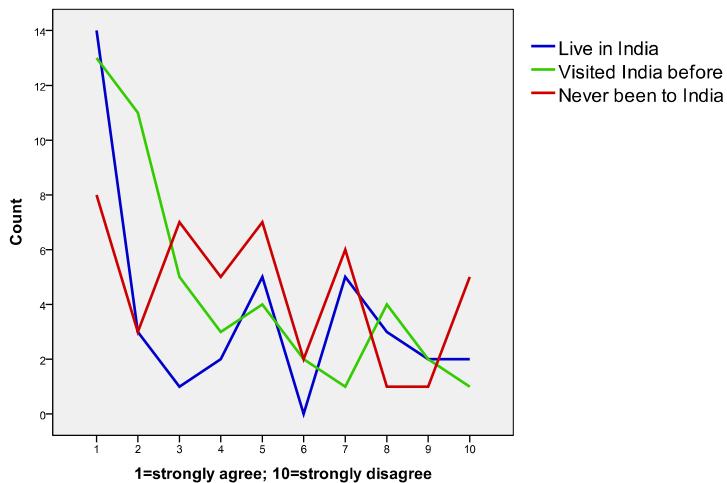
Similarly it is believed that people who feel well informed about the state's political situation are more afraid to go there due to a higher awareness of the connected terrorism risks. The Pearson Correlation indicated a significant ( $p=0.028$ ) but rather weak ( $r=0.194$ ) positive relationship between the knowledge about the political situation and being afraid of terrorism, which verifies the hypothesis.

As the fear to go to Jammu & Kashmir because of the risk of terrorism plays the essential role in this study it was important to determine whether there is a difference in the perception depending on the relationship to India. Interestingly, no significant differences ( $p=0.277$ ) could be detected between people who live in India, have visited India before and who have never been there, which insinuates that the fear to go to J&K might be quite the same within the three groups. This might be also due to Chauhan & Khanna's (2009) suggestion that locals and foreigners have equal chances to become victims of crime and terrorism. However, when considering the various studies that claim a cross cultural, respectively country-wise difference in the risk perception (Gosczynska et al. 1991; Mechotiv & Rebrik 1990; Teigen et al. 1988; Hoover et al. 1978; Verhage et al. 1990 cited in Reisinger & Mavondo, 2006), the outcome is quite surprising.

Further it was assumed, that people who have been to Kashmir might be less afraid of terrorism, since they have come to the conclusion that the risks are not high enough to prevent them from travelling. However, this hypothesis could not be proven in this sample ( $p=0.369$ ).

Since no difference in the perception of terrorism could be detected so far, it seemed to be meaningful to also examine the importance of the terrorism factor in the travel decision making between the three groups. Consequentially, no significant differences could be found as well. Concerning terrorism as the most important factor ( $p=0.271$ ), it could, however, be investigated (with the help of the mean ranks) that people who live in India had the highest tendency to agree on that point whereas people who have never been there disagreed the most. Looking at the insignificant ( $p=0.138$ ) scenario of terrorism as an important factor the following could be investigated:

**Figure 5: Terrorism - Important factor in the Travel Decision Making**



As figure 5 shows, the most (14) Indian residents perceive the terrorism risk as an important factor when deciding on the holiday destination. Further the curve, however, experiences a dramatic decrease, starts rising again at the point of slightly agree and reaches a peak in the neutral position (5). The next high (5) is found at moderately disagree where the curve starts softly declining to strongly disagree (2). People who visited India follow a quite similar trend but with a smoother fluctuation and a stronger tendency to (strongly) agree. The curve of people who have never been to India is characterised by several up and down swings. The biggest differences to the previous two groups are the rather low amount of people who strongly agreed (8) and the quite high number who strongly disagreed (5).

Finally it can be concluded that Indian residents have the highest count of strongly agrees, but in the overall picture the “agrees” and “disagrees” rather balance. India visitors stand out by having the most counts in the “agree” section, which is also represented in the lowest mean rank of the three groups. Concerning the people who have never been to India, no real pattern could be detected due to the strongly fluctuating curve, but more “disagrees” are displayed.

Although no differences were detected in the importance of the terrorism risk in the travel decision making it is assumed, nevertheless, that people who give terrorism risk a higher priority are also more afraid to go to Jammu & Kashmir for the same reason. In fact, there is a significant ( $p=0.001$ ), quite strong, positive relationship ( $r=0.65$ ) between people who perceive terrorism as an important factor in their travel decision making and the fear to go to J&K because of terrorism.

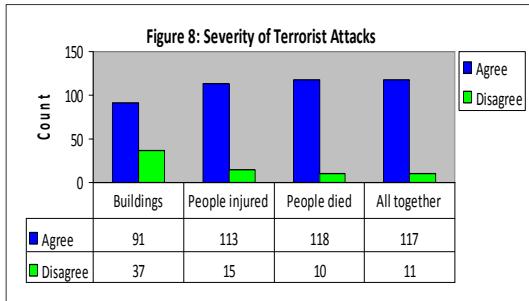
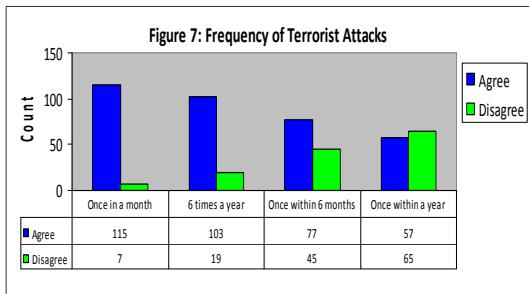
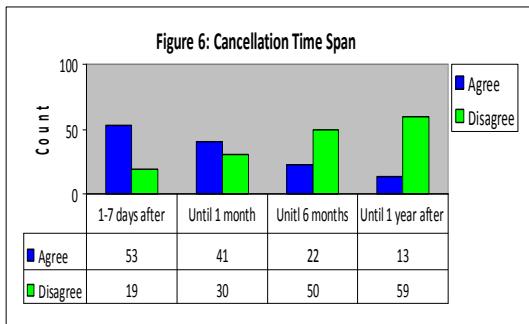
As a next step, the author targeted to identify further factors that could determine the fear to go to Jammu & Kashmir due to terrorism risk. Therefore the variables *education* of the respondents and *different targets* of a terrorist attack have been considered. Concerning the level of education, it was believed that people with a higher education might be more aware of

the dispute in Kashmir and therefore perceive a higher terrorism risk which leads to a fear to go there. This assumption contradicts previous studies (e.g. Sönmez & Graefe 1998; Woods et al. 2008) who expected a declining agitation for security with rising education, however no significant differences could be detected in this study: neither between the various education groups ( $p=0.565$ ) nor when comparing high with low education ( $p=0.304$ ).

Furthermore, it was assumed that different targets of terrorism attacks make a crucial difference in the perception of the severity of terrorism, which could be proven ( $p=0.001$ ). With the help of a Bonferroni Correction it could be investigated, that as soon as international tourists are targeted, the terrorism risk is perceived as much higher than if buildings were destroyed or locals or domestic tourists became subject of terrorism attacks ( $p=0.001<0.05/4 = 0.0125$  in all cases). This result is quite in accordance with the conclusion of Soundrarajan & Rajan (2006, p.170) who stated, “(i)t is an irony of modern times that it is not the magnitude of violence or the barbarity of the act that defines the degree of tragedy but it is the identity of the victims.” In addition the outcome might be explained with the previously mentioned theory of Richter (1983 cited in Sönmez & Graefe, 1998) which indicates that international tourists are the perfect targets for terrorist attacks due to the consequential worldwide attention through media coverage. Subsequently, the heavy news reporting seems to cause people to perceive the attack as more severe when international tourists are targeted. Nevertheless, this explanation would contradict the findings of Woods et al. (2008) who did not find a significant effect of following news about terrorism on risk perception.

The state of Jammu & Kashmir is separated into three main areas, namely the Kashmir Valley, Jammu and Ladakh. History has shown that the Hindu pilgrimage site Jammu and especially the more densely populated Kashmir Valley have frequently become victim of terrorist attacks. Additionally, the proximity to the Pakistan border does not encourage the feeling of safety. Therefore the 1-tailed assumption, that the eastern region of Ladakh is perceived as much safer was verified with a significant result ( $p=0.0025$ ). This result also very strongly supports the findings of Berrebi & Lakdawalla (2007) who's identified variables for determining increasing terrorism risk are also perfectly applicable for the case of the Kashmir Valley and Jammu region: rising population, capital city (Kashmir), targeted ethnic groups (e.g. Hindus in Jammu) and the closeness to the terrorist home base and/or international boarder (Pakistan). All these factors increase the likeliness and frequency of terrorist attacks and therefore the Kashmir Valley and Jammu are indeed much riskier than the eastern Ladakh region.

In order to investigate whether there is a difference between people who live in India, have been there or have never been there before concerning the reaction to a terrorist attack, i.e. would, respectively how long after such an event tourists would cancel their planned trip to the just hit destination, a cross table was created. Although the test was significant ( $p=0.044$ ) just very few cells were actually interpretable which suggest the assumption that the result was caused by chance due to type-1 error inflation and therefore no conclusion could be



derived. Nevertheless, figure 6 shows a clear trend that generally people tend more to cancel shortly after an attack and less the longer the time has passed after the event. The highly significant Pearson Correlation ( $p=0.007$ ) confirms with an almost linear regression ( $r=0.993$ ) that the more time passes after an attack, the more unlikely a cancellation becomes.

Concerning the frequency of terrorism attacks it was logically assumed that the more often terror acts occur the more dangerous the respective destination is perceived. This seems to apply for every sample person, irrespective his relationship to India due to the insignificant crosstable. Figure 7 and the Pearson Correlation ( $p=0.008$ ) verify the hypothesis with a very strong, positive correlation coefficient ( $r=0.992$ ).

Finally the terrorism risk perception was attempted to be further determined by the severity of an attack. Again no significant differences between the three groups could be detected; most respondents indicated to perceive a high terrorism risk in all cases, i.e. buildings destroyed, people injured, respectively died (figure 8). As a result, also no clear trend or relationship could be identified (correlation insignificant).

## **4 Discussion & Limitations**

History has shown that terrorism in Jammu & Kashmir is the product of India's and Pakistan's inability to solve their territorial disputes. The emerging violence and subsequent insecurity totally destroyed the once so flourishing tourism business of the state that had once been one of the most popular travel destinations in India, if not all of Asia, in the past. People logically perceived the state as too risky to travel which consequentially caused a significant set-back of Jammu & Kashmir's economic growth. Since 2001, however, the total number of incidences of terrorist violence steadily decreased until it reached the historically lowest figure of 340 occurrences in 2011 (Ministry of Home Affairs, Gov. of India, 2012). Interestingly, the decline started about the same time at which Pakistan officially affirmed its termination to further support terrorist activities in the concerned area. With increasing safety in the last decade, also tourists began to return to this 'paradise on earth'. The high share of domestic travellers (IL&FS Infrastructure, 2012) also matches with the findings of this study which investigated that Indian residents are much more likely to visit Jammu & Kashmir than non-Indians. Around one million arrivals were counted in 2011 (Sharma G., 2012; Sharma A., 2012) and thereby a new record within the last 25 years was achieved (Dhawan, 2011). This positive development and the frequent news reporting concerning the tourism and peace recovery of Jammu & Kashmir in India is therefore very likely to have had effects particularly on the Indian survey responses collected in the same year.

Although around 60% of the 128 respondents stated terrorism risk as an important factor when deciding whether to travel to Jammu & Kashmir or not, surprisingly terrorism risk was indicated only 16 times as the reason why the participant did not yet visit the state. With regards to the violent history of the state and the frequently occurring terrorist attacks, which almost belonged to Kashmir's everyday life since 1990, a much higher number was expected as also Reisinger & Mavondo (2006) highlighted the strong negative effect of terrorism on the tourism industry. However this outcome might point towards further reasons (such as *travel opportunity* which was the most repeatedly chosen option) that might be more influential in the travel decision making to Jammu & Kashmir and may be further researched. The stated increasing security and returning tourism flow might be one explanation for this rather unanticipated finding.

Another interesting observation was the null-hypothesis maintenance concerning the terrorism perception between people who live in India, have been in India before and have never been there, which refers towards a similar mind set of being afraid of terrorism when travelling to the North Indian state. This finding contradicts several studies that claim a cross-cultural,

respectively country-wise difference in the risk perception (Goszczynska et al. 1991; Mechotiv & Rebrik 1990; Teigen et al. 1988; Hoover et al. 1978; Verhage et al. 1990 cited in Reisinger & Mavondo, 2006). However, it has to be considered that India and Austria/Germany (who represent the majority of Non-Indian respondents) have not been subject to any direct (terrorism) risk perception comparison study yet. In addition, this study proposes a totally new approach in terrorism risk perception testing, namely contrasting people who live in the country or state affected by terrorism, people who have visited that place and people who have never been there. Traditional studies, however, usually chose demographics such as gender or country of origin as their grouping variable. Hence it is rather difficult to compare this and further results with other studies at this point of time.

According to the psychological model of travel decision making, people tend to trade-off destinations according to the most benefits and least cost, i.e. risks (e.g. Sönmez & Graefe, 1998). Thus, it was actually expected to find a difference in the terrorism perception between people who travelled to Jammu & Kashmir before and who did not, since the one obviously found more benefits while the others sensed more costs. Nevertheless, the result was not significant and could therefore not support this theory.

Concerning limitations other than already stated, the findings might not be generalizable to the general population due to the limited sample size and the strong focus on Indian and Austrian (German) respondents. The participants were randomly chosen which increases the risk of a sampling error. During the time of response collection no severe terrorism incidences occurred or were at least not made public which is very likely to have had mitigating effects on the terrorism perception concerning Jammu & Kashmir. In addition, especially non-Indian respondents might have been rather unaware about the state's history as well as current situation which might have affected their survey contribution as well.

#### **4.1 Conclusion**

Finally it can be concluded that there is a very apparent link between terrorism activities and the tourism in Jammu & Kashmir. The state's history showed that rising incidents of violence are directly followed by a decline in tourist arrivals and vice-versa. Differences in the terrorism perception could, however, not be proven and hence it has to be assumed that the mind set towards violence and attacks is quite similar, even when having been to the northern state before. Concerning the importance of the terrorism risk in the travel decision making, the responses were quite divergent which made it rather difficult to detect specific patterns. Nevertheless, the assumption that people who give terrorism risk a higher priority are also more afraid to go to Jammu & Kashmir could be verified. Interestingly, the study further

indicated attacked international tourists to be a significantly stronger amplifier in terrorist perception than other targets. From a geographic view point, it could be investigated that the eastern region of Ladakh is perceived as much safer in terms of terrorism than the areas closer to the border of Pakistan. Finally the study showed very similar cancellation behaviour, i.e. the shorter the time passed after an attack the more likely a cancellation becomes. The participants also mutually agreed that the more frequent terrorist attacks occur the higher the perceived terrorism risk.

## 4.2 Future Prognosis

Since the current statistics have shown that the security in Jammu & Kashmir is constantly increasing and therefore also the tourism industry is on its way to recover, the state could already enjoy a high tourist in-flow in the last year. Now the destination is recommended to improve its destination image, to maintain it on a high standard and to invest into the improvement of touristic infrastructure in order to attract more travellers. With assured security and a good reputation as a tourist destination the step-wise dissolution of international adverse travel advisories will go hand in hand.

However, a developing destination should never grow in an uncontrolled manner and it is positively recognized that the Indian Ministry of Tourism is aware of the importance of a sustainable development and has commissioned a *20 Year Perspective Plan for Sustainable Development of Tourism in Jammu & Kashmir*. This plan, for example, confirms a positive progression: *"If everything goes normal and the militancy in the state is controlled in 2-3 years time, we foresee a growth of Tourism and the number of tourists soaring to above 20 million, enough to give a kick start to the economy of J&K and bringing it back on track"* (Santek Consultants, n.d.). IL&FS Infrastructure (2012) also highlights and addresses the importance of considering the carrying capacity when planning and guiding the tourism development.

In summary, when Jammu & Kashmir is able to proceed sustainable according to these plans of the Ministry of Tourism and to overcome the image of a terrorism affected destination, the state might have prosperous future prospects.

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## Appendix

### Survey Questionnaire

#### *Information on your India experience*

\* Have you visited India before?



I live in India



I have visited India before



I have never been to India

\* Have you been to Jammu & Kashmir before?



Yes



No

If YES, how many times have you been there?

If YES, please specify WHY you went there by choosing your main travel motivation(s) (multiple options possible):



Natural Beauty



Visiting friends & relatives



Sport Activities (skiing, trekking, etc.)



Business



Culture & Heritage



Pilgrimage (religious motivated travel)

Others (please specify)

If NO, please specify WHY you DID NOT go there yet (multiple options possible):



No interest



No opportunity



Too far



Too expensive



Terrorism threat

Others (please specify)

#### *Interest in a Jammu & Kashmir trip*

\* When I think about holidays in India, Kashmir comes to my mind as possible travel destination



Yes



No

\* The following questions will require you to answer on a scale from 1 to 10:

1 = strongly agree - 5 = neutral - 10 = strongly disagree

Please choose the number, respectively degree of agreement, which seems to you the most appropriate one according to your personal feeling.

1    2    3    4    5    6    7    8    9    10

**When I think about visiting Jammu & Kashmir I seriously weight the pros and cons of a Kashmir trip**

**I feel quite well informed about Kashmir's political situation**

**I feel quite well informed about Kashmir's tourism offers**

**I am generally interested in visiting Kashmir**

### Travel motives

The following questions will require you to answer on a scale from 1 to 10:

1 = strongly agree - 5 = neutral - 10 = strongly disagree

Please choose the number, respectively degree of agreement, which seems to you the most appropriate one according to your personal feeling.

\* I would like to visit Jammu & Kashmir because...

1    2    3    4    5    6    7    8    9    10

**I want to see the natural beauty of the landscape**

**I want to see the Himalaya Mountains and possibly do some trekking**

**I want to do summer sports activities there (water ports, boating, paragliding, etc.)**

**I want to do winter sports activities there (ice-skating/-hockey, (heli-)skiing, etc.)**

**I want to visit holy places (temples, gurdwaras, mosques, etc.)**

**I want to visit my friends and relatives who live there**

**I find good business opportunities there**

Others (please specify)

## Terrorism risk perception

This map just serves you as Orientation Help to answer the following questions:



Source: Jammu Region: <http://jammuregion.wordpress.com/category/hypothesis-on-kashmir-solution/>

\* The following questions will require you to answer on a scale from 1 to 10:

1 = very strongly agree - 5 = neutral - 10 = very strongly disagree

Please choose the number, respectively degree of agreement, which seems to you the most appropriate one according to your personal feeling.

1    2    3    4    5    6    7    8    9    10

I am afraid to go to Jammu & Kashmir because of terrorism

I believe terrorism risk exists only in the close border region to Pakistan

I feel the east region of Jammu (opposite site to Pakistan) is quite save

The terrorism risk is an important factor for me when I decide whether to go to Jammu & Kashmir or not

The terrorism risk is the most important factor for me when I decide whether to go to Jammu & Kashmir or not

\* Imagine a terrorism attack occurs in a travel destination that you are intending to visit. Would you cancel your trip?

	Strongly agree	Agree	Disagree	Strongly disagree
--	----------------	-------	----------	-------------------

Not at all, no matter when the attack occurred

Yes, if the trip was planned between 1 and 7 days after the attack

Yes, if the trip was planned between 1 and 4 weeks after the attack

**Yes, if the trip was planned between 1 and 6 months after the attack**

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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**Yes, if the trip was planned between 6 and 12 months after the attack**

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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**\* I perceive a high terrorism risk if terrorism attacks occur...**

	Strongly agree	Agree	Disagree	Strongly disagree
<b>At least once in a month</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>At least 6 times a year</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>At least once within 6 months</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>At least once within 1 year</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**\* I already perceive a high terrorism risk , if in the latest attack...**

	Strongly agree	Agree	Disagree	Strongly disagree
<b>Only buildings were destroyed</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>People were injured</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>People died</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>All together</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**\* The following questions will require you to answer on a scale from 1 to 10:**

*1 = very strongly agree - 5 = neutral - 10 = very strongly disagree*

Please choose the number, respectively degree of agreement, which seems to you the most appropriate one according to your personal feeling.

1    2    3    4    5    6    7    8    9    10

**I perceive a higher terrorism risk if the attack was targeted on important/famous buildings/monuments**

<input type="checkbox"/>									
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

**I perceive a higher terrorism risk if the attack was targeted on local inhabitants**

<input type="checkbox"/>									
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

**I perceive a higher terrorism risk if the attack was targeted on domestic tourists (Indians)**

<input type="checkbox"/>									
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

**I perceive a higher terrorism risk if the attack was targeted on international tourists (Foreigners)**

<input type="checkbox"/>									
--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

## **Personal Information**

Kindly provide some information about your person. I guarantee, your data will be treated confidentially and will only serve as support for this study. You can be assured that your information wont be forwarded to any outside person and will stay totally anonymous. If, however, you do not feel comfortable by giving any of the asked details, please leave the gaps blank.

### **Your Sex**

Female

Male

### **Your Age**

### **Your Religion Affiliation**

### **Your Education** (please choose your latest ***completed*** degree)

### **Your Country of Origin**

### **Country of Your Present Residence**

### **Question to be answered by INDIANS ONLY living in India: State of Present Residence**