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**Keywords:** Tourism resource utilization; rural development; socio-economic benefits; development constraints; development gaps; rural tourism; cultural heritage; Nasarawa State; Nigeria.

# Assessing Tourism Resource Utilization and Rural Development in Nasarawa State, Nigeria: Socio-Economic Benefits, Constraints and Development Gaps

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## ABSTRACT

Tourism is increasingly recognized as an instrument of rural development because of its potential to generate employment, diversify household livelihoods, stimulate local enterprises, preserve cultural heritage and strengthen infrastructure and territorial connectivity. Yet tourism-resource endowment does not automatically translate into broad-based development, particularly in rural areas where infrastructure, finance, governance, accessibility and market constraints restrict utilization. This study assesses tourism resource utilization and rural development in Nasarawa State, Nigeria, with emphasis on socio-economic benefits, constraints and development gaps in selected rural communities of Western Nasarawa Senatorial District. A mixed-methods design combined a structured questionnaire survey with focus group discussions, key informant interviews, field observation and Geographic Information System mapping. Four hundred questionnaires were administered across 15 selected rural communities in Karu, Kokona, Keffi, Nasarawa and Toto Local Government Areas; 348 valid responses were retrieved and analysed, yielding an 87.0% effective response rate. Descriptive statistics, mean scores and thematic analysis were used. The findings show a generally positive but uneven contribution of tourism resource utilization to rural development, with an overall mean score of 3.66 on a five-point scale. Cultural heritage preservation recorded the highest mean score (3.93), followed by youth participation (3.74), small-business development (3.69), employment opportunities (3.67), household income improvement (3.62), and road and public infrastructure development (3.44). Poverty reduction recorded the lowest mean score (3.27), indicating a development gap between tourism activity and wider livelihood transformation. Community-

level evidence further indicates that tourism benefits are seasonal, supplementary and unevenly distributed. Poor roads and accessibility, inadequate tourism infrastructure, limited investment, weak destination marketing, insecurity, institutional weaknesses and inadequate community involvement constrain effective resource utilization. The study argues that the developmental value of rural tourism should be assessed not by resource presence alone but by the extent to which resources are converted into durable local economic linkages, inclusive livelihoods and improved territorial conditions. It recommends integrated tourism infrastructure investment, improved accessibility, participatory destination governance, stronger marketing, skills development, private-sector engagement, community enterprise support and transparent benefit-sharing mechanisms.

## 1. INTRODUCTION

Rural development remains a major concern in developing countries because many rural communities continue to experience livelihood insecurity, limited employment opportunities, inadequate infrastructure, weak market linkages and low levels of economic diversification. These conditions have encouraged renewed interest in development strategies that mobilize locally available assets while strengthening social, economic and institutional resilience. Tourism is one such strategy because natural landscapes, cultural heritage, festivals, rivers, waterfalls, hills, traditional institutions, crafts and recreational spaces can be connected to external markets and visitor demand. However, the contemporary literature increasingly cautions against treating tourism as an automatic development solution. Rural tourism produces meaningful development outcomes only where destinations possess the institutional, infrastructural, financial, human and market conditions needed to transform tourism assets into locally captured value (Geng et al., 2025; Kumar & Kumar, 2026; Li et al., 2024).

The development significance of rural tourism lies principally in its capacity to diversify livelihoods and establish linkages between visitor expenditure and local economic activities. Rural households can participate as accommodation providers, food vendors, transport operators, guides, craft producers, performers, farmers supplying food products and owners of small visitor-oriented businesses. Such linkages can supplement agricultural incomes and create opportunities for young people and women. The benefits can also extend beyond private income where tourism stimulates investment in roads, water, sanitation, electricity, communication and other facilities

that serve both visitors and residents. UN Tourism's rural-development framework explicitly links tourism with rural transformation, community well-being, connectivity, access to finance, value-chain integration, heritage conservation and multi-level governance (UN Tourism, 2024, 2025).

A critical analytical distinction is therefore required between tourism-resource endowment and tourism-resource utilization. Endowment describes the natural, cultural, historical and recreational assets available within a territory. Utilization refers to the processes through which those assets are identified, accessed, developed, managed, marketed and integrated into tourism value chains. A community can possess a waterfall, river, hill, beach, cultural festival or heritage landscape and nevertheless obtain little development benefit if roads are poor, visitor facilities are absent, promotion is weak, investment is limited, governance is fragmented or local residents are excluded from decision-making. The development question is consequently not whether a community has tourism resources, but whether the institutional and spatial conditions exist for converting those resources into sustained and equitably distributed development benefits.

Recent research reinforces this argument. Li et al. (2024), in a systematic review of rural tourism and traditional villages, found that tourism can generate economic, spatial, cultural and social benefits but can also create disruption, overdependence and uneven outcomes. Their review stresses that community values and participation should remain central to tourism development. Geng et al. (2025) similarly show that sustainable rural tourism is increasingly understood through the combined lenses of economic development, environmental management and cultural preservation. Kumar and Kumar (2026) identify integrated approaches, institutionalization, sustainability, leadership, stakeholder engagement and impact measurement as major themes in rural-tourism research. These studies collectively suggest that tourism should be treated as a territorial development process rather than merely a visitor industry.

Community participation is particularly important because rural tourism assets are often embedded within local land, culture and livelihood systems. Residents are not simply passive recipients of tourism impacts; they may be custodians, entrepreneurs, service providers, knowledge holders and decision-makers. Evidence shows that tourism empowerment and supportive institutional systems can strengthen community participation, while weak participation can produce unequal benefit distribution and limited local ownership (Tong et al., 2024). Research from South Africa likewise demonstrates that the challenge is not merely inviting communities to tourism activities but operationalizing meaningful participation, capacity

building and inclusive planning (Walter & Ramukumba, 2024). Collaborative governance is therefore increasingly relevant. Valderrama et al. (2025) found that collaborative governance can mediate the relationship between rural tourism and sustainable territorial development, demonstrating the importance of coordination among state, community and productive-sector actors.

The Nigerian context makes these issues particularly important. Nigeria possesses extensive natural and cultural tourism resources, but many rural destinations remain weakly integrated into tourism markets. Federal tourism institutions have long identified employment creation, poverty alleviation, rural enterprise development, cultural preservation and improved tourism amenities among the objectives of tourism policy. More recently, the Federal Government has emphasized sustainable tourism, community engagement, diversification of tourism products, private-sector participation and modernization of tourism policy (Federal Ministry of Information and National Orientation [FMINO], 2024a, 2024b). The policy direction is consistent with international approaches that view tourism as a potential contributor to rural transformation but recognize that destination governance, infrastructure, market access and local participation are necessary conditions.

Empirical work in Nasarawa State also points to a substantial tourism-resource base alongside underdeveloped opportunities. Yaro and Angbashim (2023) identified tourism resources in Nasarawa State and examined their potential to provide alternative income and support economic diversification through coordinated small-scale tourism development. Earlier mapping work also documented diverse ecotourism potentials in the state (Ujih et al., 2019). However, the literature remains limited in explaining how the utilization of tourism resources translates into measurable rural-development outcomes across multiple rural communities. Existing studies tend to emphasize resource identification, tourism potential or individual destinations. Less attention has been given to the simultaneous assessment of socio-economic benefits, constraints and the gap between tourism potential and actual community-level development outcomes.

This study addresses that gap through an empirical assessment of 15 rural communities in Western Nasarawa Senatorial District, comprising selected communities in Karu, Kokona, Keffi, Nasarawa and Toto Local Government Areas. The study examines tourism's contribution to employment, household income, small-business development, youth participation, cultural heritage preservation, infrastructure and poverty reduction, while also identifying the conditions that constrain utilization. The analytical focus is the tourism-resource-to-development pathway:

resource endowment → accessibility → infrastructure and investment → tourism utilization → visitor activity and expenditure → local economic linkages → livelihood benefits → rural development. A weakness at any stage can reduce the final development outcome.

The concept of development gaps is used in this paper to describe the difference between the development benefits that tourism resources could potentially generate and the benefits actually experienced by host communities. The concept helps explain why substantial tourism-resource endowment can coexist with seasonal employment, modest income gains, low poverty-reduction effects and inadequate infrastructure. Rather than interpreting positive tourism impacts as evidence of complete rural transformation, the study examines which dimensions are improving, which remain weak and what institutional and spatial constraints account for the difference.

The study makes three contributions. First, it provides community-level evidence from Nasarawa State, a relatively underrepresented setting in international rural-tourism research. Second, it evaluates tourism contribution using multiple socio-economic indicators rather than relying solely on visitor numbers or tourism receipts. Third, it develops the idea of a tourism-resource utilization–development gap as an analytical lens for understanding why tourism potential may coexist with modest rural-development outcomes. The paper consequently shifts the analytical question from whether rural communities possess tourism resources to whether, how and under what conditions those resources are transformed into inclusive, resilient and sustainable development benefits.

## 2. Conceptual and Theoretical Framework

The study is informed by an integrated perspective combining the Sustainable Livelihood Framework, Stakeholder Theory and collaborative-governance thinking. The Sustainable Livelihood Framework is useful because rural households commonly combine multiple assets and livelihood strategies rather than relying on a single source of income. Tourism may therefore function as a supplementary livelihood pathway that interacts with farming, petty trade, transport and other activities. The framework directs attention to whether tourism expands livelihood assets and reduces vulnerability rather than simply whether tourism creates jobs.

Stakeholder Theory provides a second lens because tourism destinations involve communities, local governments, traditional institutions, tourism agencies, private investors, visitors and civil-society actors whose interests may converge or conflict. Freeman's (1984) perspective is relevant because tourism-resource development involves decisions about access, ownership, investment, management and benefit distribution. Collaborative-governance literature extends this logic by

emphasizing coordination across institutional boundaries. This is consistent with contemporary evidence that horizontal cooperation can strengthen rural tourism and territorial development (Valderrama et al., 2025).

The Tourism Area Life Cycle (TALC) also provides a useful interpretive lens. Butler's (1980) model suggests that destinations move through stages of exploration, involvement, development, consolidation and potentially stagnation or decline. While the present study does not estimate a TALC stage statistically, the model helps interpret destinations characterized by low or seasonal visitation, limited facilities and predominantly informal local participation as places where tourism development has not yet matured into a diversified local economic system.

The resulting analytical proposition is that tourism resources are necessary but insufficient conditions for rural development. The conversion of resources into development outcomes is mediated by accessibility, infrastructure, investment, governance, human capacity, marketing, community participation and local economic linkages. Development gaps emerge when the strength of resource endowment exceeds the capacity of these enabling conditions to convert potential into durable community benefits.

Conceptually, the relationship can be expressed as: Tourism-resource endowment → enabling conditions → tourism utilization → visitor activity → local economic linkages → socio-economic benefits → rural development. Constraints operating at any point may weaken the pathway and produce a development gap.

**3. Study Area**

The empirical study was undertaken in Western Nasarawa Senatorial District of Nasarawa State, North-Central Nigeria. The study area covers Karu, Kokona, Keffi, Nasarawa and Toto Local Government Areas. The selected communities reflect variation in natural and cultural tourism resources, accessibility, tourism activity, infrastructure and community participation. The district is strategically relevant because it contains rural landscapes and settlements with potential linkages to domestic tourism markets in Nasarawa State and neighbouring areas.

Fifteen rural communities were selected: Gitata, Gurku and Uke in Karu LGA; Amba, Bassa and Agwada in Kokona LGA; Tudun Kofa, Wambai and Gauta in Keffi LGA; Udege-Mbeki, Loko and Laminga in Nasarawa LGA; and Umaisha, Ugya and Gadabuke in Toto LGA. Tourism resources represented in the communities include rivers and beaches, hills, rock formations, waterfalls, festivals, traditional institutions, indigenous crafts and other cultural and landscape

assets. The selection therefore permits comparison across different types and levels of tourism-resource utilization.




Figure 3.1: Map of Nigeria showing Nasarawa State

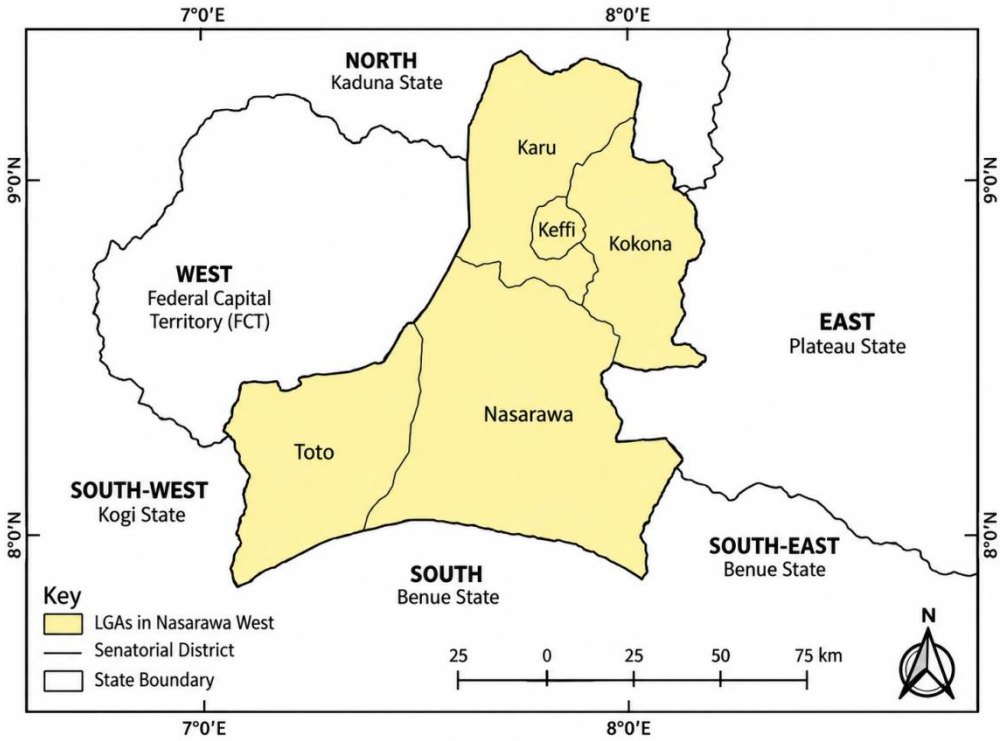



Figure 3.2: Map of Nasarawa Western Senatorial District, Sowing the selected LGAS

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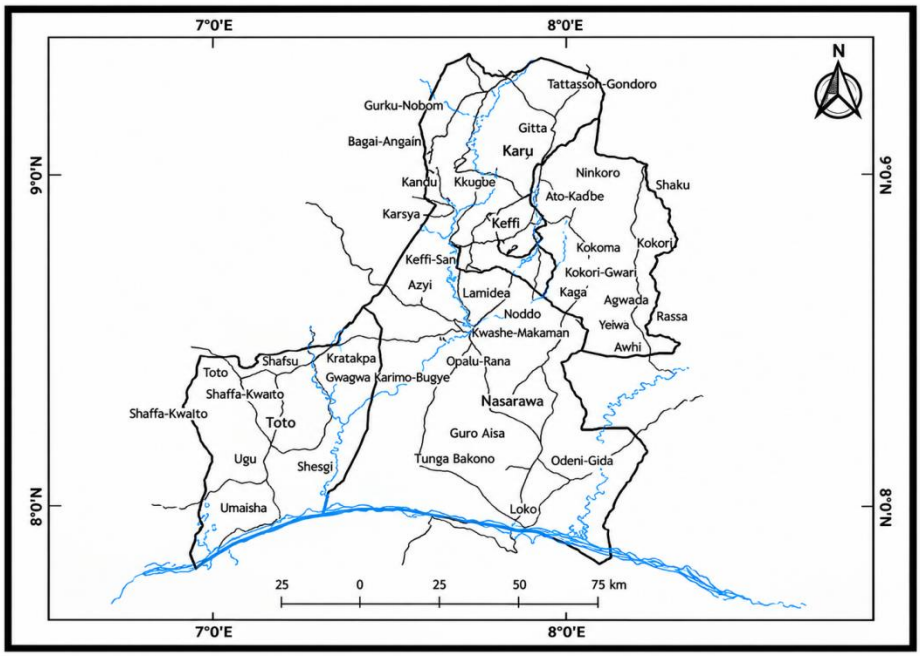



Figure 3.3: Map of Nasarawa Western Senatorial District showing selected Rural communities

| LGA | Selected rural communities | Illustrative tourism-resource types |
|---|---|---|
| Karu | Gitata; Gurku; Uke | Hills, landscape attractions, cultural resources |
| Kokona | Amba; Bassa; Agwada | Cultural and natural resources, rural landscapes |
| Keffi | Tudun Kofa; Wambai; Gauta | Hills, cultural resources, recreational landscapes |
| Nasarawa | Udege-Mbeki; Loko; Laminga | Rivers, landscapes, cultural and heritage resources |
| Toto | Umaisha; Ugya; Gadabuke | River/beach resources, festivals, cultural and natural attractions |

## 4. Materials and Methods

A mixed-methods research design was adopted to combine measurable community perceptions with qualitative explanations of tourism-resource utilization. The quantitative component used a structured questionnaire administered to residents of the selected communities. The qualitative component consisted of focus group discussions (FGDs), key informant interviews (KIIs), field observation and GIS-based spatial documentation of tourism resources and community locations. The mixed-methods design was considered appropriate because tourism impacts are multidimensional and cannot be fully understood through numerical indicators alone.

The study population comprised residents of the 15 selected rural communities. A projected 2025 population of 155,478 was used as the planning population for the selected communities. Sample

size determination followed the Cochran (1977) approach, while proportional allocation and field-level selection procedures were used to distribute questionnaires across the study communities. Four hundred questionnaires were administered. Three hundred and forty-eight valid questionnaires were retrieved and retained for analysis, giving an effective response rate of 87.0%. The final analytical sample was therefore n = 348.

The questionnaire contained items measuring the presence and utilization of tourism resources, visitor activity, accessibility, socio-economic effects, community participation and development constraints. Socio-economic benefits were assessed on a five-point Likert-type scale, with higher mean scores indicating stronger perceived contribution. The principal outcome indicators were employment opportunities, household income improvement, small-business development, youth participation, cultural heritage preservation, road/public infrastructure development and poverty reduction.

FGDs and KIIs were used to explore how tourism benefits are experienced, who participates in tourism activities, why benefits may be seasonal or uneven, and what constraints prevent greater utilization. Field observation was used to assess physical accessibility, tourism-support infrastructure and the condition of selected resources. GIS mapping was used to document the spatial distribution of selected tourism resources and communities, thereby supporting the territorial interpretation of accessibility and development gaps.

Quantitative data were analysed using frequencies, percentages and mean scores. The overall tourism-development contribution index was obtained by summarizing the seven socio-economic indicators reported in the study. Qualitative data were analysed thematically around benefits, seasonality, constraints, participation, governance and development gaps. The integration of quantitative and qualitative evidence enabled the study to distinguish between the direction of tourism impacts and the structural conditions that shape their magnitude and distribution.

For interpretation, mean scores of 3.00 and above were treated as indicating a generally positive perceived contribution, while scores below 3.00 would indicate a generally weak contribution. This descriptive threshold is used only for interpretation and should not be understood as a statistical significance test. The study does not claim causal effects from the descriptive survey; rather, it identifies perceived associations and patterns supported by qualitative evidence.

Ethically, respondents were informed of the purpose of the study and participation was treated as voluntary. Responses were analysed in aggregate, and the presentation of findings does not identify individual respondents. The study's principal limitation is that the analysis relies

substantially on residents' perceptions and cross-sectional evidence; consequently, observed tourism-development relationships should not be interpreted as definitive causal effects.

## 5. Results

### 5.1 Tourism-resource endowment and utilization

The field evidence indicates that tourism-resource endowment is widespread across the selected communities, although the intensity of utilization varies. The highest levels of reported resource presence were recorded in Umaisha, Ugya, Gadabuke, Laminga and Loko, where approximately 89–91% of respondents indicated the presence of identifiable tourism resources. Visitor frequency was also relatively high in Umaisha (75%), Ugya (72%) and Uke (70%). Accessibility was strongest in Umaisha (82%), Laminga (79%) and Loko (77%). The pattern suggests that resource presence and tourism activity are related to accessibility, but the relationship is not one-to-one because other factors, particularly facilities, promotion and investment, affect utilization.

| Community | Resource presence (%) | Visitor frequency (%) | Accessibility (%) |
|---|---|---|---|
| Umaisha | ≈90 | 75 | 82 |
| Ugya | ≈90 | 72 | Not among highest reported |
| Gadabuke | ≈90 | Not among highest reported | Not among highest reported |
| Laminga | ≈89–91 | Not among highest reported | 79 |
| Loko | ≈89–91 | Not among highest reported | 77 |
| Uke | Not among highest reported | 70 | Not among highest reported |

Note: Percentages marked approximately reproduce the study's reported range; the available study summary does not provide the exact individual percentage for every community. This table should therefore not be interpreted as a substitute for the full community-level dataset.

### 5.2 Socio-economic contribution of tourism

The seven indicators collectively produced an overall mean score of 3.66, indicating a generally positive perceived contribution of tourism resource utilization to rural development. However, the ranking of indicators is important because it demonstrates that tourism's strongest effects are concentrated in cultural and social dimensions, while its effect on structural poverty is weaker. Cultural heritage preservation recorded the highest mean score (3.93), indicating that tourism is perceived to provide a strong incentive for maintaining cultural practices, festivals, traditions and

heritage. Youth participation ranked second (3.74), suggesting that tourism creates opportunities for younger residents, particularly in informal services and event-related activities.

| Socio-economic indicator | Mean score | Rank | Interpretation |
|---|---|---|---|
| Cultural heritage preservation | 3.93 | 1 | Highest perceived contribution |
| Youth participation | 3.74 | 2 | Strong contribution |
| Small-business development | 3.69 | 3 | Strong contribution |
| Employment opportunities | 3.67 | 4 | Positive contribution |
| Household income improvement | 3.62 | 5 | Positive contribution |
| Road/public infrastructure development | 3.44 | 6 | Moderate-positive contribution |
| Poverty reduction | 3.27 | 7 | Lowest contribution; development gap |
| Overall mean | 3.66 | — | Generally positive contribution |

Small-business development recorded a mean score of 3.69, indicating that tourism supports local economic activities such as food sales, transport, crafts, petty trading and other visitor-oriented services. Employment opportunities recorded 3.67, while household income improvement recorded 3.62. These values indicate that tourism contributes to livelihoods but does not necessarily constitute the dominant livelihood system in the communities. The qualitative evidence indicates that tourism income is often supplementary to farming and other local economic activities.

Road and public infrastructure development recorded a mean score of 3.44. This relatively lower score compared with cultural and enterprise indicators suggests that tourism activity has not yet generated infrastructure improvements at a scale sufficient to transform the physical conditions of most communities. Poverty reduction was the lowest-ranked indicator at 3.27. This is a critical result because it demonstrates that positive tourism effects do not automatically produce broad poverty reduction. The finding supports the study's central argument that tourism can be economically beneficial while remaining insufficiently integrated into wider rural-development processes.

### 5.3 Distributional and seasonal characteristics of tourism benefits

The community-level evidence shows that tourism benefits are unevenly distributed. Umaisha reported the strongest combined profile in the available community assessment, including

employment (70%), income improvement (68%), job creation (70%), infrastructure improvement (62%), cultural promotion (65%) and youth involvement (68%). The reported proportion indicating no benefit was 5%, while perceived price increases were 55%. By contrast, Tudun Kofa recorded lower values, including employment at 50%, income improvement at 45% and no-benefit responses at 15%. These differences indicate that tourism does not operate as a uniform development force across the district.

| Indicator | Umaisha (%) | Tudun Kofa (%) |
|---|---|---|
| Employment | 70 | 50 |
| Income increased | 68 | 45 |
| Job creation | 70 | Not reported |
| Infrastructure improved | 62 | Not reported |
| Cultural promotion | 65 | Not reported |
| Youth involvement | 68 | Not reported |
| No benefit | 5 | 15 |
| Price increase | 55 | Not reported |

The qualitative findings provide an explanation for these differences. Tourism activity is concentrated around festivals, holidays, weekends and periods when environmental conditions make attractions more accessible. Employment is therefore frequently informal and seasonal rather than stable and full-time. Income generated from tourism supplements rather than replaces agriculture and petty trade for many households. This seasonality limits the capacity of tourism to produce continuous household income and may help explain why poverty reduction records the lowest mean score.

The findings also indicate that tourism can create both benefits and localized pressures. While cultural promotion and enterprise opportunities are positive outcomes, a substantial proportion of respondents in some communities associated tourism with increased prices. This suggests that tourism-development strategies should monitor distributional effects and ensure that improvements in visitor demand do not impose disproportionate costs on resident households.

**5.4 Constraints to effective tourism-resource utilization**

Qualitative evidence identified a consistent group of constraints. The most prominent were poor road accessibility, inadequate tourism infrastructure, insufficient investment, weak destination marketing, insecurity, institutional weaknesses, limited skilled personnel and inadequate community participation in tourism planning. These constraints interact rather than operate independently. Poor roads reduce access; weak facilities reduce visitor stay and expenditure;

inadequate marketing limits demand; limited investment prevents facility development; and weak governance reduces coordination and local ownership.

| Constraint | Development implication | Planning priority |
|---|---|---|
| Poor roads and accessibility | Restricts visitor movement and increases travel cost | Road improvement and last-mile connectivity |
| Inadequate tourism infrastructure | Reduces visitor quality and enterprise viability | Basic visitor facilities, water, sanitation, power and accommodation |
| Insufficient investment | Limits resource development and local enterprises | Public-private-community investment mechanisms |
| Weak destination marketing | Suppresses awareness and visitor demand | Digital and destination-level marketing |
| Insecurity/perceived insecurity | Discourages visitors and investors | Coordinated safety and destination risk management |
| Institutional weaknesses | Creates fragmented responsibilities | Clear mandates and inter-agency coordination |
| Limited community participation | Reduces local ownership and benefit capture | Participatory planning and benefit-sharing |
| Skills and capacity gaps | Restricts service quality and entrepreneurship | Training, certification and enterprise support |

The constraint pattern is consistent with international evidence that rural tourism requires enabling systems rather than attractions alone. UN Tourism's rural-tourism framework identifies governance, infrastructure and connectivity, access to finance, value-chain integration, skills and community involvement as central dimensions of destination development (UN Tourism, 2025). Nigerian evidence from Kainji Lake National Park similarly demonstrates the importance of infrastructure in enabling ecotourism and host-community development (Peter et al., 2024).

**5.5 Community participation and governance**

Community participation was found to be more visible in tourism events and informal service provision than in strategic planning and management. Residents participate through cultural performances, food vending, transport, guiding, craft sales and festival activities, but participation in decisions concerning investment priorities, resource management, marketing and benefit distribution remains limited. This distinction is important because participation at the activity level does not necessarily translate into participation in governance.

The finding corresponds with recent literature emphasizing that effective rural tourism requires communities to be co-creators rather than merely labour suppliers or cultural performers. Tong et al. (2024) show that institutional systems and tourism empowerment can strengthen community participation, while Walter and Ramukumba (2024) highlight the continuing difficulty of

operationalizing inclusive participation in rural tourism. For Nasarawa, the implication is that community involvement should move upstream into resource identification, planning, investment decisions, management and monitoring.

**6. Discussion**

The overall mean of 3.66 demonstrates that tourism resource utilization is perceived as positively contributing to rural development, but the indicator ranking reveals a differentiated development pathway. The strongest effect is cultural heritage preservation (3.93), followed by youth participation (3.74) and small-business development (3.69). The pattern indicates that tourism is currently functioning more effectively as a mechanism for cultural activation, social participation and small-scale economic diversification than as a driver of structural poverty reduction. This is consistent with the contemporary rural-tourism literature, which emphasizes that tourism can strengthen local livelihoods and cultural resilience while remaining vulnerable to seasonality, weak governance and uneven benefit distribution (Li et al., 2024; Geng et al., 2025).

The relatively strong cultural effect is particularly important for Nasarawa State because many rural attractions are embedded within local traditions, festivals and cultural landscapes. Tourism can provide an economic rationale for preserving heritage that might otherwise receive limited investment. Yet the cultural benefit should not be equated automatically with sustainable development. If communities have little control over how culture is represented or commercialized, tourism can also create commodification risks. Sustainable tourism planning should therefore prioritize community-defined cultural values, local ownership and the intergenerational transmission of heritage.

Youth participation at 3.74 suggests an important labour-market and demographic opportunity. Tourism-related activities can absorb young people into guiding, transportation, hospitality, digital promotion, entertainment, event management and small enterprises. However, because much tourism employment in the study area is seasonal and informal, the opportunity remains underdeveloped. Skills training should therefore be linked to identifiable tourism value chains and not limited to generic vocational programmes. Training in guiding, hospitality, food safety, digital marketing, entrepreneurship and environmental management could increase the value captured locally.

The mean scores for employment (3.67) and household income improvement (3.62) support the proposition that tourism contributes to livelihood diversification. However, the qualitative evidence indicates that tourism income is supplementary. This distinction is crucial. A tourism

strategy that creates temporary festival employment but does not produce year-round enterprises may improve household cash flow without substantially changing poverty dynamics. Rural tourism should therefore be integrated with agriculture, local food systems, crafts, transport and other productive sectors so that visitor spending generates repeated local transactions rather than isolated event-based income.

The lowest mean score, poverty reduction (3.27), constitutes the clearest development gap. It does not mean that tourism has no poverty effect; rather, it indicates that perceived poverty reduction is weaker than the effects on culture, youth and enterprise. This supports a more cautious interpretation of tourism-led development. Poverty is influenced by structural factors such as household asset ownership, education, access to finance, agricultural productivity, health, infrastructure and labour-market opportunities. Tourism alone cannot resolve these conditions. Its strongest contribution may instead be to diversify income and create complementary opportunities within a broader rural-development strategy.

The infrastructure score of 3.44 further demonstrates that tourism has not yet become a sufficiently powerful catalyst for public investment. This is partly a chicken-and-egg problem: poor infrastructure limits tourism demand, but low visitor volumes also reduce the commercial incentive for private investors. Public authorities therefore have a strategic role in providing enabling infrastructure around high-potential destinations. The experience documented by Peter et al. (2024) around Kainji Lake National Park reinforces the importance of infrastructure interventions in host communities. In Nasarawa, infrastructure should be targeted spatially around clusters of tourism resources rather than dispersed without regard to tourism-market potential.

The uneven results between communities such as Umaisha and Tudun Kofa illustrate the spatial character of tourism development. Umaisha's stronger reported employment, income, job creation, cultural promotion and youth-involvement indicators correspond with stronger visitor activity and accessibility. Tudun Kofa's lower values suggest a weaker conversion of tourism resources into local economic outcomes. This reinforces the importance of accessibility and destination readiness. Nevertheless, accessibility alone cannot explain all variation; marketing, resource attractiveness, infrastructure, local entrepreneurship, institutional support and proximity to markets also influence utilization.

The constraints identified by the study are therefore best understood as a system. Poor roads, weak facilities, limited finance and weak marketing reinforce each other. The destination remains

unattractive or difficult to reach; visitor numbers remain low; local enterprises remain small; investment returns remain uncertain; and public authorities may not prioritize tourism infrastructure. Breaking this cycle requires coordinated interventions rather than isolated projects. This finding aligns with the governance literature, which increasingly views rural tourism as a collaborative territorial process (Valderrama et al., 2025).

The study also has implications for Nigerian tourism policy. The Federal Government's recent tourism-policy review emphasizes sustainable development, community engagement, product diversification and private-sector collaboration (FMINO, 2024a, 2024b). The results from Nasarawa demonstrate why this policy principles need to be operationalized at destination level. Policy implementation should move from general statements about tourism potential to place-specific destination plans with measurable indicators for access, facilities, visitor flows, local enterprise participation, community ownership, heritage conservation and benefit distribution.

The study's development-gap perspective contributes to the literature by distinguishing tourism potential from tourism realization. The existence of a resource is a supply-side condition; development requires a functioning conversion mechanism. In the study area, that mechanism is incomplete. The strongest conversion occurs in cultural preservation and small-scale social/economic activity, while conversion into poverty reduction and infrastructure transformation remains weaker. The central development problem is therefore underutilization rather than resource scarcity.

This interpretation also cautions against tourism-development strategies based exclusively on attraction inventories. A list of waterfalls, hills, rivers and festivals does not constitute a tourism-development plan. An effective plan must specify access, carrying capacity, visitor facilities, product design, target markets, investment arrangements, local enterprise opportunities, governance structures, skills requirements, environmental safeguards and benefit-sharing mechanisms. UN Tourism's Best Tourism Villages framework provides a useful international benchmark because it assesses cultural and natural resources together with economic sustainability, social sustainability, value-chain integration, governance, infrastructure, connectivity and safety (UN Tourism, 2024, 2025).

## 7. Development Gaps and Planning Implications

| Observed gap | Evidence from study | Planning response |
|---|---|---|
| Resource–utilization gap | Resources are abundant but utilization varies | Prioritize high-potential resource clusters and prepare destination plans |

| | | |
|---|---|---|
| Accessibility gap | Some destinations have stronger access and visitor frequency than others | Upgrade access roads, signage, transport links and digital location information |
| Infrastructure gap | Infrastructure mean = 3.44, below cultural/social indicators | Provide water, sanitation, electricity, waste management, basic visitor facilities |
| Income–poverty gap | Income mean = 3.62 but poverty reduction = 3.27 | Link tourism to local supply chains, enterprise finance and year-round livelihoods |
| Participation–governance gap | Participation stronger in activities than planning | Establish community tourism committees and formal representation |
| Marketing–market gap | Weak destination promotion reported | Develop coordinated branding, digital marketing and destination information |
| Investment gap | Limited public/private investment | Create transparent PPP/community-investment mechanisms and incentives |
| Skills gap | Informal and seasonal employment dominates | Provide targeted tourism, hospitality, guiding and digital-enterprise training |
| Distributional gap | Benefits vary across communities | Use transparent benefit-sharing and locally retained tourism revenue |
| Sustainability gap | Tourism can create both benefits and pressures | Integrate environmental safeguards, carrying-capacity monitoring and heritage protection |

## 8. Conclusion

This study assessed tourism resource utilization and rural development in selected rural communities of Nasarawa State, focusing on socio-economic benefits, constraints and development gaps. The evidence demonstrates that tourism is already making a positive contribution to rural development, as reflected in an overall mean score of 3.66. The strongest contribution is to cultural heritage preservation, followed by youth participation, small-business development, employment and household income. However, the lower score for poverty reduction and the modest infrastructure score demonstrate that tourism benefits have not yet translated into broad structural transformation.

The findings therefore support a qualified rather than deterministic view of tourism-led rural development. Tourism resources constitute an important territorial asset, but their developmental value depends on accessibility, infrastructure, investment, governance, market visibility, community participation, skills and local economic linkages. In Nasarawa State, weaknesses in

these enabling conditions create a measurable gap between tourism potential and realized development outcomes. Tourism benefits are often seasonal, supplementary and unevenly distributed, limiting their ability to reduce poverty and livelihood vulnerability on their own.

The paper concludes that the policy objective should not simply be to increase the number of tourism attractions or visitors. The priority should be to increase the share of tourism value retained by rural communities and to convert tourism activity into durable improvements in livelihoods, infrastructure, skills, cultural resilience and territorial connectivity. Tourism planning should therefore be integrated with rural development, spatial planning, infrastructure investment and local economic development rather than treated as a stand-alone sector.

Future research should strengthen the evidence base through longitudinal data, household-level income analysis, visitor expenditure surveys, enterprise-level value-chain analysis and inferential modelling of the relationships between accessibility, tourism utilization and rural-development outcomes. Comparative studies across Nasarawa State and other Nigerian rural destinations would also help determine whether the development-gap pattern identified here is location-specific or characteristic of rural tourism more broadly.

**9. Recommendations**

1. Prepare integrated destination development plans for major rural tourism clusters, combining resource conservation, land-use planning, access, visitor facilities, enterprise development and community participation.
2. Prioritize last-mile road improvement, directional signage, public transport connections, water supply, sanitation, electricity, telecommunications and waste-management facilities around high-potential tourism sites.
3. Establish community-based tourism governance structures with formal representation of women, youth, traditional institutions, local enterprises and relevant government agencies in planning and monitoring.
4. Develop local tourism enterprise programmes providing entrepreneurship training, access to finance, business advisory services and market linkages for guides, food vendors, artisans, transport operators, accommodation providers and cultural groups.
5. Create destination-level marketing strategies using digital platforms, social media, geospatial information, storytelling and coordinated branding of natural and cultural attractions.

6. Develop public-private-community investment mechanisms that reduce investor uncertainty while protecting community interests, land rights, heritage values and environmental resources.
7. Link tourism with agriculture and local production so that farmers, processors, artisans and food businesses can supply tourism enterprises and capture a greater share of visitor expenditure.
8. Strengthen youth and women-focused skills development in guiding, hospitality, digital marketing, cultural performance, event management, food services and tourism entrepreneurship.
9. Introduce transparent mechanisms for tourism revenue collection and community benefit sharing, with periodic public reporting of revenues and community investments.
10. Integrate security and risk-management measures into destination planning, including coordinated information, emergency response, visitor safety and community-based destination monitoring.
11. Establish tourism monitoring indicators covering visitor numbers, length of stay, local expenditure, employment quality, household income, enterprise participation, cultural preservation, infrastructure improvements and environmental conditions.
12. Use GIS-based destination inventories and accessibility analysis to guide spatial prioritization and avoid fragmented investment in isolated attractions.
13. Adopt carrying-capacity and environmental-management measures at sensitive sites to prevent waste accumulation, habitat degradation, cultural erosion and other negative externalities.
14. Strengthen coordination between state tourism authorities, local governments, traditional institutions, community organizations and private-sector actors to reduce institutional fragmentation.
15. Position tourism as one component of an integrated rural-development strategy rather than as a stand-alone solution to poverty.

**10. Contributions to Knowledge**

The study contributes to knowledge in three related ways. First, it extends empirical rural-tourism scholarship to a multi-community setting in Nasarawa State, where evidence on the conversion of tourism resources into rural-development outcomes remains limited. Second, it demonstrates the value of multidimensional assessment by showing that tourism effects can be

positive for culture, youth and enterprise while remaining comparatively weak for poverty reduction and infrastructure. Third, it advances the concept of a tourism-resource utilization–development gap as a practical planning lens. The concept draws attention to the enabling conditions between resource endowment and development outcomes and therefore provides a useful basis for destination planning, monitoring and policy evaluation.

The study also reinforces the importance of moving from attraction-based tourism planning toward value-chain and territorial planning. A resource inventory is only the first stage. The more consequential planning task is to connect resources to access, facilities, investment, markets, local enterprises, governance and benefit-sharing. This perspective is compatible with current international rural-tourism frameworks that combine cultural and natural assets with economic sustainability, social sustainability, value-chain integration, governance, infrastructure, connectivity and safety (UN Tourism, 2025).

## 11. Limitations

Several limitations should be acknowledged. First, the study is cross-sectional and therefore cannot establish temporal causality between tourism utilization and rural development. Second, the principal socio-economic measures are perception-based, which means they capture residents' assessment rather than independently verified household income or employment records. Third, the study covers 15 selected communities and should not be generalized automatically to all rural communities in Nasarawa State. Fourth, the available descriptive results do not include a full inferential model; consequently, the reported mean differences should be interpreted descriptively rather than as statistically significant effects. Future studies should combine longitudinal household surveys, tourism-enterprise records, visitor expenditure data and inferential spatial/statistical models.

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