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Solo Female Travellers' Risk Perceptions and Risk Reduction Strategies - As Expressed in Online Travel Blog Narratives



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Master's thesis: 30 credits Author: Essi Valaja Tutor: Jan Henrik Nilsson

Abstract

Production of risks has emerged as one dominating process of contemporary society, and consciousness towards risk is increasing continuously. Travelling being a common practice in today's society suggests that also participation in travel entails increasing risk, and that risk perceptions are inevitable part of the tourism experience. Therefore, the study aims at finding out what kind of risk perceptions female solo travellers have, and how these risk perceptions are reduced through risk reduction strategies. The primary data consists of travel blog narratives, which are analysed through coding and qualitative text analysis, in order to provide answers to the above mentioned inquiries. The results reveal that female solo travellers perceive both; their gender and their decision to travel solo, to have an influence on their risk perceptions. Especially gendered risks in relation to sexual- and physical harm are perceived to be heightened when travelling alone as a female. The results also reveal female solo travellers to engage in various risk reduction strategies, in pursuance of reducing perceived risks. Examining these risk perceptions and risk reduction strategies can provide valuable information to actors in many levels of society, from organizations working in tourism to individuals contemplating risks involved in travelling, as well as provide insights about society in general.

Keywords: risk, tourism, female solo travel, risk perceptions, risk reduction strategies

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1. Introduction

The 911 terrorist attack, the avian influenza, political unrest in Egypt, the Bali bombings, the SARS epidemic, and the Indian Ocean tsunami are only few examples of occurrences that have negatively affected the tourism industry globally, during the 21st century. These types of risks are often perceived to threaten tourists' safety, and have an impact on their decision making processes prior and during participating in travel (Lo, Law & Cheung (2011). Assessing everything in relation to safety has emerged to be one distinctive characteristic of contemporary society, and today risks are generally considered as bad and something to avoid (Furedi, 2005). The consciousness of risk in today's society has increased as a result of society transforming towards individualization, generating feelings of personal insecurity and responsibility for individuals (Beck, 1992). Correspondingly, society's capability to manage change and future modifies the meaning of risk, and fear of risks affects society and individual interactions (Furedi, 2005). It seems like production of risks has become one of the dominating processes in the modern society, resulting in creation of risk society (Beck, 1992).

Certain changes in society, such as opportunities for financial independence, education, and employment for women, have allowed females to engage increasingly in travel. This has led to the female travel market growing continuously (Warnick & Chen, 2008). Similarly amount of solo travellers is growing, which can be explained for example by contemporary lifestyles being increasingly focused on individuality (Laesser, Beritelli & Riklin, 2009). However, meanwhile these societal changes have enabled increasing amount of individuals to participate in travel, these changes have also contributed to the production of new risk perceptions. Thus, as the share of females and solo travellers in the travel market continues to grow, the importance of acquiring knowledge regarding their understanding of risk in relation to travel increases. Keeping that in mind, the research conducted for this dissertation focuses specifically on female solo travellers' risk perceptions and risk reduction strategies. Considering growth of both segments, female- and solo travellers, it is believed that focusing on this specific segment is relevant and valuable at the present. Also, risks posed specifically to female travellers have been recently discussed in the media, which further demonstrates the relevance of the examined topic, in relation to contemporary society. Weak social constructionist approaches to risk perceive risk to be understood individually and subjectively, and constructed through varying socio-cultural factors. Thus, no real objective risks are seen to exist, rather risks are perceived to exist according to every individual's own pre-existing knowledges and discourses (Lupton, 1999). These individual understandings and judgements of risk are called risk perceptions. Previous research studying differing risk perceptions have found risk perceptions to be influenced by factors such as social acquaintances, mass media, country of origin, and gender (Slovic, 2000). Additionally, according to Slovic (2000) individuals have the ability to respond to their environments in order to reduce risk, implying that also individuals' risk reduction strategies are subjective.

Risk perceptions connected to travelling are defined to be negative and uncertain consequences, which arise from the decision to participate in travel (Park & Reisinger, 2010). Uncertain consequences are increasingly existent when engaging in tourism activities, as travelling includes visiting foreign places and new environments (Yang, Khoo-Lattimore, & Arcodia, 2017a). Consecutively, travel involving generation of risk perceptions results in tourists employing in risk reduction strategies, in order to increase certainty or reduce unwanted outcomes (Kim, Qu & Kim, 2009). Risk perceptions are argued to have an impact on tourists' travel decisions, behaviour, and consumption activities, suggesting that understanding both, risk perceptions and risk reduction strategies, are significantly important in tourism context. Especially, when considering that destinations affiliated with risks are often perceived negatively by tourists (Adam, 2015).

Even though according to Yang & Nair (2014) tourists' risk perceptions have been studied quite extensively and gendered differences in perceived risks have been identified, female solo travellers' risk perceptions are still fairly little researched topic in the field. Only few studies have examined female solo travellers' risk perceptions and risk reduction strategies (Wilson & Little, 2005 & 2008; Yang et al., 2018), and even from these studies only the study by Yang et al. (2018) specifically affiliates the study with the concept of risk. The other studies focus on fears (Wilson & Little, 2008) and constraints (Wilson & Little, 2005) of female solo travellers, and risk is not the principal concept of the studies. Also, from these studies only the study by Yang et al. (2018) is conducted recently, and that study focused only on Asian female solo travellers. Therefore more recent study on the topic, including solo female travellers with varying demographics, is necessary, in order to gain current knowledge that can be beneficial to individuals, society, and the research community.

Investigating female solo travellers' risk perceptions and risk reduction strategies can offer important knowledge to actors in many levels of society. Broadly speaking, as travelling is a common practice in today's society, and risk is considered to be dominating concept in it, perceptions and risk reduction strategies connected to travelling can inform about changes happening in the society in general. In regards to tourism, understanding travellers' risk perceptions and risk reduction strategies can help service providers to develop their services and products. This can be done by being aware of the factors creating negative risk perceptions to tourists', and aiming at offering services and products which reduce those risks. In addition, destination management companies and other actors working within the development of destinations can profit from results of this research, as actions towards reducing risks in destinations would likely lead to positive outcomes considering destination image and visitor numbers. Lastly, individuals and especially women contemplating to participate in solo travel can benefit from the following study, by gaining knowledge about risk perceptions and risk reduction strategies of others, which in turn can help them to manage and reduce their own risk perceptions better.

1.1 Aim and Research Questions

The purpose of this dissertation is to examine female solo travellers' risk perceptions and risk reduction strategies, by investigating travel blogs written by female solo travellers, and by presenting and analysing collected travel blog narratives. The following questions are formulated as research questions:

RQ1: How is the concept of risk existent in female solo travellers' blogs, and in the online community observed through these blogs?

RQ2: What types of perceived risks female solo travellers describe to exist, in relation to travelling?

RQ3: What are the risk reduction strategies which female solo travellers engage in, in order to reduce perceived risks?

It is believed that by answering these questions, the results can provide relevant contribution to the existing literature concerning risk and tourism, as well as provide important insights that can be utilized by tourists, tourism service providers, and other actors in the tourism field. Thus, aim of this dissertation is to present relevant and valuable information regarding female solo travellers' risk perceptions and risk reduction strategies, which then can be further used by various actors in the tourism industry for their own benefit.

1.2 Structure of the Dissertation

This introduction chapter will be first followed by literature review, which presents and discusses relevant knowledge and previous research conducted on three separate topics; solo travel, females as travellers, and risk in tourism literature. After literature review, the theory chapter includes theoretical background to the dissertation, presenting relevant concepts and theories regarding risk, risk perception, and risk reduction strategies. The purpose of the literature review and theory chapter is to provide beneficial knowledge, which can later be used when analysing the results. Literature review and theory are followed by methodology chapter, where methods and ethical considerations of the research are introduced. After this the empirical study chapter first presents results which answer all three research questions, and second part of the chapter contains analysis of these results where knowledge acquired from literature review and theoretical background is utilized. The last concluding chapter summarizes most important findings and analyses, gives recommendations to differing actors regarding reduction of risks in tourism industry, discusses importance of the conducted research in relation to society and the research community, and lastly gives recommendations for further research.

2. Literature Review

The following sections of the literature review present relevant background information and previous research conducted, which are considered relevant in relation to the topic of this dissertation. The literature review is divided into three parts, first solo travel is discussed in general, after that the review moves on to female travel, and finally risk in relation to tourism literature is discussed. Reviewing relevant literature is important, as before engaging in any kind of research, having comprehensive knowledge about what has been written about the topic before can assist and guide the conduction of new research on the topic.

2.1 Solo Travel

Tourists need to make several travel decisions before and during traveling, as well as across space, and usually heterogeneity exists within these choices. These choices are often separate but interdependent, forming a multistage choice process. One of these travel choices concerns the selection of travel party, and one alternative within this choice is the decision to travel solo (Wu, Zhang & Fujiwara, 2011). Number of solo travellers is growing constantly, and this is the result of changing demographics (Bianchi, 2016; Laesser et al., 2009). People are

marrying later, staying single longer, and aging population is being increasingly active, and these changes in lifestyles are affecting individual's travel decisions and demands (Laesser et al., 2009). In addition, according to Bianchi (2016) there is a growing trend of people choosing to be alone during consumption activities, such as travelling, and also rise in individualism, lack of connectedness and growing consumerism is to explain the popularity of solo travelling (Laesser et al., 2009). Thus, it is not surprising that in recent years solo travelling has gained the interest of scholars in the tourism field.

According to Bianchi (2016), in most research solo traveller is defined based on their arrivalstatus, and solo travelling studies have strong gender focus. For example, female solo travellers have been studied greatly, but mostly from perspective of their motivations and constraints for travelling (Bianchi, 2016). This notion is supported later in this literature review, when travelling as a female is discussed more specifically. Further, solo travelling has been studied greatly within specific tourism-types, such as adventure and backpacking tourism, thus often resulting in solo travellers being characterized as young and adventurous individuals (Laesser et al., 2009). However as mentioned earlier, number of elder singles is also growing, which indicates that further research on also more mature solo travellers would be relevant and required.

Concerning personal characteristics of solo travellers, study by Laesser et al. (2009) revealed solo travellers to be more emphatic, emotional, and imaginative than group travellers. Same study also indicated solo travellers to be less educated with modest professional positions. In contrast, research conducted by Mehmetoglu (2003) found majority of solo travellers to have university education. Mehmetoglu (2003) also discovered that extrovert oriented people prefer solo travelling, and that similarly to previous research solo travellers tend to be young. Results by Wu et al. (2011), who researched interdependencies between travel party and destination choices, also indicated that young people are more likely to travel alone than older population. In addition, solo travellers seem to possess traits such as being individualistic, active, and regard travelling as important part of their lives (Mehmetoglu, 2003).

When it comes to motivations of solo travelling, previous research conducted implies personal and social factors to prevail, especially the desire to visit new places and meet new people (Laesser et al., 2009; Mehmetoglu, 2003). Same factors were found to create satisfaction among solo travellers, in the study conducted by Bianchi (2016). Personal motivational factors such as feeling of freedom, personal growth, relaxation, and self-

discovery were also identified by Bianchi (2016), and results presented by Mehmetoglu (2003) support presence of these personal motives. According to Laing & Crouch (2009), personal motives are also present among travellers who seek isolation and solitude, as previous research has determined factors such as stress recovery, regeneration, and self-determination to be important for solitude seekers. In addition, in their own research, Laing & Crouch (2009) identified that supplementary travel motives for solitude seekers are; freedom from other people, peace, spirituality, and opportunity to conquer challenges. Hence, previously mentioned social motives are not homogeneous for all solo travellers, but for others solo travelling is a method to avoid engaging in social interactions.

Besides studying solo travellers' motives, also factors creating constraints for solo travellers have been researched. Literature proposes that when travelling alone, people are more likely to have concerns over their safety and health (Bianchi, 2016). Study by Mehmetoglu (2003) also indicated that people travelling solo regarded safety of the destination as important factor, when making travel decisions. One interviewee in the study conducted by Laing & Crouch (2009) identified silence as being personally terrifying, but other factors and experiences connected to solitude travel were mainly regarded as positive, like mentioned previously. Economic constraints are also present when travelling alone, as Bianchi (2016) found out that the single supplement, which most hotels charge from solo travellers, is one of the perceived main constraints. Additionally, difficulties with poor infrastructure, responsibility to solve problems alone, and being sick, were regarded as factors generating dissatisfactory feelings for solo travellers (Bianchi, 2016).

Past research indicates that people travel alone mainly either because they prefer to, or because they lack suitable travel companions (Bianchi, 2016; Mehmetoglu, 2003). When travelling, solo travellers also visit relatives and friends more than group travellers, and staying overnight with friends and relatives is also typical (Laesser et al., 2009). Mehmetoglu (2003) also found out that solo travellers use shared accommodation more than group travellers, mainly because of economic and social reasons. This supports the results of Laesser et al. (2009), who argue that solo travellers are low spenders compared to group travellers. According to Bianchi (2016), solo travellers are less constrained in travel decision making, feel free to travel in their own pace, and are not bound to strict travel itineraries. Few additional interesting findings, relating to characteristics of solo travelling, are presented in a paper written by Radojevic, Stanisic, & Stanic (2015). Their results indicate that brands are not as important for solo travellers as for couples and families, location and free Wi-Fi are

important elements when choosing accommodation, and solo travellers are not negatively affected by cultural distances.

2.2 Females as Travellers

First known female travellers are said to have been pilgrims travelling to Jerusalem and the Holy Land, and the first written travel story by female is associated with abbess Egeria who travelled to the Holy Land around 383 AD (Wilson & Harris, 2006). During the nineteenth and eighteenth centuries the world was explored intensively (Wilson & Harris, 2006), but the roles of explorer and traveller were mainly given to men (Wilson & Harris, 2007; Wilson & Harris, 2006). According to Wilson & Harris (2007), the concept of exploring the world was heavily masculinized, and this resulted in women travellers having to fight against societal restrictions. However even with the restrictions, the amount of women travelling alone grew noticeably around the 19th century, especially during the time when Queen Victoria ruled England. Even though women travellers during those times were mostly privileged, and coming from highly regarded families, they were still breaking boundaries of feminine restraints of that time (Wilson & Harris, 2007), as woman travelling alone was not perceived appropriate by society (Yang, Khoo-Lattimore & Arcodia, 2017b). After the Second World War when major social transformations took place, conditions for women were changing. Women gained access to education and employment, and their financial independence increased, resulting in female travel market emerging in the West (Yang et al., 2017b). In addition, since Second World War number of childless and single women has increased, contributing to females' increasing interest in travel (Warnick & Chen, 2008; Collins & Tisdell, 2002).

Similar constraints for women travelling were present in Asia during earlier centuries, but compared to Western world, restrictions concerning women participating in leisure activities are still further existing (Seow & Brown, 2018). In the past, Chinese women travelling were mainly accompanying their husbands or sons, or acted as courtesans for male clients to whom they offered entertainment and companionship. Next generation of Chinese women started travelling independently for studying, becoming frontiers of Chinese women travellers in the 1920's. Nowadays, Chinese females, who travel, are mainly university students or professionals. In Japan women used to travel for religious, health, or family reasons, and leisure reasons were absent. Travelling was seen as crossing gender boundaries, but it did not restrict all women from travelling, whom felt that travelling allowed them to confirm and

resist certain gender roles and gain independence. In the 1990's most Japanese women travellers were housewives and office-workers, and nowadays majority of them are single and professional females. Today, Muslim females are most restricted in their travelling, and constraints such as gender roles and religious practices restrict them from travelling to certain destinations, especially alone (Yang et al., 2017b).

In spite of historical restrictions, and restrictions present still nowadays in certain areas of the world, statistics show that today females construct half of the contemporary travel market (Yang et al., 2017b; Wilson & Harris, 2007). It can be predicted that share of females in the contemporary travel market will grow, as new generation who are less constrained with gender roles is maturing. In addition, it is expected that females continue to stay single longer, pursue careers and education, and gain financial independence, increasing the travel of women further (Warnick & Chen, 2008). Females are statistically dominating travel markets such as adventure travel, solo travel, and backpacking (Yang et al., 2017b), and their economic power has been noticed by the tourism industry (Chiang & Jogaratnam, 2006). According to Yang et al. (2017b), eGlobal Travel Media estimated in their article that travel participation of female travellers from the Asia-Pacific region will grow, with a 400% increment by 2030. This estimation is in line with prediction that more than 50% of growth in travel traffic will come from that region by 2030. These future predictions show that also Asian females will continue to break free of gender roles and traditional social norms, in their quests to travel (Seow & Brown, 2018). As previous chapter presented, solo travelling is also growing rapidly, which suggests that female solo travellers will without a doubt be a significant segment expected to grow in the future.

Gender and tourism has been researched a lot from the perspective of females being the producers of tourism, for example being employees in the travel industry or providers of sex tourism (Pritchard, Morgan, Ateljevic, & Harris, 2007; Wilson & Harris, 2007). Only during late 1970s and early 1980s females were started to be seen as subjects of tourism research as tourists, and literature and research concerning female travel experience emerged (Wilson & Harris, 2007). For this paper literature regarding female travel experience is more relevant, and there has been research done about this concerning subjects such as travel patterns, travel perceptions, motivations, constraints, and decision-making (Meng & Uysal, 2008). Some of the relevant literature is presented next, keeping in mind the topic of this dissertation, in order to give better idea of the relevant research conducted about females as travellers.

There have been numerous studies done about gender differences concerning travel. Collins & Tisdell (2002) investigated Australians' life cycle travel patterns, and found differences between genders. According to their research, it was apparent that women's travelling declined around the time when full-nest stage of the family life cycle was reached, hence suggesting that, after starting a family women's participation in travel activities is likely to decrease. This same life cycle stage did not seem to affect males' travel patterns. The study also found out that females travel most between the ages of 15-24. These findings support the argument that number of solo female travellers are growing, because females are staying single longer and prolonging having children. According to the study by Collins & Tisdell (2002), Australian females travelled most for holiday purposes, and visiting friends and family followed as the second most popular reason. For males, business and work connected travel dominated. In their study about gender differences concerning perceived importance of destination attributes and travel values of nature tourists, Meng & Uysal (2008) discovered that females assigned more importance on natural attributes and recreational activities than men. Also, relaxation and bonding with friends and family was valued more among females than males, supporting findings of other studies that are presented later, which argue that leisure and social motives are common motivational factors among solo female travellers. Also, worth noticing in the study by Meng & Uysal (2008) is that values connected to security and feeling respected were most important to females, suggesting that women are more concerned about issues of safety and respect when travelling, compared to men. These studies presented found significant differences between genders, in relation to differing travel attributes. However, gender differences are not always apparent, for example Jönsson & Devonish (2008) did not find any critical differences between female and male tourists' motivations to travel to Barbados. This indicates that gender differences do not necessarily always exist in tourism.

Research about female travellers has also been done without comparison to male travellers. Durko & Stone (2017) wanted to examine why women choose to travel without their partners, either with other people or solo. Reasons such as partner's personal constraints, female bonding, need for individuality, and escape from daily life were found to be most important. Additionally, more than one third of the respondents remarked that their partner's vacation interests are not similar to their own, making this a reason to go on a vacation without them. Most of the respondents thought that the trip was better without their partners, and relationships with their travel companion were improved. Thus, most important reasons were connected either to the desire to spend time alone or with other females, or connected to personal reasons such as availability and differing vacation interests. These reasons are similar when compared to motives of solo travellers, presented earlier. Heimtun (2012) examined midlife single women's social identities when on holiday, and tried to investigate how power relations affect women as travellers. She discovered that when these women travelled with friends, they were not constrained by sexualized gazes of men, and felt as being socially included. However, travelling with friends restricted them of their desire to be independent. When travelling solo, some women feared feelings of loneliness and recognized negative consequences of the tourist gaze, for example observing and pitying gazes. In contrast, some women travelling solo turned these negative feelings into positive sense of being free and independent, and saw their agency as midlife singles as something pleasurable and positive. Thus, Heimtun's (2012) study shows that women can have differing identities when on holiday, and these identities are affected by travel companions, perception of tourist gaze, and by their personal feelings about being single. Related to similar topic, Jordan & Aitchison (2008) investigated how sexualized gazes of men impact solo women travellers' experiences. The results indicated that female solo travellers were mainly aware of sexualized gazes, and the nature and extent of the gaze were felt differently depending on where, when, and who was observing them. Most interviewees felt that they could not be in holiday spaces without becoming objects of the gaze, and their status as solo travellers indicated to men that they were sexually available. Self-surveillance was indicated to be the response of women to these gazes. This research suggests that solo women travellers are excessively aware of likely becoming objects of sexualized tourist gaze, thus indicating that they are presumably also aware of risks which these gazes can bring upon.

Lastly, research on the two growing markets; female travellers from Asia-Pacific region and female solo travellers is discussed. Yang et al. (2017b) argue that based on their review, cultural identities and gender stereotypes influence Asian women's travel behaviour. However, Asian women also resist stereotypical gender norms and power structures through travel, by engaging increasingly in independent solo travelling. According to Yang et al. (2017b) the phenomenon of females resisting stereotypical gender norms and power structures is likely result of neo-colonialism, globalization, westernization, and capitalization taking place in Asian countries. Previous research on motivations of Chinese women travelling has indicated that there are diverse motivational factors present. Chinese women travel because they seek to relax, reaffirm their social status, escape from everyday routines, broaden their

knowledge, and reconstruct their gender identities. It has also been studied that Chinese woman prefer travelling in small groups with friends and family. Top constraints for Chinese women, are researched to be safety concerns such as fear for sexual harassment and assault (Yang et al., 2017). Seow & Brown (2018) contributed recently to the limited literature regarding solo female Asian travellers, by studying female East-Asian solo travellers' motivations and constraints. Their findings showed that the respondents were most motivated by factors of; ability to be free and flexible, escape from their personal lives at home, opportunity to test their inner resources, and because of lack of travel companions. These findings are distinctly similar to motivational factors found in the previously presented studies of western solo travellers. One difference is that Asian women seem not to be motivated by social factors, such as meeting new people (Seow & Brown, 2018). The same study found most dominating constraints to be different fears in relation to travelling alone as vulnerable Asian women. Fears of being sexually harassed or assaulted were most present in the interviewees' narratives. The authors point out that resistance of both, sociocultural expectations for Asian women's behaviour, and resistance towards perceived risks, are factors why Asian women keep on travelling solo (Seow & Brown, 2018). These presented findings show, that motivational factors and constraints of female solo Asian travellers are mainly same than western solo travellers'.

The following last part of this chapter will focus on female solo travellers, and in particular, on their motivations, constraints, and travel behaviour. Similar results to non-gendered solo travelling studies were found by Wilson & Harris (2006), who researched women who travelled independently either for leisure or business. Most common motives to the participants were found to be; self-searching, overcoming fears, getting time for reflection, and prioritizing own needs and wants. The respondents also reported that travelling alone helped them realize their strengths and weaknesses, which resulted in more confidence and self-reliance when back home. In addition, social factors were noticeable present, as several of the women mentioned the importance of new social and cultural interactions. Same study also revealed few constraints these women faced during travelling, which were mainly related to safety or personal feelings (Wilson & Harris, 2007). Chiang & Jogaratnam (2006) also researched female solo travellers, and focused specifically on their leisure holiday motivations. Again similar motivational factors were present: experience, escape, relaxation, social factors, and self-esteem. In contrast to previous studies presented, self-esteem was rated least important of the five dimensions, suggesting that women travelling for leisure are not as

motivated by opportunities to strengthen their personal traits, as women taking part in other types of travel. Regarding travel behaviour, Chiang & Jogaratnam (2006) found that female solo travellers are economic spenders, which supports findings of non-gendered solo travel research. Tomaszewski (2003) found similar results than Wilson & Harris (2006), when researching female American solo travellers. The results showed that solo travel impacted their identities by feeling empowered, and increasing their self-confidence and independence. The findings also indicated that the respondents changed identities had to be negotiated back home, because of feelings of resentment and disapproval present in the home community. Feelings of belonging motivated the respondents to travel solo again, so that they didn't have to continue to negotiate their new identities at home (Tomaszewski, 2003). When it comes to travel behaviour, study by McNamara & Prideaux (2010) indicated that female solo travellers are adventurous, feel empowered to participate in risk taking, and are not afraid to engage in night-time activities. However, the authors note that these findings can be explained by the fairly secure destination of Australia, and because of the fact that big part of the sample had visited the destination previously. Thus, it can be concluded that female solo travellers' behaviour is also influenced depending on certain destination attributes, and according to travellers' personal familiarity with the destination.

2.3 Risk in Tourism Literature

Tourism studies concerning risk and safety has been increasing since 1970s, and especially after the terrorist attack of 9/11, the term 'risk' started to be used increasingly in tourism research (Yang & Nair, 2014). Since then regional and global incidents such as SARS outbreak, the Asian tsunami, and Arab Spring uprising, just to name few, have expanded the research related to the differing aspects of risk in tourism (Yang et al., 2017a; Yang & Nair, 2014). Previous tourism literature has used risks identified in consumer behaviour literature as their basis, and it has been investigated that financial, psychological, satisfaction, and time risks are most significant to pleasure travel, while functional, physical, financial, social, and psychological risks are tourism-related according to some scholars (Yang & Nair, 2014). Also, in their review of risk in tourism literature, Yang & Nair (2014) recognized that definitions of safety, security, and risk can be overlapping and confusing, but often security threats are perceived to be connected to national security and political stability, whereas safety threats are more connected to accidents, health risks, natural disasters, and other nonhuman caused incidents. Whichever, security or safety related risks, the significance of those two seem to be increasing constantly in travel related research.

According to the literature review by Yang & Nair (2014), risk factors and impacts of risk perception on travel behaviour and intention are the two most common topics researched about risk in tourism. There have also been several researches done in regards to trying to identify dimensions of risk and risk perception. Additionally, nowadays when social media and other modern means of communication are increasing their dominance, topic of information search has gained importance in the tourism risk literature (Yang & Nair, 2014). Because of the topic of this paper, the following chapter will present and discuss studies connected to gender differences in relation to risk and travel, risk perception, risk-taking, risk reduction, and risks of solo female travellers.

According to Yang et al. (2017a), research on travel-related risks considering gender has been increasing since 2006. When it comes to gender research in relation to risk in tourism, western tourists are the most researched group, and North America and Europe most popular fieldwork locations. Asian tourists have been researched in relation to this topic relatively little, and all of the studies on that group are conducted in the last ten years. International tourism is the most researched setting, followed by niches of sex and romance tourism and adventure tourism. Further, existing literature on gendered tourism risk has focused on health risks most, physical violence coming as second most popular risk typology in research. Quantitative methodology has been extensively more used than qualitative or mixed methods, but qualitative methods are found especially in research focusing on women (Yang et al., 2017a).

Most of the studies conducted indicate that there are gender differences between perceived risks, and that female tourists perceive a greater risk in relation to travel than males, and are more risk adverse (Yang et al. 2017a). Most notably, risks relating to physical factors such as violence, personal safety, and sexual harassment are perceived as greater by females, according to previous research (Yang et al., 2017a). Findings of the literature review by Yang et al. (2017a) are supported in a study conducted by Park & Reisinger (2010), who found that females perceive influence of natural disaster, terrorism, and physical risks to be greater than males. The authors discuss that risks related to physical factors and natural disasters are most likely perceived greater by females, because of their doubt of being able to escape such risks as quickly as males. Also, results by Lepp & Gibson (2003) strongly indicated females to be more concerned about health risks when travelling internationally. Carr (2001) found out that women tend to limit their use of public leisure places more than men, because of their perception of risk. The results indicated that more women than men perceived London to be

dangerous during nighttime, and that women commonly went to public spaces in groups, avoiding being alone. This is in accordance with findings of Yang et al. (2017a), who noted that several authors have argued that women have greater perception of risk because of their socially constructed weaker gender position, which increases women's fear of physical violence when in the tourism space.

In addition to gender, also other factors have been studied to influence tourists' risk perception. Reisinger & Mavondo (2006) wanted to study if tourists from different countries have differences in their risk perception, anxiety, and intentions to travel. The results showed that tourists from Hong Kong, Canada, and Australia perceived cultural risks to be higher than other tourists, and tourists from USA and UK were least worried about health risks. Tourists from Hong Kong were most concerned about health risks, which is not remarkable considering the effects of SARS outbreak. Tourists from USA did not perceive physical risks to be high when travelling, but were most concerned of terrorism risk and international travel, compared to other nationalities. This is likely due to the 9/11 incident, which shows that past major scale occurrences, such as SARS and 9/11, affect tourists risk perceptions heavily. According to Park & Reisinger (2010) other factors also influence risk perception, as they found out that low-income tourists perceive influence of natural disasters greater than highincome tourists, and that tourists with low educational background are more concerned about social risk. In addition, Park & Reisinger (2010) argue that tourists travelling alone perceive psychological and social risks greater than tourists travelling with companions. Lastly, Lepp & Gibson (2003) examined how different tourist roles influence risk perceptions, and found significant differences between mass tourists, explorers and drifters. Generally, explorers and drifters perceived travel risks to be lower than mass tourists, which suggest that travellers seeking novelty perceive less risk than travellers seeking familiarity. Results of the same study also indicated that more experienced tourists perceive less risk, especially in relation to health and crime. Thus, it is noticeable that previous research on travel risk perception has found significant differences between tourists' risk perception, in relation to various characteristics.

What is also emphasized in lot of risk tourism research is that risk is not always necessarily a negative factor of travel. Some tourists perceive optimal level of risk to be essential to their travel experience, as it contributes to excitement of the travel. Risk as positive aspect is especially present in adventure tourism activities, providing adventure tourists with thrilling experiences and opportunities for personal growth (Yang & Nair, 2014). Research has also

shown that women's risk taking is not as socially acceptable as men's, because of it being generally associated with construction of masculinity (Yang et al., 2017a). Study focusing on Asian solo female travellers (Yang et al., 2018) found that even though most of the respondents recognized the risks involved in solo travelling, they were willing to engage in it because of the perceived benefits. The results indicated that Asian solo female travellers got an opportunity to reconstruct and transform their own identities, as well as gender identities, when travelling alone.

According to consumer behaviour literature, everyone has individual risk tolerance levels, and when these levels are reached, consumers either cancel the purchase process or start risk reduction behaviour. Risk reduction may reduce the impact of the perceived risk, and by this behaviour, consumers try to reduce the consequences of bad purchase decision (Adam, 2015). According to Lo et al. (2011b), tourists generally either aim to increase the probability that the purchase will not fail, or reduce the consequences of it failing, and this can happen before, during or after the trip. In tourism, risk reduction strategies are generally related to behaviour modification and information search practices (Adam, 2015). Adam (2015) researched backpackers' risk reduction strategies in Ghana, and discovered that most used strategies were; using local guides, avoiding crowded places, travelling with companions, and seeking advice either from consulate or local tourist board. It was also discovered that different risk perceptions influenced risk reduction strategies, and for example travellers who were most concerned about physical risk were examined to use similar risk reduction strategies most. Lo, Cheung & Law (2011) examined tourists from Hong Kong, and found out that most popular risk reduction strategies for their respondents, when planning for future travel, were; purchasing insurance, bringing extra cash, and searching for latest information about the destination. They also came upon differences between experienced and inexperienced travellers, finding out that more inexperienced travellers were prone to seek advice from personal contacts or travel agents, and travel with a tour group (Lo et al., 2011a). Mitchell & Vassos (1997) studied risk reduction strategies among holiday planners, and strategies such as "reading independent travel reviews", "purchasing travel insurance", and "visiting tour operator or travel agency" were found to be most used. Some minor differences were also found between genders and nationalities, in relation to risk reduction (Mitchell & Vassos, 1997). Lo et al. (2011b) approached the topic differently, aiming at segmenting leisure travellers according to their risk reduction strategies. They realized that leisure travellers tend to either; (1) reduce risk and fears by getting social confirmation and advice from others, (2) rely on themselves in risk reduction activities, or (3) not be concerned about travel risks, and rarely engage in risk reduction strategies. It is noticeable that risk reduction is extensively less researched area compared to risk perception, and further research would be beneficial to the industry.

Relatively little previous research was found about risks in relation to female solo travellers specifically. However, previously discussed research about female solo travellers' constraints can be said to relate to travel risks, as many of the found constraints are also perceived as risks. For example in the interviews conducted by Wilson & Little (2005), concept of risk was present when the respondents talked about their constraints. When talking about the constraint of unwanted attention and sexual harassment, it was noted that being a vulnerable woman resulted in them being in a bigger perceived risk of unpleasant experiences and danger. Perceived risks also limited solo female travellers' participation in particular activities, and restrained them from visiting certain areas and places. However, the study respondents were aware that constraints and risks are part of the solo travel experience, but that has not stopped them from continuing to travel alone (Wilson & Little, 2005). Similar results were found in a different study by the same authors (Wilson & Little, 2008), which investigated fears of female solo travellers. The analysis showed that women were affected by others' concerns and doubts, making them rationalize and confront the potential of risk themselves. Unknown places and evening activities were mentioned particularly creating fear, thus indicating that unfamiliar places during evenings are perceived as risky by women solo travellers. The respondents also illustrated that fear and frightening experiences made them negotiate their behaviour, and restricted their movements. For example, it was found that women would deflect attention away from them by dressing modestly, behaved according to local female norms, remained aware at all times, and left places where they felt to be in danger (Wilson & Little, 2008). Even though it is not mentioned in the research directly, these actions can be seen as risk reduction strategies. Lastly, research conducted by Yang et al. (2018) examined risk taking of Asian female solo travellers. The results indicated that the participants perceived gender-induced risks to be the highest, these including unwanted gazes, sexual harassment, and rape. They also perceived that because of being Asian, that would cause them risks of being discriminated against or suffer from unfriendly treatment. Their risk reduction strategies included not visiting destinations perceived as unsafe, avoiding isolated places and going out during night, and hiding their bodies in public tourism spaces. Several of the respondents also revealed to be carrying protective items with them, such as pepper spray, whistle, and Swiss Army knife.

The conducted literature review has aimed at presenting an overall review on previous research conducted on solo travel, females as travellers, and risk in tourism. As the literature review shows, a majority of studies on solo travel have mainly been undertaken to research personal characteristics of solo travellers, their motivations & constraints for travelling, and characteristics of solo travelling. This existing limited research focus would suggest that further research on solo travelling is needed, from new and differing perspectives. Risk is also proven to be fairly little researched topic in relation to solo female travellers, which suggests that further research on that area is needed. The study presented in this dissertation aims at filling that gap. The results found in previous research can be used in the analysis phase of this dissertation, to compare and discuss results discovered in the conducted research. Differences and similarities between the results can provide insights regarding travel risk perceptions, and imply which types of risks are perceived to have increased and decreased compared to previous research. These types of findings can also indicate about changes that have happened in the tourism industry and society, making comparison of previous and the conducted research valuable.

3. Theory

The following chapter presents relevant theoretical background to the dissertation, which will be later utilized when interpreting and analysing the results. The aim of this chapter is to introduce theories and concepts that are valuable in relation to the topic, and which can be later used when analysing and interpreting the results.

3.1 Risk Society

This chapter aims to introduce and discuss sociologist Ulrich Beck's work and writings on risk and late modernity, focusing on his theory on risk society. One of Beck's main arguments is that modernization is dissolving industrial society into something called risk society, where distribution of goods is replaced with distribution of dangers (Beck, 1992). Beck's work on risk society is praised to be one of the most influential works of social analysis, and his theory is well known among general public and across disciplines (Beck, 1992). Lupton (1999) positions theory of risk society as social constructivism, because she recognizes that in Beck's writings the social and cultural factors, in how risks are understood and perceived, are

partially highlighted. For example, in some of his writings Beck calls risks as strategically defined social constructs, and he distinguishes a difference between 'a risk itself' and 'public perception of it' (Lupton, 1999, p. 60). Beck's theory is relevant to this dissertation, as it positions risk as central and influential concept in contemporary society.

Beck (1992, p.21) defines risk as "systematic way of dealing with hazards and insecurities induced and introduced by modernization itself". Thus, Beck (1992) argues that modern industrial societies are being displaced by reflexive modernization, and scientific and industrial developments have consequences in forms of risks and hazards. However, Beck (1992) still sees risk society as industrial society as he identifies industry being mainly, together with science, involved in creating risks in risk society. Correspondingly, his main thesis is that modernity is not ending but beginning, but next modernity, risk society, is modernity beyond its classical industrial design. Ultimately, risk society revolves around question of how risks which are produced within modernization can be minimized, prevented, channeled, or dramatized, so that modernization process is neither restricted nor surpassing tolerable levels ecologically, psychologically, socially, and medically (Beck, 1992).

In order to explain the change happening in the contemporary society, Beck (1999) makes a distinction between first and second modernity. He notes that first modernity is based on nation states where concepts such as networks, communities, and social relations are understood territorially. Typical characteristics of first modernity, such as collective life, progress, controllability, exploitation of nature, and full employment, are however threatened by processes of globalization, gender revolution, under employment, individualization, and global risks. According to Beck (1999), all of the processes are unpredicted consequences of the first industrial modernization, and the challenge of the second modernity, risk society, is that society needs to simultaneously respond to the challenges that these processes generate.

In risk society risk production dominates over wealth production, and the gain achieved from techno-economic development is being outweighed by the production of risks (Beck, 1992). According to Beck (1992), first these risks are regarded as potential side effects relating to techno-economic development, but after they become globalized, topics of public criticism, and subject of scientific investigation, they develop to have focal importance in social and political debates. Beck (1992) characterizes these new risks, consequences of modernization, to be global in nature and increase in intensity when becoming global. Also, the fact that majority of risks are not limited to their place of origin anymore makes them threat to all life

on earth, and even to future population, as these threats can outlast generations. They are also more often regarded as generated by humans, being based on decisions made by political groups and organization, and being responsibility of humans to manage (Beck, 1992). Beck (1992) also argues that new risks cause irreversible and systematic harm, and often remain invisible and are formed on causal interpretations. This result in risks existing with regard to knowledge about them, thus risks can differ within knowledge and are prone to social construction and definition. This means that risks are perceived differently, depending on factors such as individual's knowledge and socio-cultural background (Beck, 1992), and this is the reason why for example same risk is handled differently in different countries (Beck, 1999).

It's not only the characteristics of risk that are changing within the reflexive modernization, but also understanding of science and technology in society, and the modes of existence in leisure, family, sexuality, and work are transforming. In new modernity science and scientific work is generalized and demystified, because of increasing skepticism towards science's foundations and hazards. Also, for example sex roles have already begun to dissolve by women entering work force and by frequency of divorces increasing. Furthermore, the traditions of nuclear family, present strongly in industrial society, have been crumbling by new modern ideas concerning marriage, sexuality, love, and parenthood. In the working sphere, for example mass unemployment and flexibilization of work times is seen to bring both new hazards and opportunities. When people are freed from these certainties and ways of living of the industrial period, the shocks and new risks produced by the freedom comprise other side of the risk society (Beck, 1992).

Some people are inevitably more influenced by risks than others, and according to Beck (1992) social risk positions follow class and strata positions in some dimensions. However, Beck (1992) argues that risks will also affect those who profit and produce them, at some point. In one way risks strengthen class society, as risks often accumulate at the bottom and wealthy can buy safety and freedom from some risks. Also, people with differing occupational and educational strata have different abilities and possibilities to compensate for, avoid, and manage risks. In contrast, people with higher educational and occupational background can be more knowledgeable and aware of different types of risks, which can result in them being more anxious and afraid of risks. New modern risks with their characteristics however also have equalizing effects, as private escape mechanisms such as

insurances are not applicable to all increasing modern risks. Also new modern and globalized risks are bigger in their scope of affecting people, thus equalizing the effects, and making risk society less like class societies (Beck, 1992). In global scope, Beck (1992) argues that Third World countries are afflicted by risks increasingly when hazardous industries are relocated there. Thus, risks are distributed increasingly to underdeveloped countries, where knowledge about certain risks is also not great (Beck, 1992). However Beck (1992) identifies that this has not prevented wealthy countries from avoiding all of the hazards, as some of them will return back to the richer countries through for example fruit, cacao beans, and tea leaves imported from poorer nations. These examples show, that distribution of risks differ from distribution of wealth, which characterizes one of the differences between first and second modernity.

Lastly, Beck (1999) sees risk also reflexive; society becomes problem itself globally, knowledge of risk being global generates action towards development of co-operative international institutions, and political boundaries are removed resulting in creation of world-wide alliances. According to Beck (1999), these processes create world risk society where managing risk is increasingly important. Theory of risk society is relevant when researching any aspect of risk within social sciences, as it presents thorough idea on how risk is understood and exists within modern society. It also emphasizes the increasing impact that risk has on society and individuals globally, thus placing risk as central concept in all aspects of society and people's everyday lives. It will be interesting to examine if the results of this research reveal female solo travellers' risk perceptions to have characteristics of new modern risks, and whether the results support Beck's ideas concerning second modernization. Results in relation to Beck's ideas will further reveal insights about contemporary society and its approach to risk.

3.2 Concept of Risk

History has shown that societies are capable of developing systems in order to deal with, contain, and prevent danger, but if these systems are not in place, individuals can easily feel like not being in control. Now, as individuals view control over their lives to be excessively important, the concept of risk is often used to explain any deviations from the norm, misfortune, and daunting events (Lupton, 1999), and to understand and cope with the uncertainties of life (Slovic, 2000). The concept also indicates that there is human responsibility involved, and that there are possibilities for preventing misfortune (Lupton, 1999). According to Lupton (1999), old fears such as plague and infant mortality have been

replaced with new fears, for instance getting a cancer, being involved in a car accident, losing a job, and being victim of a crime. These new fears have also generated new modern strategies of risk prevention and reduction (Lupton, 1999).

There is no commonly acknowledged definition of risk, and it can be said that risk is usually defined slightly differently, depending on the research field and topic. Based on social science literature, risk has been defined as "uncertainty about and severity of consequences or outcomes of an activity with respect to something that humans value" (Aven & Renn in Lo et al., 2011a, p. 242). Consumer researchers define risk in relation to uncertainty of buying a product or service, negative consequences of a purchase, loss of expectation, and loss in monetary terms. More generally risk has also been defined as; a possibility of danger, harm or loss, and hazard or a chance (Reisinger & Mavondo, 2006), and "probability of an event occurring, combined with the magnitude of the losses or gains that would be entailed" (Douglas, 1992, p.23). Regardless of the exact definition, it can be said that risk is generally and more commonly seen as something negative, except in connection to chance and risk-taking (Furedi, 2005).

The term 'risk' is increasingly present in contemporary linguistics, being used nowadays in scholarly research, mass media, and in people's everyday lives (Lo et al., 2011a). Over the years the term has changed its meaning, and use of it has increased during the centuries (Lupton, 1999). Furedi (2005) reminds that the concept of risk needs to be considered in respect to specific societies and contexts, because usage of the term is changing all the time. The term was first used in relation to maritime ventures, mostly being associated with undesirable natural events. Changes in its meaning and use are said to have happened when modernity and industrialization emerged. When the science of statistics and probability was developed, the concept of risk was scientized, in terms of calculating the norm and determining deviations from the norm. This is how insurance industry grew, taking advantage of risks as systemically caused, statistically describable, predictable events, which people wanted to avoid and seek security from. By the nineteenth century the notion of risk was extended to locate also in human beings, instead of it only being considered as located in nature. Another important change in the notion of risk during start of modernization was also, that it was accepted that undesirable and unanticipated outcomes may be consequences of human action (Lupton, 1999).

Today the term risk is decreasingly used in relation to probability calculations, and rather used in everyday language to refer to concepts such as threat, hazard, harm, or danger, emphasizing the more common negative approaches to risk (Lupton, 1999). Furedi (2005) notes that nowadays the term is used in relation to nearly any routine event and increasing sphere of phenomenon are considered dangerous. Fields of research and practice such as risk analysis, risk management, risk communication, and risk assessment have been developed around the concept, and these are used to measure and control risk in areas like medicine, finance, public health, and business (Lupton, 1999). Further and continuing research and practice in these fields are needed, as Beck (1992) identified risks of the twentieth century to have become more globalized, more serious in their effects, and less easily manageable. In addition, the concept of risk has increased its importance in today's society, because decisions of organizations or individuals can be seen as main causes for disasters, therefore society's future depends on these decisions preventing danger and risks (Lupton, 1999). It is safe to say that risks nowadays have become to incorporate even more of the characteristics that Beck (1992) and Lupton (1999) wrote about, thus making the concept of risk highly relevant, both in research and practice today.

In his book about culture of fear, Furedi (2005) argues that fear has become part of people's everyday lives in western societies. In addition, safety has become worshipped in modern society, and risks are seen as something bad. However, Furedi's main argument is that people tend to fear theoretical risks, mainly emerging from new innovations and technological advances, forgetting that old-fashioned dangers are still threatening societies, as always. Scare stories about theoretical risks and new dangers modify ways how people conduct their lives, and the prevalence of fear distracts societies from finding solutions to problems and difficulties (Furedi, 2005). According to Furedi (2005), the fear of theoretical risks also restricts innovation, as most innovations get critical response from people who see development as potential for more danger. Also, Furedi (2005) emphasizes media's importance in affecting risk perceptions in today's society, as it has been studied that media's emphasis on certain risks increases people's sense of danger in connection to those emphasized risks. However, often the risks that individuals are most frightened about are not the risks which kill people, thus this culture of fear focusing on theoretical risks can distract society from dealing with life threatening risks (Furedi, 2005).

According to Lupton (1999), there are six major categories of risk that are dominating in the western societies; (1) environmental risks, (2) lifestyle risks, (3) medical risks, (4)

interpersonal risks, (5) economic risks, and (6) criminal risks. How we live our lives, act in social groups, spend our money, and distinguish ourselves, are all affected by the knowledge and awareness of these risks (Lupton, 1999). Thus, it can be said that risks affect human behaviour and people's lives excessively. For example, Furedi (2005) argues that fear of crimes involving violence influence human relations in every level of society. In consumer behaviour literature generally seven types of risks have been recognized, in relation to risks in purchasing products and services. These risks are; (1) equipment risk, (2) financial risk, (3) physical risk, (4) psychological risk, (5) satisfaction risk, (6) social risk, and (7) time risk (Roehl & Fesenmaier, 1992). Roehl & Fesenmaier (1992) argue that these types of risks are also highly relevant in the tourism context, especially in pleasure travel. Other tourism scholars have emphasized the importance of physical-, financial-, social-, and psychological risks in relation to travelling (Yang & Nair, 2014). However, importance between the types of risks cannot be generalized, as people's perception of risk is heavily dependent on individual factors, thus the same risk can be perceived differently by every individual (Reisinger & Mavondo, 2006). Perceived risk is discussed more in depth later in this theory section, but before that, sociocultural approaches to risk are presented.

3.3 Risk as Being Socially Constructed

Sociocultural approaches to risk emphasize the social and cultural contexts in which risk is negotiated and understood. These perspectives consider risk to be concept, through which individuals, organizations, and social groups are organized, regulated, and monitored. In addition, risk is seen as central aspect of human subjectivity, notions of choice, responsibility, and blame are associated with risk, and it is believed that risk can be controlled by human intervention. Weak social constructionists perceive risk not to be completely objective, but rather what we identify and manage as risks are seen to be constructed through pre-existing knowledges and discourses, and risk is negotiated and constructed as part of the network of social interaction (Lupton, 1999).

3.3.1 Sociocultural Analysis of Risk

Mary Douglas, cultural anthropologist, is known for her contributions to sociocultural analyses of risk and 'cultural/symbolic' perspectives on risk. Her work is based on the notion that culture is important in construction of risk, as culture aids people to understand risk, and strengthens communal notion of risk (Lupton, 1999). The communal notion of risk emphasizes how 'A community uses its shared, accumulated experiences to determine which

foreseeable losses are most probable, which probable losses will be most harmful, and which harms may be preventable" (Douglas in Lupton, 1999, p.38). Douglas also identifies that different groups, within a culture, can have differing judgments about what is considered a risk, and how tolerable certain risk is understood to be. Even though her approach is very much emphasizing importance of culture, she still argues that there are 'real' dangers which exist objectively, but risk is the "socially constructed interpretation and response to a 'real' danger" (Lupton, 1999, p. 39). Lupton (1999) also emphasizes that according to Douglas certain dangers are selected by society and identified specifically as risks, because of reasons that make sense to that particular culture in accordance with its shared values and anxieties. This argument is supported in a study conducted by Reisinger & Mavondo (2006), which found that people from certain cultures tend to perceive certain risks to be higher, in accordance with their experiences of major scale incidents. For example tourists from USA were most concerned about terrorism, most likely because of the attack of 9/11, and tourists from Honk Kong were studied to be most concerned about health risks, likely because of the severity of SARS outbreak in Asia.

In Douglas' approach it is also argued that universe is moralized and politicized, and groups or communities often blame something or someone for misfortune. Misfortune can be blamed either on individual themselves, on individual's enemy, or on an outside enemy. The term 'at risk' is closely connected to the contemporary norm of blaming others, and Douglas argues that by using that term individuals are placing themselves as victims of threats that are seen as being imposed to them because of others' actions (Douglas, 1992; Lupton, 1999). In the highly globalized world of risk where individuals feel vulnerable, large organizations, whole industries, and governmental departments are often blamed for risks (Lupton, 1999).

As the literature review on previous research conducted about risk and tourism showed, there is clear heterogeneity present among individuals' risk perceptions, which supports the argument that the concept of risk is subjective. Also, many of the previous studies identified that people with similar cultural backgrounds and/or social groups have convergent risk perceptions, thus supporting the social constructionist position further. That is the reason why two weak social constructionist approaches to risk, Beck's risk society and Douglas' sociocultural analysis were chosen to be introduced. Later in the empirical study chapter the results are analyzed keeping in mind Douglas' and Beck's ideas regarding risk being constructed socially.

3.4 Risk Perception and Risk Reduction

The previous sections have emphasized risk being subjective, and very much perceived differently by every individual. Slovic (2000) agrees, arguing that no objective risk exists, but risk assessment inputs are inherently dependent upon individual judgement. These intuitive risk judgements are called risk perceptions (Slovic, 2000, p. 220). Research on perceived risk has demonstrated that public's conception of risk is multidimensional and broad, and that social, cultural, and political factors influence risk perceptions. For example, considerations that are included into the risk equation have studied to be voluntariness, uncertainty, catastrophic potential, equity, controllability, and threat to future generations (Slovic, 2000). These considerations bring about further questions about social values attached to risk, for example if risks posed to current generations or future generations are perceived as more serious, and according to Slovic (2000) these values interplay with worldviews, gender and trust. This sociopolitical and cultural perspective on risk is very much in accordance with Beck's and Douglas' approaches, regarding risk as socially constructed phenomenon.

Risk perception has been studied within academic fields such as psychology, anthropology, geography, sociology, and political science. This research has studied human behaviour in relation to risk, social and cultural factors impacting risk perception, and individuals' responses to risk (Slovic, 2000). Especially sociological and anthropological scholars have argued for the importance of social and cultural factors, for example Short (1984) emphasizes how social influences gotten from family, friends, other social acquaintances, mass media, and public operators affect risk response. Also, Douglas and Wildavsky (in Slovic, 2000, p.221) proclaim that different social groups highlight certain risks and deemphasize others. This argument is especially interesting taking into account the topic of this dissertation, as social group consisting of female solo travellers is the subject of the study. Further, psychological research has shown that determinants such as biased media coverage and misleading personal experiences can result in risks being misjudged and uncertainty to be denied (Slovic, 2000). All of these examples support the interrelation between risk and society.

Slovic (2000), in addition to other academics, has done excessive amount of studies on perceived risk by employing psychometric paradigm and its tools of psychophysical scaling and multivariate analysis to generate quantitative data on risk perceptions. These studies have contributed greatly to the understanding of risk perception. Briefly, these studies have found

perceived risk to be quantifiable and predictable, and have showed that the concept of risk is understood differently between different people. Additionally, the studies have indicated that current risk levels are perceived to be too high for most activities, and that people accept higher risks if the activity is perceived as greatly beneficial (Slovic, 2000).

Also, many comparative studies have been done within the psychometric paradigm, where different sociocultural factors have shown to impact risk perception (Boholm, 1998). Crossnational research has demonstrated differences between countries in assigning varying importance to different risks. For example, risks associated with motor traffic have studied to be perceived as more prominent in Brazil, Hong Kong and Hungary than in Sweden and United States (Boholm, 1998). This can be explained at least partly by the fact that the traffic conditions are not same in every country. Similarly, other differences in technological and societal factors such as safety systems, levels of pollution, geographic conditions, and living conditions can affect people's individual perception of risk (Boholm, 1998). Research has also shown that people who systematically overestimated frequency of all causes of death were on average more likely to be divorced, be unemployed, live in medium-sized cities, and have low incomes. Also differences between genders have been found. For example in her review to American studies, Boholm (1998) concludes females to be more concerned about risks deriving from technology and threats to environment. Boholm (1998) also presents biological explanations why females might perceive risks being greater in general. These are connected to women bearing children and that making them more concerned about health and safety, and women likely feeling physically more vulnerable than men. When it comes to worldviews, people being part of 'ecological' and 'feminist' type of orientations have been studied to be most anxious about most sources of risks, and people belonging to 'technological' orientation to accept risks most (Boholm, 1998). Thus, these examples further demonstrate risk perception to be subjective and socio-culturally constructed, just as the previously presented literature suggests.

Just as individual risk perception can be influenced by different determinants such as facts, scientific assessments, individual calculations, personality factors, and sociocultural factors, also risk-averse behaviour is individual (Lo et al. 2011). Slovic (2000) notes that humans have capability to both alter and respond to environments, which can both create and reduce risk. Thus, individuals have at least partly control over the amount of risk they are facing (Slovic 2000). This brings us to the concept of risk reduction and risk reduction strategies. What makes risk reduction intricate is that often risk reduction leads to reduction of benefits as well.

Therefore every risk-taking decision involves assessing risks and benefits, and deciding whether perceived risks outweigh perceived benefits, or vice versa (Slovic, 2000).

In consumer behaviour literature Bauer introduced the concept of perceived risk, noting that purchase behaviour involves risk if any act by a customer results in inability to foresee outcomes (as cited in Lam, Tong & Ariffin, 2017, p.85). Thus, any purchase where customer faces uncertainty or unanticipated consequences involves risk (Kim et al., 2009). Perceived risk is the anticipation of damage or loss which consumer determines subjectively (Lam et al. 2017). According to Kim et al. (2009) perceived risk dominates in the beginning stages of purchasing process, as consumer perceives risk at the same time when recognizing a need for a product or service. The purchase is made if perceived risk is assessed to be between consumer's minimum and maximum threshold levels, and if maximum level is exceeded consumer can either decide not to buy the product/service, or increase risk-handling activities, i.e. risk reduction. Risk reduction is a process by which consumers try to reduce consequences of unsatisfactory decision (Mitchell, Davies, Moutinho & Vassos, 1999). During the buying process risk reduction strategies can involve activities such as evaluating alternatives, acquiring information, and relying on familiar brands (Kim et al. 2009; Mitchell et al., 1999). Because services being intangible, heterogeneous, inseparable and perishable, purchasing services is often seen more risky than purchasing products. Additionally because of the nature of services, perceived risk and risk reduction are also relevant concepts in the consumption phase not only in the purchasing phase, because services cannot be evaluated before experiencing and consuming them (Kim et al., 2009). This is especially true when speaking about travel and tourism services.

3.4.1 Risk Perception and Risk Reduction in Tourism

Park & Reisinger define travel risk as "the possibility of experiencing a danger while engaging in travel" or "the consciousness of security and knowledge of the likelihood of damage during travel" (Park & Reisinger, 2010, p.2-3). According to Park & Reisinger (2010) travel risk is perceived during both the purchasing and consumption processes, and perceived travel risk refers to the negative and uncertain consequences of deciding to travel. Decision to travel involves always risk because as well as tourism products and services incorporating previously mentioned characteristics of services, travelling also entails visiting unfamiliar places and new social environments corporeally (Yang et al. 2017a). In contemporary society, where risk of individual ending up as a victim of health hazard, natural disaster, terrorism or

international conflict is greater than ever before, tourism industry must understand tourists' risk perceptions (Reisinger & Mavondo, 2006). Additionally, tourists' risk perceptions affect their current and future travel decisions, increasing the importance of having better understanding of tourists' risk perceptions (Yang & Nair, 2014).

Perceived risk can be examined at four different stages in travel consumption; (1) prior to choosing destination, (2) pre-departure to chosen destination, (3) during travelling, and (4) after travelling, and risk reduction can also happen at all of these consumption stages (Jonas & Mansfeld, 2017). However, some scholars argue that when it comes to travel purchases examining risk perception prior holiday is simply exploring anxiety, and only direct stimuli results in risk perception being formed, which makes examining in situ and post factor risk perception more relevant (Yang & Nair, 2014). Both internal and external factors shape tourists' risk perception, internal factors being closely related to tourists themselves and external being factors such as media and various information sources (Yang & Nair, 2014). According to Reisinger & Mavondo (2006) there can be variety of internal factors influencing tourists' risk perception, ranging from socio-demographic factors to degree of voluntary exposure to risk. However Yang & Nair's (2014) comprehensive study reviewing risk in tourism literature revealed nationality and past experience to be the most important factors influencing tourists' risk perception.

When it comes to risk reduction in travel context, according to Kim et al. (2009) consumers either seek to increase certainty or reduce undesirable consequences. Reading travel reviews would be an example of strategy which increases certainty, and buying travel insurance would be example of strategy which reduces undesirable consequences (Mitchell et al., 1999). According to Mitchell et al. (1999) tourists use risk reduction strategies differently, depending on their individual risk perceptions. This is connected to tourists' individual risk tolerances, as that tolerance also affects the threshold when engaging in risk reducing strategies begins. For example, consumers with less tolerance to financial risk will start financial risk reduction earlier than others, or engage in more reduction strategies aimed at reducing financial risk (Mitchell et al., 1999). Thus, also use of risk reduction strategies is very much dependent on individuals' subjective view on risk.

This chapter on theoretical background has aimed at presenting relevant knowledge, concepts, and ideas in connection to risk, risk perception, and risk reduction strategies. Reviewing this

theory has provided understanding of the studied topics, and later this theory is used with literature review, in order to analyze and interpret findings of the study.

4. Methodology

This chapter will start by presenting the philosophical assumptions, research approach, and research design including research methods, data collection, and data analysis. The aim is firstly to provide clear explanation of the chosen methodological elements, and clarify why these elements are appropriate considering purpose of the research. Secondly, this chapter aims at thoroughly describing the procedures and stages taken by the author in conducting the presented research. Towards end of the chapter, ethical considerations of the research are discussed, as these considerations are important in any research conducted.

Considering nature of the study, including the research questions and aim presented earlier, the ontological and epistemological approaches adopted are based on constructivist positions. Constructivists view external reality to not exist objectively, but to knowledge, reality, truth, and theory to be based on perception and experience (Howell, 2016). This is appropriate considering both; the theoretical background presented earlier, which emphasized risk being socially constructed and subjective, and the purpose of the study, which seeks to investigate risk perception and understand individual's behaviour in relation to risk reduction. Thus by adopting constructivist positions, it is assumed that knowledge and reality of risk are not objective but constructed subjectively and individually. Additionally, constructivist paradigm recognizes significance of understanding and the relationship between interpretation and the phenomenon studied (Howell, 2016). This further supports the philosophical assumptions chosen to be appropriate, taking into account that the purpose of the study is to understand and interpret specific phenomenon.

Research approach used was determined to be qualitative, because of few clear reasons. Firstly, as the constructivist approach is interested in the processes by which realities are constructed (Silverman, 2013), qualitative methods are suitable to use in research adopting constructivist positions. Secondly, qualitative approach is suitable, as it provides opportunity to investigate behaviour and explore and understand meanings individuals or groups assign to a human or social problem (Creswell, 2014), which is very much in accordance with the purpose of this study. The research will follow inductive approach, which is in accordance with much of qualitative research conducted within constructivist approach (Creswell, 2014).

In inductive research the researcher aims to generate meaning from the data collected (Creswell, 2014), rather than using existing theories to create hypotheses, as in deductive research (Silverman, 2013). Even though the dissertation does present relevant theoretical background to the study, that theory is not precisely used to interpret the collected data, thus resulting in more inductive than deductive approach.

4.1. Research Design

Following inductive approach, the research conducted aimed at generating conclusions, explanations and generalizations from the data collected. Analysis of the data started already in the stages of doing netnograpy, collecting the data, and writing field notes. The analysis then continued in the phases of reading and coding the data, and in analysing the coded data. The inductive approach allowed being free to utilize discoveries made during the earlier stages of the research, in the final coding and analysis.

4.1.1 Netnography

In today's society, increasing amount of communication and interaction is happening digitally. This change in practices is also inevitably impacting the academic field, as it is becoming more relevant for social scientists to incorporate Internet and other technologicallymediated communications as part of their research, in order for them to understand contemporary society better. Also research methods have to be adopted to be suitable for the new digital society, and netnograpy has risen to be accepted research technique especially in the fields of marketing and consumer research, offering tools and guidelines for researchers to investigate digital social worlds. Netnography was developed by marketing professional Robert Kozinets, and as the term suggests, it is suitable for conducting computer-mediated etnography. In netnography, computer-mediated communications are used to study social practices, meanings, relationships, language and symbols, in pursuance of generating understanding of cultural or communal phenomenon (Kozinets, 2010).

In contemporary society no line can be drawn anymore between social world of "real life" and online social world, as information and communication technologies have permeated many areas of social life. Technology is increasingly used to communicate, socialize, understand, express, and to commune, and this can be especially seen in the development of online communities (Kozinets, 2010). According to Kozinets (2010) people are increasingly using Internet to find and join online communities, and these communities have become part of

people's everyday social lives. Kozinets (2010) also argues that there is a qualitative shift happening in the ways how Internet is used, as it has developed into sophisticated communication device, which is enabling and empowering community formation. These communities are expanding to be places of information, belonging, and emotional support, and they can be used to learn about real cultures, meanings, and causes. Thus it can be argued that studying online communities qualitatively is an appropriate method of generating knowledge about "real life" phenomena, such as risk.

Generally people have specific goal when joining an online community, for example gaining information, hearing others' opinions, getting recommendations, and learning about specific topic or skill. Often participation in online community starts by seeking information, and evolves into interaction and communication with other community members. When involvement in the community enhances it is likely that contribution to the community also increases, by participants sharing their own opinions and stories instead of just observing or asking questions. In addition, cultural sharing and cultural adaptation increases when participation evolves (Kozinets, 2010). According to Kozinets (2010) many studies have revealed the social benefits of being part of online communities, and also strong effects on people's sense of identity have been proven. This further demonstrates the importance of online communities and digital society, in understanding "real life" society. The concept of online communities and netnography is relevant for this dissertation, as Kozinets (2010) recognizes blogs as 'Geeking communities' where detailed information about particular topic is searched from, but often meaningful social relationships are not formed. This is one of the reasons why mainly only actual blog posts were chosen to be analysed in this study, as when conducting netnography it was noticed that blog comments would not provide additional or relevant information for answering the research questions.

Netnography combines participative and observational approaches, and prolonged engagement and immersion with online community is followed by aim of understanding and being able to express their reality. Often netnography is used to study directly online cultures or online communities, so that various online human interactive elements are the core constructs that are researched (Kozinets, 2010). However, this research is more interested in studying wider social phenomenon, and the data gathered through online community is utilized to research that phenomenon, not the actual online community. Kozinets (2010, p.64) labels this type of netnography as 'research into communities online'. The participatory approach of netnography was decided to be left out of this research, because of the desire of

only wanting to use naturally occurring data which could be collected unobtrusively. This means that only two out of three types of data is used; (1) archival data which is created without researcher's involvement, in this case blog entries, and (2) fieldnote data which contains researcher's own observational notes about the community (Kozinets, 2010). Even though elicited data which would involve researcher's participation in the community is left out, it can still be argued that this research uses netnography partly, because the data collection would not be possible without researcher immersing herself to the online community. Further, researcher's fieldnotes concerning the community will be utilized during the coding process and actual data analysis phase.

Because purpose of the study is to learn about specific phenomenon, not about the characteristics of the community itself, it can be argued that elicit data is less relevant than archival data. In addition, taking into consideration limiting factors such as short time frame to conduct the research and restricted nature of blogs in relation to building social relationships, leaving out elicit data and concentrating on archival data is appropriate. According to Kozinets (2010) some scholars have referred to this type of netnography as 'observational' or 'passive' netnography. Even though Kozinets (2010) argues against using solely observational approach of netnography, because he believes that without participating cultural understanding of the community cannot be as strong, the arguments presented in this chapter have aimed at justifying the use of solely observational data. In addition to the previously mentioned arguments, it is also believed that the researcher has sufficient knowledge and understanding of the solo female traveller community and its culture even without using participative netnography, as the female researcher conducting the study has travelled several times solo.

4.1.2 Online Blogs as Data Source

Generally speaking online blogs are web-pages which are updated frequently, and posts are arranged chronologically so that latest entries appear first. Some blogs have commenting section, where readers can communicate with the author of the blog and other readers. Most blogs still use text as the main form of communication, but also use of pictures and audio-visual media is increasing (Kozinets, 2010). Hookway (2008) recognizes that the popularity of online blogs have resulted in creation of numerous differing online blog genres, but he argues that typically blogs are written as online diaries where authors write personal and intimate details about themselves, everyday interactions, and situations. Hookway (2008) also

emphasizes that online blogs have impact on social life, politics, community practices, and knowledge production, and that online blogs can be used as sources of information both in everyday life, and in academia.

There are many benefits in using blogs as sources for academic research. Firstly, the content is publically available and instantly ready for collection. Secondly, the data is already in text form and ready to be analysed, unlike for example with interviews, when processes such as recording and transcribing has to be completed before analysis can properly start (Hookway, 2008). This indicates that large amounts of data can be collected quite quickly, even though Hookway (2008) warns that using blogs as data source can be overwhelming because of the enormity of online blogs existing on the Internet. In addition, using already existing blog postings is completely unobtrusive way of getting access to naturally occurring data, which can be used to learn about wider social phenomenon (Kozinets, 2010). Hookway (2008) also recognizes that by utilizing blog material researcher can be able to get access to populations which could be inaccessible, geographically and socially, if using other methods. Advantages in comparison to other methods also include the fact that problems in collecting sensitive material is avoided by using already published material, and that blogs are less prone to memory impairment and retrospective reconstruction, because blog entries are often written in a tight union with everyday experiences (Hookway, 2008). Lastly, as the data is not originally intended to be used in research purposes, it can be argued that certain problems arising from research subjects being aware of being researched are avoided.

4.1.3 Data Collection

The data collection started with searching of relevant travel blogs written by solo female travellers. Search engines Google and Yahoo were utilized, and by searching from these engines with word combinations of "female travel blogs", "solo female travel blogs", and "travel blogs of solo female", several sites listing travel blogs were found. Numerous blogs were visited based on these sites, and list of all suitable blogs was created. Blog was regarded as "suitable" if the blog's blogger identified herself as female solo traveller, and if the most recent post was not more than 3 months old. These criteria assured that the empirical data collected was relevant and current. All together 75 blogs were identified to fit the criteria, and this was decided to be appropriate number for moving in the data collection process further. What needs to be noted is that collection of netnographic data started already in this phase of

identifying and listing suitable blogs, as field notes were created regarding the concept of risk and its existence in the blogs' different sections.

Next phase of the data collection process was to examine these suitable 75 blogs further. From all of these blogs, 10 most recent blog entries were read through, and text passages relating to risk were collected systematically to a separate Word document. Thus, all in all approximately 750 blog entries were read through, the number not being completely accurate because some of these blog entries included only photos, and some of the most recently created blogs did not yet have 10 entries to examine. However, from these approximately 750 entries 142 entries included content in relation to risk, amounting to 89 pages of text data. During the reading process it was noticed that these blogs mainly talked about risk in factual informative way, or risk was existent within travel narratives. In this phase of the data collection it was decided that only narrative texts would be included in the empirical data, which resulted in one more round of additional data collection.

When the decision to only concentrate on narratives was made, the collected narratives from the original 89 pages of data were separated from factual text passages. After this separation, 31 blogs which were identified to have most narrative style of writing were re-examined. From each of these 31 blogs, additional five entries were read through, in pursuance of finding more narrative material about risk. At the end the actual empirical data resulted to include 73 pages of narrative text, which was collected from 122 different blog entries and from 48 different blogs. Additionally, observational netnography was conducted during all of the phases, in order to further understand how the concept of risk was present in the blogs. The following chapter will briefly explain how this collected empirical data was analysed.

4.1.4 Data Analysis

At the beginning of the analysis process the final empirical text material was read through few times, in order to form good overall understanding of the whole data. After the reading, the text was decided to be divided into three separate sections: (1) narratives not emphasizing solo travel or gender, (2) narratives emphasizing solo travel, and (3) narratives emphasizing gender and being female. This decision was made because it was believed that by dividing the data before coding, it would be possible to notice differences and similarities between the different sections, which could later contribute to the analysis of the results. In addition during the reading of the data central themes and topics were found and identified, contributing to the coding of the data.

After the text passages were divided into these three sections the coding was started, section by section. MAXQDA, software for qualitative method research was used for the analysis, first utilizing it in the coding of data. Because of the inductive approach, all of the categories and sub-categories created during the coding process were established from the empirical data collected. Also categories and sub-categories were modified several times, based on new discoveries made during the coding process. After the coding was finished, all of the three sections were coded so that entirety of the text data was categorised into main categories, and majority of the text also to identified sub-categories. Depending on the narratives, either complete narratives were identified to belong to certain category, or in some cases even just one word was added to a certain category. Also in some cases same narrative or passage was identified to belong to several categories, which is not uncommon when establishing categories according to themes and topics (Kuckartz, 2013).

Lastly the observational netnographic data which was collected using fieldnotes was also analysed briefly, in order to find out if the concept of risk was existent in the blogs and the blog community, besides blog entries. Fieldnotes containing netnographic observations were read through, and existence of the concept of risk in different sections of the blogs was interpreted. Interpretation of the coded text data and fieldnotes are presented after ethical considerations.

4.2 Ethics

When conducting any research, it is important that ethical factors are considered. Intention of ethical inquiry is to clarify reasons why certain actions are carried out during the research process and to protect participants and integrity of the research (May, 2011). Ethical decisions in relation to research can be describes as those which "arise when we try to decide between one course of action and another not in terms of expediency or efficiency but by reference to standards of what is morally right or wrong" (Barnes in May, 2011, p.61). This means that ethical decisions are not connected to what is necessarily most beneficial for the researcher, but other participants of the research and role of the research in society must be contemplated (May, 2011). Therefore this section considers the presented research from ethical point of view, aiming at presenting rationale for certain ethical decisions.

There are several varying perspectives regarding ethical principles when conducting research within the social sciences. However these principles may not be directly applicable to research happening on the Internet, as often the research conducted online is not considered as human subject research (Kozinets, 2010). Kozinets (2010) gives several arguments supporting the view that usually online research is expected from being human subject research, for example if the research contains analyzing existing documents which are publically available and collected from publicly available site. Also according to Kozinets (2010) if the identities of communicators, in this case bloggers, are not recorded the research can be expected from being human subject research. The empirical study chapter aims to contain limited amount of direct quotes from the collected blog narratives, decreasing the chance of data being traced back to the original source. This point of using only restricted proportions of quotes is also connected to copyright questions, as Kozinets (2010) argues that copyright materials can be used by researchers if the length and amount of direct quotes is restricted in the final paper. Also even though blogs are often copyrighted, it can be argued that when doing this kind of research nothing is directly copied but rather analyzed and rewritten, thus removing the copyright issue completely. Additionally, concerns relating to invasion of privacy can be disregarded as no names of the blogs or bloggers are revealed. Also blogs are already publically available for everyone to read, thus it can be argued that even the original data is not private from beginning. Lastly, no harm is expected to happen to anyone as the data used is presented anonymously, and only text which has been already published by original authors is used.

5. Empirical Study: Results and Analysis

This chapter of the dissertation first presents discoveries during observational netnography, and discusses similarities and differences found from the blogs in relation to the topic of this dissertation. After this centre of the focus will be on the collected blog narratives, which from the actual risk perceptions and risk reduction strategies were identified. First the results are presented, with the help of insights gotten from the coding, identified categories, and direct quotes. Introduction of the results is then followed by analysis and interpretation of the results.

5.1 Risk in Travel Blogs

Conducted thorough observational netnography of female solo travellers' travel blogs provided valuable information concerning how the concept of risk is described and existent within travel blogs and blog posts. After visiting and reading considerable amount of relevant blogs and entries, it was observed that most travel blogs either provided factual information concerning destinations and travelling or personal narrative travel accounts. In some cases same blogs included both types of texts, but mainly it was easy to distinguish which of the two types of texts were more dominant in each blog. The distinction was often possible to be made already based on the blogs' main pages and blog posts' titles. However, before analysing differences between these two types of blogs and texts, similarities between them are discussed. Most of the blogs observed were emphasizing the fact that the bloggers are females who mainly travel solo. This could be seen in blogs' names, which in many cases contained words *"solo"* or *"solitary"*, or in other ways articulated individuality and/or gender. Also almost without exception, every blogger highlighted solo travelling in their *"About Me"* section of the blogs had separate navigation link dedicated to solo travelling. This shows that female solo travel bloggers assign a lot of value to their status as solo travellers.

In relation to risk, only two out of the 75 blogs observed had a name which could be associated with risk. "*About Me*" sections contained mostly positive notions about travelling, for example its benefits and the bloggers' motivations for travelling, but also the notion of risk was mentioned occasionally. If risk was mentioned, generally these sections acknowledged the safety concerns involved in female solo travelling. In these instances it was often emphasized how risk is inevitable part of solo travelling, but something that can be managed;

"*my mission is to give YOU, the* 40+ *solo traveller, the means and inspiration to travel safely on your own*"

"Sometimes you have to fall down a deep dark hole before you reach Wonderland"

"My goal is to show YOU how you can travel the world on your own being smart, adventurously and safe!"

Thus the bloggers who mention risk in their "*About Me*" section do not decline risk being part of travelling, but rather aim at encouraging travelling despite risk being involved, and provide information about their risk reduction strategies.

5.1.1 Factual Blog Entries

When it comes to blogs providing more of factual information, these blogs' main pages often contained greater amount of independent navigation links such as "Solo Female Travel Tips",

"Travel Resources" and "Reviews". When navigating to these sections only entries connected to the specific topic were displayed. Thus, these sections seemed to work more as an information source where readers could find information on particular topic, instead of reading the actual whole blog. In addition, some of the sections did not even contain any actual blog posts, but merely general information for example about how and where from to book flights and accommodation. Blog entries in these types of blogs often contained titles with phrases like "XX Tips...", "How to...", "XX Things to Do and See...", "What You Need to Know...", "Guide to...", "Itinerary of..." clearly emphasizing the instructional characteristics of the post. Contents of these types of entries had little or no references to personal experiences, and they mainly consisted of tips, facts, and general descriptions.

The concept of risk was often only mentioned under specific navigation links or entries concerning safety tips, or in a particular part of the texts. To demonstrate, so called "Guides" to travel destinations often included specific section where safety in the destination was discussed separately. Because of the impersonal essence of the texts, these sections mainly listed negative things that may happen to tourists, without references to personal experiences. Often these sections also gave recommendations how to remain safe in particular destination and situation, thus informing readers about risk reduction strategies related to differing risks. It was noticeable, that in these blog entries written more based on facts and tip, risk was again seen as inevitable part of travelling. However, every risk/danger listed also included advice on how to reduce or completely dismiss that risk. Based on these findings, it can be argued that existence of travel risks and dangers is recognized broadly, but what is emphasized is that certain actions can reduce them, and that risk is something that can be coped with when travelling. This rather positive outlook on risk can be partly explained by the fact that many of these factual entries were written to promote certain tour operators, accommodation providers, or airlines, thus forcing the contents to be generally positive. What was also noticed was that in these posts risk was often mentioned in reference to statistics, for example warning about big crime rates in specific countries, instead of going into detail concerning exact risks that high crime rate can cause.

5.1.2 Narrative Blog Entries

The second type of travel blogs identified, narrative blogs, were noticed to incorporate more personal style into the blogs. Additionally, in many cases these types of blogs had less additional navigation links, keeping the main focus of the blogs on the actual blog entries.

More personal nature of the blogs was visible in some of the blogs' names, as blogs having the bloggers' actual name incorporated into the blog name were observed to contain more narrative texts than factual texts. Also in several cases the blog post titles of narrative texts had personal essence to them, and phrases such as: "*My Top...*", "*The Day/Night I...*", "*My Adventure...*", "*Why I...*", "*I Thought...*" were used in the titles of narrative entries. Lastly, these personal entries were rarely written as promotion to any external party, and simply contained the bloggers' own stories and experiences about travelling.

Contrary to factual blog entries which did not appear to have titles connected to risk except if the whole post dealt with some kind of safety tips, narrative entries had more often titles that could be affiliated with risk. In fact, out of the 122 narrative entries which from data were collected for the text analysis, 31 had a title insinuating risk being somehow involved in the narrative. These titles included phrases like: "A Scary Encounter...", "Is It Safe...", "Being Sexually Assaulted", "A Terrifying Trip..., "Travel Nightmare...". As typical to narrative texts, references to risk and risk reduction strategies could be found within the narratives. There were no sections where risk, or for example safety tips, were discussed separately from the narratives, making the concept of risk firmly part of the narrated travel experiences. More in depth analysis of the collected narrative texts will be presented in the following chapters.

5.2 Risk Perceptions and Risk Reduction Strategies: As Expressed in Blog Narratives

The following sections will focus on the collected narratives, as this data is perceived to be the primary data which from to find answers to the RQ2 and RQ3. First overview of the coded categories is presented, to give better idea of the presence of different types of risk perceptions in the data. Later the results are presented and analysed.

5.2.1 Overview of the Coded Categories

Before moving on to the qualitative text analysis, coded categories and sub-categories are briefly overviewed in order to give better understanding of the presence of different types of risks in the collected text data. This section is included in the analysis, because it is believed that the magnitude of different categories can already provide important insights regarding female solo travellers' risk perceptions and risk reduction strategies. Later these insights are further interpreted and discussed, by presenting the bloggers' own voices and by discussing the findings in relation to the literature review and theory. The below Figure 1 shows the amount of risk perceptions and risk reduction strategies found from entirety of the collected data. The figure demonstrates the frequency of each risk perception and risk reduction strategy present in the collected data, giving an overall idea which risk perceptions and risk reduction strategies were most frequently mentioned in the narratives. As Figure 1 shows, the following analysis is based on 658 risk perceptions and 429 risk reduction strategies, making the analysis comprehensive and arguably representative.

v 🔨	Code System	1 087
~	Risk Perceptions	658
	> Gendered risk	213
	Physical risk	150
	* • • • • • • • • • • • • • • • • • • •	117
	Psychological risk	93
	Onspecified safety risk	45
	Risk of unfulfilled expactations	15
	• Political/religious risk	14
	Constraint Risk of getting lost	8
	Construction Risk of visa problems	2
	[®] Risk of being late	1
*	Risk Reduction Strategies	429
	Risk reduction of gendered risk	136
	Risk reduction of financial risk	88
	Risk reduction of physical risk	74
	Risk reduction of psychological risk	67
	Risk reduction of unspecified safety risk	32
	Risk reduction of unfulfilled expectations	17
	• Risk reduction of political/religious risk	10
	Risk reduction of visa problems	2
	Risk reduction of getting lost	2
	" Risk reduction of being late	1

Figure 1: Main categories of risk perceptions and risk reduction strategies (entire empirical data).

As mentioned before, the analysed texts were divided into three sections, in order to make the analysis more structured; (1) text passages not emphasising solo travel or females as travellers, (2) text passages emphasizing solo travel, (3) text passages emphasising females as travellers. This division allows comparison between the sections and offers possibility to demonstrate differences in text passages which emphasize solo travel or female travel, or only talk about travelling in general. This division also makes sense when taking into account the literature review, which was divided into similar sections. Next all of these three different data sets and categories identified in these sets are discussed separately.

Passages not emphasising solo travel or being a female

Most of collected text passages did not specifically emphasize solo travel or being female travelling when risk was mentioned, amounting to 32 pages of data. 417 different codes were found from this set of data, and within this data 142 codes were related to risk perception main categories, and 115 to risk perception sub-categories. In addition, 94 codes were identified to relate to risk reduction strategies' main categories and 66 codes to risk reduction strategies' sub-categories. Coding of the data revealed risks perceptions related to "physical risk", "financial risk", and "unspecified safety risk" (probably mostly related to physical and financial risks) to be the three most frequently mentioned risk perceptions in the data set. These risk perceptions were followed by "political & religious risk", "psychological risk", and "risk of unfulfilled expectations" as fourth, fifth, and sixth most frequent categories.

These findings are very much in accordance with arguments of other scholars who have recognized physical risk, financial risk, psychological risk, and satisfaction risk to be strongly related to tourism practices, as discussed earlier in the theory chapter of this dissertation. Additionally, the emergence of "political & religious risks" as one of the most frequently mentioned risk perceptions can at least partly be explained by the conflicts and attacks of recent decades, which have been connected to political and/or religious parties and motives.

Passages emphasising solo travel

Narratives emphasizing solo travel ended up containing 10 pages of text, with 268 identified categorized sections. From these codes, 85 were related to risk perception main categories, and 66 to risk perception sub-categories. Additionally, 65 codes were coded to relate to main categories of risk reduction strategies, and 52 codes to sub-categories of risk reduction strategies. Again, risk perceptions relating to main categories of "physical risk", "financial risk" "psychological risk", and "satisfaction risk" were most heavily presented in the data set, supporting results of previous tourism research. However, differences in their perceived magnitude in comparison to "General travel" were found, allowing conclusions to be made in relation to which risks are perceived to be more relevant when specifically travelling solo.

Compared to the data of "General Travel", most significant difference found was that risk perception category of "psychological risk" contained double amount of codes than any other risk perception main category. This clearly demonstrates that psychological risks are perceived to be particularly heightened when travelling solo. Another observation worth mentioning is that the risk perception category of "financial risk" was identified to contain significantly less codes in comparison to the codes found in the passages not emphasizing solo travel, signifying that tourists do not generally perceive financial risks to be greater when travelling solo, in comparison to travelling in general. Lastly, codes relating to main categories of "political & religious risk", "risk of visa problems", and "risk of being late" were not found in the passages emphasizing solo travel, indicating that these risks are not perceived to be specifically connected to solo travelling.

Passages emphasising being a female

As mentioned previously, females are dominating the solo travel market, making identification of risk perceptions specifically related to female solo travellers' gender interesting and relevant. Thus, the final results from this data set will provide insights on risk perceptions, and connected risk reduction strategies, which are constructed especially based on female solo travellers' position as females. All together 23 pages of collected text was identified to emphasize the bloggers' gender in relation to risk, making this data set the second biggest after "General Travel". In its entirety this data set included 402 codes, 140 codes relating to risk perception main categories and 122 to risk reduction strategy main categories. From these main categories, 110 codes were associated to different risk perception sub-categories.

From 140 codes of risk perception main categories, 114 were related to "gendered risk", which means that only 26 codes were identified in other recognized main categories of "unspecified safety risk", "financial risk", "physical risk", "political & religious risk", and "risk of getting lost". This reveals that passages emphasizing the bloggers' statuses as females were mostly talking about gendered risks, but in addition some narratives emphasizing female travel also talked about non-gendered risks. This means that specific passage might have emphasized female travel, but the specific risk in question was not perceived to be influenced by gender. For example, the small amount of codes attached to sub-category of "accidents" show that female solo travellers do not specifically perceive that their position as female would put them in more risk of getting into accidents.

However, the fact that most codes in this set of data were found to relate specifically to gendered risks shows that there are great amount of risks that solo female travellers perceive as risks for only to the female sex. This is not surprising taking into account the great amount of tourism research, which Yang et al. (2017a) declared to exist in their excessive literature review, recognizing gender differences in relation to risks and travelling. As the following sections demonstrate, female solo travellers perceive especially general safety risks and

sexualized risks to be very much gendered when travelling. The following results further contribute to the gender tourism research, by particularly providing understanding regarding risks that female solo travellers perceive as gendered.

Next chapter brings out voices of the bloggers, presenting excerpts and content from the collected narratives. These narratives, expressing perceptions and experiences of the bloggers, provide extensive qualitative knowledge about female solo travellers' risk perceptions and risk reduction strategies. These results are later further discussed alongside with previously presented theory, and keeping in mind aim and purpose of this dissertation.

5.2.2 Presentation of Results

In the following sections the collected blog narratives of female solo travellers are presented and analysed, and through these voices their risk perceptions and risk reduction strategies are interpreted. The pursuance is to provide thorough understanding of female solo travellers' risk perceptions and risk reduction strategies they engage in, in order to fulfil the aim and purpose of this dissertation. Main headings are ordered according to the frequency of codes identified in the whole data, starting from largest category, and ending with smallest. Additionally, possible sub-categories within main categories are ordered similarly from biggest to smallest.

Gendered risk

As mentioned previously, compared to other identified risk categories, gendered risk was observed to occur most frequently in the collected blog narratives. The following female bloggers' voices talk about risks that are perceived to exist because of them being females, thus providing important insights to female solo travellers' risk perceptions and risk reduction strategies that are specifically connected to their gender. Also, these voices provide an opportunity to better understand the relation between female gender and risk, within the context of travel. Unsurprisingly, gendered risk was coded to be present only in passages emphasizing specifically female travel. In addition to general and unspecified gendered risks, identified sub-categories relating to gendered risks are presented below, these being; (1) sexualized risk, (2) physical risk, (3) psychological risk, (4) scamming, and (5) unequal treatment.

Unspecified gendered risks – risk perceptions

To start with, several bloggers mentioned that being a female has impact on their perception of general safety when travelling, however without further specifying the exact safety concerns in question. The emphasis which was put on "being a female" revealed that female solo travellers perceive females to be more at risk in relation to safety when travelling, in comparison to males. To illustrate, the following quotes clearly highlight the bloggers' position of being female, suggesting that their safety concerns are heightened because of their gender;

"...I had heard that it wasn't safe, especially for solo female travelers."

"...as a woman I feel pretty unsafe most of the time."

These voices do not imply that safety risks are absent for male travellers, but it is distinctly expressed that belonging to a specific gender increases their perception of being at risk when travelling.

Other unspecified gendered safety concerns were often expressed by perceiving males as the source of risk for females, again creating distinction between genders;

"You might be wondering why I'd wander the night away with some guys I don't know..."

"Moldova is not a place where I felt comfortable being alone in a car with a strange man..."

"I had **a creepy guy** follow me in Colaba, Mumbai. I saw **a creepy guy** watching me at the train station in Ahmedabad..."

"As I got closer, cautiously, I saw that it was **the guy** who had been going the other way... Shit. That could have turned out way differently."

All of the above excerpts define the perceived safety threat to be male, using references such as "guys", "strange man", and "creepy guy". However, the perception of males creating safety risk to females is expressed little differently in the quotes. The first quote shows that the blogger recognizes the risk of socializing with unknown males in general, and that she also believes her readers to recognize the risk in it. Second quote demonstrates how three factors together, (1) negative reputation of a destination, (2) solo travelling, and (3) male as a threat, leads to the blogger building up risk perception of the situation, where her being female and the other party being male is emphasized. The third quote expresses risk by using negative connotation "creepy" in relation to males who had acted abnormally towards the blogger. Lastly, the fourth blogger contemplates risk that could have happened to her, with emphasis on the gender of the threat. Even though none of the bloggers specify what kind of risks they

perceived to be present in the narrated occurrences, the perception of them as female being at risk, and male/males being the source of risk, is evident. These findings clearly demonstrate that gender has influence on female solo travellers' risk perceptions.

Unspecified gendered risks – risk reduction strategies

Most of the risk reduction strategies aimed at decreasing gendered risks were discussed without specific reference to exact risk, similar to unspecified gendered risk perceptions. Unfortunately the reasons for bloggers not disclosing more specifically their risk perceptions or risk reduction strategies regarding gendered risks were not discovered. However this does not affect the analysis of these general gendered risk reduction strategies, because the following strategies are still clearly used to reduce risks that involve specifically females being the gender at risk.

Passages emphasising gendered risks in more general level often also talked about risk reduction strategies more generally. Safety precautions of; staying aware, acting street smart, paying attention to surroundings, being on guard, and showing confidents were mentioned as ways to reduce risks when travelling as a woman. Additionally, following inner instincts such as gut feelings, intuition, and personal hunches were mentioned as ways of evading risk, and often these instincts were emphasized as being especially strong among women. As following sections demonstrate, similar strategies of safety precautions and following inner instincts were mentioned inevitably beneficial in decreasing other types of risks too, but they were most acknowledged in connection to gendered risk.

Occurrences revealing risk reduction strategies against actions of males were narrated in more detail, providing important information about the actual actions that the bloggers engage in, in order to reduce risks posed to them by males. Depending on the actual situation, several narratives recommended either rudeness or ignorance towards men who were perceived as threats. For example, one blogger wrote how she responded to men's attempts of talking to her depending on her own mood, either with total ignorance or polite nods. Another blogger advocated how in her opinion being firm is the only strategy to escape unwanted situations involving males. Thus, these women were using opposing strategies to reduce similar types of risks. However, the common characteristic of majority of the narratives talking about these kinds of situations was that rudeness was needed, if the situation was perceived as aggressive. An experience by one blogger demonstrates well how she had to change her strategy of being

polite towards a man following her, into being rude to him, because of the situation turning more aggressive. Her thoughts are well expressed in these quotes;

"Why was I still being demure? Soft? Because it felt safer. I kept walking"

"I turned around, pointed my flashlight at his surprised face and the tone was different. "STOP.""

At the beginning the blogger perceived politeness to be appropriate strategy to keep her safe, but after the situation evolves, she modifies her strategy to firmness and rudeness in order to keep herself safe. Other strategies mentioned were wearing wedding ring and lying about having a boyfriend/husband, clearly suggesting that females perceive that risks posed by males reduce if women present themselves as unavailable. Several bloggers also talked about strategies which would draw attention away from them, these including dressing conservatively and lying about personal facts such as their real name. In comparison, risk reduction strategies turning attention to the males perceived as threats were also used, for example calling out for help and reporting the threatening individual to the police. These findings reveal that if female solo travellers perceive specifically male individuals being source of the threat, risk reduction strategies used involve either drawing attention away from themselves or drawing attention to the threat.

Lastly, some of the recognized risk reduction strategies against unspecified gendered risks were related to use of tourism services. Booking accommodation through AirBnB was mentioned because of its benefit of getting help from the host in case of issues, and other blogger recommended hostels because of the opportunity of meeting other travellers there who could accompany her when walking around Morocco during evenings. One blogger talked about her experience of participating in homestay programme, and she perceived that to be risk reducing strategy because of the families participating in the programme would know her and look after her. Also, using taxi drivers recommended by hotel or local friends was recommended, instead of catching taxis driven by strangers. These results imply that use of service providers at the destinations is also affected by female solo travellers' risk perceptions. Next, voices talking about the biggest sub-category within gendered risk are presented, providing more focused findings in relation to sexualized risk perceptions and risk reduction strategies.

Sexualized risk – risk perceptions

Narratives talking about sexualized risk perceptions were expressed to contain both, physical and non-physical actions of males. Starting with the physical, occurrences such as physical and sexual assault, unwanted groping and grabbing, and rape were perceived to be physical sexual risks, as expressed through these voices;

"...I experienced the nightmare of every solo female traveler: I got assaulted by a group of men..."

"...the man extended his arm and **touched me**... ...**After that** I started having anxiety problems."

"Fortunately, it's only staring. I didn't have the unpleasant situation of hands wandering on my curves."

The first blogger perceives assault by men to be common fear among female solo travellers, and the second quote articulates how one bad experience resulted in the blogger starting to feel anxious because of perceiving the risk of similar physical action to be probable. Also the third excerpt perceives unwanted physical touching to be risk, which just have not happened to her personally. Non-physical sexualized risks were related to unwanted attention, sexual gazes, invasion of personal space, catcalling, and being stalked or followed.

"...a sweaty tangle of eager male limbs and faces surged towards me."

"I've been stared at countless times, and no doubt had some lewd remarks passed."

"This time nobody **adored me**. Yes, there were some curious **glances** of men, in the end..."

"People there may find me exotic and **prey on me** if they see that I'm alone."

All of these passages express how non-physical actions of male are experienced by the female bloggers, creating further risk perceptions of gendered sexual risks.

The bloggers often attached more danger to groups of men than individuals, and expressed that the probability of ending up as victims of sexual risks was bigger if they were alone, and because of their position of being the more vulnerable gender, e.g.;

"...I felt uneasy with the large groups of men that would gather on the streets."

"...I was left with the impression that solo female travellers were harassed more than couples"

"I often felt vulnerable. This goes beyond safety to gender inequalities... and that can lead to disrespect, danger and discomfort."

Thus both solo female travellers' positions as being alone, and being females, seem to escalate the perceived risks related to physical and non-physical sexualized risks posed to them by males.

Sexualized risk – risk reduction strategies

Risk reduction strategies connected to sexualized risks were observed to be very similar to the previously presented risk reduction strategies against unspecified gendered risks, which were posed to females by males. These strategies included either ignoring men or in contrary being rude to men, and bloggers drawing attention away from themselves or drawing attention to the male threat. This is not surprising, taking into account that the sources of sexualized risks were without exception perceived to be males. Also, being cautious and aware of surroundings was mentioned within the passages of this sub-category again. There was one additional risk reduction strategy identified in comparison to the unspecified gendered risk, that being physical defence against rape. One blogger recapped her experience of nearly getting sexually assaulted by a man, and how she used her skills of martial arts to get out of the situation;

"Thank the heavens my body went straight into action mode and didn't freeze. Two years ago, I learnt Gracie Jiu Jitsu for this very situation."

This narrative also shows how this blogger's risk perception of getting sexually assaulted had motivated her to learn martial arts in case of winding up in such situation, emphasizing the relevancy of such risk for this particular female solo traveller.

Physical risk – risk perceptions

In some cases the narratives emphasising gender did not specifically seem to be referencing to sexual risk, but rather talked about physical risk in general. One blogger talked about her experience of going out with group of guys as the only female, simultaneously expressing her risk perception of being harmed;

"I was not harmed by the people I barely knew. It felt good. I wished I can go to places without feeling harm."

Another blogger recapped her reaction to encountering a man when walking alone;

"It was broad daylight. There was no way this young lad can **do something horrible** to me. If he did, well..."

Also, a situation of female getting attacked by male was perceived by one blogger as possible physical risk, rather than sexual;

"He reached inside his trousers and I automatically thought 'Dear Lord he has a *knife*'."

Many of the passages talking about physical risks narrated instances when the bloggers were alone during dark hours, and often in a destination which was perceived to be exceptionally dangerous. Also in their narratives, majority of these bloggers emphasized gender of the threat to be male, thus revealing their perceptions of being specifically physically vulnerable against men.

Physical risk – risk reduction strategies

Few risk reduction strategies connected specifically to the reduction of physical gendered risks were identified from the data. One blogger talked about having a friend who would take care of her, and vice versa, in case of excessive drinking. Another blogger expressed how she would simply remove herself from dangerous situation, or if need to, she would use her knife against the attacker. Also, hiding from possible danger was mentioned as one risk reduction strategy.

Psychological risk – risk perceptions

Also psychological risk perceptions relating to gender were examined to be present in the narratives. Feelings of discomfort, uneasiness, agitation, and unpleasantness were expressed to be risks of specific actions of males. This suggests that also psychological risks are perceived as possible outcomes of other gendered risks. No risk reduction strategies in relation to psychological gendered risk were found from the data.

Scamming – risk perceptions & risk reduction strategies

Some bloggers also perceived scamming in specific situations to be gendered risk. For example, one blogger talked about African males often wanting to found Western girlfriends who would support them financially. One female solo traveller perceived females to be more at risk of getting scammed by taxi drivers in Istanbul, as she expresses;

"I don't think he would have tried this if I was a male passenger."

Another blogger perceived the risk of scamming similarly gendered, arguing that the reason for street sellers trying to force her to buy their merchandise in Morocco was because she was a woman. Two risk reduction strategies were discussed within these narratives, first being ignorance and second being avoidance of taxis in countries were taxi scams are typical.

Unequal treatment – risk perceptions

Lastly, risk of unequal treatment because of being a woman was perceived to exist. Two narratives described the bloggers' negative feelings towards having to continuously explain why they were single and childless females travelling. Other blogger expressed how she was afraid to talk to authorities who were men, because of the risk of being sent to jail for acting tenacious. No risk reduction strategies connected to unequal treatment were identified.

Physical risk

"Physical risk" was second biggest identified risk perception main category, and the analysed passages included content relating to five identified sub-categories: (1) accident, (2) health / dying, (3) being harmed/killed (4) natural disaster, and (5) terrorism. Below, narratives coded to belong to the main category of physical risk are presented, them being divided according to identified sub-categories. In few instances solo travelling was identified to heighten perceived risks in relation to physical risks, as few passages emphasizing solo travel associated being alone with physical risks. The absence of physical risk perceptions within the passages emphasizing female travel can be explained by most of them being coded to belong to the main category of "gendered risk", and that category being presented earlier.

Accidents – risk perceptions

The coding revealed that risk of accident was perceived to be most relevant physical risk when travelling. Especially accidents concerning traffic conditions, drowning, flying, and falling/tripping were mentioned several times, but what is worth mentioning is that risk of accident was often emphasized in relation to inadequate infrastructure, poor equipment, and unorganized traffic conditions. For example, lack of sidewalks and animal fences besides roads was perceived to increase risk of accidents, travelling in a boat which was in a bad condition, and hiking in trails without proper boardwalks and railings seemed to result in escalated risk perceptions. Also, busy and unorganised traffic was perceived dangerous, one blogger even describing it "*a death trap*". Based on few passages, it was also recognized that being alone heightened risk perceptions relating to physical risk and accidents;

"...I'm here alone and have to fend for myself." "...I'm here with no one that would save me if I died."

Accidents – risk reduction strategies

When it comes to risk reduction strategies being alert when crossing the road, and making eye contact with the drivers was advised. In addition, driving during dark hours was not encouraged, if the road conditions are poor. Also, one blogger described how she uses as personal locator, in case of getting into an accident when travelling alone. Other risk reduction strategies were not mentioned, which shows that responsibility of reducing risk of accidents is mainly perceived to be duty of authorities, service providers, and locals, not tourists themselves.

Health / Dying – risk perceptions

In addition to risks relating to accidents, risks related to health or dying because of health related issues were perceived relevant in the narratives talking about physical risk. It was identified that the collected narratives included health related risk perceptions to include conditions such as sunburn, dengue fever, stomach issues, appendicitis, altitude sickness, and food poisoning. These mentioned risk perceptions were identified from excerpts talking about the importance of insurance in preventing financial troubles, and from narratives recapping situations of getting sick, or not getting sick, in spite of expectations of it happening. Health issues were presented as something probable when travelling, and also as something that can result in serious physical and financial consequences, e.g.:

"I barely made it to the operating table and had to sweet-talk my way **out of a huge bill. Those days are long gone.**"

The fact that in this case appendicitis lead to purchase of insurance shows that this traveller perceived health risks while travelling as probable enough to be protected financially from. In addition, other blogs referred to insurance several times as something mandatory when travelling, because of health issues being considered as inevitable when travelling. Only one narrative associated health risk specifically with solo travel, when the downsides of possibly falling sick when travelling alone were mentioned. I was not identified that any blogger perceived their status as female traveller to have impact on risks relating to health / dying.

In addition to sicknesses, health risks and even dying were also perceived as possible consequences of travelling to certain destinations, and participating in certain tourism activities. These perceptions were mainly related either to dangers posed to humans by animals, or to risks originating from dangerous activities. Risk of getting rabies from aggressive dogs and wild monkeys was acknowledged in several blog texts, and the concept of subjective risk perception was also identified in a passage talking about wild monkeys in Bali. The blogger talked about how various travellers tried to attract the monkeys with food in order to get a photo with them, but she did not think it was a good idea because of possible health risks. This shows that travellers perceive the risk of interacting with wild animals differently, some recognizing no risk and some perceiving risk reduction necessary. Risk of health issues resulting from contact with other dangerous wild animals was also observed to be common, for example venomous snakes and scorpions were mentioned as concerns. One blogger recapped her experience of getting stung by a scorpion three times, and how she realized that risk of dying or getting seriously hurt was very close;

"...to try and take my mind off my looming **death**. But also reminding myself that I could still breath, therefore I was probably going to live."

It was also observed that some tourism activities were perceived as dangerous, and risk of getting physically injured or dying was present. For example, one blogger's attempt of hiking on top of a mountain in Iceland, in pursuance of visiting geothermal hot springs, ended up her being sure of freezing to death. Her hiking companions did not perceive the risk of dying similarly, again showing subjectivity of risk perception. Few bloggers also expressed how possibility of swimming in the Arctic Ocean resulted in feelings of being at risk of getting heart attack, hypothermia, going to shock, and dying.

Health / Dying – risk reduction strategies

Most risk reduction strategies in relation to health risks were identified to be preventive measures, including wearing sunscreen, using mosquito repellent against mosquito-borne deceases, and preparing for altitude sickness with medication and Coca Tea. Scarce amount of risk reduction strategies against sicknesses demonstrates that getting sick is perceived as unavoidable part of travel, which also explains the emphasis on having travel insurance. Data showed that risk reduction strategies against risks posed by animals included; completely avoiding contact with animals, scaring dogs and monkeys away, having small first aid kit always ready with ibuprofen, activated charcoal and antihistamine in it, doing preventive research about dangerous animals in future destinations, and checking bed, shoes and clothes in case of dangerous animals hiding in them. Using tourism services, such as professional tour

companies, was also identified as significant risk reduction strategy. Bloggers visiting Antarctica with professional excursion companies felt that doing the polar plunge was after all safe, because of the presence of professionals around. This indicates that risks are perceived to reduce if tourism activities are arranged by professional tourism service providers.

Being harmed / killed – risk perceptions

Sub-category of "Physical risk" includes risks relating to being hurt or killed, because of other people's actions. Varying risk perceptions were identified within this sub-category, as narratives were talking about fears of kidnapping, becoming victim of attack or assault, getting robbed at gunpoint, and being killed by someone. Also similarly as in regards to accidents, being alone was perceived to heighten the risk of getting harmed physically;

"Having heard so many stories about people getting **robbed at knifepoint** I was worried about coming here **alone**."

Usually the perceptions of getting harmed / killed were associated with a hazardous reputation of certain destination, or a situation of being somewhere during dark hours, e.g.;

"...it doesn't have the best reputation. Like tourists getting mugged at gunpoint reputation. Shivers."

"Alarm bells went off in my head. Prior to traveling to Jordan, I'd checked the U.S. State Department website. It warned about kidnappings for ransom..."

"...my first night in Mexico was spent wandering up and down a rather **dark and** sinister looking street in Tulum at 11 pm in the evening. After 1 hour I eventually found it, alive and with all of my valuables."

These findings are very much in accordance with the findings presented in the gendered risk section, which also emphasized darkness and bad reputation of the destination to have an effect on their risk perceptions. These two factors were also very common when the collected narratives described unspecified safety risks which are presented later, suggesting that reputation of certain destination, and the time of day when certain area is visited, can alter risk perceptions greatly.

Being harmed / killed – risk reduction strategies

Avoiding certain areas especially in the dark hours of the day, and hiring a guide, were mentioned as risk reduction strategies against getting physically harmed or killed while travelling. Narratives talking specifically about solo travel advised for informing someone back home about specific travel plans and whereabouts, only being outside alone during daylight hours, and trying to use intuition in order to avoid hazardous people and situations.

Natural disasters – risk perceptions & risk reduction strategies

Few narratives recognized natural disasters as risks when travelling, more specifically the data set revealed risks concerning eruptions of volcanoes, earthquakes, and hurricanes. From these three, volcano eruptions and earthquakes are solely natural phenomenon, resulting in them being fairly unpredictable. According to the narratives, their unpredictable nature heightened the perception of risk related to them, making fear of volcano eruption and earthquake continuous. For example, traveller who spent a night camping atop active volcano described how the fear of that volcano actually erupting was present during the entire trip, because of the possibility of it happening unexpectedly. Additionally, other blogger narrated how she prepared for, and constantly expected new earthquakes, after experiencing one. Her risk perception also changed after the first earthquake, because of understanding the potential risks involved better;

"I was pretty shaken up by this one. Maybe it's because I now know the potential danger, which I didn't the first time."

Blogger talking about Hurricane Irma decided to continue with her plans of visiting Cuba in spite of her family's warnings, but her risk perception of Irma changed after she was actually faced with the possibility of Irma hitting Cuba;

"Irma was no joke I had seriously underestimated the severity of this storm!"

As a risk reduction strategy she decided to reschedule her flight home earlier, in order to avoid being in Cuba when Irma was expected to hit the country. These narratives demonstrate that natural disasters are often seen as something more powerful than what humans can control, resulting in risk reduction strategies being either avoidance of the risk all together, or strategies that are employed during or after the disaster occurs.

Terrorism – risk perceptions & risk reduction strategies

The reason why risk of terrorism is categorized under "physical risk" is that the collected data did not associate terrorism with "political/religious risks, but rather related terrorism to getting physically hurt or dying. However when considering majority of the recent terrorist attacks, these analysed text passages could have also been coded as a sub-category of

"political & religious risk". Risk of terror attack was mentioned by one blogger as one of eight most likely risks when travelling, and as a risk which she contemplates before undertaking travel and making decisions concerning her future travel destinations. Another blogger narrated her decision making process in relation to travelling to Egypt, and her rationale compared the risk of terrorism nowadays to be as high in Egypt than in any other country in the world. Furthermore, one blogger described how her uncertainty towards experiencing terrorist attack in Barcelona had increased, because of her experiencing it already once when living in Barcelona.

No risk reduction strategies against terrorism were identified from the data, which suggests that travellers do not perceive risk of terrorism as something that can be principally reduced by their own actions. This is very much in accordance with risk reduction strategies of natural disasters, demonstrating similarity between these two types of risks. Next, risk perceptions relating to financial risk are presented.

Financial risk

The third biggest main category of the entire data ended up being "Financial risk", encompassing sub-categories of; (1) getting scammed, (2) losing valuables/getting robbed, and (3) financial/money problems. Again, the division of passages to the previously mentioned three categories revealed that, based on several narratives, being solo traveller and being a female traveller heightened bloggers' financial risk perceptions.

Getting scammed – risk perceptions

The data showed that scamming is perceived as the most common financial risk among female solo travellers. Most frequently mentioned risks in relation to scams resulting in financial risk were perceived to be getting pressured and harassed to buy unwanted products, getting ripped off or overcharged, having card details stolen, becoming victim of tourist scams which result in request of money from the tourists, service providers manipulating reviews, and encountering locals trying to promote certain services to tourists in order to receive commission from the service providers. In all of the cases scamming was perceived negatively, and experiencing scamming resulted in negative feelings towards the locals and destinations. Some bloggers also believed solo travellers to be more at risk of getting scammed, because of tourists travelling alone being easier targets for scammers. Also as the section on gendered risk presented, several female bloggers perceived their gender to increase the risk of getting scammed.

Getting scammed – risk reduction strategies

Acquiring knowledge about common scams and the price level in destinations was mentioned as preventive actions in order to reduce risks of scamming. Also, it was advised to agree on a certain prize before using tourism services such as taxis and guides. Being polite but firm when saying no to street sellers was also recommended, in addition to avoiding all together situations where the sellers could commit scams. Many bloggers also talked about always carrying more than one bank cards in case of becoming a victim of card related scams. Using services of tourism providers was also seen as a way to reduce risks of scamming. For example, one blogger described how in Egypt she avoided being harassed by so called "touts", who would ask her to pay money in exchange for small deeds they would do for her, by hiring a professional guide and driver;

"With the guide by my side, not a single tout approached me..."

Also one blogger explained how after getting scammed by a taxi driver the previous night, she used services of the hotel he was staying at to get a more reliable taxi driver;

"...this one was organised by the hotel and thus much more trustworthy."

These examples show that tourism service providers have important role in reducing risk perceptions of tourists, both by providing services where scamming is not present and helping tourists to avoid encountering scammers.

Losing valuables / getting robbed – risk perceptions

Risks in relation to becoming victim of robbery were also frequently mentioned in the narratives. These risk perceptions were identified from passages talking about pickpocketing, robberies, and fear of losing valuable items. In many case travelling alone seemed to increase perception of becoming a victim of robbery, for instance one blogger described how she felt more vulnerable in relation to robbery because of being alone, and another blogger similarly expressed her concerns over not having anyone else looking after her and her valuables when travelling solo. Also risk perceptions of these risks seemed to be more heightened when the destinations visited were regarded to be poorer;

"So make sure you have some cash on you BUT don't bring TOO much because after all Colombia is a third world country and has always been known for its crime rate..." "I learned that affordable technology is several years behind... ... so current technology is a hot commodity. If you're not careful with your gadgets, they could get swiped."

In addition, previous negative experiences in a certain destination were identified to affect future risk perceptions, as one blogger's voice demonstrates;

"...other times, like when I wanted to visit Preah Vihear in Cambodia but got the "some guy with a car" option, I decided to skip it, as my third trip to Cambodia had been defined by extortion and robbery."

There were no direct indications that female solo travellers perceived to be more at risk of getting robbed because of their position as females, however many of the unspecified gendered risks, which were presented earlier, implied the perceptions to be about getting robbed.

Losing valuables /getting robbed – risk reduction strategies

Preventive risk reduction strategies included; securing valuable items with locks and lockers, not carrying too much cash, not leaving valuables unattended, using products designed for keeping valuables safe such as "Pacsafe bag" and "Travel bra", and always staying aware of surroundings. In addition, risk reduction strategies used in case of these perceived risks actually happening were mentioned to be having travel insurance and threatening to contact local authorities. Travel insurance was perceived as protection against further financial loss if valuables were lost or robbed, and threatening to contact local police was perceived as a way of getting lost valuables back.

Financial / money problems – risk perceptions

Lastly, surviving financially, unexpected monetary expenditures, not having enough cash in places where cards are not accepted, and running into problems with cards and card machines were perceived also as possible financial risks when travelling. No differences were identified between the three data sets, demonstrating that these types of financial problems were not specifically perceived to be different when travelling solo or when travelling as a female.

Financial / money problems – risk reduction strategies

Again, the data showed that travel insurance was regarded as best risk reduction strategy against financial problems, and risks originating from them. Many of the bloggers perceived insurance to be mandatory, because of unexpected occurrences which often resulted in

significant financial losses without having insurance. Also having emergency cash saved and carrying several bank cards was advised, in order to avoid risks involving money. The following section moves on to present narratives talking about psychological risk perceptions and risk reduction strategies.

Psychological risk

As mentioned previously, within the passages emphasizing solo travel, risks relating to the main category of "psychological risk" were coded more than two times frequently than risks relating to any other risk perception main category. Thus, psychological risks were identified to be significantly more present in passages emphasizing solo travel, than in the other two data sets. This is why the following psychological risks are mainly presented in reference to narratives emphasizing solo travel. However as presented earlier, few psychological risks were also coded within the main category of gendered risk. The main category of psychological risk was recognized to contain six different sub-categories; (1) loneliness, (2) existential/identity crisis, (3) self-doubt, (4) racism, (5) culture shock, and (6) missing people, and each of them are introduced separately.

Loneliness – risk perceptions

Codes affiliated with loneliness composed over half of all codes identified within the subcategories of "psychological risk". Thus, it is evident that female solo travellers perceive risk of loneliness to be considerable, when particularly solo travel is considered. Risk of loneliness was expressed both in narratives specifying particular fears before travelling, and narratives recapping experiences and feelings felt during travelling. Majority of the loneliness fears expressed before travelling were related to perceptions of ending up being completely alone, not having as fun as possible when travelling alone, not connecting with others or meeting similar kind of people, and not being able to cope with the feelings of loneliness. Also, collected narratives talking about loneliness during solo travel revealed these risk perceptions to be justifiable;

"*I got lonely*... A particularly beautiful or moving moment would have me looking around for someone to share it with ..."

"I didn't make the type of friendships that made travel in Southeast Asia so special." "That's where it sank in that I was alone..." "I thought I had made a mistake. I really wished I had come with someone, but it was too late now."

However, it was observed that bloggers who talked about the risk of loneliness before solo travel were often either not experienced solo travellers before the risk perception was constructed, or they were going to visit destination with new kind of social practices than ever before. More experienced solo travellers seemed to perceive risk of loneliness to be regular characteristic of solo travel;

"...it's the downside of solo travel."

"...accompanying loneliness which often goes with it ..."

"...sometimes, you're going to feel lonely ... "

"...it will all be part of the dance of solo traveling..."

These observations demonstrate that risk perceptions of loneliness are at least partly influenced by individual's own experience of solo travel, and more accomplished solo travellers accept loneliness as one possible risk, rather than fear it in advance.

Loneliness – risk reduction strategies

The data set also showed that solo travellers engage in risk reduction strategies which increase the certainty of them not ending up lonely. These strategies included choosing typical backpacker destinations with lot of other solo travellers, booking accommodation in hostels, keeping travel itinerary flexible, and spending time in hostels' common areas and/or backpackers bars. These strategies seemed to be especially recommendations from more experienced solo travellers, who were aiming at encouraging novice solo travellers to keep on travelling, in spite of their fears of being alone.

Existential / Identity crisis – risk perceptions

Second biggest coded sub-category within psychological risk perceptions were risk perceptions relating to existential and/or identity crisis. The data revealed that the status of "being solo traveller" resulted in fears of not getting along with other travellers, especially couples and families, and not being able to adapt to destinations associated with non-solo attributes, such as romantic destinations. The risk of having to cope with and defend the status of being solo traveller was also present in the narratives, as one blogger communicated how she sometimes feels awkward when sitting alone at a restaurant, or when she has to answer

inquiries about why she is travelling alone. Other blogger expressed fears regarding her status as "non-drinker", and how that would impact her ability to fit into the backpacker community;

"So many of the activities involved alcohol, and **I was afraid that I'd be the only** non-drinker there."

Additionally, another blogger shared her concerns over visiting destination that is often associated with couples and honeymoons when she was "single". Few narratives within the passages not emphasizing solo travel or female travel also contained codes relating to existential/identity crisis. These narratives all talked about anxieties over how plans of longterm travelling would affect their lives at home;

"How would a year off affect my career? How would I come back to my life after that experience? What if I didn't fit anymore?"

"... 'Shouldn't I try to get a real job?' I was already behind professionally."

Thus, these examples show that female solo travellers' also perceive risks of travelling to possible have affect on their lives outside travel.

Existential / Identity crisis – risk reduction strategies

All of the bloggers talking about existential/identity crisis did not let their risk perceptions to prevent them from visiting certain destinations. What was emphasized was that they just aimed at forgetting their fears, and strived at not caring about their certain statuses. Also, finding people with similar values and interests, e.g. non-alcohol drinkers, were mentioned as a way to reduce risk of identity crisis.

Self-doubt – risk perceptions

Risk perceptions relating to self-doubt were mainly expressed in passages talking about fears of getting scared, not being able to cope alone, and not possessing characteristics required to engage in solo travel. For example, one blogger talked about her initial concerns of not being able to engage in solo travel at all, because of her bad skills of socializing and habit of not being able to make decisions quickly. She further perceived that these personality traits would lead to her doubting herself as successful solo traveller, thus the risk of acquiring feelings of self-doubt was present heavily in this entry. Risk of self-doubt was also expressed in passage where blogger talked about difficult situations she had experienced, and how these situations had made her feel like she was not suited to be travelling alone in the future either.

Self-doubt – risk reduction strategies

Few strategies for reducing the risk of self-doubt were found from the data. Firstly, it was recommended that novice solo travellers should be open to discover new sides of themselves, because sometimes solo travel can elevate new important personality traits which someone did not recognize to possess before. For example, one blogger emphasized how her transformation from fairly anti-social person into social solo traveller helped her to get rid of feelings of self-doubt. Secondly, it was mentioned that reminiscing about personal successes already obtained during solo travel, would help in reducing the risk of obtaining feelings of self-doubt.

Racism – risk perceptions

One blogger talked about her experiences towards encountering racism when travelling, and how racism is still reality in today's society. She explained how the risk of encountering racism does not stop her from travelling the world, but she still perceives the risk to be present. No risk reduction strategies connected to racism were mentioned.

Culture Shock – risk perceptions

Risks relating to culture shock were identified only twice from the whole data. One blogger expressed that before visit to a very poor area, she was nervous, terrified, and pondered if she should visit the area at all, because of her being alone and the area being so different to what she is used to. When she eventually visited the area, she experienced a culture shock that made her cry and made her also ponder about her own privileged way of life. According to her own words, another blogger experienced severe culture shock when travelling to Vietnam because of the amount of garbage and dirtiness. The same narrative also revealed that the blogger perceived risk of culture shock to be probable in the future, when travelling to extreme destinations such as Vietnam.

Culture Shock – risk reduction strategies

The only risk reduction strategy specified was pre-travelling preparations for possible culture shocks, so that the risk of experiencing one would decrease. Specifically acquiring knowledge and reading about destinations before travelling was advised.

Missing people – risk perceptions

Few text sentences revealed that risk of missing people was perceived as part of solo travelling. One mature blogger reminisced how especially her travels pre-Internet included heightened feelings of longing, because calling home was considerably harder than nowadays. Also she emphasized how relationships with other travellers can be complicated, which increases the risk of missing people back home.

Missing people – risk reduction strategies

Keeping in touch with family and friends was the only discovered risk reduction strategy, which suggests that risk of missing people is considered as something that just needs to be coped with when travelling.

Unspecified safety risk

The main category of unspecified safety risk was identified to be the biggest main category which does not include any sub-categories. Narratives coded to belong to the category of unspecified safety risk were found from all of the three different data sets, and this demonstrates that female solo travellers perceive safety risks to be influenced by both, their decision to travel solo and by their gender.

Unspecified safety risk – risk perceptions

Within the passages not emphasizing solo- or female travel, unspecified safety risks were connected to; unsafe accommodation such as Couchsurfing and hostels, driving a car instead of catching a bus, travelling to a destination perceived as very busy and crazy, using taxis, and going to areas which are perceived dangerous. Thus, according to the narratives solo female travellers' risk perceptions have influence on their decision making processes, especially regarding choice of destination and use of different tourism services. What was noticeable is that many of the bloggers regarded darkness and night to increase their risk perceptions;

"...I vowed to never arrive at an unfamiliar airport after **dark** again, because **I** just don't think it's a smart idea."

"...but it's best if you still to the main streets around Caminito in the middle of the day when it's the busiest."

Even though in these narratives the risks in question are not specified further, it is clear that perceived safety risks may limit travellers' movements around destinations, and prevent them from visiting certain areas especially during dark hours.

Many of the narratives expressing concerns over unspecified safety risks were also found from the passages emphasizing travelling solo;

"I had a little voice in my head that told me to be more careful -I was in a foreign place alone, after all..."

"...this was just "some guy with a car" that the hostel owner knew. I'll often say yes to that when I'm traveling with someone else, but when I'm traveling solo, that's where I hesitate."

"Would I walk around an unfamiliar or deserted area alone at night? No..."

Again restraint of movement is expressed, as well as night time hours and characteristics of areas that are perceived as risky. Additionally, other people are also considered as safety threats when travelling solo.

All of the narratives, where from the below excerpts were collected from, emphasized travelling solo and being a female;

"Sometimes **I** didn't feel very safe. When you're with others, there's strength in numbers. Most of the time this isn't an issue - unless you get hungry after sundown in the wrong part of town, or the bus drops you off in the middle of the African savannah and you're the only single female for miles around."

"...no matter how unfortunate the thought is, people who go solo tend to attract more attention than those in a group."

"...the thought of fending for **myself solo** through the web of the medina in search of food just didn't seem worth **the risk** or effort."

These findings further demonstrate the impact of being a female and travelling alone, in relation to risk perceptions.

Unspecified safety risk – risk reduction strategies

When it comes to risk reduction strategies affiliated with unspecified safety risks, safety precautions such as; checking accommodation references, being cautious, avoiding dangerous places especially during dark hours, following intuition, and using local guides were identified from the data. All of these measures were perceived as ways to reduce safety risks when travelling.

Risk of unfulfilled expectations

Codes relating to the risk of unfulfilled expectations were found from the passages belonging to the "General travel" data set and "Solo Travel" data set. Again, no sub-categories were identified, but below relevant risk perceptions and risk reduction strategies are presented separately.

Risk of unfulfilled expectations – risk perceptions

Varying factors were identified to have an impact on solo female traveller's risk perceptions regarding unfulfilled expectations. One blogger was worried how her trip was going to turn out because she had never met her future travel companion before;

"Would we get on? What if it was a disaster?"

Another blogger feared that her next planned trip was at risk of having to be cancelled, because of health issues that she experienced during another trip;

"I had been planning and dreaming about this voyage for almost a year. It was expensive, and had involved a lot of planning. And now it looked like **the whole thing** *might be ruined*."

Also risk of not being able to experience and visit all of the places wanted because of time limitations was mentioned;

"...my sister and I were a bit tight on time yet didn't want to miss some of the places to visit..."

Passages emphasizing solo travel were identified to include different types of risks. For one blogger accommodation choice of staying at hostel resulted in conducting risk perceptions;

"Have you ever contemplated staying in a hostel, but were too worried where (eeeek!) and with who (double eeek) you were going to be placed?"

Another blogger considered one of her personality traits to possibly lead to unfulfilled expectations, in the form of wasting time:

"...I was worried that if I traveled solo I would waste a lot of time trying to decide what to do and end up not doing much."

Lastly, one blogger perceived risk of not having as much fun when travelling solo than when travelling with others, to be relevant;

"...I was a bit hesitant to travel alone to Greece (obviously traveling is more fun with a friend)..."

These excerpts demonstrate that varying aspects of travelling can create risk perceptions of unfulfilled expectations among female solo travellers.

Risk of unfulfilled expectations – risk reduction strategies

Risk reduction strategies mentioned included both, strategies engaged in before travelling, and during travelling. In most cases thorough planning was perceived as way to reduce risks of unfulfilled expectations. One blogger also advised reading carefully the details of booked trips, after one of her own experiences ended up being negative because of her not realizing that she had booked an organized trip which was only 'basic grade'. According to her after this trip she has been more careful when booking trips, to avoid the risk of unfulfilled expectations. Blogger, who perceived hostel accommodation to be risky because of its unpredictable characteristics, recommended booking hostel rooms with only girls and fewer room occupants. Strategies used during travelling included joining a locally bought group tour in order to see the main sights of a destination effectively and trying something new to avoid feelings of boredom.

Political / Religious risk

Main category of political/religious risk ended up including passages where political and/or religious factors were perceived to be the origin of risks. Narratives expressing these risks were only identified from "General travel" and "Female travel" data sets, indicating that travelling solo is not specifically perceived to have an effect on political/religious risk perceptions.

Political / Religious risk – risk perceptions

Wars, persecutions, political and religious conflicts, and revolutions were identified to generate risk perceptions among female solo travellers;

"By the time the true **extent of this persecution** became more evident, I had already booked my flights to Yangon and had pretty much planned my trip. It was at this time that I faced a conundrum – **did I cancel my trip or go ahead and visit anyway**?"

"There are certain parts of Egypt that are no-gos right now (like most of the Sinai and the Western Desert)..."

"Now I find myself experiencing a different **uncertainty**... ... a place with **political uncertainty** and hear helicopters on a daily basis brings a strange eeriness to the city."

"It is true that the missile attacks in Syria, seen from Golan especially at night, may be a bit **scary**....We sat by the fire next to our hostel in Odem, when suddenly the night sky lit up twice, we also heard **a bang and shooting** somewhere in the distance."

These expressions show that political/religious risk perceptions resulted in feelings of uncertainty, fear, and doubt regarding already made travel plans, as well as had an impact on decisions made about which areas and destinations were visited. Political/religious risk perceptions were also mentioned in connection to fear of getting in trouble by expressing "wrong" believes about political/religious situations present in a destination;

"He asked me what I thought about the Israel-Palestine conflict and my first rule when coming across this topic: "do not say a word.""

" I've been **burned** before when voicing my **lack of religious beliefs** in heavily Catholic countries..."

Lastly, concerns over not dressing correctly as a female, in Muslim destination, were mentioned. It was not clearly specified what kind of risk not dressing correctly would result in, but the narrative suggested that it was connected to not disrespecting local culture;

"...I knew I would need to be more conscious about dressing conservatively than I ever had been before. But, as a non-Muslim woman, just how conservative did I need to be?"

These passages from the collected narratives show how political/religious risks can create risk perceptions relating to safety, as well as risk perceptions connected to communicating and behaving according to cultural, political and religious norms.

Political / Religious risk – risk reduction strategies

When it comes to reducing risks involving different types of wars and other conflicts, total avoidance of certain destinations and areas was mentioned, as well as having up to date information about happenings of certain destinations;

"...some parts of Lebanon should be avoided ..."

"...be sure to keep up with the news if you decide to visit."

Regarding political/religious discussions, not expressing too strong opinions was described as best strategy;

"...playing Switzerland is the best possible way."

"... I usually default to vague non-answers."

Also, the blogger talking about dressing correctly in Muslim country suggested being conscious about local customs in order to avoid discords.

Other identified risks: getting lost, visa problems & being late

This last category includes three separate risks, which were identified from the data fairly rarely compared to the other risk types. Risk of getting lost was coded eight times, risk of visa problems two times, and risk of being late one time.

Other identified risks – risk perceptions & risk reduction strategies

Risk perceptions regarding getting lost were expressed mainly just briefly, and it was not the main topic of any of the narratives. Getting lost was seen as something unnecessary, but almost inevitable when travelling in a foreign country. However one narrative expressed how getting lost could have resulted in her having to pay local trout to get her back to her accommodation, which she perceived to possibly result in more serious risks than just getting lost. Two narratives mentioned how visa issues created risk perceptions to them, regarding forbiddance of entry. They perceived that visa problems could possibly result in risk of not being able to enter a planned destination. Lastly, risk of being late was coded to be present in the collected data only once, and this was in a narrative which talked about being late from departure of a cruise ship.

Other identified risks – risk reduction strategies

Guided tours and being aware of surroundings were mentioned as risk reduction strategies against getting lost. Additionally, downloading offline Google Maps to a mobile device was recommended, in case of getting lost. In relation to visa risks, applying for a visa through official sites and with good time in advance was mentioned as ways to reduce the risk of not being granted a visa. And finally, always keeping track of time and leaving enough time as a precaution was mentioned as risk reduction strategy against being late. In the following chapter the presented results are analysed and discussed further, in relation to the presented literature review and theory.

5.3 Analysis of Presented Results

This analysis aims at providing important insights found from the data, by interpreting the results and linking them to the literature review and theoretical background of this dissertation. First, few general findings are introduced and interpreted, and after this the

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analysis continues with three separate sections, focusing the analysis on; (1) gendered risks, (2) risks heightened when travelling solo, and (3) risks not perceived to be impacted by gender or travelling solo. The analysis was decided to structure as mentioned above, in order to divide the analysis into coherent sections considering the entire dissertation.

The overall findings support previous research (Wilson & Little, 2005; Yang et al., 2018), which has identified that even when female solo travellers recognize risks involved in travelling these risks do not prevent them from travelling all together. Thus, the empirical data demonstrates that these female solo travellers perceive benefits of travelling to outweigh risks, which results in them continuing to travel. Also, Douglas' and Wildavsky's (in Slovic, 2000, p.21) argument of different social groups highlighting and deemphasizing particular risks is supported. This could be seen in several of the observed blogs which had separate sections dedicated to "safety tips" for female travellers, and in "About Me" sections which emphasized safety risks of female travellers, over other type of risks. This suggests that especially safety risks are considered to be relevant for female solo travellers, and the bloggers' focus on giving advice to their readers especially considering safety. This also demonstrates communal notion of risk, the idea introduced by Mary Douglas (Lupton, 1999), as a whole community of female solo travel bloggers is examined to approach the concept of risk similarly, emphasizing safety. Findings also illustrate that some female solo travellers perceive themselves to resist certain gender roles when travelling, as suggested by Yang et al. (2017b), because their "About Me" sections included content trying to assure readers about female solo travelling being safe for females.

Several findings in the data demonstrate risk perceptions being subjective and individual, likewise previously presented literature review and theory strongly suggesting. This argument is outright supported in the entirety of the data, when considering diversity of the risk perceptions found in the data. Even though commonalities were identified and some of the bloggers generalized specific risks to be threat to all female travellers, the narratives still demonstrated different perspectives in regards to similar types of risks. Also, it was identified that especially varying personal characteristics, cultural backgrounds, and previous experiences affected risk perceptions, resulting them and connected risk reduction strategies being subjective. For example, the narrative talking about risk of interacting with wild animals and the narrative describing fear of death when hiking in Iceland, demonstrate existence of subjective risk perceptions. Subjective risk perceptions were recognized, as the first example narrative expressed how some tourists interacted with wild animals without

seemingly perceiving involved health risks, in contrast to the blogger clearly expressing her risk perceptions in relation to the situation. The second narrative also expressed subjective risk perceptions, as the blogger described how her travelling companions did not perceive risk of dying to be present in the situation of hiking in Iceland, unlike her. Also, many of the narratives referred to perceived risks in relation to the narrators personal characteristics. For example according to the narratives, personal characteristics such as being unable to make quick decisions and being unsocial, were expressed to create risk perceptions. Several narratives connected their risk perceptions to specific experiences they had encountered before, showing that risk perceptions are also influenced by previous experiences. However, even though risk perceptions are determined subjective, important insights can still be drawn based on frequency of the codes, emphases on solo travel and/or female travel, and narratives (2005) argument regarding people fearing theoretical risks emerging from innovations and technological advances, as no significant amount of the identified risks were connected to such types of risks.

Analysis of gendered risks

Findings presented in the section relating to gendered risk are majorly supporting Slovic's (2000) argument of gender having impact on risk perceptions. The fact that gendered risk was identified as the biggest risk perception category through coding demonstrates the importance of gender in construction of risk perceptions. Likewise, the results support findings of Yang et al. (2017b), by narratives revealing perceptions regarding females being generally more at risk when travelling, compared to males. Furthermore, nearly all risk perceptions identified from the data were followed by connecting risk reduction strategies, in accordance to Yang et al.'s (2017b) findings of female travellers being very risk adverse. High amount of identified gendered risks suggest that Beck's (1992) argument regarding new modernization and changing sex roles inflicting new modern risks to society is valid. The argument is supported, as the results propose that female solo travellers impose themselves to increasing risks by travelling alone as females. Thus, the transformation in sex roles have allowed females to increasingly engage in solo travel, and the desire to further strengthen the status of females as travellers is motivating women to continue travelling, despite the risks and dangers possibly posed to them.

When it comes overall to the identified sub-categories of gendered risk, the results supported previous research, but also revealed new type of risk perception which has not been identified before. Wilson & Harris (2007) concluded biggest constraints to women travellers' to be safety and personal feelings, and based on their study Meng & Uysal (2008) demonstrated that females are most concerned about safety and respect when travelling. These types of risks were also dominating in the gendered risk category of this study, and considering the identified gendered risks, only risks related to scamming are not directly related to safety, personal feelings, or respect. Thus, the findings of this study mainly support previous research. Also more specifically, Yang et al. (2017a) wrote in their review of previous research that females regard themselves being more at risk of violence, sexual harassment, and personal safety than men, and as presented these risks were primarily present in the gendered risk narratives. Additionally, unwanted gazes, rape, and sexual harassment were examined to be most heightened risk perceptions of Asian female travellers according to Yang et al. (2018), and these types of risks were again heavily present in the study conducted. However as the literature review presents, none of the previous research has mentioned risk of scamming in relation to risk perceptions of female travellers. This is particularly interesting taking into account that according to the coding of this study, scamming was perceived as the most frequent financial risk, and scamming was also perceived as gendered risk.

Taking into account findings of previous research, such as studies presented by Yang et al. (2017), Seow & Brown (2018), and Wilson & Little (2005), it is not surprising that sexualized risks were found from the narratives frequently. Also more specifically, the presence of sexualized gazes was identified from the data, supporting Jordan & Aitchison's (2008) results. The fact that Jordan & Aitchison (2008) argue that females are very aware of the gazes is also supported in the data, when considering the affiliated risk reduction strategies, as some of the risk reduction strategies against sexualized gazes were identified to be preventive, for example dressing modestly, wearing a wedding ring, and avoiding male crowds. Additionally, Jordan & Aitchison's (2008) discovery regarding solo female travellers being seen as more available by men, than females travelling in groups, was also backed up. This could be identified from narratives recapping situations where bloggers had to lie about them being in a relationship, as men were assuming that they were single because of their solo travelling habit.

Prove supporting the assertion of women perceiving themselves as the more vulnerable gender against men (Yang et al., 2017a) was also found from the collected narratives.

Especially the large amount of bloggers perceiving males as sources of risks demonstrates this, as well as the fact that males were specifically mentioned as threats in relation to physical- and sexual safety risks. Douglas' (1992) notion of people increasingly blaming others for the generation of risks is also valid, when considering the data which shows that females tend to blame males for great amount of risks they are facing. Some bloggers did recognize the responsibility that females are considered to have, for example reducing risks by not walking alone in the dark and not wearing clothes that reveal too much, but other narratives also demonstrated perceptions of females inevitably ending up as victims of gendered risks. Thus, these narratives were blaming males entirely for creating risks for female travellers.

Analysis of risks perceived to heighten when travelling solo

When it comes to risks that were identified to heighten when engaging specifically in solo travel, the findings are in great extent in accordance with previous research. Risks relating to safety, health, and psychological factors have been previously studied to affect especially solo travellers (Bianchi, 2016; Mehmetoglu, 2003; Park & Reisinger 2010; Wilson & Harris, 2007), and these risk categories were also identified from the collected narratives emphasizing solo travel. Thus, female solo travellers perceiving these types of risks as heightened when travelling solo is not surprising, taking into account previous research, and nature of these risks mainly affecting individuals' personal physical or psychological health and wellbeing.

However, what is worth discussing more comprehensively is that the results clearly suggest that especially solo travel is perceived to create increasing amount of psychological risks to female travellers. Even though in his study Heimtun (2012) concluded female solo travellers' to perceive loneliness as risk, none of the other previous research reviewed highlighted psychological risks to be as considerably connected to solo travel than the conducted research suggests, therefore making this specific finding particularly interesting. It is not surprising that risk of loneliness was emphasized in relation to solo travel, but loneliness being perceived as risk also according to experienced solo travellers can be considered at least partly surprising. The fact that even experiences have not fulfilled their social needs entirely. Also, the narratives expressing negative feelings of awkwardness, discomfort, and uneasiness, in relation to being alone, imply that even experienced female solo travellers have issues with adapting to solo travel. These results provide relevant knowledge regarding female solo

travellers' risk perceptions of travelling alone, giving actors in the tourism industry opportunity to develop their products and services to fit needs of female solo travellers better.

Analysis of risks not perceived to be impacted by gender or travelling solo

As already briefly analyzed in the chapter giving an overview of the coded categories, results showing physical-, financial-, psychological-, and satisfaction risks to be heavily present in the travel narratives, support findings of previous studies. However, existence of few of the risk categories identified also support Beck's (1992, 1999) work, for example political & religious risks can be said to incorporate many characteristics which Beck identified in connection to new modern risks, such as their global effect, political nature, and modern risks being generated by humans and responsibility of humans to manage. Some risks belonging to two identified sub-categories of physical risk; (1) natural disasters and (2) terrorism, also incorporate characteristics of new modern risks. Hurricanes, and risks caused by them, can be said to be at least partly produced by humans, as it has been researched that climate change increases the severity of hurricanes (UCS, 2017). Thus, hurricanes are good example of risks caused by modernization and human action, which Beck argued to increase within rise of the risk society. Also terrorism can be argued to involve characteristics of new modern risks, as advances in technology and other industries have inevitably made acts of terrorism easier to organize, and more serious in their consequences. Additionally terrorism can be said to have global effect, especially in relation to tourism practices, as many recent terrorist attacks have also taken lives of tourists. This has resulted in tourists globally having to consider the risk of terrorism, when planning and engaging in travel, as the results demonstrate. Also the fact that the results indicated that risks deriving from natural disasters and terrorism were mainly perceived by bloggers as impossible to reduce through their own actions, suggests that reduction of these types of risks are seen as responsibility of other actors. This is another characteristic related to the risks developing within the risk society (Beck, 1992).

None of the relevant previous research which was reviewed for this study identified scamming as a risk or constraint in relation to travelling, meaning that the conducted study revealed entirely new risk perception category. In addition to solely scamming being identified as a new type of travel risk, according to the coding, scamming was perceived to be the biggest financial risk perception, and scamming was also perceived to be gendered risk. This implies that scamming is perceived as considerable risk by female solo travellers. The fact that scamming was not identified as risk in previous research relating to risk in tourism

indicates that the practice of scamming tourists has increased significantly in recent years, or at least it has evolved into a perceived risk only recently. Many of the narratives described risk of scamming to include aggressive actions towards tourists, which could also explain the increasing risk perceptions towards scamming, if these aggressive actions have only emerged recently. Possibly the aggressive nature of scamming also results in it being perceived as gendered risk, as many of the narratives expressed vulnerability because of being a female, in situations of scamming. The data indicated scamming to lead to varying negative feelings towards destinations and service providers, making it important issue to solve especially in destinations where scamming is perceived to be common.

Majority of the narratives did not emphasize the bloggers' cultural backgrounds, making deeper investigation into possible similarities and differences between their risk perceptions and cultural backgrounds impossible. However the collected data was observed to include passages where socio-cultural factors were impacting individual risk perceptions, this being in accordance with sociocultural approaches to risk. Socio-cultural factors affecting risk perceptions were identified from passages connected to religious orientations, culture afflicted presumptions, previous experiences of living in a country facing terrorism/political unrest, and being unaware of happenings of certain country, because of lack of importance appointed to the happenings by origin country/culture. In addition to these findings supporting sociocultural approaches to risk, also Beck's arguments regarding risk differing within knowledge is supported, which is connected to cultural background as often people with similar cultural backgrounds have similar knowledge and understanding of risk. For example, one blogger described how her risk perception towards terrorism and political unrest had heightened, because of living in a country where those issues were constantly present. Also, one blogger's narrative expressed how she did not have preliminary risk perceptions towards visiting a country because she was not aware of political unrest happening in the destination. Thus, in these cases both knowledge and cultural background affected the blogger's risk perceptions, supporting Beck's theory and ideas of risk, as well as other weak social constructionist approaches.

Lastly, recurring topic in the overall data was observed to be how darkness and/or negative reputation of certain areas heightened risk perceptions, and how the bloggers had to limit their movements as risk reduction strategy. These findings are similar to the findings of Carr (2001), Wilson & Little (2005 & 2008), and Yang et al. (2017a & 2018), whose results also indicated bad reputation of an area and darkness/nighttime hours to limit their respondents'

movements in the tourism space. Furthermore, in many cases when safety of a destination/area was questioned and darkness was mentioned, the narratives emphasized either being alone or being female. This suggests that being female solo traveller further heightens these risk perceptions. This indicates that reputation of areas and destinations, as well as darkness of areas, can prevent solo female tourists from visiting certain places completely. This is an issue for destinations and areas trying to attract more tourists, but which have bad reputation in regards to safety.

6. Conclusion

Results and analysis of the conducted research has revealed answers to the constructed research questions, providing insights regarding; the existence of concept of risk in travel blogs, female solo travellers' risk perceptions, and solo female travellers' risk reduction strategies. When taking into account the presented background of this dissertation, especially arguments in relation to female- and solo travelling continually increasing and contemporary society developing into risk society, the topic and findings of this dissertation are indisputably current and valuable, considering both society and the research areas of risk and tourism. Specifically the presented findings have given important knowledge concerning female solo travellers' understanding of risk, which can further be utilized by tourism service providers and destination management organizations in developing their services and products. The findings also offer more extensive understanding regarding the relation of risk and society, by revealing what risk perceptions are most heightened in today's society in relation to travel, and revealing behaviour which these risk perceptions lead to.

Observations answering RQ1 revealed concept of risk to exist rarely in other parts of the observed blogs, than in the actual blog entries. In the few parts where topics relating to risk are mentioned, risk is expressed to be ordinary part of female solo travelling, and the bloggers emphasize how their advices can help women travel safe. Thus, risks in relation to travelling are described to be undeniable, but something that can be reduced and managed. Also the observed blogs' typical characteristic of drawing attention to specifically safety tips suggest that especially safety risks are perceived to be significantly present when travelling solo as a woman. The results answering RQ2 support this argument, as considerable amount of the identified risk perceptions are connected to safety.

The research shows identified risk perceptions of female solo travellers, which provide answer to RQ2, to be; subjective, influenced by socio-cultural factors and individual knowledge, and highly affected by gender. In addition, some risks are perceived heightened specifically because of engaging in solo travel. In relation to gendered risks, the results indicate female solo travellers to perceive women to be generally more at risk when travelling, compared to men. Males are seen often as the source of risk, whether talking about sexualized, physical, or scamming risks, and also physical vulnerability of females in comparison to males is described to heighten gendered risk perceptions, further implying that often female solo travellers perceive males as threats. Thus, according to the findings, gender affects risk perceptions greatly. Psychological risks are perceived to be most existent when travelling solo, and even experienced female solo travellers perceive risk of loneliness to be present when travelling. Travelling alone also heightens risk perceptions connected to physical- safety and health. Risk perceptions not emphasizing gender or solo travelling are supporting findings of previous research, by being majorly connected to physical-, financial-, psychological-, and satisfaction risks. Additionally, also risk perceptions connected to Beck's argued new modern risks are present, as political/religious risks, terrorism, and certain kind of natural disasters can be argued to be produced within the risk society. These types of risks are also perceived as global and responsibility of others than tourists to manage and reduce, further supporting the argument of them incorporating characteristics of risks produced by new modernization. Lastly, compared to previous research, risk perceptions relating to scamming are new finding, suggesting that scamming tourist has either increased considerably or tourists have become more aware of scamming. In any case, scamming leads to negative associations towards destinations and local people, decreasing attractiveness of the destinations where scamming tourists is perceived to be common practice.

When it comes to RQ3 and female solo travellers' risk reduction strategies, varying strategies are used to reduce risks in relation to travelling. Females tend to either ignore or confront males who are seen as threats, and also present themselves as unavailable or undesirable to men. Remote areas in night hours are also avoided by women who perceive males as threats, and following intuition and basic awareness are used to reduce gendered risks. Psychological risks related to travelling solo and loneliness are reduced by engaging in backpacker activities and booking accommodation in hostels, and physical risks perceived heightened when travelling solo are reduced by letting someone back home know whereabouts of the solo traveller at all times. Other more general risk reduction strategies, connected to varying types

of perceived risks, are careful travel planning, having travel insurance, and using services of local service providers. Additionally, not expressing strong political/religious opinions and respecting local culture is seen as a way to reduce political/religious risks. Also at least partly, risk reduction of accidents, natural disasters, and terrorism is perceived to be responsibility of other actors than tourists. These results suggest that female solo travellers perceive risk reduction to be responsibility of themselves, local actors, service providers, destination management organizations, and other larger institutions and actors in the society.

As part of the perceived risks and risk reduction strategies are clearly affiliated with destinations and service providers, several actors working in the tourism industry can benefit from having better understanding of tourists' perceptions of risk. Thus, the following recommendations are given keeping in mind that the overall results imply that the less certain destination is affiliated with risk, the more positively it is perceived by female solo travellers, which in turn can result in more positive destination image and increasing visitor numbers. As the results indicate, female solo travellers emphasize safety risks most and reputation of destination is majorly influenced by its perceived safety. Thus, if actors involved in destination development invested in general safety and engaged in actions towards reducing crime, negative risk perceptions towards destination would likely reduce. Also, if destinations, tourist attractions, and transportation providers focused on making infrastructure, equipment, and traffic conditions more safe, travellers' risk perceptions would likely decrease, resulting in more satisfied tourists and better destination image. This argument is supported by blog passages which indicated that when perceived risk of an accident was heightened, it resulted in negative feelings towards destinations and service providers. Scamming is also risk perception which could be reduced by actors working within destination development. By aiming at reducing scamming involving tourists, destinations could further better their reputation as safe and attractive destination.

The results imply that also tourism service providers can aid tourists in the reduction of risk perceptions. As the data demonstrates, engaging in risk reduction strategies is common and important for female solo travellers, and using some tourism services and products is already part of their risk reduction strategies. This implies that if service providers offered more services and products aimed at reducing travellers' perceived risks, it would likely result in increasing amount of tourists purchasing their products and services. Specifically physical-, psychological-, and financial risk perceptions could be reduced by actions of service providers. For example, the data showed that companies offering reliable services in relation

to tourism activities that were perceived as physically risky to be executed without professionals' presence resulted in purchase and use of those services. Also, female solo travellers' perceptions towards risk of loneliness could be taken into account by providing services encouraging socialization among tourists, and financial risk perceptions could be taken into account by offering services and products which enable security for valuables.

Lastly, as majority of the gendered risk perceptions are connected to males being seen as threats, there is not much that service providers and destination developers can do in order to reduce these types of risks. Of course female solo travellers could prefer purchasing services that do not expose them to gendered risks, such as accommodation and activities designated only for women travellers. However, because of majority of the gendered risks originating within situations that cannot be affected by actors in the tourism industry, bigger changes in society are necessary in order to reduce female solo travellers' gendered risk perceptions.

This notion brings the discussion back to risk and society. The presented findings demonstrate how the continuous changes in society, which enable females to increasingly engage in travel, also expose females increasingly to new types of risks; travel risks. In addition to the results providing knowledge about risk, the findings also reveal relevant insights about society in general. Broadly speaking examination of risk perceptions can reveal what risks are emphasized to be hazardous generally in society at the time of the study, as risk perceptions have been studied to be affected by mass media and social acquaintances. Also more specifically, for example in relation to gendered risk, the results show that regardless of the developments happened in society in relation to gender-equality, females still perceive themselves to be inferior to males, at least when it comes to physicality and being sexually objectified. Additionally, females' responses and behaviour towards males that are seen as threats when travelling can provide better understanding of females 'perceptions of threatening males generally in society. Thus, the conducted research can be argued to be beneficial in understanding contemporary society better.

There are few limitations that were discovered during the writing and conducting process of this dissertation. Because of qualitative methods applied, the current findings cannot be generalized to demonstrate perceptions of all female solo travellers. However, the chosen data collection method still enabled bigger and demographically broader sample to be investigated, than other methods such as interviews could have allowed. Also the conducted research only examines risk perceptions of women who travel habitually, leaving out risk perceptions of females that have not yet engaged in solo travel. Valuable knowledge could be gained by investigating risk perceptions of females who only consider solo travel, and by comparing those results to the presented findings.

Overall, the research conducted for this dissertation adds to the existing research contributions about risk and tourism, and furthermore provides fresh and relevant perspective by focusing on female solo travellers. This focus also allows the current research to contribute to the field of tourism gender research, by providing important knowledge about the influence of gender on risk perceptions and risk reduction strategies. Following studies interested in investigating similar topic could utilize the results found from this research. For example, these results and identified categories could be used in quantitative research investigating same topic, which could lead to more generalizable results. Further research could also aim at discovering differences and similarities between people with varying demographics, regarding their risk perceptions and risk reduction strategies, and apply the identified categories of this research into their own, in order to make comparisons. This type of research could possibly also reveal further insights about society in general, when demographic differences and similarities could be discovered.

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