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Backpackers' views on risk in the Cape Coast-Elmina area of Ghana

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ABSTRACT

The backpacker market segment is recognized as one of the fastest growing segments of the tourism trade. Despite its growth, literature suggests that the peculiar characteristics of backpackers predispose them to varied forms of risks. Consequently, the study sought to examine backpackers' perspectives on issues concerning risk in the Cape Coast-Elmina area. Data were obtained from 387 backpackers to the Cape Coast-Elmina area in Ghana using the systematic sampling method. A Chi-square test was performed to explore the relationship between backpackers' perception of risk and their travel and socio-demographic characteristics. Making inference to the perceived risk theory, the study identified three main risk areas, health, finance and crime, to be of concern to backpackers surveyed from the study area. The results suggest significant associations between some socio-demographic characteristics (gender and highest level of education) and risk perception. Likewise, some significant associations were observed between the respondents' perception of risk and their length of stay, accommodation preference and travel party size.

KEYWORDS

Backpacker; characteristics; Ghana; risk; perceived risk theory

Introduction

From a historical perspective, the backpacking phenomenon has its antecedents in the eighteenth-century European Grand Tour and the Hippie Trails of the 1960s where young adults travelled to explore the world (O'Reilly, 2006). Since then, tourists who sought novelty have travelled to various parts of the world for newer and more authentic experiences. The role of the backpacker in the sustainable development of local economies has also been well documented in the studies of Loker-Murphy and Pearce (1995), Scheyvens (2002) and Ateljevic and Doorne (2004).

Though a typical western phenomenon, backpacking has spread to other continents. The developing south is increasingly portraying itself as a key destination for these travel patrons. The West-African country, Ghana, continues to present itself as a destination option for backpackers. The Ghana Tourist Board (2010) observed a growing number of backpackers in the country. A number of studies including Boakye (2012), Dayour (2013) and Otoo (2014) have lamented the dearth of statistical evidence on arrivals of backpackers

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in Ghana though they unanimously acknowledge that the destination presents itself as a popular vacation option for backpackers. This makes the need for an exploratory study on the issues surrounding the presence and growth of this alternative form of tourism in the country important.

Notwithstanding the obvious benefits that local economies gain from backpacking, Cetinsoz and Ege (2013) write that backpacking could be affected negatively by external events such as political disputes, natural disasters, outbreaks of diseases, civil wars among others. Indeed, McCartney (2008) opined that the aftermath of the September 11th attack on the United States in 2001, coupled with an increasing number of reports on exogenous risks including terrorism, has resulted in an exponential rise in the amount of risk research in tourism. Otoo and Amuquandoh (2014b) also concur that locally, the presence of risk factors at destinations could translate to negative experiences and dissatisfaction for tourists. Clearly, there appears to be an intricate relationship between risk and tourism as a travel holiday is integrally attached to some degree of risk (March & Woodside, 2005).

One segment of tourists who have been found to be prone to risks is backpackers. This is particularly so because they are a segment of an alternative tourism sub-market who are typically identified by a preference for novel cultural experiences, greater social interaction, low-cost accommodation, public transportation and lengthier stays at destinations. Suffice to say, these same attributes of backpackers predispose them to a greater vulnerability to risks such as harassment and victimization. This is because backpackers are likely to avoid the involvement of commercial intermediaries who might broker for their safety and security at an unfamiliar destination and thus reduce their predisposition to certain risks. Backpackers have risk tolerance levels beyond which risk becomes unbearable, hence seen to be negative to the travel experience (Hunter-Jones, Jeffs, & Smith, 2007).

Despite a long and varied tradition of research on tourists' risk perception (including Lawton & Page, 1997; Pizam, Tarlow, & Bloom, 1997), many such discussions fail to emphasize the need for an empirical exploration of backpackers' perspectives of risk. Dedicated studies on backpacking in Ghana (Agyeiwaah, 2013; Dayour, 2013; Otoo & Amuquandoh, 2014a) have largely focused on motivations, to the neglect of more sensitive themes of risks, safety and security. Perhaps more critical is the rather insufficient empirical evidence on how factors such as socio-demographics and trip characteristics affect the perceived risk of backpackers. This research proceeds against the backdrop that Africa is generally perceived by travellers as the second riskiest continent after the Middle East (Ankomah & Crompton, 1990; Lepp & Gibson, 2011).

Consequently, it is this study's aim to examine the underlying risks associated with backpackers' travel to Ghana. Additionally, the study explores the influence of socio-demographic and travel characteristics on backpackers' perception of risks to and in Ghana. This study is a modest contribution to literature as it highlights a marginally touched theme in backpacker studies; risk. Centrally, the study focuses on backpackers visiting a popular tourist destination in Ghana; the Cape Coast-Elmina area. Indeed, Ghana's tourism authority acknowledges that backpackers and volunteer tourists constitute an important part of the country's tourist arrivals (Ghana Tourism Authority, 2013). In order to improve the safety and stay of the backpackers in the country, there is a need to understand what the backpacker considers as risk in a destination. Such findings can aid the formulation of appropriate policies and measures to promote this market segment. As opined by Chiu and

Lin (2011), identification of risk is the first step in aiding destination management as well as the backpackers in devising appropriate strategies to manage risk.

Literature review

Various definitions have been advanced in the literature to describe backpackers. Backpackers generally refer to individuals travelling on limited budget (Noy, 2004) and who can easily let down their guard, and are curious about visiting neighbourhoods and haunts for adventurous experiences (Boakye, 2010). In another sense, backpacking is an approach to travel that has an important social element grafted onto the more traditional travel activities of going, seeing and doing (Cohen, 2011). This is reflected in their lifestyle features that include; preference for budget accommodation, extended stays, flexible itineraries and informal and unstructured holiday activities (Pearce, 1990). Backpackers seek out authentic experiences by immersing themselves in the hosts' culture. What this suggests is that backpackers' behaviours are naturally exploratory hence by default they are inclined to various forms of risk (Boakye, 2012; Lepp & Gipson, 2003).

Although risk is a widely studied concept, it still lacks a clear and common-accepted definition (Cetinsoz & Ege, 2013). For example, Schiffman and Kanuk (2010), consider risk as the likelihood of a future bad occurrence which could have bad results. Similarly, Laws and Prideaux (2005) conceptualize risk as the probability of an undesirable incident that leads to the possible negative consequences to a consumer's behaviour. In the same vein, tourist risk as defined by Tsaur, Tzeng and Wang (1997) is an array of misfortunes to a tourist during the travel or stay at the destination. The dynamism notwithstanding, the aforementioned definitions highlight two key themes which provide useful insight towards harmonization. First, these definitions indicate that the term 'risk' is surrounded with uncertainty in its manifestation and outcome. Second, risky decisions could be seen as choices among alternatives that could be described by probability over possible outcomes (Weber & Bottom, 1989). Korstanje (2011) explains probability as 'measurable chances' while possibility takes shape in fantasy. Risk involves situations where one of the possible outcomes is expected to be unfavourable while another is desirable. Therefore, when these aforementioned conditions characterize a situation or a product/service, then that situation is described as risky. According to Schiffman and Kanuk (2010), risk creates and heightens emotions that lead to anxiety and fear about the outcomes of the purchasing decision.

The literature operationalizes risk along two main lines – absolute and perceived risks (Haddock, 1993). Absolute risk is common in adventure tourism scenarios but those risks are managed by the service provider in such a way that chances of them occurring are minimized. This type of risk is an objective evaluation of the likelihood of achieving an undesirable outcome. Perceived risk, on the other hand, is seen as a cognitive response elicited by exposure to a perceived loss of some magnitude (Dowling & Staelin, 1994). To perceive risk means to assess the chances and the consequences of a negative event (Korstanje, 2009). This therefore explains that perceived risk is gauged based on how the individual processes stimuli in their own way. Again, it is understood from the point of view of the individual who is exposed to an event. Therefore, a case can be made that backpackers' perception of risk may vary from one individual to another.

There exists in the literature a plethora of theories and conceptualizations of tourists' perceived risks. The risks identified include psychological risk, social risk, financial risk,

health risk, physical risk and crime risk. In tourism, psychological risk refers to the possibility that the travel experience gained by the backpacker at the destination will not reflect their personality or affect their state of mind negatively (Boksberger & Craig-Smith, 2006). Social risk, on the other hand, is viewed as a situation where the backpacker is affected by the perceptions and opinions of others as a result of their choice of a destination or their decision to embark on a trip (Carter, 1998). Financial risk also deals with the possibility that the experience may not provide value for the money spent on the trip (Roehl & Fesenmaier, 1992). Physical risk refers to the likelihood of a backpacker getting injured or physically harmed (Tsaur, Tzeng, & Wang, 1997). Health risk, for example, is the possibility of the backpacker becoming sick or contracting certain kinds of diseases while on the trip (Richter, 2003). Lastly, crime risk refers to the likelihood of the backpacker being a victim of a criminal act which includes physical assault, robbery or verbal abuse (Pennington-Gray & Schroeder, 2013).

Backpackers have been found by the literature to be heterogeneous in terms of their risk perceptions (Lepp & Gibson, 2003; Reisinger & Mavondo, 2006). Therefore, backpackers' risk perceptions manifest differently according to socio-demographic characteristics (such as gender, marital status, level of education and age), trip-related characteristics (travel experience, length of stay and party size) and psychographics (e.g. motivations and personality) (Carr, 2001; Lepp & Gibson, 2003; Kozak, Crotts, & Law, 2007). With regard to gender, Lepp and Gibson (2003) found females to perceive a greater degree of health risk compared to males. However, Sonmez and Graefe's (1998a) study did not find any significant association between gender and tourists' perception of risk. In terms of age, Gibson and Yiannakis (2002) conclude that tourists who are in their 20s perceive less risk compared to those in their 30s and 40s. Again, significant association has been found between educational level and risk perception (Park & Reisinger, 2010).

Past travel experience has also been found by researchers to affect how people rate certain elements as risk at destinations (Kozak, Crotts, & Law, 2007) compared with inexperienced travellers for example. Park and Reisinger (2010) also found a significant relationship between risk perception and travel party type. In their study, 'sole' travellers had higher levels of risk perception compared to those who moved in groups. In terms of length of stay, Barker, Page and Meyer (2003) and Boakye (2010) found length of stay to affect tourists' exposure to risk and victimization.

Theoretical framework

To aid an understanding of backpackers' perception of risk, the perceived risk theory (PRT) as employed by Kim, Qu and Kim (2009) was adopted to guide the study. This theory was adopted primarily because of its ability to identify factors that influence individuals' perception of risk. Kim et al. (2009) used this theory to explore customers' risk perceptions regarding online air-ticket purchases in the United States and found security risk as the most perceived risk factor.

Originally, the theory operated on the assumption that risk perception is multidimensional; hence, it is a function of factors including: financial, performance, psychological, social, physical and time (Jacoby & Kaplan, 1972; Roselius, 1971). Over the years, other dimensions including crime (Pennington-Gray & Schroeder, 2013), security (Kim et al., 2009) and health (Richter, 2003) have been added to the existing traditional ones. Roehl

and Fesenmaier (1992) and Mitchell and Vassos (1997) affirm that perceived risk is situation specific; therefore, it could vary between locations and persons. For example, one backpacker may place more importance on physical risk, while another may emphasize financial risk.

Although a myriad of risk factors are captured in the PRT, one major limitation is that since risk perceptions vary according to location and person, caution must be taken when going strictly by the factors captured by the theory. Other risk factors which are not captured by the theory could also exist in different settings. Studies have identified other risk factors pertaining to different destinations (Lepp & Gibson, 2011; Yeung & Yee, 2013).

Methodology

Roehl and Fesenmaier (1992) argue that to ensure the validity of an instrument, risk dimensions should be measured in a specific location. Consequently, the Cape Coast-Elmina area was deemed suitable for this study particularly because of the strength of patronage of visitors and its appeal to budget travellers (Boakye, 2012; Ghana Tourist Board, 2013). The Cape Coast-Elmina area has been described by Boakye (2012) as a recipient of a disproportionate number of the country's tourist flow. The tourist area is particularly characterized by the presence of numerous 'non-regulated' accommodation facilities (Ghana Tourist Board, 2014). Non-regulated accommodation facilities in this context refer to hostels and commercial home-stays mostly located in the peripheries and peri-urban communities of the aforementioned areas (Adam, 2012; Ghana Tourist Board, 2014). Guest houses were also included in the study because a reconnaissance survey revealed that backpackers and volunteer tourists who visit the Cape Coast-Elmina area patronize them as well as the non-regulated ones.

Cohen (2011) avers that an effective way of contacting backpackers is through budget accommodation facilities, particularly hostels. In view of this, the study was based on a sample of 387 backpackers in Ghana. Operators of 13 randomly selected non-regulated accommodation facilities in the study area granted permission for their clients to be approached to participate in the study. To properly identify backpackers for this study, Hunter-Jones, Jeffs and Smith (2007) two tier criteria were employed. These include: respondents identifying themselves as backpackers and the purpose of the visit being entirely for leisure. It must be noted that only respondents who identified themselves with these criteria were included in the study. Sixty percent of backpackers who were present in each accommodation facility were selected at every third interval during check-out. Backpackers who declined to participate were replaced before the next count.

The questionnaire method was used to elicit the needed information from the backpackers and the study spanned from January to April 2014. The questionnaire was structured into two sections with the first section asking information on backpackers' risk perceptions through the use of open-ended questions. The second section covered backpackers' socio-demographic characteristics and trip characteristics. The open-ended approach was employed for two reasons: First, Otoo and Amuquandoh (2014a) argue that the open-ended approach protects against predisposing respondents to issues identified in the literature. Secondly, this approach ensures the emergence of more generic themes (Henderson, 1997; Otoo, 2014). The questionnaires were worded in English based on the assumption that backpackers to Ghana were predominantly literate. Though 400 questionnaires were administered, only 387 (95%) were useful for analysis.

A pre-test of the instrument was conducted in Saltpond using 30 backpackers. This exercise was conducted six months prior to the actual fieldwork. Saltpond was selected because it possesses similar characteristics (climate, attractions and lodging facilities) to the study area and more importantly, receives a number of backpackers and volunteer tourists (Ghana Tourist Board, 2013). The pilot exercise enabled the researchers to assess the viability of the instrument and further clarify some wrongly worded questions.

The Statistical Product and Service Solution, version seventeen (17), was used to analyse the data from the field. A Chi-square test of Independence was employed to test relationships between perceived risks and respondents' socio-demographic and travel characteristics.

Results

A profile of the sample showed that more females (61.0%) than males were included in the study with more than three-quarters (87.2%) unmarried. The average age was 25 years, more than a third of the respondents (43.9%) were between the ages of 20 and 29, and 33.7% falling below 20 years of age. As regards respondents' highest level of education, 55.6% had attained a university/college degree. The majority of the respondents were Europeans (65.0%). Closely related to respondents' socio-demographic characteristics is their past travel exposure. The results indicated that most of the respondents were visiting the country for the first time (86.1%) while less than a quarter (13.4%) were repeat visitors. Additionally, the majority (70.1%) were visiting the country alone.

Risk perception

Varied views were expressed by the respondents involved in the study. Generally, the findings from the field suggested that about a third of the respondents had mild perceptions about risks in the area. This percentage of backpackers felt they were not greatly at risk while in the Cape Coast-Elmina area. Only 30% of the respondents had strong reservations about multiple forms of risk in the area.

Broadly, three main risk factors are gleaned from the responses of the sampled backpackers (Table 1). These are risks associated with health (41.7%), crime (29.2%) and finance (29.1%).

Table 1. Perceived risk factors.

Type of risk	Examples of backpackers' risks	Frequency	Percent (%)	Total (%)
Health risks	Presence and fear of diseases	90	30.0	
	Severe pollution levels	77	25.0	
	Poor sanitary conditions	70	23.0	41.7
	Unhygienic foods	67	22.0	
	Sub-total	304	100.0	
Financial risks	Unfair pricing	76	35.8	29.1
	Presence of tricksters	74	34.9	
	Exposure to corrupt officials	62	29.3	
	Sub-total	212	100.0	
Crime	Verbal abuse	75	35.2	
	Physical assault	72	33.8	29.2
	Property theft	66	31.0	
	Sub-total	213	100.0	
Overall total		729[a]		100.0

[a]Frequency exceeds 387 because of multiple responses.

Key health concerns included such concerns as severe pollution (25.0%), poor sanitation (23.0%), fear of unhygienic food (22.0%) and presence and fear of diseases (30.0%). As regards financial risk, exposure to corrupt officials (29.3%), unfair pricing (35.8%) and tricksters (34.9%) were the issues raised. On crime risk, verbal abuse such as name calling (35.2%), physical assault (33.8%) and theft (31.0%) were noted.

Influence of socio-demographic characteristics on backpackers' perceived risk

The results from the Chi-square test depicted in Table 2 suggest some association between certain socio-demographic characteristics of gender, highest level of education and risk perception (p = .021). There appeared to be a greater tendency for females (65.3%) to perceive greater exposure to health risk than males (34.7%). Contrarily, male backpackers perceived themselves to be at greater finance (23.6%) and crime (41.7%)-related risks.

There was significant relationship in the risk perception of backpackers and their educational attainment (p = .003). It was observed that health risk expressed by backpackers increased with educational level (high school = 52.4%, university/college = 60.1%, post graduate = 70.4%), likewise crime. However, perceived financial risk decreased as level of education increased (high school = 33.3%, university/college = 21.6%, post graduate = 6.3%).

Although the various perceived risks of backpackers failed to present statistical associations with marital status, age and place of origin, there are still notable patterns present in the findings. With the exception of backpackers above forty years of age, there is an indication that concerns over health-related risk exacerbate with increasing age. Similarly, exposure

Table 2. Distribution of types of risk across socio-demographic characteristics.

Socio-demographic characteristics	Health risk (%)	Financial risk (%)	Crime (%)	χ^2 statistic (p-value)
Gender				
Male	34.7	23.6	41.7	$\chi^2 = 9.442$
Female	65.3	13.3	21.4	$p = .024^*$
Marital status				
Married	42.8	25.2	32.0	$\chi^2 = 1.861$
Unmarried	41.2	21.8	37.0	$p = .762$
Age				
<20	30.6	40.0	29.4	
20–29	36.9	34.4	28.7	$\chi^2 = .494$
30–39	48.4	31.1	20.5	$p = .923$
40+	40.1	24.4	35.5	
Highest education				
High school	52.4	33.3	14.3	
University/college	60.1	21.6	18.3	$\chi^2 = 15.32$
Post graduate	70.4	6.3	23.3	$p = .003^*$
Place of origin				
Europe	55.1	20.0	24.9	
North America	52.4	23.3	24.3	
Australia	51.3	22.2	26.5	$\chi^2 = 1.901$
Asia	50.5	31.9	17.6	$p = .962$
Africa	80.1	12.2	7.7	

*Significant at $p < .05$.

to financial risks such as extortion has a parallel trend with age. Again, there appeared to be very little distinction between backpackers' perception of risk and their marital status.

Travel characteristics and risk perception

The literature asserts that the specific characteristics of backpackers such as longer travel duration predispose them to greater risk at destinations. In further exploring the perceived risks of backpackers, four key characteristics (travel experience, length of stay, accommodation preference and travel party) were examined. Of these, accommodation type, travel party type and length of stay produced noteworthy patterns when juxtaposed against perceptions of risk, as depicted in Table 3.

Contrary to the claim that perceptions are strongly related to travel experiences, significant relationship failed to emerge regarding respondents' perception of risk and their travel experience. The figures however suggest that repeat visitors exhibit greater concerns over health (44%) and crime-related risks (46%). First-time visitors on the other hand had their concerns fixated on financial risks (44.1%).

Regarding accommodation, the chi-square analysis returned significant associations in the perceptions of risk and the various accommodation preferences ($p = .003$). Backpackers who utilized homestays had greater tendency to complain of health-related risk (80.4%). Perhaps more interesting is that over a third of the backpackers who had preference for hostels appeared to be more susceptible to finance-related risks. A difference is detectable for backpackers who utilized guest houses as these reported risks relating to crime (18.3%).

Respondents' risk perceptions were also found to have strong relations with travel party size as seen in the significance level of $p = .000$. The results suggest that respondents who travelled alone were much more predisposed to financial and crime-related risk perceptions (36% and 21% respectively) than those who travelled in groups. Contrarily, a little over three-quarters of the backpackers who travelled in the company of others were worried about health-related risks at the destination.

The Chi-square test result $p = .000$ imposes the assertion that risk perception has a statistically strong relationship with length of stay. It appears that health (51%) and financial

Table 3. Risk perception by travel characteristics.

Travel characteristics	Health risk (%)	Financial risk (%)	Crime (%)	χ^2 statistic (p-value)
Travel experience				
Repeat visitor	44.0	10.2	45.8	$\chi^2 = 1.861$
First time visitor	36.3	19.6	44.1	$p = .762$
Accommodation type				
Hostel	52.4	33.4	14.2	
Guest house	50.4	31.3	18.3	$\chi^2 = 15.32$
Homestay	80.4	6.3	13.3	$p = .003^*$
Travel party type				
Individual	46.8	35.5	21.1	$\chi^2 = 11.90$
Group	73.8	13.8	12.4	$p = .000^*$
Length of stay				
Less than one month	51.1	32.5	16.4	
One to three months	47.0	28.7	24.3	$\chi^2 = 20.13$
Above three months	49.8	18.2	32.0	$p = .000^*$

*Significant at $p < .05$.

risks (33%) are important to backpackers whose length of stay was no more than a month. It is however deducible that as length of stay increases, exposure to financial risks decreases while exposure to crime-related risk increases.

Discussion

The PRT suggests that risk factors are subjective and subject to multiple meaning. Overall, the trend of responses suggests that backpackers in Ghana and specifically in the Cape Coast-Elmina area perceive varied risks. The perceived risks identified also have some resonance with existing literature (e.g. Pennington-Gray & Schroeder, 2013; Reisinger & Mavondo, 2006).

Two types of health issues were revealed: First the conditions necessary for disease causing organisms to thrive are present and second, the diseases actually occur. A typical illustration of this is a statement by a respondent: 'I fear the unhygienic surroundings of the area as well as the diseases that would manifest.' This finding is consistent with Arthur and Mensah (2006) who posit that the town of Elmina has sanitation challenges; therefore, visitors could be at risk of health-related illnesses. Again, with respect to the issue of food hygiene, the finding re-affirms Amuquandoh's (2011) assertion that visitors are concerned about the safety of Ghanaian foods. In one study, Carter (1998) found that the entire continent is generalized as perilous or unsafe in terms of health. Lepp and Gibson (2008, p. 608) mentioned that 'Europe is regarded as relatively safe in terms of health-related dangers, whereas tourists commonly view Africa as a breeding ground for infection, particularly HIV.' A rather interesting observation from the findings is the high perception of health risk among African backpackers. This is novel as most studies on backpacking have focused on western tourists. At present, no empirical study has yet been conducted on African backpackers.

It is also deducible from the findings that some socio-demographic characteristics were important in understanding backpackers' perceptions of risk. Generally, the strength of socio-demographic attributes influencing tourists' perception of risk confirms some existing literature (e.g. Lepp & Gibson, 2003; Reisinger & Mavondo, 2006). In contrast to a study by Qi, Gibson and Zhang (2009), female backpackers were found to perceive higher health-related risks.

Jordan and Gibson (2005) and Qi et al. (2009) have all shared the common view that female travellers are always more vulnerable to violence. There is little evidence in this study to support such a claim. The low perception of crime risk by females may, perhaps, support the view that females employ risk reduction strategies such as avoiding going out at night, dressing inexpensively and staying in hostels for safety reasons (Lepp & Gibson, 2003). Males on the other hand are more likely to drift to places deemed risky for visitors, and move out alone at night. This daring attitude makes them more prone to the risk of crime in exotic destinations than their female counterparts who by virtue of social position have learned not to take as many risks (Carr, 2001; Deem, 1986). For example, a male visitor who is found to be moving out alone at night could easily be attacked and robbed of his possessions. Regarding health risk, this study is consistent with that of Lepp and Gibson (2003), who found men to be less concerned about health and food-related risks.

Backpackers with high educational attainment perceive higher levels of risk than other educational groups. This result however contradicts the findings of previous literature (Laver, Wetzels, & Behrens, 2001) which argues that tourists with low educational attainment have

higher levels of perceived risk. The result supports the notion that education increases people's level of awareness and knowledge of a particular phenomenon; therefore, backpackers who have attained a higher level of formal education are more aware of the repercussions of living in an insanitary environment over a long period of time. This, perhaps, made them more conscious and sensitive to health-related risks.

The chance of one's exposure and vulnerability to crime has often been associated with travel experience (Boakye, 2010; Sonmez & Graefe 1998a). This study however suggests the contrary. Travel experience was found to have no statistical association with backpackers' perception of risk. It is argued that regardless of travel experience, backpackers have a comparable exposure to various degrees of risk. This view appears to support Qi et al. (2009) who found no influence of tourists' travel experience and the risks encountered. Otoo (2014) has noted that the fairer skin of 'white' volunteer tourists makes them easy targets for such discriminations as price hikes. This argument could be extended to backpackers as many of these travel patrons originate from the more developed North American and European regions and were therefore 'suitable' for victimization.

Generally, guest houses and hostels are expected to offer relatively standard services including hygienic food and beverage and clean surroundings compared to homestays where guests have little input in service decisions. The present study suggests that the majority of backpackers who complained about health-related risks had more likely stayed at homestays. The likely assumptions underscoring this trend are that homestays in Ghana often lack the degree of professionalism required to cater for guests (Agyeiwaah, 2013). Guests of homestays are often exposed to unhygienic washroom facilities and insanitary neighbourhoods. These, coupled with the fact that homestays provide greater contact with local communities could have resulted in this trend. Homestays however have the advantage of insulating backpackers from the financial and crime risks peculiar to hotels and guest houses. Perceived safety of tourists in these homes is further guaranteed given the view that people who patronize homestays do not belong to an exclusive social class and are thus unattractive to criminals and criminal victimization.

Hsu and Lin (2011) reinforce the view that tourists are inspired to choose homestay due to its ability to offer warmth and security. The present study is contrary to that of Boakye (2010) who found that the absence of formalized security systems in low-cost accommodation facilities such as homestays exposes backpackers to a crime risk. It may be correct to argue that the presence of uniformed security in tourism and hospitality facilities heightens not only tourists' perception of insecurity, but also reinforces a false sense of security.

In line with Park and Reisinger's (2010) findings, the present study confirms the influence of travel party size on backpackers' perception of risk. There is a clear indication that sole backpackers (non-institutional) perceive greater exposure to financial and crime risks. Perhaps, moving in a group insulates travellers from risks associated with finance and crime. The argument is presented that group travellers have greater bargaining strength for better prices. Again there appear to be reason to suggest that there is safety in numbers for backpackers. This is on the premise that larger numbers provide more capable guardianship. Certain segments such as women and foreigners are less likely to be stalked, for example. In spite of the importance of this factor, a parallel view by Boakye (2012) suggests that travel party is the least influential in determining tourists' suitability to be victims of crime.

Literature tends to agree on the fact that length of stay is an important denominator of tourists' susceptibility to risks. Barker et al. (2003), and Boakye (2010) have previously

affirmed the connection between tourists' travel duration and their exposure to crime. The present study appears to support this finding in that the differences in travel duration at destinations affect tourists' exposure to risk. Three observations could be deduced from the findings: First, shorter stay by backpackers predisposes them to greater perception of health risk. The sharp contrast in health and sanitation that often 'welcome' the unsuspecting backpacker to the new destination is seen to greatly influence their perception of risks associated with health. This particular risk perception appears to wear off as the backpacker spends more time at the destination. Indeed, Korstanje (2011) writes that time shapes people's perception of events and reduction strategies. Hunter-Jones et al. (2007) have noted that health risk reduction strategies including the use of protective gear and insect repellents are adopted by tourists over time. Second, there exists the perception among shorter staying backpackers that they are more prone to financial risk. Reichel, Fuchs, and Uriely (2007) identify extra expenses, impact of trip on the tourists' financial situation and fear that the chosen destination would be more expensive as key areas of financial concern. Finally, backpackers tend to be greatly predisposed to crime-related risks as they stay longer at destinations. This is in agreement with Boakye (2010) and Otoo and Amuquandoh (2014a) who found that longer staying visitors in Ghana are more vulnerable to crime risk and subsequently become targets of victimization.

Conclusions and implications

Despite the fact that a myriad of risk factors are presented in the literature, health-related concerns, finance and crime threats are considered major risk dimensions perceived by backpackers in the Cape Coast-Elmina area, thus, re-affirming the school of thought which argues that risk perceptions are varied and 'location specific'. Additionally, another unique finding that cuts across all the socio-demographic and travel characteristics was health-associated dangers. This particular risk factor explains backpackers' sensitivity to health concerns, despite having the affinity for novelty and being a heterogeneous group of tourists.

The study also supports the growing body of knowledge on risk perception which argues that some socio-demographic characteristics including gender and highest level of education are important factors that influence backpackers' perception of risk. With respect to socio-demographic characteristics, it is more likely for a female backpacker to be more sensitive to health-related risk while males could be more concerned about crime. Again, backpackers with high educational attainment could have higher levels of perceived risk than other educational groups. The study also argues that certain variables, including accommodation type, travel party type and length of stay influence the risk perceptions of backpackers.

From a theoretical viewpoint, the present study identified three main dimensions of risk (health, finance and crime) thus lending some support to the PRT which postulates the multifaceted nature of risk, although individual dimensions have been found in isolated studies. Policy wise, the concerns raised by backpackers' to the country could have implications for the image and general impression of Ghana as a destination. The various issues raised could cast doubts about the credibility of tourism regulatory bodies and the Environmental Protection Agency in safeguarding tourists and enhancing sanitation in the country. These bodies and other stakeholders must intensify their efforts to keep the country clean and safe for visitors if it is to remain competitive and attractive as an

important backpacker destination. Additionally, managers of low-cost accommodation facilities (including homestays) must provide backpackers with information on potential risks that they could encounter at destinations so that these visitors could devise strategies to safeguard themselves.

While this paper sheds some light on backpackers' risk perception, it has some limitations. The study covered only two urban centres in Ghana and not the entire country. Care must therefore be taken when juxtaposing the findings to reflect the entire country. Though the argument has been made that the Cape Coast and Elmina conurbation receive substantial inflows of international tourists, future studies should include other destinations in the country. Finally, further research might consider analysing the influence of backpackers' socio-demographic characteristics, travel characteristics and perceived risk on their willingness to recommend.

Disclosure statement

No potential conflict of interest was reported by the authors.

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