**Poverty and Tourism Decision-making: A Chaordic Perspective**

**Abstract**

**Purpose:** The influence of destinations’ poverty on tourism decision-making and, more precisely, destination selection has received scant attention despite the increasing importance of poverty. This study adopts complexity theory to examine the combination of factors influencing tourists’ destination selection in relation to developed destinations’ rising poverty levels.

**Design/Methodology/Approach:** The study employed fuzzy-set Qualitative Comparative Analysis (fsQCA) to examine the combinations of factors that are significant in influencing destination selection whereas Necessary Condition Analysis (NCA) was used complementarily to evaluate the size effect of the examined conditions. Moreover, semi-structured interviews with industry stakeholders were performed to examine the relationships that describe the generated configurations.

**Findings:** In total, four solutions were generated: (i) the cultural influence and poverty (ii) the destination aspects (iii) the poverty issues, and (iv) the travel experience and poverty while qualitative data reveal that industry policymakers and practitioners hold different perceptions of tourists’ destination selection process.

**Implications:** Study results show that poverty perceptions influence destination selection. Hence, poverty must be considered in travel behaviour investigations beyond the developing destination context whereas destinations may select either one or a combination of the generated sufficient configurations when deciding on their tourism development plans.

**Originality/Value:** To the best of our knowledge, this is the first study examining the effects of developed destinations’ increasing poverty levels on tourism decision-making and specifically on destination selection.

**Keywords:** chaos and complexity; poverty; destination selection; decision-making; fsQCA

**1. Introduction**

Poverty is one of the most important and enduring concerns of nations. This is exemplified by the identification of poverty as a priority in the Millennium Development Goals (UN, 2008) and its more recent inclusion in the Sustainable Development Goals of the United Nations’ Agenda 2030 (UN, 2015). Although progress was noted over the years in minimizing world poverty levels, the World Bank (2018) reports that extreme poverty continues to affect approximately 689 million people worldwide (9.2% of the world population). In fact, global poverty levels are expected to rise as a result of the COVID-19 pandemic. Specifically, it is estimated that an additional 150 million people will fall into extreme poverty in 2021 with most countries continuing to feel the effects of the pandemic until 2030 (World Bank, 2020). This is particularly true of countries relying on tourism as the pandemic has brought international tourism to a standstill (Farmaki et al., 2020), following the closure of borders and the imposition of travel restrictions by countries in an effort to contain the spread of the virus.

Thus, the poverty-tourism nexus holds much academic interest. A foray into extant literature reveals that most studies draw on the ‘pro-poor tourism’ perspective investigating the impacts of tourism on poverty alleviation (e.g., Li et al., 2016; Zhao and Xia, 2020). This body of work rests on the tenet that tourism is a catalyst for economic growth and, hence, a potential means for poverty alleviation (Ivanov, 2012; Winter and Kim, 2020) especially in developing destinations (Folarin and Adeniyi, 2020). While the impact of tourism on destination residents’ poverty alleviation is well documented, the influence of destinations’ poverty on tourists has received scant attention (Zarandian et al., 2016). In particular, there is an extremely limited number of studies investigating how the poverty of destinations shapes tourism decision-making and, more precisely, destination selection. Knowledge of how destinations’ poverty influences destination selection is important for their sustainable development (Yang and Hung, 2014) as it may illuminate understanding of how poverty acts as a determinant for visitation and, by extent, how tourism may be a contributing factor in the effort to improve the socio-economic conditions of destinations experiencing poverty.

Generally, tourism research views the poverty of destinations as a potential risk that negatively affects perceived destination image and, by extent, destination selection (Lepp et al., 2011; Tegegne et al., 2018). Nonetheless, there are studies that draw from specific tourism forms such as slum tourism (e.g., Hoogendoom et al., 2019; Steinbrink, 2012) and volunteer tourism (e.g., Crossley, 2012; Mostafanezhad, 2013) which identify poverty as an attraction of tourism positively influencing destination selection. Studies investigating the effects of destinations’ poverty on travel motives and tourist experiences conclude that tourists may either view poverty as a threatening ‘object’ causing them anxiety while challenging their Western materialistic lifestyle (Crossley, 2012) or alternatively as a positive influence on their attitudes towards poverty and life (Zarandian et al., 2016). According to Pearce (2012), when facing poverty at a destination, tourists exhibit various responses ranging from disengagement to sympathy and corrective action through acts of volunteering. In this sense, the influence of poverty on tourists’ attitudes may contribute to poverty alleviation and pro-tourism initiatives (Pearce, 2012; Zarandian et al., 2016).

Although important insights are offered by these studies, they are limited in at least two aspects. First, they centre investigation on tourists that have visited the destination and largely overlook how poverty at the destination influences tourism decision-making prior the trip. Second, they focus on tourists visiting developing countries primarily in the African and Asian continents for a specific purpose (i.e., volunteering), attempting to deduce how tourists’ encounters with poor local communities can potentially alleviate poverty. There is a dearth of knowledge on how the increasing poverty levels of developed and prosperous destinations interfere with tourism decision-making. Amid the COVID-19 pandemic, which threatens both developing and developed destinations with increasing poverty levels (World Bank, 2020), it is necessary to examine the tourism decision-making process in a poverty context in order to unpack the complex interrelationships characterizing destination selection. Tourism is a risk prone industry (Li et al., 2020) as the nature of the tourism product carries several perceived risks including financial, personal, socio-psychological and security risks (Castaldo et al., 2021; Hasan et al., 2017). Likewise, tourism decision-making depends on multiple criteria (Atadil et al., 2018; Mohamed et al., 2020) including tourists’ personal, socio-psychological and cultural characteristics, perceptual and evaluative judgements as well as contextual factors pertinent to destinations (Li and Cai, 2012; Reisinger and Mavondo, 2005). While tourists often attempt to mitigate perceived risks by selecting destinations for which they have a positive destination image (Quintal et al., 2010; Sönmez and Graefe, 1998), extant literature highlights anti-poverty motives and beliefs that tourism alleviates poverty as potential criteria for selecting a destination (Zarandian et al., 2016).

Against this background, this study aims to investigate the effects of developed destinations’ increasing poverty levels on tourism decision-making and specifically on destination selection. By focusing on the island of Cyprus, the study employed complexity theory which offers an appropriate lens to examine the poverty and tourism decision-making nexus as it considers the complex interrelationships between causal antecedents predicting destination selection. Complexity theory rests on the tenet that single antecedents are unable to sufficiently predict an outcome and instead considers the interactions between causal antecedents (Woodside, 2017). Specifically, we employed a sequential explanatory mixed-method strategy combining quantitative and qualitative data collection (Creswell and Creswell, 2017). We analysed data using fuzzy-set qualitative comparative analysis (fsQCA) which is suitable for exploring causal recipes (i.e., the combinational effects of the predictors) and necessary condition analysis that enables the identification of the factors required to influence destination selection.

This analytical method was chosen to study the complexity concerning rising poverty levels in developed destinations and tourism decision-making because previous research shows that fsQCA is the most versatile method for the examination of complexity (Olya and Al-Ansi, 2018; Ordanini et al., 2014) and of chaordic systems (Pappas, 2021; Pappas and Glyptou, 2021) in tourism and hospitality. Contrary, linear analysis (e.g.: Structural Equation Modelling) cannot encapsulate the full spectrum of complex issues (Skarmeas et al., 2014). fsQCA is a methodology that enables the systematic analysis of several cases to identify causal patterns that influence an outcome (Pinazzo-Dallenbach and Castelló-Sirvent, 2021). Thus, this method allows the evaluation of the necessary and sufficient conditions that configure the phenomenon under study (Castello-Sirvent et al., 2021), in this case travel intentions in relation to Cyprus’ rising poverty levels. Differing from other statistical techniques, fsQCA uses conditions rather than variables; a necessary condition entails it must be present for an outcome whereas its absence implies the existence of multiple combinations of conditions that lead to a specific outcome (Castelló-Sirvent and Pinazo-Dallenbach, 2021). Interviews aiming at investigating in-depth the perspectives of industry stakeholders complemented the research by providing supportive evidence that uncover the relationships that describe such configurations. The study complementarily employs Necessary Condition Analysis (NCA) in order to estimate the size effects of the quantitative data, a method which is new in the tourism and hospitality domain. The use of fsQCA and its combination with qualitative research is relatively novel in the tourism literature, thus this study offers not only theoretical and managerial insights but also carries methodological implications.

The rest of this paper is structured as follows. First, the study context is introduced before the relevant literature is reviewed and complexity theory is explained. Then, the study tenets are presented. Following, the methodology is described and justified before the study results are presented and discussed. The final sections draw conclusions and offer theoretical and managerial implications.

**2. The study context**

Located in the Eastern Mediterranean, the island of Cyprus – a member of the European Union since 2004 – is a well-known sea and sun destination whose economy relies heavily on tourism. Tourism was long considered important to the island’s economy, contributing approximately 23% to the country’s GDP (Statistical Service of the Republic of Cyprus, 2019). Yet, the role of tourism as a viable vehicle for economic development was particularly highlighted following the collapse of Cyprus’ banking sector in 2013, which forced the island to agree to a €10 billion bailout from international lenders (Zopiatis et al., 2020). Cyprus managed to bounce back welcoming 3.97 million tourists in 2019, primarily from the UK (33.5%), Russia (19.7%), Israel (7.4%) and Greece (4.3%) whilst yielding €2.68 billion in tourism revenue (Statistical Service of the Republic of Cyprus, 2020). The auspicious predictions for Cyprus tourism came to a halt in 2020 amid the outbreak of the COVID-19 pandemic, which brought international travel to a standstill (Farmaki et al., 2020). The global tourism industry is one of the sectors most affected by the pandemic, experiencing a massive decline in international demand due to global travel restrictions and closure of country borders in attempts to contain the spread of the virus (World Tourism Organisation, 2020). Accordingly, tourist arrivals to Cyprus decreased by 83.4% in 2020 leading to a subsequent 90% fall in tourism revenue (Financial Mirror, 2020).

As such, concerns were voiced over the economic sustainability of the island with media reports warning that government support measures were not adequate to alleviate the economic hurdles already facing the island (Rosenbaum, 2020). While prior to 2013, Cyprus was regarded as a prosperous developed country with its population enjoying a relatively high standard of living (United Nations Development Programme, 2011), the recession caused by the banking crisis drove the island’s poverty rates higher amounting to 22.3% in 2019 (Statistical Service of the Republic of Cyprus, 2020). Specifically, Cyprus’ labour market dramatically deteriorated following the bank crisis, experiencing rising levels of non-standard employment (Pashardes and Katsampelas, 2017). Despite the fact that Gross Domestic Product per capita in Cyprus was relatively high at US$27858 in 2019, the depth of poverty on the island is increasing. According to the Cyprus Anti-Poverty Network (2020), the proportion of people at risk of poverty or social exclusion (AROPE) on the island is above EU average, especially for vulnerable societal groups such as migrants, retired people and women. Considering that tourism provides direct and indirect employment to 22% of the local population (Zopiatis et al., 2020), the COVID-19 pandemic will most likely further exacerbate Cyprus’ rising poverty levels. Thus, Cyprus offers an interesting background for examining how a developed destination’s increasing poverty levels impact destination selection.

**3. Theoretical Background**

***3.1 Tourism decision-making***

Tourism decision-making is fundamentally complex (Pappas, 2017; Williams and Baláž, 2013) involving several sub-decisions taken prior and during the trip (Smallman and Moore, 2010) while carrying a high perceived risk due to the unique characteristics of tourism products and services (Pappas and Glyptou, 2021). Numerous studies have attempted to uncover the factors shaping the tourism decision-making process, borrowing mostly from consumer behaviour models. Initial conceptualization attempts viewed the tourism decision-making process evolving sequentially (Mathieson and Wall, 1982) as a product of rationalization bounded by travel stimuli, psycho-social characteristics and social group influences (e.g., Moutinho, 1987; Um and Crompton, 1990). This line of work postulates that due to time constraints, limited information and cognitive uncertainty, individuals make satisfactory rather than optimal decisions (Simon, 1957). Subsequent work though offers a more pragmatic view of tourism decision-making, acknowledging the complex interactions between personal and contextual factors as well as the dynamic – often unconscious – processes in which the evaluative and affective judgements underlying tourists’ decisions are formed (e.g., Edwards and Potter, 1992; Sirakaya and Woodside, 2005; Woodside et al., 2004). Attempts to operationalize these paradigms identify factors related to personal determinants, socio-psychological processes and environmental variables as antecedents of tourism decision-making (Cohen et al., 2014; Decrop, 2006).

In this context, travel motivation was recognised as a key component of the tourism decision-making process and a driver of tourist behaviour that determines future trip plans and destination choice (Jang and Cai, 2002; Farmaki et al., 2019; Uysal et al., 2008). Unlike purpose of visit which is more explicitly communicated, travel motivation represents the internal psychological force that prompts people to act in order to satisfy their needs and wants and their overall wellbeing (Moutinho, 2000; Pearce, 2014). While purpose of visit refers to why people travel, travel motivation may explain why people choose to visit specific destinations. Although there are many theories and typologies identifying different motivating factors and patterns that often change depending on the context, pertinent research identifies four main travel motives: novelty-seeking, escapism, relationship building and self-development that includes the goals of knowledge seeking and wellbeing (e.g., Crompton, 1979; Iso-Ahola, 1982; Moscardo, 2011; Pearce and Lee, 2005; Villamediana-Pedrosa et al., 2020). According to the push/pull typology which dominates the literature, such inner motives represent push factors predisposing people to travel (Dann, 1977; Lewis and D’Allesandro, 2019; Mehmetoglou, 2011). External motivations specific to destinations (i.e., attractions, facilities) are equally important as they represent pull factors which explain why tourists are drawn to specific destinations (Uysal et al., 2009; Whyte, 2017). As such, the marketing activities of destination management organisations (DMOs) and travel companies that aim at enhancing destination attractiveness emerge as key influencers on tourism decision-making (Song and Jiang, 2019). In order to increase tourist demand, DMOs invest on the development of a positive destination image as it mediates between perceived travel-related risk and destination selection (Tapachai and Waryszak, 2000; Perpiña et al., 2021), shaping tourists’ expectations of destinations (Park and Nicolau, 2019). As tourists often have limited knowledge of a destination they never visited before, they tend to rely on their subjective judgements to select a destination aiming to minimise losses and maximise travel-related benefits (Karl, 2018).

Likewise, internal factors such as tourists’ personal characteristics and socio-cultural determinants as well as external stimuli influence tourism decision-making (Li and Cai, 2012; Srihadi et al., 2016; Weaver et al., 1994). For instance, the literature identifies demographic factors such as gender as exerting significant influence on tourism motives and decision-making (Jönsson and Devonish; Kim et al., 2007; Meng and Uysal, 2008). Women in particular are recognised as gatekeepers in travel related decisions (Mottiar and Quinn, 2004). Personal experiences, socio-economic factors and socio-cultural aspects such as religion and social group influence may also impact destination selection (Hernández-Méndez et al., 2015; Kim et al., 2021; Mohamed et al., 2020) whereas in the last two decades the increasing use of technology is a notable influencer on tourism decision-making (Liu et al., 2022). Overall, Williams and Baláž (2013) conclude that tourism decision-making is a mixture of cognitive contextual facts and affective perceptions. Evidently, causality in tourism decision-making is more complex than anticipated (Edwards and Potter, 1992; Pappas and Glyptou, 2021) as it is context-dependent and socially constructed (Smallman and Moore, 2010). It is worth noting that recent studies identify the heightened levels of uncertainty characterising global tourism as influencers on tourism decision-making (e.g., Papatheodorou and Pappas, 2017). Therefore, tourism decision-making complexifies even further when it interferes with risk bearing factors related to the destination such as poverty.

***3.2 Poverty***

Poverty is both a cause and a result of human rights violations; hence, national governments and international organisations have an obligation to reduce poverty levels in developed and developing countries (Council of Europe, 2021). To this end, defining and measuring poverty is crucial if poverty reduction strategies are to be effectively implemented. The dominant view of poverty defines the concept in economic terms as the state of income deprivation which prevents people from consuming a minimum amount of goods (Croes, 2014). In this context, poverty is understood in absolute or relative terms. Absolute poverty, also referred to as extreme poverty, is the lack of sufficient resources to ensure basic life necessities such as food, drinking water and sanitation and it is usually calculated based on income. For instance, the World Bank (n.a.) defines absolute poverty as living on less than $1.25 per day. Relative poverty exists when an individual’s standard of living is worse than what is socially accepted in the society he/she lives in and is measured in relation to the median income of a population.

However, more recent conceptualizations of poverty highlight the multi-dimensionality of the concept and therefore the difficulty in measuring it, identifying economic (e.g. income, consumption) and non-economic indicators (e.g. social exclusion, living standards, access to education) as relevant to poverty (Medina-Muñiz et al., 2016). According to the United Nations (1995), poverty is more than a state of deprivation as it may emerge through the lack of income and resources necessary to ensure sustainable livelihoods, hunger and ill health, increased morbidity, limited access to education and health services, homelessness, unsafe environments, social discrimination and lack of participation in decision-making and social life. In this respect, poverty may occur in different country contexts, by manifesting as mass poverty in developing countries or pockets of poverty amid wealth in developed countries (United Nations, 1995). Equally, it may also arise due to the loss of livelihoods as a result of economic recession or suddenly as a result of disaster or conflict; it may also take the form of persistent poverty as that seen in the case of low-wage workers or emerge in cases of utter destitution of people who fall outside family support systems, social institutions and safety nets (United Nations, 1995). Evidently, as a multi-dimensional concept that is influenced by economic and social factors at the macro and/or micro levels, poverty may occur in seemingly affluent as well as poor countries. Indeed, the increased economic uncertainty evident post-2009 in many Western countries (Papatheodorou and Papas, 2017) and, more recently, the detrimental economic effects brought about by the COVID-19 pandemic globally highlight the relevance of poverty nowadays in both affluent and poor destinations.

***3.3 Tourism decision-making and destination poverty***

Generally speaking, poverty is regarded as a negative destination attribute that has adverse effects on perceived destination image (Lepp et al., 2011; Tegegne et al., 2018); hence, may potentially discourage people from visiting a destination as it enhances perceived travel risk. Destinations with significant poverty levels are typically regarded as unsafe, consisting of poor infrastructure and inferior facilities as well as potentially unstable socio-political environments (Bianchi, 2006; Chaudhary, 2000). Nonetheless, in recent years, visitation to poverty-stricken destinations has grown (Griffin and Muldoon, 2020; Han et al., 2019). Pro-poor tourism research suggests that tourists may choose to travel to such destinations in order to satisfy specific needs. For instance, slum tourists are drawn to poor destinations out of curiosity, novelty seeking motives and the search for authentic experiences as part of cultural tourism (e.g., Dyson, 2012; Frenzel et al., 2015; Tzanelli, 2018). Likewise, people may visit destinations experiencing poverty in the context of volunteering driven by compassion, altruism, self-development benefits and anti-poverty motives (Mostafanezhad, 2013; Zarandian et al., 2016). In this context, tourists may opt to visit developing destinations or destinations they are culturally and religiously affiliated with (Benson and Seibert, 2009; Zarandian et al., 2016) whereas destination choice is also affected by the marketing efforts of DMOs and travel companies that present tourist experiences at poverty-stricken destinations as appealing (Dimitrovski, 2020; Nyahunzvi, 2013).

Correspondingly, tourists may interact with a poor local community varyingly by showing either signs of disengagement or sympathy (Pearce, 2012) depending on their purpose of visit, tourist motivation, personal characteristics and socio-cultural factors as well as their poverty perceptions. In some cases, poverty interaction may positively affect tourists in terms of poverty and life attitudes and self-development (Zarandian et al., 2016). If tourists believe that tourism may contribute to poverty alleviation (Li et al., 2016; Pearce, 2012) by providing economic gains to an impoverished local community (Griffin and Muldoon, 2020; Thompson and Taheri, 2020), they may experience more positive poverty interaction effects which, in turn, impacts their destination selection. In other cases, extensive poverty may be seen as threatening by tourists as it can challenge their materialistic lifestyles (Crossley, 2012), causing discomfort and cultural shock (Pearce, 2012), thus negatively influencing destination choice. Evidently, destination selection in a poverty context depends on a multiplicity of factors the interface of which is complex. To capture this complexity, we examine destination selection in a poverty context through the lens of chaos and complexity theory, thus departing from the linear investigations previously used in extant literature (Smallman and Moore, 2010).

***3.4 Chaos and complexity theory***

The theory of chaos was first introduced in 1963 (Lawrence et al., 2003) and has since proven popular for analysing complex systems such as human behaviour. Complex systems usually contain a large number of components characterised by non-linear relationships that evolve over time (Olmedo and Mateos, 2015). The theory of chaos is thus based on the assumption that behavioural patterns may not be predicted long-term as even small behavioural differences may yield several divergent outcomes (Kellert, 1993). Specifically, complex systems were characterised as chaordic as the behaviour resulting from the complex and dynamic interactions of elements forms new structures (Schneider and Somers, 2006) that are based on both unpredictability and pattern or, in other words, chaos and order (Olmedo, 2011). Therefore, chaordic systems tend to change constantly forming new configurations and are affected by unexpected dynamic changes (Olmedo and Mateos, 2015).

Complexity theory evolved from chaos theory (Pappas, 2019) as a result of the acknowledgement that the world is complex, encompassing phenomena that cannot be adequately explained through cause-and-effect relationships. Complexity theory “deals with systems that have many interacting agents and, although hard to predict, these systems have structure and permit improvement” (Zahra and Ryan, 2007: 855). In particular, complexity theory describes non-linear and dynamic interactions of elements to explain how a combination of antecedents may offer causal solutions for complex phenomena (Woodside, 2017). As such, multiple causal solutions may be offered to predict an outcome that can result from random interactions without being prescribed by a deterministic cause (Kretzschmar, 2015). Although it has been adopted in multiple disciplines to explain people’s motivational and behavioural responses, complexity theory is particularly suitable for examining tourism phenomena including tourist behaviour and tourism decision-making (Farmaki et al., 2021; Olya and Mehran, 2017). Tourism decision-making and behavioural intentions are characterised by complexity due to the presence of multiple criteria, the interaction of which may yield various combinations of predictors that explain tourist behaviour.

**4. Study tenets**

In the service research field, the term ‘tenet’ refers to testable precepts dealing with the identification of complex conditions (Papatheodorou and Pappas, 2017). When examining complex conditions, consistency metrics and statistical hypotheses are not of essence when outcome scores are used to establish the adequacy of complex configurations (Wu et al., 2014). According to configuration theory, the same set of causal factors can generate different outcomes (Ordanini et al., 2014). Therefore, this study examines the effects of developed destinations’ rising poverty levels on tourist decision-making and particularly destination selection, which have been largely overlooked by past research. Specifically, the presence or absence of the configurations of binary state combinations are examined in terms of British tourists travelling to Cyprus. The study formulated the following tenets:

T1: The same attribute can determine a different tourist decision for travellers depending on its interaction with other attributes.

T2: When a complex condition is created (inclusion of at least two simple conditions), an outcome condition can generate a consistently high score (recipe principle).

T3: Complex configurations can affect the effects of destination’s poverty on tourism decision-making.

T4: Different combinations of simple conditions can positively or negatively influence the effects of destination’s poverty on tourism decision-making.

T5: A sufficient effect of destination’s poverty on tourism decision-making is not necessary to occur by having a high outcome score (equifinality principle).

T6: When the Y scores are high, a given recipe for the effects of destination’s poverty on tourism decision-making is not relevant for all cases.

**5. Methods**

The study consists of two types of research, one mixed research drawing from British tourists travelling to Cyprus and one qualitative using semi-structured interviews with stakeholders and policymakers of the Cyprus tourism industry aiming to examine whether they support travellers’ perceptions.

***5.1 Mixed research***

The mixed research was held during September 2020 in the communal areas of Manchester International Airport in the UK. The respondents were holidaymakers travelling to Cyprus. This research used self-administered structured questionnaires distributed to the respondents. Despite the low proportion of missing data, list-wise deletion (exclusion of the whole questionnaire) was selected as the most appropriate method for handling this aspect (Allison, 2001).

The sample determination was based on the most conservative hypothesis of 50/50 (50% of respondents were likely to express negative perceptions, whilst the rest 50% were likely to express positive ones). Following Akis et al. (1996), the research had to have a 95% minimum level of confidence with a subsequent maximum five percent of statistical error. Therefore, the calculation of the sample size is as follows:

**Rounded to 400**

In addition, a stratified sampling towards gender was selected (200 men; 200 women). For the collection of 400 useful questionnaires (200 per gender), 487 travellers were asked to participate in the research, setting the response rate at 82.13%.

The questionnaire consists of 34 Likert scale (1: strongly disagree; 5: strongly agree) statements, adopted form previous research (6 statements for travel motivation adopted from Law et al. [2011]; seven statements for cultural orientation derived from Shrihadi et al. [2016]; five statements for marketing activities taken from Papatheodorou and Pappas [2017]; five statements for poverty interaction adopted from Pearce [2012]; seven statements for poverty alleviation resourced from Li et al. [2016]; four statements for destination selection taken from Zarandian et al. [2016]). It also includes a demographic question concerning gender (also used for sample stratification).

Previous studies such as Olya and Al-ansi, (2018), Pappas (2018), and Pappas and Glyptou (2021) indicate that the most versatile method for examining complexity and the chaordic dimensions of tourism is the employment of fuzzy-set Qualitative Comparative Analysis (fsQCA). It is considered a mixed method since it is based on quantitative empirical testing (Longest and Vaisey, 2008) and qualitative inductive reasoning (Ragin, 2000) by analysing a number of specific cases. As a complementary analysis, the study also employs Necessary Condition Analysis (NCA) in order to evaluate the generated size effects of the examined conditions. A necessary aspect for the employment of fsQCA is that the correlated values of the examined coefficients are <.6 (Skarmeas et al., 2014), meaning that a general asymmetry exists in all the relationships under evaluation. The correlations in reference are presented in Table 1.

Please insert **Table 1**

The mixed research evaluates the provision of high scores of membership from the causal recipes under examination. The calibration of the mixed research used 41 randomly selected cases. For the examination of poverty effect upon the destination selection of UK travellers (f\_ds), the calibrated fuzzy-sets were ‘f\_g’ for gender, ‘f\_tm’ for travel motivation, ‘f\_co’ for cultural orientation, ‘f\_ms’ for marketing activities, ‘f\_pi’ for poverty interaction, and ‘f\_pa’ for poverty alleviation.

The process of data analysis for the mixed research is as follows: (i) generation of descriptive statistics (means; standard deviation) (ii) implementation of factor analysis, Crombach’s A, Average Variance Explained, and Composite Reliability followed by the structure of the simple conditions (constructs) (iii) examination of general asymmetry existence through correlation matrix (iv) examination and generation of multiple pathways through the use of fsQCA, and (v) evaluation of pathways through the estimation of size effects through the use of NCA. The descriptive statistics, the factor analysis, the validity and reliability, and the general asymmetry of quantitative data were analysed through the use of SPSS 20. The fsQCA was made through the use of the fsQCA software. The NCA was employed through the use of R Studio software.

***5.2 Qualitative research***

Semi-structured interviews were performed with 15 industry stakeholders and policymakers in Cyprus, which were selected using purposive sampling in accordance to their position, expertise and background in the industry. Informed by the mixed method findings, the interviews were performed from November 2020 to January 2021 and lasted approximately 45 minutes each. The interviews were conducted in Greek and were then translated by a professional translator into English. Each interview started with general questions that aimed to establish the profile of the participant before proceeding with questions from a predetermined list that aimed at examining participant views of poverty and its effects on tourism decision-making. Data were analysed by both authors using thematic analysis (Braun and Clarke, 2006) whereby three rounds of coding were employed as prescribed by Gioia et al. (2013). First, the interview transcripts were read by each author separately to identify key themes; thus, maximising analytical integrity in accordance to investigator triangulation (Flick, 2000). Following, the initial set of findings were combined and compared to allow for a more objective interpretation of the data. Subsequently, emerging topics were categorised into interrelated themes and refined to allow for sub-categories to emerge (Goulding, 1999). Last, sub-categories were combined with the themes initially identified to validate relationships (Strauss and Corbin, 1998).

As previously mentioned, the qualitative research was informed by the findings of the mixed research. This means that the Cypriot key informants had to discuss the aspects that have been derived from the findings of fsQCA and NCA. In addition, as both researches are non-linear (fsQCA is also considered as a non-linear analysis), they can better be combined and contrasted leading to the specific joint outcomes.

**6. Results**

The descriptive statistics of the mixed research are presented in Table 2, whilst Table 3 illustrates the characteristics of the informants included in the qualitative research.

Please insert **Table 2**

Please insert **Table 3**

***6.1 Mixed research results***

As previously indicated, all the examined statements have been adopted from previous research. Therefore, the study employs Confirmatory Factor Analysis (CFA). For higher efficiency, the loadings that were lower than .5 were excluded from further analysis due to low commonality. As it is presented in Table 4, Cronbach A was higher than .6 in all cases, a value that is considered as the minimum acceptable (Nunnally, 1978). Moreover, the Average Variance Explained (AVE) was higher than .5 in all constructs, whilst Composite Reliability (CR) was higher than AVE. These findings suggest that the research is valid and reliable.

Please insert **Table 4**

The findings generated from fsQCA are presented in Table 5, and have revealed four sufficient configurations. The first solution (f\_g,~f\_tm,f\_co,~f\_ma,f\_pi,f\_pa) includes the gender demographic and high outcomes concerning cultural orientation, and poverty interaction and alleviation. This configuration appears to have the highest consistency (.849). The second sufficient solution (~f\_g,f\_tm,f\_co,f\_ma,~f\_pi,~f\_pa) incudes high score outcomes in the simple conditions of travel motivation, cultural orientation, and marketing activities. This solution has the lowest raw coverage (.406). The third sufficient configuration (~f\_g,~f\_tm,~f\_co,~f\_ma,f\_pi,f\_pa) embeds the high scores of marketing activities, and poverty interaction and alleviation. The last sufficient configuration (f\_g,f\_tm,~f\_co,~f\_ma,f\_pi,f\_pa) includes high membership scores in the gender demographic, in travel motivation, and in poverty interaction and alleviation. This solution has the highest row coverage (.438), and the lowest consistency (.803) of all four sufficient configurations.

Please insert **Table 5**

The size effects of the combinations of the examined simple conditions are presented in Table 6, whilst Figure 1 illustrates the NCA plots. The results indicate that in all cases there is a small (0<p<.1) or medium (.1≤p<.2) existence of size effects. More specifically, in terms of ceiling, ce\_fdh and cr\_fdh express the middle parametric group, and their display specifies the minimum and maximum values of X and Y (Dul, 2020). Therefore, all the sufficient configurations generated from fsQCA are acceptable.

Please insert **Table 6**

Please insert **Figure 1**

***6.2 Qualitative research findings***

According to the interviewees, poverty refers to the inability of a person to cover their basic needs including food and shelter as well as the lack of access to education and healthcare which, in turn, diminishes a person’s quality of life. The interviewees identified countries in Africa, Asia and Latin America as poor with European countries being mentioned to a lesser extent. Specifically, informants distinguished between extreme poverty that affects the majority of the population of a developing country and moderate poverty that influences particular areas or groups of people of a developed country. In relation to tourism, the informants argued that poverty may bring several problems to a destination including crime, unsafety, poor infrastructure and prostitution which are generally perceived as risks by tourists, deterring them from visiting the destination. Nonetheless, the informants suggested that poverty may be seen at times as an attraction of a destination. In the words of an informant (P2), “*there is a lot of poverty in Asian countries but people there are very friendly whereas in Latin America poverty goes hand in hand with high levels of criminality…this affects tourist perceptions and destination choice negatively*”. When asked to elaborate on the reasons predisposing people to visit a poor destination, the informants argued that destination choice depends on the type of tourist, their travel motive and cultural factors. The extracts below illustrate informant views:

A tourist may travel to a poor destination because they are young and adventurous or because they want to have a more authentic experience. Sometimes a poor destination is selected simply because it is cheaper! (P1)

Tourism in poor destinations is mostly experiential in that it is driven by the need of the tourist to experience something different…these tourists tend to stay longer at the destination because they want to truly experience the culture and way of life. (P8)

There are tourists who visit destinations that have extreme poverty for altruistic reasons because they believe they can help the local people by being there. Certain cultures in fact like the Scandinavians are more inclined to help. (P6)

The interviewees also argued that destination selection may be influenced by the marketing activities of travel companies or DMOs as these can enhance a positive destination image. Specifically, the informants argued that a destination may conceal poverty by promoting desirable destination attributes. For instance, the informants suggested that several poor destinations present themselves as luxury as a result of tourism resort development that is often facilitated by foreign companies. As an informant stated (P5), “*there are destinations that keep the poor bundled up and away from tourist areas, giving the impression to visitors that the destination is a luxurious and prosperous one*”. In this sense, tourism development was identified by the interviewees as obscuring the reality of a destination by presenting a different picture to tourists, which according to an informant (P15) “*is an illusion that tourists believe as they want to bypass poverty and focus on those characteristics that they are looking for in a holiday such as an exotic environment and sunny weather*”. Likewise, some informants acknowledged the benefits brought about by tourism to poor destinations especially through pro-poor tourism forms (i.e., community-based tourism) which may help local communities to improve their standard of living.

In relation to Cyprus, informants agreed that the island is not generally perceived by tourists as a poor destination “*due to tourism development* *and investments on large-scale luxury projects such as marinas and golf courses*” (P11). According to the informants, tourists come to Cyprus for the weather, the sea and the leisure activities available as well as the high-quality service offered in an environment perceived as safe. Even so, some informants acknowledged the rising poverty levels in Cyprus particularly in rural areas and non-tourist regions. In relation to this point, the informants further commented that the COVID-19 pandemic will worsen poverty across the island in the years to come as travel restrictions brought international travel to a standstill, negatively impacting the island which depends economically on tourism. In this context, tourism was regarded as beneficial for the island despite previously acknowledged potential negative effects such as increased rent or property prices. As an informant commented (P3), “*poverty in Cyprus can benefit from the ‘right’ tourism development which showcases the culture of the island…for example developing small-scale, family-run tourist facilities in rural areas can lead to a more sustainable tourism product that will benefit those communities that need it the most*”.

**7. Discussion**

***7.1 Sufficient configurations***

The findings generate an interesting discussion. The first sufficient configuration is focused on cultural influence and poverty. It actually highlights the connection of cultural perceptions of holidaymakers with poverty aspects. Those cultural views can determine the travel and tourism decision-making, as also highlighted by previous studies (Li and Cai, 2012; Srihadi et al., 2016). Interestingly the socio-demographic of gender is also included in this solution, highlighting the influence of culture and poverty upon this antecedent concerning destination selection, and also confirming previous studies such as Lin et al. (2014) and Okazaki and Hirose (2009). The second solution concerns the destination aspects (meeting people; provided relaxation; places and activities etc.) and provides a relevant traveller decision-making. Those push and pull (Farmaki et al., 2019; Uysal et al., 2009) factors have a significant impact upon tourism behaviour and ultimately lead to the destination selection. This solution contributes to the better understanding and significance of destination aspects towards the chaordic decision-making (with special reference to poverty) of travellers. The third generated pathway deals with poverty issues. This concerns the tourists that considerably focus on the poverty extent and aspects in order to determine their destination selection. As a result, it is the main segment of the sample for which poverty results in a negative destination image. Therefore, it contributes to the understanding of poverty effects upon destination selection, and highlights poverty as a factor affecting tourism decision-making. Previous studies such as Pappas and Bregoli (2016) and Tegegne et al. (2018) designate the negative effects of poverty upon destination image. The findings contribute by identifying this issue as one of the travellers’ decision-making pathways, highlighting the importance of poverty as a driver for visiting a destination (in our case, Cyprus). The last sufficient configuration concerns travel experience and poverty, indicating that travel experience (and the subsequent generated satisfaction) is influenced by the destination poverty levels. As a result, tourists select destinations taking under consideration their expected experience in relation with the poverty extent in the preferred destination. Gender also appears to play a significant role concerning the experience of travel connected with poverty. This finding further contributes to the better understanding of the formulation of destination selection perspectives, and further showcases the complexity of tourist decision-making.

Drawing from the qualitative research findings, it appears that tourism stakeholders in Cyprus give emphasis to the second solution which concerns destination attributes influencing tourists’ destination selection. In other words, stakeholders believe that tourists choose to travel to Cyprus for the leisure-related aspects offered by the destination as communicated by the marketing activities of DMOs and travel companies and which, in turn, are expected to satisfy their specific tourist needs (i.e., relaxation). However, such emphasis suggests that industry stakeholders ignore the other pathways derived from this study, especially the third solution which is clearly oriented by poverty aspects. This also provides a further study contribution, since it reveals the inconsistency between the perspectives of tourists and the Cypriot key informants. Whilst stakeholders acknowledge the influence of culture on poverty perceptions as well as the experience-based motive predisposing people to travel to poor destinations, they believe that tourists traveling to Cyprus are motivated to visit purely because of the leisure aspects offered by the destination. This approach could lead to poor destination management, considering that our study highlights poverty perceptions as significant influencers on destination selection and, consequently, a determinant of the sustainable development of destinations.

***7.2 Confirmation of tenets***

The results confirm all six of the tenets. More specifically, each attribute in included in at least one of the four different pathways that can lead to the same outcome (destination selection). These findings confirm the first tenet (T1). One more aspect is that each and every of the four generated pathways includes at least two of the examined simple conditions. More specifically, the first solution includes two conditions (f\_pi; f\_pa), the second one embeds three (f\_tm; f\_co; f\_ma), the third solution includes two (f\_pi; f\_pa) and the fourth sufficient configuration includes three simple conditions (f\_tm; f\_pi; f\_pa). These findings confirm the second set tenet (T2). Due to the generation of multiple pathways (S1: Cultural influence and poverty; S2: Destination aspects; S3: Poverty issues; S4: Travel experience and poverty) the third set tenet (T3) is also confirmed. The contrarian case analysis (T4) is also confirmed since all the examined simple conditions are included in at least one sufficient configurations, whilst none of them appeared in all the generated pathways. The equifinality principle (T5) is also confirmed due to the fact that the findings suggest four different pathways that can lead to destination selection, whilst none of them generates a high outcome score. Finally, T5 leads to the confirmation of the sixth tenet (T6), since none of the generated recipes is relevant for all cases.

**8. Conclusions and Implications**

***8.1 Conclusions***

The study has examined the effects of poverty perceptions upon the formulation of destination selection with special reference to British tourists travelling to the island of Cyprus, a developed destination that is nonetheless experiencing increasing poverty levels. The mixed research findings held on British tourists have revealed four pathways focusing on: (i) the cultural influence and poverty (ii) the destination aspects (iii) the poverty issues, and (iv) the travel experience and poverty. The qualitative research findings based on the perceptions of Cyprus key tourism stakeholders have showcased that industry policymakers and practitioners do not believe that tourists regard the island as a poor destination; rather, they believe that tourists are attracted to Cyprus by destination attributes such as the weather and leisure aspects. However, as our mixed method study showed, poverty plays an integral part in tourist perceptions’ influence on destination selection, carrying out significant theoretical and managerial implications.

***8.2 Theoretical implications***

To the best of our knowledge, this is the first study that examines how tourism decision-making is formulated in relation to developed destinations’ rising poverty levels. Poverty is becoming particularly important in light of the COVID-19 pandemic’s detrimental economic effects on both developing and developed countries (World Bank, 2020). The pandemic has brought international travel to a standstill (Farmaki et al., 2020), inflicting severe economic impacts on destinations, particularly those relying on tourism for their economic survival. One such destination is Cyprus, the case chosen for this study. As such, this study makes a significant theoretical contribution in that it highlights the increasing importance of poverty in tourism studies and, subsequently, the necessity to examine the construct in relation to travel behaviour, destination image and tourism decision-making. There are numerous studies investigating poor destinations from a volunteer or slum tourism perspective, highlighting the role of such tourism forms in promoting sustainable development for developing destinations. Yet, there is a dearth of knowledge of how developed destinations’ increasing poverty may interact with tourist decision-making. Tourism decision-making and behavioural intentions are characterised by complexity due to the presence of multiple criteria (Atadil et al., 2018; Mohamed et al., 2020), the interaction of which may yield various combinations of predictors that explain tourist behaviour (Woodside, 2017). The complexity surrounding tourism decision-making though is currently higher than ever due to the rapid changes that the COVID-19 pandemic inflicted on international travel (Gaur et al., 2021) and countries’ poverty levels (World Bank, 2020), making this study a timely one in potentially opening new avenues for further research on poverty beyond the developing destination context.

***8.3 Managerial implications***

Destination planners and policymakers can use the above generated solutions as a guide for improving destination management and marketing strategies as well as their efforts to achieve sustainable tourism development. Destinations can opt for any of the sufficient configurations according to their strategic goals and available resources regarding tourism development in an effort to attract tourists. We need to have in mind that the extent of complexity and the derived chaordic systems cannot be reduced. Moreover, unpredictable and volatile aspects create numerous challenges (in micro and macro level), and destination planners should make the appropriate preparations for the mitigation of negative effects, ensuring the tourism industry’s further development (Giousmpasoglou et al., 2021). As Bhattacharya et al. (2021) noted, tourism enterprises and governments can show resilience at times of crises by focusing on the creation of appropriate frameworks and supportive strategies so as to handle negative impacts. However, through the implementation of specific methods (in our case the application of fsQCA), the extent of complexity can be identified and predicted assisting stakeholders to undertake more informed decisions. In order to achieve this, it is essential to provide specific pathways and alternatives so as for the decision-makers to have the ability to select the most suitable solution for them. For instance, destinations experiencing poverty may focus on the first solution which prescribes that the cultural perceptions of travellers interact with poverty aspects and target specific cultural groups of tourists. On the contrary, destinations that want to divert away from poverty perceptions may focus on the second solution that is oriented on destination aspects, which act as pull factors in the tourist decision-making process. According to Ghaderi et al. (2021), service challenges during crises mainly originate from factors related to people and external conditions. Therefore, attempts to shift attention away from poverty may consider the enhancement of service-related aspects in hospitality and tourism.

Another aspect is that the destinations may use marketing activities to highlight desirable destination attributes and attract specific groups of tourists in accordance with tourists’ motives and cultural orientation. However, this is directly connected with the type of market segments they may want to attract, hence the stakeholders and destination planners should find effective ways to protect the competitiveness and subsequently the further development of the industry (Yacoub and ElHajjar, 2021). For example, if a destination is dominated by mass packaged tourism (such as Cyprus), differentiation marketing can be considered as a versatile solution. By this means, the destination is likely to attract a higher volume of tourists focusing on specific specialised activities, having higher disposable income for tourism and be more concerned about the unique characteristics of the destination. On the other hand, if a destination chooses to use its poverty as a driver of tourism demand it may select the third sufficient configuration as a pathway to destination selection. This is because this solution is mostly oriented on poverty aspects that influence the tourism decision-making process. For example, special tourist forms focusing on poverty can be developed and specific marketing and promotional activities are likely to be provided, aiming at poverty alleviation through tourism development. Last, destinations may opt for the fourth solution which concerns travel experience and poverty in case they wish to emphasise the experience-based benefits derived from visiting a poor destination. Notwithstanding, there are tourists that may be repelled by the rising poverty levels at a destination as poverty perceptions frequently lead to a negative destination image. The qualitative findings support this view, highlighting the presence of other influential factors such as criminality rate of a destination. Hence, destination policymakers and planners are able to determine specific opportunities through the implementation of appropriate interactions with society stakeholders (Liu et al., 2021). Overall, while destinations can choose from a range of different pathways, they can also use a combination of those solutions depending on their strategic plans for tourism development.

***8.4 Limitations and further research***

Despite the theoretical, managerial and methodological contribution of the study, some limitations need to be highlighted. First, the limited use of fsQCA and the new complementary approach of NCA in the travel and tourism domain create the grounds of further research so as to fully encapsulate the combinational potential of these two methods. Moreover, the comparison of such mixed research findings with qualitative research is new in the tourism and hospitality, therefore any generalization of findings should be made with caution. It is also worth noting that the data collection was performed in the midst of the COVID-19 pandemic; hence, findings might be influenced by the pandemic situation in the countries where participants reside. Another limitation derives from the examination of travellers (in our case originated from the United Kingdom) and of poverty in a specific destination (Cyprus). Each destination may have a different dominant tourist flow and surely has different characteristics and poverty levels. Therefore, similar research to tourist flows with different national and cultural backgrounds may lead to the differentiation of results, let alone the evaluation of different characteristics in another examined destination. Hence, any future research should take into consideration the special characteristics of tourists along with the destination characteristics and appropriately formulate the research framework and environment.

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**Table 2: Descriptive statistics**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | Std. D. | Means | | |
|  | Statements |  | Overall | Male | Female |
|  | *Travel Motivation* |  |  |  |  |
| TM1 | I travel abroad in an effort to meet different people | .772 | 2.90 | 3.01 | 2.80 |
| TM2 | I travel abroad for rest and relaxation | .737 | 3.92 | 3.81 | 4.03 |
| TM3 | I get away from the daily routine by travelling abroad | .783 | 4.27 | 4.23 | 4.31 |
| TM4 | I travel abroad in order to discover new places and/or things | 1.049 | 3.59 | 3.80 | 3.38 |
| TM5 | I increase my knowledge by travelling abroad | .856 | 3.25 | 3.40 | 3.10 |
| TM6 | I travel abroad in order to do business | .713 | 2.25 | 2.35 | 2.15 |
|  | *Cultural Orientation* |  |  |  |  |
| CO1 | I like exploring a different culture. | .694 | 3.83 | 3.71 | 3.95 |
| CO2 | I am interested in experiencing a different way of life. | .771 | 4.05 | 3.94 | 4.15 |
| CO3 | I often go to cultural events (exhibitions, concert, opera, theatre). | 1.054 | 3.37 | 3.20 | 3.54 |
| CO4 | I enjoy meeting new people. | .924 | 3.59 | 3.53 | 3.64 |
| CO5 | I like spending time with my good friends. | .677 | 4.27 | 4.26 | 4.27 |
| CO6 | I frequently visit friends and relatives. | 1.198 | 3.09 | 2.89 | 3.30 |
| CO7 | I am full of enjoyment and discover a challenge every day | .992 | 3.79 | 3.65 | 3.93 |
|  | *Marketing Activities* |  |  |  |  |
| MA1 | Direct marketing activities (i.e. direct mail and e-mails) influence my purchasing decisions | .745 | 3.58 | 3.61 | 3.55 |
| MA2 | The ‘above the line’ promotional activities (i.e. TV and radio advertisements) influence my purchasing decisions | .944 | 3.22 | 3.14 | 3.31 |
| MA3 | The tourism product’s branding influences my purchasing decisions | .811 | 3.80 | 3.81 | 3.79 |
| MA4 | Promotional activities undertaken by tourist agencies/operators influence my decision to select the tourist product/package I intend to buy | .842 | 3.97 | 3.98 | 3.96 |
| MA5 | Promotional activities undertaken by destinations influence my decision to select the tourist product/package I intend to buy | 1.101 | 3.57 | 3.57 | 3.58 |
|  | *Poverty Interaction* |  |  |  |  |
| PI1 | When visiting a destination I focus on poor peoples’ lives. | .787 | 2.92 | 2.85 | 2.99 |
| PI2 | When visiting a destination I usually interact with poor people. | .841 | 3.18 | 3.22 | 3.14 |
| PI3 | My interaction with poor people makes me feel discomfort. | 1.001 | 3.53 | 3.59 | 3.46 |
| PI4 | I feel that I experience a culture-shock if I face extensive poverty in a destination I visit. | .995 | 3.68 | 3.81 | 3.55 |
| PI5 | When visiting a destination my experience is affected by the extent of poverty. | 1.056 | 3.69 | 3.75 | 3.64 |
|  | *Poverty Alleviation* |  |  |  |  |
| PA1 | Tourism creates more job opportunities | .650 | 3.92 | 3.95 | 3.90 |
| PA2 | Tourism only provides seasonal jobs/income | .931 | 3.58 | 3.58 | 3.57 |
| PA3 | Family revenues are increased through tourism | .838 | 3.74 | 3.79 | 3.70 |
| PA4 | Tourism increases the living expenses | .649 | 4.07 | 4.08 | 4.05 |
| PA5 | Tourism improves local’s quality of life | .701 | 4.08 | 4.11 | 4.06 |
| PA6 | The investors take away the majority of revenues generated in tourism | 1.129 | 3.41 | 3.32 | 3.50 |
| PA7 | There is unfairness of tourism income distribution | .670 | 4.13 | 4.18 | 4.08 |
|  | *Destination Selection* |  |  |  |  |
| DS1 | My clear picture of poverty in a destination affects my destination selection. | .667 | 3.68 | 3.60 | 3.76 |
| DS2 | My perceptions concerning the actual class division in a society, affect my destination selection. | .912 | 3.36 | 3.31 | 3.41 |
| DS3 | My sense of anti-poverty and helping to people influences my destination selection. | .621 | 3.82 | 3.78 | 3.86 |
| DS4 | The extent that poor people are ignored in a destination influences my destination selection. | .725 | 4.00 | 3.99 | 4.00 |

**Table 3: Characteristics of informants**



**Table 4: Factor Analysis**



**Table 5: Complex solutions**



**Table 6: Size Effects**



**Figure 1: NCA Plots**

|  |  |
| --- | --- |
|  |  |
|  |  |
|  |  |