Understanding the Barriers Limiting SMEs' Capacity to Participate in Formal Training: A Perspective from an Emerging Market

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Abstract: *Whilst SMEs are known to contribute significantly to the socio-economic development of most economies of the world, they are also known to face many challenges which limit their full effectiveness. The present study seeks to explore the factors that limit SMEs' capacity to participate in formal training programmes from the Ghanaian perspective. The study seeks to identify the extent to which the barriers to training compare and contrast with existing studies, although the extant literature argues that some barriers are more specific to some regions. The study is based on a purposive sample of 85 owner-managed SMEs drawn from the capital of Ghana, Accra. Using the principal component analysis, coupled the mean rankings of the respondents' average score as the main analytical tools, the results show that among the eight main barriers that were found, lack of accessibility to training, lack of funds to fund training programme and a negative perception of owner-managers regarding the usefulness of training were the three most important barriers accounting for why SMEs from Ghana find it difficult to participate in formal training and therefore remain inefficient and ineffective compared to their counterparts' large firms.*

Key words: SMEs, Ghana, training programme

Introduction

Small and Medium Scale Enterprises (SMEs) represent the majority of business enterprises globally, as their contribution to socio-economic development of countries is well confirmed. Samples of studies that confirm the contribution of SMEs to the socio-economic development of countries include, but not limited to the UK (Lee, 2014); USA (Kongolo, 2010); Turkey

(Gunerergin *et al.,* 2012); Malaysia (Salikin *et al.*, 2014; Hashim, 2015); Oman (Bilal and Mqbali, 2015); Developing countries in general (Jeppesen *et al.,* 2015); China and Southeast Asia (Wignaraja and Jinjarak, 2015); Bangladesh (Chowdhury *et al.*, 2015); Romania (Armeanu *et al.,* 2015); Romania in the EU context (Burciu, 2015) and Kenya (Wanjiru and George, 2015).

Beyene (2002) noted that SMEs play a significant role in both the developed and developing economies. In the USA for example, of the 6,200,000 SMEs, 5,400,000 employ not less than 20 employees each (Beyene, 2002, p.131). It is also noted that in Asia, SMEs account for approximately 90% of industries in countries such as Indonesia, Japan, Hong Kong, Thailand, Korea, India and Sri Lanka (Beyene, 2002; Lukacs, 2005). Of these countries, it is estimated that SMEs' make 98%, 78%, 81% and 87% of employment in Indonesia, Thailand, Japan, and Bangladish respectively (Beyene, 2002, p. 132). In Malaysia, SMEs are known to contribute approximately 32% to GDP, 56.4% to employment opportunities and 19% to exporting activities (Omar *et al.,* 2009). According to UNIDO (1999), SMEs represent 90% of private businesses in Africa and contribute more than 50% of employment as well as of GDP. In the Republic of South Africa, it is found that SMEs represent approximately 91% of the formal businesses and contribute about 57% and 61% to GDP and employment respectively. In sub-Saharan Africa, it is said that SMEs represent about 95% of businesses (Fjose *et al.,* 2010).

Ghana is no exception as regards the contribution of SMEs to towards its socio-economic development. This was noted since the 1970, where a number of initiatives such as the Ghana Enterprise Development Commission (GEDC), the National Board for Small Scale Industries (NBSSI), Ghana Appropriate Technology Industrial Service (GRATIS) were set up to promote the development of SMEs (see Abor and Biekpe, 2006). According to Aeyeety (2001), SMEs account for 85% of manufacturing employment in Ghana. Following Abor and Quartey (2010), SMEs contribute about 70% of Ghana's GDP and account for approximately 92% of businesses.

Despite the important contribution of SMEs across the world, they are known to face many problems. As a result, there is a line of research that addresses the barriers to the growth of SMEs (see Levy, 1993; Pissarides, 1999; Wang, 2016). The following studies report samples of barriers to SMEs' growth. They include, but not limited to the ensuing. Funding challenges and lack of training regarding the preparation of business plans (Chowdhury et al., 2015); lack of working capital, information to analyse market and the lack of managerial skills and know-how (OCED, 2009); unfavourable investment environment, business owners' capability challenge, marketing challenges and lack of funding (Bilal *et al.,* 2015); lack of finance, technology, and marketing related constraints (Dasanayaka, 2011); problem of external capital (Salikin et al., 2014); lack of skilled workforce, limited finance and limited ICT (Hashim, 2015); the lack of management skill (Hogarth et al., 2009) and inaccessibility of training and time constraints to participate in training (Dalziel, 2011). According to the report, "Making finance work for Africa", Hatega (2007) and Kauffmann (2006) noted that weak functioning financial markets and lack of reliable electricity supply are among the most important obstacles to SME's growth opportunities in Sub-

Saharan Africa. These challenges continue to limit the effectiveness of SMEs to significantly contribute to the socio-economic development of their respective countries.

Likewise, the SMEs across the world, although SMEs in Ghana are expected to be central to the attainment of the socio-economic prosperity of the nation, yet they are also known to face numerous barriers which limited their anticipated contribution. Sample of the challenges of Ghanaian SMEs also include, but not limited to lack of access to appropriate technology and equipment, limited access to finance and international markets, the existence of laws and regulations that impede the development of the sector, as well as lack of management skills and training (see Kayanula and Quartey, 2000); weak infrastructure (Amoafo, 2012); limited access to finance (Abor and Beikpe, 2006), lack of credit and weak managerial capacity (Asare, 2014), unfavourable government policies and regulations, poor infrastructure, competition and poor records keeping (Adom *et al.*, 2014).

To date, the research area regarding the barriers to SMEs' growth has concentrated on the following areas. The first is the general barriers to the growth of SMEs. These studies report on the general barriers to growth regardless of whether or not it is internal, external; from a developing or a developed country (Wang 2016). Other studies focus on the difference between internal and external barriers to growth (Gree and Thunik, 2003). Another group of researchers focus on the relationship between the characteristics of a firm (e.g. firm size, ownership) and the barriers to growth (Richter and Schaffer, 1996; Ji, 2011; Yin, 2012). Similar other researchers focus on the relationship between difference in growth levels (e.g. rapid, incremental and episodic growth) and the barriers to growth (Brush et al., 2009; Henrekson and Johansson, 2010). The conclusion from the existing line of research is that whilst SMEs in general face a variety of barriers, it is noted that some barriers are region and/or market specific e.g. developing versus the developed economies (Wang, 2016). This assertion supports Lee's (2014) findings from the UK. Yet Wang(2016) shows that whilst some barriers are specific to certain regions, others are generic to all SMEs regardless of whether it is from the developed or the developing region. Table 1 is a summary of selected barrier studies which confirms that whilst some barriers are specific to the developed and developing regions, others are generic to both.

Table 1: Sample of barriers to SMEs growth in the developed and the developing regions

Barrier	Region			Source
	Developing	Developed	Both	
E-Learning implementation	√			Zaied, 2012; Medarova *et al*., 2012; Jenita and Chong,2013; Hashim, 2015
Funding challenges			√	Guijarro et al., 2009; Kamalian et al., 2011; Dasanayaka et al., 2011; Salikin *et al*., 2014; Bilal *et al*., 2015; Hashim, 2015;
Lack of information technology	√			Xie *et al*., 2010; Dasanayaka *et al*., 2011 Rhanien, 2012; Trianni and Cogno, 2012; Hyz, 2011; Rhaiem, 2012; Irjayanti and Azis, 2012
Lack of personnel training			√	Quader, 2008; Saina and Budhwar, 2008; Guijaro *et al*., 2009; Okpare and Kabongo, 2009; Dasanayaka *et al*., 2011; Kamalian *et al*.,2011; Dalziel, 2011; Rhaiem, 2012
Product/technology barriers	√			Dasanayaka *et al*., 2011
Rigid business rules and regulations	√			Dasanayaka *et al*., 2011 Feldens *et al*., 2012
Lack of infrastructure	√			Okpara and Kabongo, 2009; Mutalemwa, 2009; Dasanayaka *et al* 2011
Product quality issues	√			Moy and Luk, 2003; Dasanayaka *et al*., 2011 Okpara, 2011
Lack of management experience			√	Hogarth *et al*., 2009; Dasanayaka *et al*.,2011 Okpara, 2011; Bourletidis,2013
Lack of adequate government support			√	Okpara, 201; Irjayanti and Azis, 2012; Hessels and Parker, 2013

(Source: Synthesised and adapted from Al-Hyari (2013, p.133); note the symbol "√" means the barrier concerned exists in that quadrant

As can be seen from Table 1 whilst certain barriers and region specific, others are generic regardless of the region e.g. funding challenges. This is underscored by Special Issues on: 1) Contemporary Perspective on Entrepreneurship Education and Training and 2) Entrepreneurship Education from the Journal of Small Business and Enterprise Development, 17 (4) and 14 (2) respectively. For example, selected studies from these issues found that the performance indicators of entrepreneurs have improved after participating in a training intervention. These studies further found that skills transfer also took place after the owner-managers attended the training (Botha, 2010). Another Chinese study by Millman et al. (2010), on Chinese students found that the type of training and/or the course that students study in schools impact positively on their entrepreneurial behaviour. Similar studies have underscored the critical role of entrepreneurship education and the socio-economic development of both the developed and the developing regions (Millman and Matlay, 2008; Matlay, 2009). In Kenya, Bowen *et al.* (2009) confirmed that education and training are among the core factors that impact positively on the growth of SMEs. In this study, the authors maintained that entrepreneurs with large stock of human capital in terms of education and vocational training are better at adapting to the changing trends of the external environment compared to their counterparts that do not have such capacity. In the study by Hashim (2015) in Malaysia, the author maintained that the barriers faced by most SMEs were intensified by one main internal problem of management incompetence. So, most SMEs, both locally and internationally die soon after their inception (Kuratko and Welsch, 2004; Kenya National Bureau of Statistics, 2007).

In Ghana, Abor and Quartet (2010) maintained that lack of managerial know-how is one of the significant barriers confronting SMEs' effectiveness. Puplampu (2005) found that among the problems of SMEs in Ghana, the most critical barrier is lack of requisite skills among owner-managers and the personnel. The Business Development Service in Ghana argues that what makes SMEs to remain sustainable throughout is continuous training. Consequently, the importance of formal training being critical to SMEs' survival in Ghana is also confirmed.

The contribution of the current paper is that whilst there are many studies on the barriers to SMEs' growth, not much is known regarding the factors that limit SMEs' capacity to participate in formal training programme in particular. To address these issues, the rest of the paper is sub-divided as follows. Section two discusses the conceptual background and the research questions that are to drive the study. Section three concerns the data and the analytical method. Section four deals with the conclusion and discussion. Section five, the final section, focuses on the implication of the study and the limitations of the study.

Literature review

This sub-session addresses both the conceptual framework and the empirical literature that inform the research questions that drive the study.

Formal Training

According to Cedefop (2010) formal training can be defined as learning that occurs in an organised and structured environment - in an education or training institution or on the job, and is explicitly designated as learning - in terms of objectives, time or resources. Formal learning is intentional from the learner's point of view. Compared to formal training, informal training refers to learning that results in the course of working on the job. According to Cedefop (*ibid*), informal training is, in most cases, unintentional from the learner's perspective. According to Armstrong (2006), training is the use of systematic and planned instruction activities to promote learning. It also involves the use of formal processes to impart knowledge and help people to acquire the skills necessary for them to perform their jobs satisfactorily. Training is about the acquisition of knowledge, skills and abilities that one needs to perform effectively on the job. It often results in sharpening of skills, concepts, rules and change of attitudes and behaviours to enhance performance (Patna, 2010).

Training, Talent Management and Knowledge Transfer in SMEs

The issue of lack of formal training among SMEs, can be contrasted with a growing issues of talent management among large firms. Talent management is one of the ways which differentiate SMEs from large scale multinational enterprises (MNCs). Implicitly, whilst talent management remains one of the important practices among large firms, it is not so among SMEs which account for the lack of training among these firms. However, various definitions as regards talent management exist (Kulkarni and Schllion, 2015; Deery and Jago, 2015). Yet, following Kulkarni and Schllion (2015) talent management consists of a deliberate activity that aim to identifying, selecting, developing and retaining productive employees. Whilst the literature on talent management differentiate between the exclusive talent management approach (focusing only on the high potential workforce) (Schuler *et al.*, 2011a) versus inclusive approach (focusing on every worker in the firm) (Sparrow, *et al.*, 2013).This study adopts the inclusive approach. For instance, a formal training culture in organisation is a conscious talent management strategy. Therefore, the absence of talent management practices in SMEs account for the numerous retention crises among these firms. A reason for this is because a recent literature maintains that talent management is a key driver of competitive advantage among firms and has become the cornerstone for differentiation strategies (Bhatnagar, 2007). It can be concluded that as a result of lack of formal training among SMEs, various talent management strategies such as work-life-balance (WLB), increasing job satisfaction and increasing job satisfaction which maintain organisational commitment seems to be lacking among SMEs.

Lack of formal training among SMEs due to lack of talent management practices, implies lack of knowledge transfer among SMEs to some extent. For instance, in line with Argote and Ingram (2000), knowledge transfer is a process whereby knowledge in an organisation can easily be transferred from one unit/division and/or individual to another in the same organisation. In large firms, unlike SMEs, knowledge is deliberately managed and supported. According to Walsh and Ungson (1991), there are five main repositories of knowledge in organisations, namely: 1) individual members, 2) roles and structures, 3) Organisational standard operating procedures, 4) culture and 5) physical structures. However, in the wisdom of Walsh and Ungson (1991), firms must consciously design and manage this process to impact positively on organisational survival. Overall, if SMEs find it difficult to invest in formal training, it will be difficult for them to survive against their counterpart large multinationals firms in the light of the increasingly competitive global market place.

Empirical Literature

The sub-section deals with samples of empirical literature in the field. In a survey sample from 437 CEOs in Russia and Bulgaria, Pissarides, *et al*. (2003) found that the top four rated constraints included unwillingness of suppliers, challenges with access to land, funding problems and production constraints. In a firm level survey by the World Bank (cited in Wang, 2016), based 130, 000 firms in 135 countries, most of which were firms from the developing countries subdivided into 41 (sub-Saharan Africa), 29 (Eastern Europe and Central Asia), 31 (Latin America and the Caribbean), 12 (East Asia and the Pacific), 4 South Asia and 2 (Middle East and North Africa). The World Bank's survey sought - among other things, to find out the perceptions and the views of managers about the barriers to SMEs growth. Wang (2016) indicated that the five most important obstacles found from the survey included finance, followed by electricity, competition, tax rate and political instability.

A study conducted in Thailand found that there are a number of significant factors hampering SMEs' chances to grow with major obstacles attributed to lack of access to finance, competition, barriers to trade, management incompetence, lack of skilled labour, low investment in R&D and new technology (Grimsholm and Poblete, 2010). In cataloguing the barriers to training in the UK, Green and Martinez-Solano (2011) note that there are a number of different barriers to investment in skills and training. In their report 'NESS09'(the 2009 National Employer Skills Survey), the authors maintained that based on responses gathered from employers who have not provided training for the past one year, the reasons for not providing formal training included, but not limited to: training not necessary predominantly because their staff were "fully proficient". Other issues cited related to the cost of training, availability of time, accessibility to requisite training (*e.g.* relating to the availability and quality of courses locally). Johnson (2002) identified four main factors contributing to the training gap in the SME sector namely: 1) limited resources for training including funding, 2) ignorance of available training opportunities, 3) preference for informal training and 4) ignorance of the benefits of training. In this study, the author explained that for most employers, training is not an end in itself, but an activity that is required in order forthe employees to have the skills required to undertake their job effectively. As such, a need for training is likely to be promoted by some changes in the business environment, in work practice, technology or personnel. It was argued that since most SMEs do not often have the necessary resources for change, they are less likely to engage in training compared to their larger multinational enterprise counterparts. Implicitly, most SME owner-managers are simply not aware of the existence of a range of organizations, services and programs that are available to help them to meet their skills' needs while some are not aware of the benefits and relevance of training.

In a related study, Hogarth *et al.* (2009) indicated lack of formal training among most SMEs' owner-managers is caused by lack of ambition in terms of managerial skills. In this study the authors indicated that the management problems of SMEs owner-managers imply that most owner-managers are not able to position their firms to access training opportunities because of lack of managerial abilities. Among the reasons for this - according to authors, is because only highly skilled owner-managers are more likely to position the firm strategically to benefit from skills and training. Panagiotakopoulos (2011) agreed with Westhead and Storey (1996) who highlighted two main barriers to training participation by SMEs in the UK. They include “market forces” (as the different factors that influence the supply and demand of training). The other barrier which they labelled “ignorance” also refers to both lack of awareness of the benefits of training. In Panagiotakopoulos’ (2011) study, the author further reviewed other literature on the potential barriers to training among SMEs and cited financial constraints, limited owner commitment and fear of poaching and potential lack of understanding of the role of training in enhancing business success.

Lange, Ottens and Taylor (2000) subdivided the barriers to training participation into four simplified categories, namely: culture, finance, access and provision and awareness as barriers to SME skills development from the Scottish perspective. The authors stated that cultural barriers primarily involve attitudes towards skills development which is often negative among most SMEs’ owner-managers; financial barriers referring to those barriers directly relating to the cost or perceived cost of training and learning; access and provision barriers, referring to problems which either prevent interested parties from accessing skills development opportunities (e.g. time and location) or manifest themselves in the lack of suitable provision of learning and finally the awareness barriers which relate to the lack of suitable information about training availability and knowledge of relevant skill initiatives and strategies. Byrom *et al.* (2002) identified the lack of awareness, lack of motivation, cost and time among the key barriers contributing to the training gap from the UK SMEs’ sector. From a conclusions drawn from a large dataset from 99 developing countries, surveyed between 2002-2007 on all continents by Almeida and Aterido (2010) proves that three most important reasons for small firms not participating in formal training relate to owner-managers’ perception that informal training (i.e., learning by doing) is enough investment to enhance productivity, the possibility to hire trained workers from other firms or for the fear of the firms’ trained worker to be poached by other firms and lack of finance. In a study carried out in New Zealand SMEs, Dalziel (2011) found that the top three barriers to training participation to be financial costs, inaccessibility to training and time constraints. They however found that the risk of poaching is not an important factor that inhibits investment in training among SMEs.

Johnston and Loader (2003) classified the findings on barriers to training participation by SMEs from previous studies into SMEs’ attitudes/behaviour and design/delivery characteristics. According to the authors, cost versus benefit analysis of the training programme has a much greater influence on whether or not SMEs’ owner-managers will participate in training because most SME owner managers appear to be unconvinced of the value of training. Similarly, Webster, Walker and Brown (2005) note that SMEs are willing to participate in a formal training where they could see a direct link between cost and benefit of the training programme. Their review show that SMEs are reactive in their training decisions and that in most cases most SMEs are unaware of available training opportunity. On factors relating to design of the training programme to meet SME needs, the authors maintained that SMEs’ requirements are unique and specific and so understanding these needs requires close relationships between training providers and SME owner-managers.

Other studies (e.g. Keough and Stewart, 2001; Matlay, 1997) also indicate that many entrepreneurs or owner managers of SMEs are reluctant to acknowledge the need for training and are often preoccupied with the day-to-day concerns of running the business. There is also the fear of risk of the employee leaving the organization after having been trained. Kerr and McDougall (1999) identified the level of bureaucracy involved in deciding whether or not to participate in training, consisting of lack of available employee time, funding as well as lack of management experience as contributory factors limiting capacity to training participation. Also in a another study by Webster *et al*. (2005), the authors categorised the major barriers to participation in training among SMEs into financial barriers, access barriers, awareness barriers and lack of technical and managerial skills. Darch and Lucas (2002) found the following challenges, namely: time, money, and lack of suitably trained existing staff and lack of general management skills. Storey, (2004) concur to Greenbank (2000) and maintained that because of lack of engagement in future strategic planning makes SMEs unable to anticipate future skill needs of its workforce, resulting in their decreased participation in training programmes

McCracken (2004) conducted a qualitative study of barriers to training participation for mid-career managers in Scottish insurance industries. In this study, factors that impeded managers from taking part in training were identified and a model, namely intrinsic-individually oriented and extrinsic-organisational or industry oriented factors were also identified. The intrinsic factors included perceptual, or the perceived value of training; emotional, including insecurity and fear of failure; motivational, or desire to participate in training; and cognitive, or extent to which previous learning experiences affect likelihood to pursue future training activities. The extrinsic factors of the model were organisational culture, or the trainee's overall perception of the organisational environment; management development culture, or specifically views concerning development opportunities, access and support for training; and physical pressure, or work life pressures such as time and location of the training that could deter participation.

From the review of selected empirical literature above, it can be argued that the barriers preventing SMEs from accessing formal training programmes are confirmed. As in Table 1, some of the barriers run through regardless of the region of location. The empirical review above can be summarised as the follows: the issue of cost and/or funding is dominant among the barriers. This is followed by time pressure, access or availability of a training opportunity and suitability issues. Consequently, in line with the barriers reviewed above, the following research questions are posed to drive the analysis.

- Which barriers limit Ghanaian SMEs capacity to participate in formal training?
- What is the relative strength of the barriers which limit the capacity of SMEs from Ghana to participate in formal training programmes?
- To what extent do the barriers compare and contrast with existing studies?

Methodology and Sample

Using the questionnaire as the main data collection instrument, a sample of 85 owner-managers was purposively drawn from SMEs in Accra, the capital of Ghana. The population of the study consisted of all SMEs located in the capital of Ghana, Accra. Of the 85 owner-managers, 52 do not participate in formal training programmes whilst 33 do. The average age of a firm in the sample is 6, whilst the average age of an entrepreneur is 34 years. 78% of the sampled firms are in the service sub-sector, whilst the remaining 22% are in the manufacturing sub-sector. Small firms are most represented in the data, consisting of 81% of the sample. Most of the owner-managers possess diploma certificates, consisting of 26%. Following from the variables that were identified from the empirical literature as preventing SMEs from participating in formal training programmes, coupled with the three research questions that inform the study, a 22 item scale questionnaire regarding these variables were constructed. Tables 2and 3 below present the description of the data.

Table 2: Descriptive Statistics: Continuous variables

Variable	N	Mean	Minimum	Maximum	Std. Deviation
Firm age	85	6.2	1	32	5.428
Age of Owner	85	33.96	20	59	9.605

(Source: From the primary survey data collected, 2014)

Table 3: Descriptive Statistics: categorical variables

Variable	Frequency	%	Cum. Freq.%
Training participation			
Yes	33	38.8	38.8
No	52	61.2	100
Total	*85*	*100*	
Owner-manager's gender			
Male	43	51	51
Female	42	59	100
Total	*85*	*100*	
Owner-manager's educ.			
High school	28	33	33
Diploma	22	26	59
Degree	20	24	83
Professional certificate	2	2	85
Postgraduate	6	7	92

Variable	**Frequency**	**%**	**Cum. Freq.%**
Others	7	8	100
Total	*85*	*100*	
Firm size			
Small firm	69	81	81
Medium firm	16	19	100
Total	*85*	*100*	
Sector			
Manufacturing	19	22	22
Service	66	78	100
Total	*85*	*100*	

(Source: From the primary survey data collected, 2014)

Operationalisation of SME

In this study, SMEs in Ghana are classified as: the small firm, those employing<9 employees, whilst a medium-sized firm is operationalised as a firm having ≥10 ≤ 30 employees (see Abor and Quartey, 2010)

Results and Analysis

The main statistical technique informing the analysis in this study is the simple descriptive statistics, mainly mean rankings and the standard deviations. The mean rankings are based on the respondents' average score of the 22 item questionnaire ranging from 1 to 4, namely strongly disagree -1, disagree – 2, agree – 3, and strongly agree 4. In addition, the principal component analysis (PCA) with varimax rotation was conducted to assess the underlying structure of the 22 items questionnaire. In line with researchers (e.g. Warren, 2012; Wang, 2016), we constructed the 22 survey questions/indicators presented in table 4 based on our reading of the literature presented under the empirical sub-section of the paper (sub-Section 2.2). In this case, the PCA is employed as a data reduction technique. It aims to obtain a relatively small number of components that can account for the variability found in a relatively large number of measures (Leech, *et al.*, 2005). After the rotation, eight components were obtained. The first component accounted for 11% of the variance, component 2, 3, 4, 5, 6, 7 and 8 accounted for 10.7%, 10.5%, and 9.2%, 8.1%, 8%, 6.9% and 6.8% respectively. Table 4 below displays the items and the components loadings for the rotated components. In this analysis loadings less than 0.40 were omitted to improve the robustness of the results.

Table 4: Rotated Component Matrix

	Component							
	1	2	3	4	5	6	7	8
Lack of internal capacity								
My firm lacks the human capacity to do training	.783							
Lack of knowledge about training techniques and training programs	.750							
Lack of knowledge about firms that do training	.691							
My firm lacks the financial resources to organize training	.644							
Lack of accessibility to training opportunity								
Training programs are often not available at suitable times		.728						
Training is not easily accessible in terms of location		.702						
Unable to identify suitable training providers		.646						
Lack of advertisement on training by the media		.577						
Lack of Finance to fund training programmes								
Lack of public financing (loans)			.586					
Impossible to interrupt production/no time			.547					
Training providers do not offer flexible terms of payment			.810					
Training is unaffordable (too expensive)			.770					
Unsuitability of training programmes								
Training institutions do not offer training programs that suit my peculiar needs				.822				
Most training programs offered by the various institutions are irrelevant to my field of business				.815				
Owner-manager's perception about trainability								
I have never been good at studying					.818			
I am not encouraged to learn because I am too old					.767			
Managers' scepticism about usefulness of training								
Training is too difficult to implement						.728		
Skeptical about the benefits of training						.668		
Skilled workers can be readily hired from other firms						.505		
Training is costly because employees may leave the company one day						.476		
Unwillingness to participate								
Not willing to participate in training							.831	
Workforce prior education								
Skills that workers learn in school are adequate to our needs								.857

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. Rotation converged in 6 iterations.

From Table 4, the first component which seems to index 'lack of internal capacity' loads strongly on the first four items. The second component which seems to index 'lack of accessibility', loads strongly on the fifth to the eight item whilst the third component which seems to index' lack of funding for training' loads strongly on the ninth to the twelfth items. Items numbering thirteen and fourteen loaded most strongly on the fourth component which seems to index 'unsuitability of existing training programmes'. Items numbering fifteen to sixteen load most strongly on the fifth component which seems to index on 'owner-manager perception'. The sixth component which seems to index 'owner-manager's scepticism about training usefulness' load on the next four items in column 6. The seventh and the eight components which index 'unwillingness' and 'workforce prior education' respectively consist of one item each which load on components 7 and 8 of the Table 4.

Overall, the mean ranking for each of the eight components derived from the principal component analysis were then computed and presented in Table 4 below.

Table 5: Mean Ranking about the Barriers to Training

No	Barrier	Mean Ranking	Degree
1	Lack of accessibility of training	4.78	High
2	Lack of funding for training	4.62	High
3	Owner-manager's scepticism about the usefulness of training	4.57	High
4	Lack of internal capacity	4.54	Medium
5	Workforce prior education	4.51	Medium
6	Unwillingness to participate in training	4.40	Low
7	Unsuitability of existing training programmes	4.38	Low
8	Owner-manager perception about own trainability	4.21	Low

(Source: Survey Analysis from SPSS)

Table 5 answers the three research question that inform the study. For the research question 2, the barriers to training in Table 5 have been categorised using the indicators high, medium and low. Based on the mean ranking from SPSS, lack of accessibility to training opportunity represented the highest challenge, followed by lack of finance to fund training programmes; the owner-manager's scepticism about the usefulness of training programme became the third highest barrier. Unwillingness to participate in training, unsuitability of existing training programmes and the owner-manager's personal perception became the least in terms of the challenges. Lack of internal capacity and workforce prior education were found to be a moderately ranked challenge to participation in formal training programmes. Hierarchically, it can be observed that, lack of accessibility of training programmes is the greatest barrier while owner-managers' perception about their own trainability posed as the least barrier.

Discussion and Conclusion

The results from the present study confirm that some personal and organisational factors as well as internal and external factors limit the Ghanaian SMEs' participation in training programmes. In the Ghanaian case it is shown that the topmost challenge has been inaccessibility and unavailability of training programmes in the training market. Items that loaded on this component were that 'Training programmes are often not available at suitable times or training is not easily accessible in terms of location and access. It also implies that there is inability to identify suitable training providers and/or lack of advertisement on training by the media. This outcome is consistent with majority of the literature which labelled these challenges as awareness barriers (e.g. Lange *et al.,* 2000; Byrom *et al.,* 2002; Johnson, 2002; Johnston and Loader, 2003; Webster *et al*., 2005). Thus, the problem of most SMEs' inability to participate in training programmes is mostly a result of the lack of awareness of the existence of and/or inaccessibility to the training programmes. It can be argued that this challenge is more evident in Ghana because there is lack of information about training programme availability and knowledge of relevant skill initiatives and strategies to meet SMEs' training deficits and/or gap. More also, most management training firms target large firms and/or multinational companies to the neglect of the SMEs when designing training programmes. So, most of these SME owner-managers do not have enough knowledge about the various training institutions within the country, their various training programmes and their location. This also indicates that Ghanaian barriers compare with those of other countries (Webster, 2005).

Panagiotakopoulos (2011) notes that - the lack of empirical evidence on the direct link between training and profitability, contributes to the ignorance on the part of SME owners/managers about the benefits of training. As a result of this, Johnson (2002) argues that encouraging SMEs to offer themselves for training opportunities is likely to be problematic owing to the absence of empirical data to support a causal relationship between training and business success. The second most ranked barrier to SMEs' participation in formal training in this study is the lack of finance which has been recognised as the main obstacle to SMEs' growth and survival across the world. One of the reasons why the issue of finance and/or funding is one of the most cited challenges in most literature (see sub-section 2.2) and it is the difficulty in borrowing from the financial institutions. This outcome is also consistent with the findings of Dalziel (2011) who found the cost of formal training and/or lack of finance to fund formal training as well as inaccessibility to training to be the two most pressing barriers to SMEs' participation in formal training. From the theory of planned behaviour, the findings of this study show that although SME owner-managers have positive intentions of training, but due to the problem of affordability, their capacity to access is limited. In other words, whereas the training programmes on offer are inaccessible, the SMEs are also further constrained by lack of capital. These findings agree with those of Wang (2016) that whilst certain barriers are specific to certain regions, others such funding is generic as is in Ghana. This confirms the research question 3.

The third highly ranked factor is the SMEs owner-managers' scepticism or inertia to training which results from their inability to see ahead the benefits such training could offer. Factors that loaded on this component, included, but not limited to the abstractness of the training programme. Lange *et al*. (2000) argue that unless the owner-managers perceive the training programmes as credible and/or capable of producing an added value, little or no positive action will be taken to make these training part of the firm's activity. Consistent with this finding, is that when owner-managers perceive the training programme to offer no benefit to the operations of the firm, they will be less likely to participate in it. One of the moderately ranked barriers is lack of internal capacity. This result confirms similar studies in both the developed and developing countries and again supports the research question 3 (see personnel training capacity challenge from Table 1). Previous findings though found internal or intrinsic barriers to training; their factors were mainly concerned with the organizational culture regarding human capacity development and/or the owner manager's internal characteristics and attitudes. Similarly, Hogarth *et al* (2009) identified management capacity as a major barrier but they also referred to lack of management time to devote to strategic issues and issues focusing on whether or not owner-managers with participate in training and whether or not to allow members of staff.

The next moderately ranked barrier following lack of internal capacity is workforce prior education. This means that most owner-managers felt that previous education of employees was enough to make for training deficits. The only one item that loaded on it was very high, confirming that previous education is adequate for SMEs' performance and survival. This view is a barrier to participation in training. Previous studies mainly examine the determinants of employees training in relation to educational level of the owner manager and/or the workforce. For instance, Magableh *et al.* (2011) found that older managers, those with higher level of education and those who have positive perception of the benefits of training were found more likely to train employees and spend larger amount on training.

The last three lowly ranked barriers to training participation are 'unwillingness to participate', 'unsuitability of existing training programmes and owner managers' perception about his/her trainability. These imply that few of the owner managers are unwilling to participate in training and also find the training programmes on offer to be unsuitable and believe that they are too old to develop their firms. These findings ranked lowly because the willingness to participate in training is not the issue; it is a result of the other challenges such as funding and accessibility. The last factor found to be the least ranked barrier was owner managers' perception of their trainability. Thus, the owner managers perceive that they are untrainable. In conclusion, the study has confirmed that lack of accessibility, cost and owner-managers' scepticism about the utility of training programmes were the topmost challenges or barriers to training in Ghana, from the perspectives of the SMEs owner-managers. Other barriers which were labelled as moderately ranked were lack of internal capacity and workforce prior education. The lowly ranked barriers were unwillingness to participate in training, unsuitability of existing training programmes and owner-managers' perception.

This study concludes and confirms that although some barriers may be region specific, (e.g. Levi 2012) however, majority of them run through, regardless of the region of location, but their degree of importance may differ from region to region. For example, the survey sample from 437 CEOs in Russia and Bulgaria, found that of the top four rated constraints to SMEs' growth were unwillingness of suppliers, challenges with access to land, funding problems and production constraints (Pissarides, et al. (2003). In this study, funding was the third ranked, whilst the mass firm level survey by the World Bank (cited in Wang, 2016) that used 130, 000 firms, finance, became the topmost, followed by electricity, competition, tax rate and political instability. In the Ghanaian case funding came second.

Implications of the Study

The study establishes that most owner-managers of SMEs in Ghana are not able to engage in training due to issues concerning finance, unavailability and inaccessibility of training programmes, doubts about the value of the training programme, weak internal incapacity of the firm and the perception about the prior education of employees. However, the fact that most of the barriers found were internal issues, although the first one is external (lack of accessibility) makes the internal resource capacity of SMEs crucial. The reason for this is that in order to succeed, an SME's own internal issues must be addressed in the first place and not leave the issue to the government or the external pressure. This implies that whilst it is crucial to align the internal situation of a firm to the changing trends from the external environment, about 75% chance for SMEs to succeed resides within the firm's internal capacity. Implicitly, owner-manager must take every internal variable into account if indeed they desire to grow and remain sustainable. In the light of benefiting from formal training programmes, SMEs must also resort to alternative sources of funding and also change their orientation about the usefulness of training programmes (e.g. training programme is meant for the large firms) and continuously develop their workforce regardless of their prior education.

The fact the issue of accessibility became the highest barrier implies that governments, private sectors, development agencies and civil societies must contribute by creating enabling environment for SMEs to access training opportunity. This means that the Ghanaian Government, private training consultancies, tertiary institutions; NGOs, community-based organizations and who focus on entrepreneurship development must continue to work in partnership to reduce the lack of access to training by SMEs. This means that from public policy perspective, Ghanaian SMEs should fully utilize the services provided by government agencies such as National Board for Small Scale Industries (NBSSI), Council for Technical and Vocational Education and Training (COTVET), Ghana Appropriate Technology Industrial Service (GRATIS), EMPRETEC, Local Enterprises and Skills Development Program (LESDEP) and Enterprise Development Services (EDS) whose core mandate is to among other things provide advisory, counselling and capacity building services to SMEs. It is suggested that the agencies be encouraged to review current training that focuses on skills relating to entrepreneurship (that is there should be a provision of training programmes that suit the peculiar needs of individual SMEs). The agencies should adequately advertise their training programmes so that more SME owner-managers and their employees could be made aware.

Limitations and implications for future research

This study is wholly exploratory and so uses only descriptive statistics such as mean rakings and so future study could improve the findings by employing inferential statistics such as regression. Although, it can be confirmed that some of the barriers compare with existing studies in both the developed countries and other developing countries, so future research could compare the relative strength of the common barriers across countries.

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