

Small tourism accommodation business owners in Ghana: a factor analysis of motivations and challenges

Dr. J. Mensah-Ansah
Chairperson: Association of Hotel and Tourism Schools in Africa (AHTSA)
mensahansahj@gmail.com

ABSTRACT

Five hundred and five small tourism accommodation business owners in Ghana were surveyed to determine their motivation for owning/operating a small tourism business and the challenges they encounter. Tourism accommodation business owners indicated factors such as maintaining lifestyle, being their own bosses, capitalising on a business opportunity, generation of retirement income influence the decision to own/operate a small tourism accommodation businesses. These variables can be categorized as non-economic and economic factors. It was found that though the owners were motivated by commercial enterprise goals, these are subordinated to the pursuit of socially driven lifestyle motivation factors. Small tourism accommodation business owners in Ghana perceive the non-availability of skilled hospitality personnel and limited access to structured hospitality training programmes as the greatest challenge facing their industry.

Key Words: Ghana, Small Tourism accommodation businesses, motivations, challenges

INTRODUCTION

Ghana has designated its tourism industry as one of the new growth sectors for economic development, employment generation and poverty reduction in its development framework document (*growth and poverty reduction strategy* (GPRS II, 2005). This development framework recognizes the tourism industry in Ghana as a growing, vibrant and dynamic one with a great potential for job creation. Ghana, like many sub-Saharan countries, has primarily an agrarian economy and produces few exportable services.

Tourism has been identified as one area that can bring improvements in the services sector of the economy. In recent years there has been an expansion of investments in the tourism industry, especially in the small tourism accommodation businesses sector. The total number of registered tourism accommodation businesses in Ghana as at 2012 was 1,838. Compared to 420 and 1992. Of the 1838 hotel stock as at 2012, 69% can be classified as small tourism accommodation enterprises based on guestroom capacity of 15.

Currently tourism is the fourth-largest foreign-exchange earner in Ghana after gold and cocoa and foreign remittances. International tourist arrivals rose from 698,069 in 2008 to 1,080,220 in 2011 with corresponding receipts from US\$ 1.4 Billion to US\$ 2.1 Billion respectively, while direct and indirect jobs created by the sector increased from 234, 679 to 330, 514 during the period (GTA, 2012).

The government of Ghana acknowledges that the tourism accommodation businesses sector is an important part of the Ghana's tourism industry (NTDP, 1995) and has identified tourism accommodation businesses as catalysts for tourism development and by extension for the economic growth of the country as the industry is a major source of income and employment. The tourism accommodation business sector in Ghana is 100 percent private sector owned and it is characterised by many small independent tourism accommodation businesses. According to a recent survey, 69% of all tourism accommodation businesses in Ghana have less than 15 guestrooms and 88% of all tourism

accommodation businesses have less than 25 guestrooms and only 3 percent of these tourism accommodation businesses have more than 50 rooms (Mensah-Ansah, 2011; GTB, 2012). The tourism accommodation businesses landscape reflects a large number of lower rated tourism accommodation businesses, especially those in the budget category, 68%, which are typically small family owned and operated establishments. The rapid growth in the number of small tourism accommodation businesses in Ghana and the role they play in the promotion of tourism makes it imperative for a better understanding of the drivers in the sector.

Interestingly, worldwide the tourism and hospitality industries are characterized by many small firms but generally, research in the tourism accommodation business sector has focused mostly on large tourism accommodation business chains. Invariably, not much research attention has been given to small independent tourism accommodation businesses, especially those in developing countries such as Ghana. Although there is a growing body of high quality small business literature, much of it is general and few studies have focused on small independent tourism accommodation businesses (Thomas, 1998). Majority of research on small firms has focused on the personal attributes, motivations and practices of entrepreneurs and other economic and socio-demographic factors that affect small firms in general. It is generally acknowledged that sector differences play an important part in explaining the operations of small businesses (Thomas, 1998) and the tourism accommodation business sector especially those in developing countries will benefit from such recognition with a sector focused research.

Whilst many tourism accommodation businesses in Ghana can generally be classified as small firms, they have peculiar characteristics that need to be given an adequate amount of attention if we are to get a better understanding of how they operate. This paper examines

the motivations and challenges of small tourism accommodation business owners in Ghana to get a better understanding of these factors. The outcome of the research will offer policy makers insights that can influence their support programmes for an efficient development of the tourism industry.

LITERATURE REVIEW

Defining Small Tourism accommodation businesses

Morrison (1996) argues that traditionally the tourism industry has been dominated by small businesses and this still remains true. Globally, a common feature of businesses in the hospitality and tourism industry is that greater percentages, (95 percent), are small firms (See, Curran 1996; Lashley and Rowson, 2006). This assertion holds in Ghana where 97 percent of all tourism firms are classified as small (NTDP, 2012).

Small tourism accommodation businesses are a component of small tourism and hospitality firms, which can be classified as small businesses. However, what constitutes a small business is a major challenge in the SME (small and medium enterprises) literature (Curran & Storey, 1993). This is acknowledged by Morrison, (1996) who states that the term 'small business' is a difficult one to define. To date, there is no agreement in the literature about how small firms should be defined. The heterogeneity of small firms, their characteristics and global variety has led to it being defined in several ways. Storey (1994) concluded that there is no single, uniformly acceptable definition of a small firm. Several researchers have made significant efforts at defining small firms (See for example, Marwede 1983; Ganguly 1985; Curran and Blackburn 1991; Goss 1991; Storey 1994; Thomas 1998a, Audretsch 1999; Decker, Schiefer and Bulander, 2006) but there is no consensus on these definitions. The existence of the numerous definitions of small firms has been attributed to the failure of most research to adequately identify the nature of small firms leading to

various definitions being used in different research contexts. Storey (1994) is of the view that these various 'grounded' definitions have been used according to the particular sector, geographic or other contexts in which the small firm is being examined. Curran *et al.* (1986:3) refer to the "great deal of agonising over the issue of definition by small businesses by researchers such as Bolton (1971); Binks and Coyne (1983); and Curran and Stanworth (1984), from which no satisfactory solutions have emerged". One reason for such diverse definitions relates to size and sector differences of small firms. Definitions at sector level which relate quantitative measures of size, such as number of employees, sales turnover, profitability and net worth, may mean that in some sectors all firms may be regarded as small, while in other sectors there are possibly no firms which are small. Burns (2001, p 8) argues, "being a small firm is not just about size defined in simple statistical terms and that small firms also have other important defining characteristics". These need to be considered to have a full appreciation of a small firm.

Existing literature on tourism and hospitality are not clear on definitions of small tourism and hospitality firm leading to various definitions being considered by various researches. Curran & Storey (1993) in making a case for defining small tourism and hospitality firms differently, stated that though studies of small firms in the tourism and hospitality industry reflect a liberal usage of the term 'small firm' to that found in the general small business literature it is important to highlight the principal features of these definitions as they affect tourism and hospitality firms. There is the opinion that service firms are better understood if their distinctiveness from manufacturing firms is recognized (Voss *et al.*, 1988). The definition of small tourism and hospitality firms therefore must be informed by a consideration of what makes small tourism and hospitality firms different from other small enterprises.

The above notwithstanding, in developing a definition for small tourism and

hospitality firms, which includes small tourism accommodation businesses (STABs), it is important that the definition be both comparable to other industries, while at the same time reflecting the unique characteristics of the tourism and hospitality industry (Morrison and Conway 2007). Beaver (2002) is of similar view and states that small firm definitions may need to incorporate the specific nature and context of respective industrial sectors if they are to be meaningful.

Although defining small tourism and hospitality firms along tangible measures such as number of rooms and employees are essential, the intangible and qualitative features inherent in small firm ownership and management in general and at sector levels also needs some consideration if a meaningful definition is to be derived (Burns, 2001). Such intangible and qualitative features include lifestyle business motivations that have been identified in relation to micro and small-scale tourism firms (Lockyer and Morrison, 1999; Buick *et al.*, 2000; Getz and Carlsen, 2000; Komppula, 2004). From this perspective, qualitative social rewards may be prioritised over those of a quantitatively defined economic nature (Peltonen *et al.*, 2004). Thus, Morrison and Conway (2007) argue that any meaningful definition of small tourism and hospitality firms need the recognition, justification and combination of the associated quantifiable and qualifiable features.

Numerous definitions of small tourism accommodation businesses in both quantitative and qualitative terms abound. The World Tourism Organisation (2000), for example, defines small tourism accommodation businesses as typically supplying less than 50 rooms, employ less than ten people, and operate in the lower reaches of the market. Other researchers have used similar criteria (number of bedrooms) in defining small tourism accommodation businesses. For example, Hankinson (1990) used 25 bed spaces and Glancey and Pettigrew (1997), used 40 bed spaces in defining a small tourism accommodation business.

The assumption is that the number of bed spaces can be equated to the number of rooms in tourism accommodation businesses.

Buick, Halco and Lynch (1998) using bed spaces to anchor their definition of small tourism accommodation businesses, identified small Scottish tourism accommodation businesses as having 15 bedrooms or less. In their work on marketing in small tourism accommodation businesses Moriarty, Jones, Rowley and Kupiec-Teahan (2008), defined small tourism accommodation businesses located in North Wales as having 3-30 employees and 10-60 rooms. Sungaard et al. (1998) defined small tourism accommodation businesses as having fewer than 25 rooms. Morrison and Teixeira (2004) described their sample of small tourism accommodation businesses as typically supplying less than 50 rooms and operating in the lower reaches of the market. Other researchers have defined small tourism accommodation businesses as offering less than 50 rooms, and employing fewer than ten people, (See, Buhalis, 1995; Moutinho, 1990; Wong, 1991). In summary, these grounded definitions are appropriate for particular research projects when considered in the context and of the aims of the research. From the above definitions, even though using a quantifiable measure such as number of rooms to define small tourism accommodation businesses is acceptable, numerous definitions can be derived depending on the context of study.

From the foregoing, though definitions of small tourism and hospitality firms characterized in quantitative and qualitative terms are appropriate, these will vary from country to country and will depend on the context of research. For the purposes of this research, the definition of a small tourism accommodation business as used by Morrison (1996) is adapted but placing emphasis on the number of bedrooms as the main anchor. A small tourism accommodation business in Ghana is thus defined as a tourism accommodation

businesses that has up to 16 bedrooms, employs family and non-family labour and is managed and/or controlled by its owner. It may have a restaurant or a dining room and a bar, and sometimes offer few other guest facilities and services. The national average of hotels in Ghana is about 16 rooms (GTA, 2012).

Motivations of Small Firm Owners

The personal characteristics of an individual (Stanworth and Gray, 1991) coupled with environmental and other external variables (Goss, 1991) serve to influence or trigger a decision to create a new business (Burns and Dewhurst, 1989). The motivations of the business owner play an important role in this entrepreneurial process (See, Stallinbrass, 1980; Brown 1987; Shaw and Williams, 1987 cited in Thomas, 1998). The characteristics of the small firm owner are influenced by his/her economic, psychological and sociological traits. These traits serve to shape the motivations of the small firm owner and reflect in his characteristics (Dewhurst and Horobin, 1988). Whilst it is recognised that a variety of goals such as customer oriented goals, investor-oriented goals and society-oriented goals reflect the personal motivations of the small firm owner, it is the owners own goals which is of dominant importance since it reflects his /her aspirations (Carson et al., 1995). Entrepreneurs are a composite of variables. These variables include personal traits and characteristics (skills, personality, aspirations, experience) and environmental enablers (political, Economic, social, technology) (Lee-Ross and Lashley, 2009, p. 3)

An understanding of what motivates an individual to become a small business owner is essential to understanding the existence and operation of small firms. A number of motivation factors are discussed in the literature. These can be categorised as being either of (1) an economic, or (2) social/psychological nature. Studies by researchers such as Foley and Green (1989) cite financial considerations, creativity, independence

and job satisfaction as motivations for small firm owners. Others like Carland et al., (1984) identified profit and growth-oriented and personal goals. Dewhurst (1996) and Thomas (1998) suggest that small firm owners have their own perceptions as to what is important to them and will prioritise their motivations. Dewhurst (1996) categorised the motivations of small firm owners into financial (including the desire for profit and business growth) and lifestyle (including ability to perpetuate their chosen lifestyles motivations).

Other factors have been identified that throw more light on the social and economic complexities that permeates the small tourism business context. Morrison (2006) proposed that small tourism firms are characterized by relatively low professional skills and financial barriers to entry that readily accommodates a lifestyle business model. They are perceived as an attractive activity mode for those individuals seeking life change. Though the commercial pursuit of enterprise goals is necessary, it is subordinated to the pursuit of socially driven lifestyle aspirations. Many small tourism firm entrepreneurs can be classified as social and their location decisions are heavily influenced by personal preferences rather than rational economic assessment.

Taken in combination, it is little wonder that the small businesses endure in the tourism industry. Limited career ambition, a merging of family and business, quality of life aspirations, and low motivation for commercial pursuit other than lifestyle sustenance converge to conspire against growth, innovation and intense rational economic entrepreneurial behaviour.

Thus, small tourism businesses do represent a manifestation of entrepreneurship as a broadly conceived term, albeit an alternative interpretation from that generally associated with entrepreneurship as defined by economic theory

Challenges facing Small Tourism accommodation businesses owners

As discussed earlier, small tourism accommodation businesses can be classified as small firms. The challenges facing small tourism accommodation businesses owners in Ghana are therefore discussed in relation to challenges faced by small firms in general. Small firm owners, especially those in developing countries face environmental challenges such as unstable political systems, high level of bureaucracy in the business environment reflected in complex tax systems and poor infrastructure. Within the literature on small businesses, a range of other issues consistently characterise the difficulties faced by small enterprises of which small tourism accommodation businesses are no exception. In a financial context, Cressy and Cowling (1996) report that there a number of key features which characterise small businesses.

Firstly, the owner(s) of the business often have a major portion of their wealth invested in the firm. This makes them emotionally attached to the firm. Secondly, the business may depend on a number of key individuals and this contributes to an incomplete management team, which can lack financial, management and marketing skills. Thirdly, the enterprise is subject to a number of internal and external constraints on borrowing and equity participation by outsiders. For example, Osei et al., (1993), note that in Ghana small firms are undercapitalised and the management function is confined to one person or a few key individuals. These factors are a major challenge to the development of SMEs.

Researchers have identified a variety of constraints such as the difficulty of absorbing large fixed costs, the absence of economies of scale, scope in key factors of production, and the higher unit costs of providing services that affects the development of SMEs (See, Schmitz, 1982; Liedholm & Mead, 1987; Liedholm, 1990; Steel & Webster, 1990). Most common constraints of SMEs in Ghana

are associate with poor cash flows which results in the high cost of obtaining local raw materials as well as employing quality staff (Aryeetey et al., 1994, Parker et al., 1995).

Access to finance remains a dominant constraint to small-scale enterprises in Ghana. This stems from the fact that SMEs have limited access to capital markets, locally and internationally, partly because of the perception of higher risk, information barriers, and the higher costs of intermediation for smaller firms. As a result, SMEs often cannot obtain long-term finance in the form of formal debt and equity (Kayanula and Quartey, 2000). Ordinarily, the labour market does seem a less important constraint to SMEs considering the widespread unemployment or underemployment in Ghana. Most SMEs generally use simple technology, which does not require highly skilled workers. However an insufficient supply of skilled workers can limit the specialisation opportunities, raise costs, and reduce flexibility in managing operations (Aryeetey et al., 1994).

The scarcity of skilled workers and managerial know-how in some sectors such as tourism accommodation businesses places significant constraints on the sectors' development. Where entrepreneurs are motivated by non financial factors, they find it difficult to appreciate the use of managerial support services even when these are available. SME entrepreneurs in Ghana perceive such services as costly and that such services do not always offer appropriate cost effective management solutions.

Some government institutions in Ghana provide such services for a subsidized fee but patronage has not been encouraging and there is still a skills gap among SME entrepreneurs (Mensah, 2004).

METHODOLOGY

The samples for this study were selected from the 2008 database of tourism accommodation businesses compiled by the Ghana Tourist Board. A convenient

sampling approach was used in this research since random sampling was not feasible given the relatively large size and regional spread of the total tourism accommodation businesses population. The definition of a small tourism accommodation businesses used in this study is based on the number of rooms. The sample was made up of all tourism accommodation businesses with a maximum of 50 rooms. The sample size was 1,547 (97%) of the total tourism accommodation businesses population in Ghana as at 2008. The self-administered questionnaires were filled by the tourism accommodation businesses owners during a face to face meeting with the research assistants. Questionnaires were distributed to 620 tourism accommodation businesses owners in all the ten regions of Ghana. This made up 40 percent of the sample and 505 useable questionnaires were returned.

The importance of the motivation variables and challenges of the owners were measured using a five-point Likert scale. For all the variables, "Extremely Important" was denoted as 5, "Very important" as 4, "Somewhat important" as 3, "Not very important" as 2 and "Not at all important" as 1. A mean score for each variable was calculated with the highest mean score indicating greater importance. A factor analysis was conducted to determine whether the motivation variables and challenges grouped together on significant factors. Correlation analysis and principal component analysis were used to establish the factors. Oblimin rotation was used to determine the factor loadings and communalities. A summated score was calculated for each factor to determine which factor had the greatest influence on the tourism accommodation businesses owners. Each summated score is an average of the Likert scale scores on the variables included in that factor.

FINDINGS

Sample characteristics

Table 1 below indicates that 78 percent of small tourism accommodation businesses

owners in Ghana are male while 22 percent are female. The Table also shows that most (89 percent) of tourism accommodation businesses owners are past their middle ages before they set up tourism accommodation businesses. Majority (61 percent) of the respondents were aged 45 -54 years when they established their tourism accommodation businesses. 28 percent were above the age of 55 years. 9 percent of the respondents were between the ages of 35 and 44 years whilst 2 percent were between the ages of 25 and 34 years when they established their tourism accommodation businesses.

The education achievement of tourism accommodation businesses owners is relatively high on the average. More than one out of three, 36 percent of the respondents have University education; 16 percent have had polytechnic education; 32 percent have secondary and or vocational/technical education whilst 13 percent have basic education (Middle school). However about 3 percent of the tourism accommodation businesses owners have no formal education.

Table 1also shows that prior to starting their tourism accommodation businesses,

about a third of tourism accommodation businesses owners (32 percent) have had some hospitality industry experience. The nature of such experience is a subject for further research. On the other hand, a remarkable finding was that majority of tourism accommodation businesses owners surveyed, 68 percent, have had no hospitality industry experience prior to setting up their tourism accommodation businesses. It was found that 67 percent of tourism accommodation businesses owners spend more than 8 hours at their tourism accommodation businesses on daily basis. 38 percent of the respondents spend between 8 to 12 hours at their tourism accommodation businesses on daily basis and slightly less a third, 29 percent spend more than 12 hours at their tourism accommodation businesses daily. 33 percent of the respondents spend less than 8 hours at their tourism accommodation businesses daily. Table 1 below also indicates that 4 percent of the respondents were novice owners (that is, individuals with no prior private business ownership experience), whilst 96 percent of tourism accommodation businesses were owned by experienced owners (habitual, serial or portfolio owners).

Table 1 Sample characteristics of tourism accommodation businesses owners (n=505)

		Variable	Percentage
		OWNER CHARACTERISTICS	
1	Gender		
	Male	78	
	Female	22	
2	Age		
	25-34	2	
	35-44	9	
	45-54	61	
	55+	28	
3	Level of Education		
	Middle School	13	
	Secondary	19	
	Voc/Technical	13	
	Polytechnic	16	
	University	36	
	None	3	
4	Hospitality Industry Experience		
	Yes	32	
	No	68	
5	Hours spent at tourism accommodation businesses daily		
	Less than 8 hours	33	
	8hours to 12 hours	38	
	More than 12 hours	29	
6	Entrepreneurial type		
	Novice	4	
	Habitual	96	

Motivations of tourism accommodation businesses owners

Respondents were asked to rate six factors that motivated them to set up their tourism accommodation businesses on a five point Likert scale with (5) being "extremely important" and (1) being "not at all important". The motivation variables used in this research has been used in the work of Robichaud, McGraw, and Roger (2001) and Kurato, Hornsby, and Naffziger (1997) in research on entrepreneurs and has also been used in studies of entrepreneurs in Vietnam, Romania, India, Kenya and Ghana (Chu, Benzing and McGee 2007, Benzing and Chu 2005; Benzing ,Chu and Callana 2005; Benzing ,Chu and Szabo 2005).

A descriptive analysis of the motivation variables as illustrated in Table 2 below shows that the two most important motivational variables for tourism accommodation businesses ownership were to 'maintain lifestyle' (mean=4.05) and to 'generate retirement income' (mean= 4.03). The "need for income" is cited as the third most important variable. Given that income levels in Ghana are

relatively low and unemployment is high with high dependency levels, there is the need to generate income to support dependent family members as well as help maintain the chosen lifestyles of the owners. The importance of the other variables is also ranked high with mean scores between 3.25 and 3.86. "To make high profit' is cited as the fourth most important motivational variable for tourism accommodation businesses ownership. The Motivation variable, "To be Own Boss" is ranked as the least important factor with a mean score of 3.25. This is not surprising as analysis of variables on characteristics of the owners in Table 1 showed that only 4 percent of tourism accommodation businesses are established as entry businesses and that 96 percent of the owners establish other businesses before they set up their tourism accommodation businesses. Thus the owners are their own bosses before they set up the tourism accommodation businesses. Hence establishing a tourism accommodation businesses to be their "own boss" is not the most important motivating factor.

Table 2 Descriptive statistics for motivational factors of Ghanaian small tourism accommodation businesses owners

	Mean	Analysis N	Missing N
1. Maintain lifestyle	4.0455	462	14
2. Retirement Income	4.0302	464	12
3. Need for Income	3.8568	447	29
4. Opportunity	3.7800	450	26
5. High Profit	3.6264	439	37
6. Own Boss	3.2511	446	30

"Extremely important=5; Very important=4; Somewhat important=3; Not very important=2; Not at all important=1"

The six variables of motivations to own a tourism accommodation businesses is subjected to principal components analysis (PCA) using SPSS. Prior to performing PCA, the suitability of data for

factor analysis was assessed. Inspection of the correlation matrix revealed the presence of some coefficients of 0.3 and above. The Kaiser-Meyer-Oklin value was 0.696, exceeding the recommended value

of 0.6 (Kaiser 1970, 1974) and Bartlett's Test of Sphericity (Bartlett 1954) reached statistical significance, supporting the factorability of the correlation matrix. The principal components analysis of the motivation variables indicates the presence of two components with eigenvalues exceeding 1, explaining 36.4 percent and 18.7 percent of the variance respectively. The eigenvalue of a factor represents the amount of the total variance explained by the factor. The two-component solution explained 55 percent of the variance. To aid in the interpretation of these two components, Oblimin rotation technique is used. The rotated solution revealed the presence of simple structure (Thurstone 1947), with both components showing a number of

strong loadings with all motivation variables loading on more than one factor as illustrated in Table 3 below. Motivation variables (see column one of Table 3 above) 1, 2, 3 and 4 loaded strongly onto Factor 1, whilst Motivation variables 5 and 6 loaded strongly onto Factor 2. The variables that loaded strongly onto Factor 1 are more related to economic issues. Factor 1 is thus labelled as economic motivation factors. The variables that loaded strongly onto Factor 2 are more to do with lifestyle especially after retirement. Factor 2 is thus labelled non-economic motivation factors. The labelling of the two Factors is consistent with previous research on motivations of entrepreneurs by Chu, Benzing and McGee, 2007.

Table 3 Pattern and Structure Matrix for Principal Component Analysis with Oblimin Rotation of two factor Solution of Motivation Items.

Motivation	Pattern Coefficients		Structure Coefficients		Communalities	
	Factors		Factors			
	1	2	1	2		
1. Need for Income	.832	-.109	.804	.098	0.658	
2. Own Boss	.826	-.123	.706	.278	0.509	
3. High Profit	.679	.109	.795	.082	0.647	
4. Opportunity	.447	.213	.500	.325	0.293	
5. Retirement Income	-.010	.803	.190	.801	0.641	
6. Maintain lifestyle	.005	.745	.191	.746	0.557	
Variance	2.183	1.123				

Extraction Method: Principal Component Analysis.

Rotation Method: Oblimin with Kaiser Normalization.

An analysis of the summated mean scores of the variables that loaded on the two factors as shown in Table 4 below, indicates that the highest mean score (4.03785) was for Factor

2. This indicates that the non-economic motivational factors are most important in determining ownership of small tourism accommodation businesses in Ghana.

Table 4 Summated scale scores of rotated motivation variables

	Description	Mean Score
Factor 1	Economic variables	3.6285
Factor 2	Non-economic variables	4.03785

"Summated scales are the average mean score of the variables contained in the factor."

Challenges facing tourism accommodation businesses owners

Sixteen challenge variables facing tourism accommodation businesses owners in Ghana as listed in Table 5 below were ranked on a Likert scale of 5, with 5 being extremely important and 1 being not at all important. The analysis shows that the 'Availability of Skilled Workers' (Item 1) was the most important variable affecting the operations of tourism accommodation businesses in Ghana (Mean=4.80). The respondents ranked the 'availability of Effective Hospitality Training Programs' for staff (Item 2) as the second most important variable affecting their operations(mean= 4.42). 'Capital from banks' (Item 3) needed for expansion works on tourism accommodation businesses was ranked third in terms of importance with a mean score of 4.30. This suggests that capital for expansion is not the greatest challenge of small tourism accommodation businesses owners in Ghana. This is understandable since

cultural and management practices does not promote efficient operations of tourism accommodation businesses to enable them to receive support from the banks. Other challenges facing tourism accommodation businesses owners in Ghana as shown in Table 5 below are ranked in terms of importance respectively.

'Access Roads' (mean=4.28, Item 4); Availability of Skilled Professional Labour(mean=4.09, Item 5) 'Finance and Accounting Skills' (mean= 4.06, Item 6); 'Family Commitments' (mean=4.05, Item 7); 'Marketing and Advertising Skills' (mean=4.04, Item 8); 'Leadership Skills' (mean= 4.03, Item 9); 'Simplification of Tax system' (mean=4.02, Item 10). The above variables were all ranked high with mean scores above 4.0 on the Likert scale of 5, with 5 being extremely important. The importance of the other variables ranked with mean scores between 3.98 and 3.72 as shown in Table 5 below.

Table 5 Descriptive Statistics (Challenges facing tourism accommodation businesses owners)

Item	Mean	Analysis N	Missing N
1. Availability of Skilled Workers	4.7958	475	22
2. Effective Hospitality Training Programs for staff	4.4217	479	18
3. Capital for Expansion	4.3020	457	40
4. Access Roads	4.2768	466	31
5. Skilled Professional labour	4.0973	452	45
6. Finance and Accounting Skills	4.0632	459	38
7. Family Commitments	4.0517	445	52
8. Marketing and Advertising Skills	4.0426	469	28
9. Leadership Skills	4.0370	459	38
10. Simplification of Tax system	4.0216	462	35
11. Business Planning Skills	3.9808	468	29
12. Enforcement of licensing rules	3.9722	467	30
13. HRM Skills	3.9703	471	26
14. Operations Management Skills	3.8366	459	38
15. IT Management Skills	3.7186	462	35
16. Management Expertise	3.6853	448	49

"Extremely important=5; Very important=4; Somewhat important=3; Not very important=2; Not at all important=1"

The sixteen challenge variables of operational challenges facing tourism accommodation businesses owners were subjected to principal components analysis (PCA) using SPSS. Prior to performing PCA, the suitability of data for factor analysis was assessed. Inspection of the correlation matrix revealed the presence of some coefficients of 0.3 and above making the data suitable for factor analysis. The Kaiser-Meyer-Okin value for the variables was 0.852, exceeding the recommended value of 0.6 (Kaiser 1970, 1974) and Bartlett's Test of Sphericity (Bartlett 1954) reached statistical significance, supporting the factorability of the correlation matrix.

Principal Components Analysis of the data shows the presence of two Factors with

eigenvalues exceeding 1 explaining 25 percent and 8 percent of the variances respectively. Thus the two-component solution explained a total of 33 percent of the variance. The challenge variables that loaded strongly onto Factor 1 are related to management skill requirements of tourism accommodation businesses owners whilst variables that loaded onto Factor 2 are related to manpower needs of tourism accommodation businesses. Factors such as capital for expansion, access roads, family commitments, simplification of tax systems and enforcement of licensing rules did not load strongly onto any of the two factors and were therefore not considered in further analysis.

Table 6 Pattern and Structure Matrix for Principal Component Analysis with Oblimin Rotation of two factor Solution of Operational Challenge Items

	Pattern Matrix ^a		Structure Matrix		Communalities	
	Factor		Factor			
	1	2	1	2		
Operations Management Skills	.792	.050	.802	.210	.646	
Leadership Skills	.741	-.024	.737	.126	.543	
HRM Skills	.728	.109	.750	.257	.574	
Marketing and Advertising Skills	.703	-.123	.678	.019	.474	
Finance and Accounting Skills	.689	.159	.721	.298	.544	
IT Mgmt. Skills	.667	.156	.698	.291	.511	
Business Planning Skills	.584	.166	.618	.284	.480	
Capital for Expansion	.321	-.036	.313	.029	.099	
Availability of Skilled Workers	.230	-.043	.221	.003	.052	
Access Roads	.194	-.037	.187	.002	.036	
Skilled Professional labour	-.091	.734	.058	.715	-	
Effective Hospitality Training Programs for staff	-.124	.566	-.010	.541	.308	
Management Expertise	.222	.495	.322	.540	-	
Family Commitments	-.046	.393	.034	.384		
Simplification of Tax system	.044	.223	.089	.232		
Enforcement of licensing rules	.150	.214	.193	.244		
VARIANCE	4.059	1.280				

The summated scale scores shown in Table 7 below, indicates that the highest mean score (4.07) was for Factor 2. This implies that 'manpower needs' variables are the greatest

challenges of small tourism accommodation businesses and are most important in determining the development of tourism accommodation businesses.

Table 7 Summated scale scores for rotated operational variables

	Description	Mean Score
Factor 1	Management Skills	3.9489
Factor 2	Manpower Needs	4.0681

"Summated scales are the average mean score of the variables contained in the factor."

Discussion/Conclusion

From the analysis, the two most important motivation variables for development of tourism accommodation businesses in Ghana are 'to maintain lifestyle, and 'to generate supplementary retirement income'. These two variables can be classified as 'lifestyle motivations' factors. The analysis indicates that motivational variables of small tourism accommodation businesses owners can be classified as economic or non-economic. However the non-economic motivational factors are most important in determining why entrepreneurs in Ghana set up tourism accommodation businesses and though the commercial pursuit of enterprise goals are necessary, it is subordinated to the pursuit of socially driven lifestyle aspirations. There is a weak correlation between the economic and non-economic motivation variables ($r = .249$), implying that the tourism accommodation businesses owners have a mixture of economic and non-economic motives.

The 'Availability of Skilled Workers' is the most important operation challenge affecting the operations of small tourism accommodation businesses in Ghana. Another important challenge that needs consideration is the 'Availability of Effective Hospitality Training Programs for Staff'. This reflects the findings of Ghana's strategic tourism development plan (1996-2010), which notes that the challenges of both the higher and lower rated tourism accommodation businesses, are in the areas of management and provision of satisfactory services among others.

The research notes that only few small tourism accommodation businesses owner/managers have had any training or professional experience in tourism accommodation businesses management. This coupled with other factors perhaps makes it difficult for small tourism accommodation businesses owner/managers to appreciate the engagement of skilled staff. The National Tourism Development Plan (1996-2010) note that staff of most tourism accommodation businesses are not trained.

In spite of the fact that on the average most of the tourism accommodation businesses owners were relatively highly educated (52 percent have either polytechnic or university education), majority of them (68 percent) did not have any prior hospitality industry experience when they set up their tourism accommodation businesses. Inefficient management in most tourism accommodation businesses has resulted in shortage of revenues to carry out proper maintenance and engage competent staff. The lack of management skills such as 'Finance and Accounting Skills' 'Marketing and Advertising Skills', 'Leadership Skills' on the part of most tourism accommodation businesses owners have made the commercial banks reluctant to provide them loans. In the view of the banks, loans to small tourism accommodation businesses are expensive to process and supervise and are inherently riskier. Again the banks require a business plan and/or accurate accounting records which most of the tourism accommodation businesses cannot provide. Most of the tourism accommodation businesses owners (67 percent) work long hours perhaps to compensate for their lack of management skills among other factors (Mensah-Ansah, 2011).

The issue of employing competent staff is exacerbated by family commitments which were cited by the tourism accommodation businesses owners as one of their challenges. Ghana's culture has a high collective ethic which is seen in the extended family and ethnic cohesion in all the ethnic groups. The result is the existence of a kinship system and traditional responsibilities of caring for the extended family. The collectivist ethic culture ensures the contribution to the welfare of underprivileged relations and ethnic members. In effect, family members who are perceived by extended relatives to be well-placed in society but fail to assist them are not respected in the family. Family members with businesses are expected to employ from within the extended family. By compelling the employment of relatives irrespective of their skills, the collectivist ethic as a cultural system

adversely affects the development of small firms and influences the managerial styles of the entrepreneurs as well as the quality of services offered. In spite of this, many Ghanaians would go to any length to provide assistance to relations so as to command respect. Helping relatives materially is a way of acquiring recognition in the extended family. To achieve this objective, most Ghanaian small business owners will engage their relatives in their businesses to help them create revenue from which they can benefit. There may be advantages in employing extended relatives in small businesses, such as meeting the cultural obligation of helping relatives; gaining natural loyalty because of kinship ties and it serves as a vital source of low cost labour. However the issue of employment of relatives in small tourism accommodation businesses in Ghana have been noted by Adu-Feribi (1994) to have negative effects on discipline of workers, efficiency of management and quality of service. Many of such relatives do not have the requisite training or qualifications to work in a tourism accommodation businesses and thus affect the efficiency of operations. As a consequence many small tourism accommodation businesses in Ghana are not motivated to engage family members as staff.

Unlike many other entrepreneurs in other industry sectors whose primary motivations for starting a business are to increase income and obtain job security, small tourism accommodation business owners in Ghana cited the two most important motivation factors for starting a tourism accommodation business as lifestyle maintenance and generation of supplementary retirement income. The research found that most of the tourism accommodation business owners were above their middle ages when they set up their tourism accommodation businesses. It is therefore understandable that they will want to maintain the standard of their lifestyle when they are older through the generation of supplementary income from the operations of their tourism accommodation businesses. This is more so when it was found that most small tourism accommodation business owners are either serial or habitual entrepreneurs who owe other businesses in addition to their tourism accommodation businesses and only 4 percent of STAB owners set up their tourism accommodation businesses as a first business (Mensah-Ansah, 2011).

Small tourism accommodation businesses owners in Ghana believe that their greatest

challenge is the 'Availability of Skilled Workers' to recruit, a problem compounded by the 'Non-availability of Effective Hospitality Training Programs. These two human resource factors combine to pose a major challenge to the operations of small tourism accommodation businesses in Ghana. Even though small tourism accommodation businesses owners cited access to capital for expansion as a third major challenge, they were more concerned about the quality of staff who will work in the tourism accommodation businesses after it has been set up. As indicated most of the tourism accommodation businesses owners have other businesses before they establish a small tourism accommodation businesses and they use income from these businesses and their personal funds and funds from friends and family to set up their tourism accommodation businesses. This reflects the view that access to funds from traditional banks is a challenge.

Another challenge facing small tourism accommodation businesses owners in the complexity of the tax system which has resulted in multiple taxations. The simplification of tax system will reduce the burden of the tourism accommodation businesses owners and also encourage more entrepreneurs to invest in the sector. This is a subject for further research.

The research notes that there is the need to improve on the management skills of small tourism accommodation businesses owners in Ghana. The tourism accommodation businesses owners cited their lack of management skills in Finance and Accounting, Marketing and Advertising and Leadership as a challenge to their operations. A significant finding of the research relates to the motivations of tourism accommodation businesses owners in relation to personal ownership of the tourism accommodation businesses and also the fact their lifestyle motives and their characteristics does not encourage them to train to improve their knowledge on the management of their tourism accommodation businesses. It is argued that these factors are a consequence of cultural factors (Mensah-Ansah, 2001). It is little wonder that government training programmes aimed at the tourism accommodation businesses owners has seen little impact.

Government training policies may benefit the small tourism accommodation businesses sector if cultural issues such as lifestyle motivations and other characteristics such as

(age and lifestyle) of small tourism accommodation business owners are

incorporated in tourism development intervention plans.

REFERENCES

- ADU- FEBIRI, F. (1994). Tourism and Ghana's Development Process: Problems of and Prospects for Creating a Viable 'Post-Industrial' Service Industry in a Non Industrial Society, University Of British Columbia.
- ARYEETEY et. al. (1994). Supply and Demand for Finance of Small Scale Enterprises in Ghana, *World Bank Discussion Paper* No. 251.
- AUDRETSCH, D. (1999) "Small Firms and Efficiency," in Acs, Z. (ed.), *Are Small Firms Important? Their Role and Impact*, Boston: Kluwer Academic Publishers, 21-38.
- BARTLETT, M. S. (1954). A Note of the Multiplying Factors for Various Chi Square Approximations, *Journal of the Royal Statistical Society*, 16(series B), 296-298.
- BEAVER, G. (2002) *Small Business, Entrepreneurship, and Enterprise Development*, Harlow: Financial Times, Prentice Hall.
- BENZING, C., and CHU, H. M. (2005). Entrepreneurial Behavior in Andhra Pradesh, India, proceedings of the Association of Global Business 2005, Miami Beach, Florida.
- BENZING, C., CHU, H. M. and CALLANAN, G. (2005). Regional Comparison of the Motivation and Problems of Vietnamese Entrepreneurs, *Journal of Developmental Entrepreneurship* 10, 3-27.
- BENZING, C., CHU, H. M. and SZABO, B. (2005). Hungarian and Romanian Entrepreneurs in Romania- Motivation, Problems, and Differences, *Journal of Global Business* 16, 77-87.
- BINKS, M. and COYNE, J. (1983). The Birth of Enterprise. *Hobart Paper* 98, Institute of Economic Affairs, London.
- BOLTON Report (1971) *Small Firm-Report of the Committee of Inquiry on Small Firms*, London, HMSO CMND. 4811.
- BROWN, B. (1987). Recent Tourism Research in South East Dorset. In Shaw, G. & Williams, A. (Eds.), *Tourism And Development: Overviews and Case Studies of the UK and the South West Region*, Department Of Geography, University Of Exeter, Exeter, UK.
- BUHALIS, D. (1995), The impact of information telecommunication technologies on tourism channels: implications for the small and medium-sized tourism enterprises, PhD thesis, University of Surrey, Guildford, UK.
- BUICK, I., HALCRO, K. and LYNCH, P. (1998). Scottish Hospitality Enterprises and Their Networks. Proceedings of 43rd ICSB World Conference, Singapore
- BUICK, I., HALCRO, K. and LYNCH, P. (2000). *Death of the lifestyle entrepreneur: a study of Scottish tourism accommodation businesses proprietors*, Praxis (Fall 1999/Winter 2000), 114-25.
- BURNS, P. (2001). *Entrepreneurship and Small Business*. Palgrave Macmillan, Basingstoke.
- BURNS, P. and DEWHURST, J. (Eds) (1989), *Small Business and Entrepreneurship*, Macmillan Education Ltd, London.
- CARLAND, J. W et al. (1984). Differentiating entrepreneurs from small business owners, *Academy of Management Review*, Vol. 9, No. 2, 354-9.
- CARSON D. et al. (1995). *Marketing and Entrepreneurship in SMEs: An Innovative Approach*. Prentice-Hall International, Englewood Cliffs, NJ.
- CHU, H. M., BENZING, C. and McGEE, C. (2007). Ghanaian and Kenyan Entrepreneurs: A Comparative Analysis of Their Motivations, Success Characteristics, and Problems, *Journal of Developmental Entrepreneurship* 12(3), 295-322.
- CRESSY, R., and COWLING, M. (1996). Small Business Finance. In M. Warner, (Ed.). *International Encyclopaedia of Business and Management*. London: Routledge.
- CURRAN, J. and BLACKBURN, R. (1991). *Paths of Enterprise: The Future of Small Business*. London: Routledge.
- CURRAN, J. and STANWORTH, J. (1984). Small business research in Britain. In *Small*

- business, theory and policy.* (Ed.) C. Levicki, London: Croom Helm.
- CURRAN, J.(1996). Small Business Strategy, In Warner. M. Ed. *The Concise International Encyclopaedia of Business And Management*, London, International Thompson Business Press, 4510-4520.
- CURRAN, J., & STOREY, D. (EDS.), (1993). *Small Firms in Urban and Rural Locations*. London, Routledge.
- CURRAN, J., & STOREY, D. (EDS.), (1993). *Small Firms in Urban and Rural Locations*. London, Routledge.
- CURRAN, J., STANWORTH, J. and WATKINS, D. (1986). *The survival of the small firm 1 – the economics of survival and entrepreneurship*. Aldershot: Gower.
- DECKER, M., SCHIEFER, G., & BULANDER, R. 2006. A SME-friendly framework for provision of mobile services. Proceedings of the International Conference on Mobile Business (ICMB'06)
- DEWHURST, J., (1996). 'The Entrepreneur', In Burns Paul and Dewhurst Jim (Eds.), *Small Business and Entrepreneurship*, Chapter 5, Second Edition, Hounds Mills, Basingstoke: Macmillan Small Business Series, Macmillan Press Ltd., 94–109.
- DEWHURST, P. and HOROBIN, H. (1998) Small business owners. In R. Thomas (ed.) *The Management of Small Tourism and Hospitality Firms* (pp. 19–38). London: Cassell.
- FOLEY, P. & GREEN, H. (Eds.) (1989). *Small Business Success*. London: Chapman.
- GANGULY, P. (1985). *UK Small Business Statistics and International Comparisons*. London, Harper & Row.
- GETZ, D. and CARLSSEN, J. (2000) Characteristics and goals of family and owner-operated businesses in the rural tourism and hospitality sectors, *Tourism Management*, 21(6), 547–560.
- GHANA INVESTMENT PROMOTION CENTRE (GIPC) (2007), *Fourth Quarter (2006) Investment Report (UNDER GIPC ACT 478)*, Volume 2, Issue 4.
- GHANA TOURIST BOARD (GTB), (2008). *Tourism Statistical Fact Sheet on Ghana*. Accra.
- GHANA TOURISM Authority (GTA), (2012). *Tourism Statistical Fact Sheet on Ghana*. Accra.
- GLANCEY, K. and PETTIGREW, M. (1997), Entrepreneurship in the small tourism accommodation businesses sector, *International Journal of Contemporary Management*, Vol.9 (1) 1997, 21-24.
- GOSS, D. (1991). *Small Business and Society*. London: Routledge.
- NATIONAL TOURISM DEVELOPMENT PLAN, 1996 – 2010, Ministry of Tourism, Ghana.
- NATIONAL TOURISM DEVELOPMENT PLAN, 2012 – 2027, Ministry of Tourism, culture and Creative Arts, Ghana.
- GROWTH AND POVERTY REDUCTION STRATEGY, (GPRS II), (2006-2009), National Development Planning Commission, Ghana, Accra.
- HANKINSON, A. (1990). The small tourism accommodation businesses's approach to capital investment. *Proceedings of the Small Business Research Conference*, University of Nottingham, April 1990.
- KAISER,H. (1970). A Second Generation Little Jiffy. *Psychometrika*, 35, 401-415.
- KAISER,H. (1974). An Index Of Factorial Simplicity, *Psychometrika*, 39, 31-6.
- KAYANULA, D. and QUARTEY, P. (2000). The Policy Environment for Promoting Small and Medium Sized Enterprise in Ghana and Malawi, Finance and Development Research Programme, Working Paper Series no. 15.
- KOMPPULA, R. (2004). Success and growth in rural tourism micro-businesses in Finland: financial or life-style objectives. In R. Thomas (ed.), *Small Firms in Tourism: International Perspectives*, London: Elsevier.
- KURATKO, D. F., HORNSBY, J. S. and NAFFZIGER D. W. (1997). An Examination of Owners' Goals in Sustaining Entrepreneurship, *Journal of Small Business Management* 35(1), 24–33.

- LASHLEY, C., & ROWSON, B., (2006). Chasing the Dream: some insights into buying small tourism accommodation businesses in Blackpool. *CAUTHE Research Conference proceedings*, Melbourne: Victoria.
- LEE-ROSS, D. and LASHLEY, C .(2009) *Entrepreneurship and Small Business Management in the Hospitality Industry*, Amsterdam ; London : Butterworth-Heinemann.
- LIEDHOLM, C and MEAD, D (1987). Small Scale Industries in Developing Countries: Empirical Evidence and Policy Implications, MSU International Development Articles, No. 9, Michigan State |University, USA.
- LOCKYER, C. and MORRISON, A. (1999). Scottish Tourism Market, Structure, Characteristics and Performance . Scottish Tourism Research Unit / Fraser of Allander Institute. University of Strathclyde, Glasgow, UK.
- MARWEDE, E., (1983). *Die Abgrenzungsproblematik mittelständischer Unternehmen — Eine Literaturanalyse* (in German). Institute for Economicis of University of Augsburg, Germany.
- MENSAH, S. (2004). *A review of SME financing schemes in Ghana*. Presented at the UNIDO Regional Workshop of Financing Small and Medium Scale Enterprises, Accra, Ghana.
- MENSAH-ANSAH, J., (2011). Small tourism businesses in developing countries: A barrier to tourism development, PhD thesis, Sheffield Hallam University.
- MORIARTY, J., JONES, R., ROWLEY, J. and KUPIEC-TEAHAN, B. (2008), Marketing in small tourism accommodation businesses: a qualitative study, *Marketing Intelligence & Planning*, Vol. 26 No. 3, 293-315.
- MORRISON, A. (2000a). Entrepreneurship: What Triggers It? *International Journal of Entrepreneurial Behaviour & Research*, Vol. 6 No.2, 59-71.
- MORRISON, A. (2006) . A contextualisation of entrepreneurship, *International Journal of Entrepreneurial Behaviour and Research*, 12 (4),192-209.
- MORRISON, A. and CONWAY, F. (2007). Financing Small and Medium Enterprises. *The Service Industries Journal*, Vol.27, No.1, January 2007, 47–58
- MORRISON, A. and TEIXEIRA, R. (2004). Small business performance: a tourism sector focus. *Journal of Small Business and Enterprise Development*, 11(2), 166–73.
- MOUTINHO, L. (1990) Strategies for destination Development-the role of small businesses, in Goodall, B. and Ashworth. (Eds.)
- NATIONAL BOARD FOR SMALL SCALE INDUSTRIES (NBSSI) (2008). Annual report, Accra, Ghana.
- OSEI, B., BAAH-NUAKOH, A. TUTU, K. A. and SOWA, N. K (1993). Impact of Structural Adjustment on Small-Scale Enterprises in Ghana, In Helmsing, A. H. J. And Kolstee, T. H. (Eds.), *Structural Adjustment, Financial Policy And Assistance Programmes In Africa*, IT Publications, London.
- PARKER, R.L, RIOPELLE R and STEEL W.F (1995). *Small Enterprises Adjusting to Liberalisation in Five African Countries*. World Bank Discussion Paper No. 271, African Technical Department Series.
- PELTONEN, A., KOMPPULA, R. and RYHANEN, H. (2004) Finland. In A. Morrison and R. Thomas (eds.), *SMEs in Tourism: An International Review*, Arnhem: Association for Tourism and Leisure Education.
- ROBICHAUD, Y., MCGRAW, E., & ROGER, A. (2001). Toward the development of a Measurement Instrument For Entrepreneurial Motivation. *Journal of Developmental Entrepreneurship*, 6, 189-202.
- SCHMITZ, H. (1982). Growth Constraint on Small-Scale Manufacturing, a Critical Review, *World Development*, 10(6).
- SHAW, G. and WILLIAMS, A. (1987). Firm formation and operating characteristics in the Cornish tourist industry - the case of Looe. *Tourism Management*, 8, 344-348.
- STALLIBRASS, C. (1980). Seaside resorts and the tourism accommodation businesses accommodation industry. *Progress in Planning*. 13, 103-174.
- STANWORTH, M. J. K. and GRAY, C. (1991). *Bolton 20 Years On*. London: Paul Chapman.

STEEL, W.F. and WEBSTER, L.M. (1990).
Ghana's Small Enterprise Sector: Survey of Adjustment Response & Constraints. Industry Series Paper 41, World Bank, Industry and Energy Dept, Washington D.C.

STOREY, D. J. (1994). *Understanding the Small Business Sector.* Routledge, London.

SUNDGAARD, E., ROSENBERG, L. and JOHNS, N. (1998) A typology of tourism accommodation businesses as individual players: the case of Bornholm, Denmark, *International Journal of Contemporary Hospitality Management*, 10(5), pp.180– 83.

THOMAS R. (1998). Small Firms and the State. In *The Management of Small Tourism and Hospitality Firms*, Thomas R (ed.). Cassell: London; 78-97.

THOMAS, R. (1998a). An introduction to the study of small tourism and hospitality firms. In Thomas, R. (Ed.). *The Management of Small Tourism and Hospitality Firms.* Cassell, London, 1-16.

THURSTONE, L. L. (1947). *Multiple Factor Analysis*, Chicago, University of Chicago Press.

VOSS, C. et al., (1988). *Operations Management in the Service Industries and Public Sector.* Wiley: Chichester.

WONG, S.Y. (1991). Strategic use of It for Small Businesses, Singapore Account, Vol. 7, No. 9, 15-21.

WORLD TOURISM ORGANISATION (2000). Marketing Tourism Destinations, WTO Business Council.

WYNARCZYK et. al. (1993). *The Managerial Labour Market in Small and Medium-sized Enterprises*, Routledge, London.