ASSESSING THE INFLUENCE OF CULTURE ON ENTERPRISE (SMEs) ESTABLISHMENT AND DEVELOPMENT: A CASE STUDY OF THE NTONSO CRAFT VILLAGE

KNUST

By

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DECLARATION

I hereby declare that this submission is my own work toward the MSc. and that, to the best of my knowledge, it contains neither materials previously published by another person or materials which have been accepted for the award of any other degree by this or any other university except where due acknowledgement has been made in the text.

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ABSTRACT

Enterprises are regarded as the engine of growth in the developing economies, and thus efforts are made by governments, researchers and other professionals within the development circles towards understanding the factors that influence the establishment and development of enterprises. Previous works on enterprise development have revealed that factors influencing enterprise development vary from economic, political, environmental, cultural, among others. There is however few studies globally and non on the cultural factors that affect enterprise establishment and development in Ghana (particulalry craft or cultural industries), despite the existence of the National Culture Policy. The study to sought explore and assess the influence of cultural factors (culture and values) on the kinds of enterprises that exist in the Ntonso Craft Village in the Kwabre East District. The study interviewed 198 SMEs/SMIs, the Kwabre East District Assembly, Traditional leaders, and the Business Adivsory Council (BAC) for primary data to supplement secondary data from literature. The institutions were purposively sampled whereas the SMEs/SMIs were sampled using the simple random technique. The study revealed the textile industry to be the dominant industry at the Village. Other industries identified were the metal and wood-based industries. It was further revealed that these industries were small-scale with average labour strength of 4. The study revealed festivals, respect for traditional leaders, funeral celebrations, symbols/identity, folklore, customary law and traditional customs and political inclination as the cultural factors that have influenced the kinds of enterprises at the Village. A multiple correlation coefficient (R) of 0.838 was derived which indicates a strong positive significant correlation between kind of enterprises and the predictor variables The multiple regression model produced R^2 of 0.702, thus, illustrating that 70% of the variation in the kind of enterprises has been accounted for through the linear effects of the predictor variables. It was also obtained that the independent variables can reliably be used to statistically predict the dependent variable within the study area, since the p value of 0.036 was less than the F value of 3.245. Hence, the overall equation was found to be statistically significant (F=3.245, p<0.036). The study further revealed that none of the enterprises were registered. Enterprises recorded an average montly revenue of GH¢1,408.06 and monthly expenditure of GH¢1,166.01. Findings from the study revealed the major challenge confronting businesses to be access to credit facilities or financial support. Similarly, enterprises were also confronted with the challenge of weak institutional support. The study revealed that the District Assembly had weak institutional support and capacity to promote the cultural industry. Based on the challenges, the study recommended that there should be investment resources and creation of enabling environment to promote entrepreneurship and create employment through Support for R&D of Cultural Industries. Additionally, the study recommended responsible institutions to

simplify and improve the administrative and regulatory framework for businesses so that cultural industries can flourish. Lastly, the District Assembly in conjunction with the BAC should improve its IGF base by encouraging registry of all the enterprises and educating owners on sound financial management practices.

DEDICATION

I dedicate this thesis to my Wife Vida Osei Agyemeng

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LIST OF ABBREVIATIONS AND ACRONYMS

ADB	Asian Development Bank
AfDB	African Development Bank
BAC	Business Advisory Center
DSI	Department of Small Industries
FAO	Food and Agricultural Organisation
GAB	Ghana Association of Bankers
GDP	Gross Domestic Product
GEDC	Ghana Enterprise Development Commission
GNI	Gross National Income
GSS	Ghana Statistical Service
IDB	Industrial Development Board
IFAD	International Fund for Agriculture Development
MDGs	Millennium Development Goals
IADB	Inter-American Development Bank
MSEs	Micro and small enterprises
NBSSI	National Board for Small Scale Industries
NCC	National Commission on Culture
R&D	Research and Development
SME	Small and Medium Scale Enterprise
SMI	Small and Medium Scale Industry
UN	United Nations
UNDP	United Nations Development Programme
UNFPA	United Nations Population Fund
UNIDO	United Nations Industrial Development Organization

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CHAPTER ONE

OVERVIEW OF THE STUDY

1.1 Background

Levitsky (1996) and Zecchini (1997) posit that enterprise establishment and growth among other economic ventures, is regarded as one of the most improved and successful economic development paths particularly during the post- communist economies. Milford (2000) in quoting from World bank (2000) states that, "enormous store has been placed on its presumed capacity to address extreme poverty, create desperately needed jobs, halt the ongoing de-industrialization process and curtail any further ethnic unrest associated with bleak economic prospects and social collapse".

Ojo (2003) states that in Nigeria, there has been much attention to promoting the development of industries in a more sustainable way, through the establishment of Small and Medium scale enterprises. In the same work, the author found that the establishment of local enterprises had great impacts on Nigeria"s import-substitution strategy as some goods and services were produced by the local firms.

Central Bank of Nigeria (2004) writes that enterprises irrespective of their sizes play a pivotal role in promoting the growth of the economy in a sustainable manner, and this has been acknowledged and supported around the globe. This role has been acknowledged due to its potential in generating employment, ensuring the distribution of income and creating wealth for the local people. It is therefore obvious from the foregoing that enterprise establishment and development is a key route to achieving economic growth and development and further creating wealth and reducing poverty amongst the poor and vulnerable.

Recognising the significance of enterprise establishment as the backbone of economic development in the developing economies, efforts are made by governments, researchers and other professionals within the development circles towards understanding the factors that influence the establishment and development of enterprises (Nigeria Investment Promotion Council, 2009). This, they believe will help in addressing the conditions that hinder their growth and survival and promote enterprise growth for overall development.

Previous works by some scholars (see Anyanwu, 2003; Bekele and Zeleke, 2008; Daniels, 2003; Levitsky, 1996) have revealed that the factors influencing enterprise establishment and

development could be negative or positive and vary from economic, political, environmental, and cultural.

For instance, research work by Variyam and Kraybill in 1994 revealed that programmes that were meant to assist most small-scale enterprises in the Sub-Sahara African region failed (Variyam and Kraybill, 1994). This was due to the negelect of authorities to pay attention to puting in place measures (technology adoption, developing markets, business planning and cooperate services) to ensure the sustainable growth of the small and medium scale businesses. Also, the study revealed that the small and medium scale businesses were threatened by challenges of access to sound credit support, managerial and business skilss and access to sound macroeconomic policy. The factors were thus deemed economic and political.

In Nigeria however, the challenge of the failure of many programmes to develop enterprises were not attributed to poor managerial skills, limited access to financial support and macroeconomic policy, but rather limited access to land, weaker marketing strategies, undeveloped infrastructure, unfavourable policies and legislations and economic climate (Bekele,2008). Other researchers accept that improving enterprises" access to financial support is a major tool to positively impact the development and establishment of many enterprises to ensure development of the local economy (Owualah, 1999; Carpenter, 2001; Anyawu, 2003; and Lawson, 2007).

There have however been very few studies on the influence of cultural factors on enterprise establishment and development. Richerson (2003) notes that this challenge has come to be as result of inadequate resources or investments to undertake studies into the cultural factors that have influence on the kinds of enterprises that are established in a region. Furthermore, according to Marana (2010), the nexus between cultural factors and (enterprise) development have not been seen to go together or worked upon in the circumstance.

In Ghana and across the globe, culture and cultural values are shown in either intangible or non-material forms (National Commission on Culture, 2015). Nijkamp (2003) notes that culture and cultural values have been the focus of many researchers particularly in the behavioral science, to ascertain the level of influence of how these values impact the development and establishment of businesses.

UNIDO (2002) therefore indicated that the craft industries sub-sector (which is basically cultural industries) impacts significantly and positively on the economic growth of countries

and people. It indicated the sub-sector to comprise of both small and medium scale enterprises. This indicates the significance of these craft enterprises, which are traditionally or culturally inclined, to the local, regional and global development, if well researched into and developed. According to the National Commission on Culture (2015), there are more than fifty ethnic groups with similar or common norms, traditions and values, which make them unique.

The groups have been noted to be brought up as result of historical factors, cultural characteristics and traditional practices that make each group unique. People belonging to such groups thus have a sense of self-respect, identity and pride. These values to an extent have influence of the kinds of enterprises that are established in a locality, though very few empirical data exist on the extent of the influence.

It is worth noting from the foregoing that, although several research have been conducted on the factors influencing enterprise establishment and development, emphasis have been placed on the political and economic factors with little or no research on the cultural factors. This research therefore focuses on investigating and assessing the influence of cultural values on enterprise establishment and development in the Ghanaian context with the Ntonso Craft Village as a case study.

1.2   Problem Statement

The importance of enterprises to the creation of jobs, generating incomes, alleviating poverty and distributing development has long been recognized. Works by Daniels (2003) and Inegbenebor (2006) revealed the significant roles of small and medium scale industries to the development of both developed and developing economies, socially and economically. There is therefore much focus in promoting the growth and development of enterprise so as to propel growth through income and job generation and wealth creation. This has awaken global interests and concerns on understanding the dynamics and factors influencing enterprise establishment and development.

Following this, several research works have been carried out and these have led to several findings on the factors responsible for business establishment and expansion. Thus some research works accept that improving enterprises" access to financial support is a major tool to positively impact the development and establishment of many enterprises to ensure development of the local economy (Owualah, 1999; Carpenter, 2001; Anyawu, 2003; and Lawson, 2007). Some other works identified policy environment and political stability as well

as human development as factors affecting enterprise development (Lavoie and Gulbert, 1978; Masakure, Cranfield and Henson, 2008).

It is therefore clear that in the past research works in the area focused on economic, political and policy factors with little efforts on cultural factors. This therefore creates a research gap and could be a reason responsible for the failure of several government enterprise development policies. This study therefore seeks to investigate and assess the influence of cultural values on the enterprise development and establishment.

1.3   The Research Questions

The research sough to provide answers to these research questions:

1. What are the major enterprises and/or economic activities in the Ntonso Craft Village?
2. What cultural values or factors influenced the establishment and development of these enterprises?
3. Are there any other factors influencing enterprise establishment and development in the area?
4. What are the major challenges faced and what is the way forward?

1.4   Study Objectives

The aim of the research was to assess the influence of culture and values on enterprise establishment and development. Specifically the study aims at achieving the following:

1. To identify the major enterprises and/or economic activities in the Ntonso Craft Village
2. To identify and analyse the cultural values or factors influencing the establishment and development of these enterprises
3. To identify any other factors influencing enterprise establishment and development in the area
4. To identify the major challenges faced and the way forward to overcoming such challenges.

1.5   Significance of the Study

There exist varied empirical studies in countries across the globe on the relationship between the economic and socio-cultural and political factors that influence enterprise establishment and development. Works by Kotir and Obeg-odom (2009), Ogunrinola and Alege (2007), Pronyk, Hargreaves and Morduch (2007) and Matouv (2006) were aimed at revealing this relationship in various countries and contexts. However, numerous studies focused on the two

factors to the neglect of cultural and other variables. There is very limited empirical works in Ghana on the influence of cultural factors (values, norms, traditions) on the establishment and development of enterprises. There have also not been research works that are devoted to the nature, mode of operation and processes involved in operating creative industries and establishments.

The study thus is significant in addressing this research gap by investigating into the cultural factors that influence enterprise establishment and development is Ghana. The study also contributes to the literature on the other factors that influence the establishment and development of enterprises. The study is expected to help the government and policy makers understand the cultural dynamics associated with enterprise development and to provide adequate information that will guide in holistically developing appropriate policies for enterprise development. The study is also of great importance to International Donors and Local Non-Governmental Organization. Findings from the research is anticipated to aid them in assess the in detail the effectiveness of their programmes as well as determine the variables which contribute most to the establishment, survival and growth of enterprises. This will further update the knowledge of researchers on issues within the area and to serve as the basis for carrying out further empirical studies leading to the contribution and promotion of knowledge.

1.6   Scope of the study

The location of the study is Ntonso, within the Kwabre East District in the Ashanti Region of Ghana. The district has Afigya-Kwabre, Sekyere South, Kumasi Metropolis and Ejisu-Juaben as bordering districts to the West, North, South and South-East respectively. The district further has a total land size of 148 sq.km. There over 40 towns and villages in the District. The District capital, Mamponteng, is about 14.5 kilometres from Kumasi to the north east (Kwabre East DMTDP, 2010).

Contextually, the study investigates the cultural factors that influence enterprise establishment and development considering enterprises and activities within the area. Other factors affecting enterprise establishment are considered as well as the challenges involved in operating such enterprises. Efforts will be made to recommend appropriate solutions to overcoming such challenges based on the findings of this study.

1.7   Organisation of Study

This study is sectioned into five chapters. Chapter one entails the general introduction to the entire study and captures the background of the study, problem statement, research objectives, research questions, scope of the study, significance of the study, and an outline of the study. Chapter two provides extensive literature on enterprise establishmnet and development; enterprise forms and organisation,theoretical underpinnings, among others.Chpture three contains details of the study location and research methodolgy. It thus gives a detailed description of the research design framework, elements for the study, the sample size determination and sampling techniques, the variables for the study, among others. The chapter also outlines the profile of the Kwabre East District taking cognizance of issues such as; location, cultural and traditional values, economic activities, demographic characteristics, and the craft industry in the municipality. Chapters Four presents and discusses the findings from the survey. Issues such as the major economic activities, cultural values, and the extent of influence of the identified cultural values on the kinds of enterprises in the District are discussed. Chapter five presents a summary of the key findings from the study, makes recommendation and a general conclusion to the study.

CHAPTER TWO

REVIEW OF CONCEPTS ON CULTURE, VALUES AND ENTERPRISE (SMEs/SMIs) ESTABLISHMENT AND DEVELOPMENT (CULTURAL INDUSTRIES) 2.1   Introduction

There have been many research works that are devoted to investigating the extent of influence of the characteristics of enterprise owners on the development of Small and Medium Enterprises (SMEs).

There is however very limited research on the influence of cultural values on the form or kind of Small and Medium Scale Enterprises/Industries (SMEs/SMIs) that are established especially in developing countries. The chapter discusses issues related to the concept of cultural values and enterprise development from different perspectives. It thus presents meanings on culture from differing perspectives, cultural values, enterprises and enterprise development, and how cultural values influences the establishment of enterprises to enhance understanding of all other succeeding discussion. The chapter, among other discussions concludes with the conceptual framework linking cultural values and enterprise establishment and development.

2.2   Operationalisation/Definition of Concepts

2.2.1 Values

It is asserted that every human society has its own shape, purposes, and meanings. Every human society is therefore unique in its own way. Thus, human societies express them within institutions, enterprises, and in the arts and learning. These are mostly shaped by the cultural values of the societies. Values, according to Hofstede (1980:19) are "a broad tendency to prefer certain states of affairs over others". He further indicates that "values at the group or collective level as opposed to the individual level represent culture; therefore culture describes a system of societal or collectively held values". Schwartz (2005:16) indicates that

"consensus regarding how to conceptualize basic values has emerged gradually since the 1950's and according to him, includes six main features: they are beliefs that are linked inextricably to affect; values refer to desirable goals that motivate action; values transcend specific actions and situations (e.g., obedience and honesty are values that are relevant at work or in school, in sports, business, and politics, with family, friends, or strangers)".

In the words of Schwartsz (1992, 1996), this feature differentiates values from other concepts such as norms and attitudes, whereby the latter that usually implied specific actions, objects, or

situation; values serve as standards or criteria that guide the selection or evaluation of actions, policies, people, and events; values are ordered by importance relative to one another to form a system of priorities. According to Tetlock (1986:12), "the trade-off among relevant, competing values is what guides attitudes and behaviours".

Furthermore, values are regarded as concept of the desirable that shapen and guide the way social actors (individual persons, organisational leaders, policymakers, among others) choose actions, evaluate and assess people and events, and explain their actions and evaluations (Rokeach, 1973 in Shwartz 1999). Therefore, values are regarded as "trans-situational criteria or goals, ordered by importance as guiding principles in life" (Shwartz, 1999).

Shwartz (1999:25) points out that the ways that societal institutions function, their goals and their modes of operation, express cultural value priorities. For instance, in societies where individual aspiration and success are highly valued, the structure of the economic and legal systems is likely to be competitive.

2.2.2 Culture

Frick et al.(1998:43) are of the view that "culture is a very complex concept and is used with various meanings and under a pragmatic definition one can say that any group of human beings whose thinking and acting differs from that of other groups has a culture". Hofstede (1994:5) thus explains culture to mean "collective programming of the mind which distinguishes the members of one group or category of people from another". Furthermore, according to Fukuyama (2001:31-30), "culture covers the norms, values, interpretations and the modes of behaviour that define societies and/or other social entities". The concept broadly defined explains set information and its expression which are shared among and within group(s).

However, it narrowly refers to the set of ideas and values that are portioned out and nongenetically transmitted within a group (Sperber, 1996). "They are therefore transmitted between individuals of the same generation and between generations. Thus every aspect of the culture of a group has a causal chain of transmission from individual to individual, where the causal descendants of an idea and so on resemble the original idea in content" (Bruman, 1999).

The differences in definition or explanation depicts clearly that the concept if a collective phenomenon, since is shared and transmitted, with humans living in the same social environment or belonging to the same group. The cultural values are made up of learned behaviours and are regarded as a continuous process.

The differences of societies mean different cultures and therefore, varying attitudes towards the kind of economic activities they engage in (AlMatawah and Jadaan, 2013: 1403). Bomel (2004: 13) further indicates: "All individuals are strongly influenced by the culture of which they are a part. Culture influences people"s values, their beliefs and can, in turn, determine their behaviour. Individuals can easily „forget safety" but a safe culture can compensate for this by providing reminders and ways of working that serve to sustain vigilance".

Furthermore, culture is defined to mean: "A combination of thoughts, feelings, attitudes, beliefs, values, and behaviour patterns that are shared by racial, ethnic, religious, or social groups of people. Culture refers not only to those that we are born into (racial or ethnic groups), but also those that we choose to belong to, such as religious or social groups" (Zion and Kozleski, 2005:3). It could thus be implied that culture is a complex and broad spectrum of values, relationships, attitudes and behaviours that unite a specific community, either consciously or unconsciously. These therefore to a large extent influence the kind of enterprises established by individuals in societies.

In the words of Bodley (1992), "culture involves… what people think, what they do, and the material products they produce…. It is shared… it is a social phenomenon…. Culture is learned, not biologically inherited, and involves arbitrarily assigned, symbolic meanings…." The human ability to assign arbitrary meaning to any object, behaviour or situation makes people greatly creative and readily distinguishes culture from animal behaviour. In some jurisdictions, people train or teach animals to respond to cultural symbols. Animals however do not create their own cultural symbols. Institutional arrangements and policies, norms, and economic activities depict, emphasise and express the underlying cultural values in societies. For instance, a cultural value emphasis on success and ambition may be reflected in and promote highly competitive economic systems (Shwartz, 2006).

However, culture is dynamic and is often affected by local and external influences and stimuli. Culture is expressed in intangible or non-material form, for instance in terms of languages, dialects, philosophical thought, cosmology, morals and ethics, religious beliefs and rituals oral traditions, folklore, festivals, political ideas, music and dance, social customs related to birth, puberty, marriage, family life, work, and death. Culture is also manifested in tangible or material form, in terms of types of food procurement and preparation, diverse technology and crafts clothing, body decoration, visual art and symbols, secular and religious architecture, monetary medium of exchange, transport systems, among others.

This study however adopts the broader definition where culture is derived from the explanation given by Mondiacult (1982) and used by UNESCO, which brings together the cultural expressions, as specific manifestations of the cultures. Hence, "culture is that which offers the context, values, subjectivity, attitudes and skills on which the development process must take place".

2.3   Culture, Cultural Values and Development

There exist few studies on cultural values and their influence in on foundational activities (enterprise establishment and development). A study of the significance of cultural values and factors in the enterprise establishment and development process is required to directly record values, norms and attitudes of the population of a region. The role culture to development until recently was given less to attention. Most research activities neglected this all important aspect of the human society. According to Marana (2010:6), "culture and development are two words which have not always gone together, or been worked upon within the same context". It was UNESCO which in 1966 indicated in an international document the unavoidable need to consider culture within international cooperation. "Culture is the be-all and end all of development" (L.S. Senghor, poet: Senegal, 1906-2001). Ms Irina Bokova , UNESCO"S Director General during her recent visit to Haiti, espoused that "development and culture are closely linked", insisting on the need to include cultural aspects as part of this country"s reconstruction process. This thus gives an indication that the development of an economy aside other factors are influenced by the cultural values of people in the economy.

Subsequently, there was attention towards the concept of development with the emergence of human development in the 1990s by UNDP (UNDP, 2004, 2006, 2009), which went beyond just economic growth and leads to the promotion of development as a process aimed at boosting the capacity of people and broaden their options. The concept (culture) in addition to values has received much attention and interest from various spheres as an element towards the attainment of full development, particularly of people and communities. There has been widespread study into development as a concept in the last few decades, which does not included only indicators such as economic growth or production; but also incorporates other factors that are presently taken into consideration for complete development a "nonlinear development" (Radcliffe, 2006; Gould and Marsh, 2004), and "conceived as a complex process involving different fields and characteristic" (Dupuis, 1991).

It has been noted that human development as a concept, which was promoted internationally by the UNDP encompasses indicators like health and education, which are deemed relevant to human development; also seen as improving upon the capacity and capability of individuals which places them at the center of the development agenda. The UNDP promotes "reports which complement the vision of development by analysing the issues which have an impact on it, like for example global warming" (UNDP, 2007-2008), "access to water" (UNDP 2006), "human mobility or migrations" (UNDP, 2009) and "cultural liberty" (UNDP, 2004). Additionally, the United Nations Population Fund (UNFPA, 2008) was clear when it indicated at the beginning of its State of World Population Report that "Culture is and always has been central to development. As a natural and fundamental dimension of people"s lives, culture must be integrated into development policy and programming".

In Article 1 of the UNESCO Declaration of the Principles of International Cultural Cooperation of 1966, "the most important contribution from this Declaration was without doubt the defence of the equal dignity of all cultures, each culture has a dignity and value which must be respected and preserved". The premise of this is that, cultural values plays significant role in development. Culture could be said to be the whole complex of distinctive spiritual, material, intellectual and emotional features that characterize a society or social group. It thus includes not only the arts and letters, but also modes of life, value systems, traditions and beliefs (Stamatopoulou, 2007). "Culture and cultural values thus gives man the ability to reflect upon himself. It is culture that makes us specifically human, rational beings, endowed with a critical judgement and a sense of moral commitment. It is through culture that we discern values and make choices. It is through culture that man expresses himself, becomes aware of himself, recognizes his incompleteness, questions his own achievements, seeks untiringly for new meanings and creates works through which he transcends his limitations" (UNESCO, 1982:23). The types and choices of enterprises that societies engage in are therefore influenced by the cultural values of the societies.

In 2004, the UNDP dedicated its annual Human Development Report to „Cultural liberty in today"s diverse world". The report sought to bring to bear the widespread idea that cultures can even be a hinder to peoples" development and contains elements to include the cultural perspective in development policies. According to the document "If the world is to reach the Millennium Development Goals and ultimately eradicate poverty, it must first successfully confront the challenge of how to build inclusive, culturally diverse societies. Not just because

doing so successfully is a precondition for countries to focus properly on other priorities of economic growth, health and education for all citizens. But because allowing people full cultural expression is an important development end in itself".

The UNDP however indicate that "there is no clear relationship between culture and development. The idea that a group"s culture has an impact on its development is very attractive on an intuitive level and allows cultural stereotypes to become explanations for the state of the world", thereby breaking away from the cultural determinism which is so deeprooted in some sectors. However, cultural values are taken as a fundamental dimension of the development process (UNFPA, 2008).

Theories of cultural values such as that of Inglehart (1977, 1990) and Triandis (1990) address limited aspects of culture (e.g. materialism–post materialism; individualism– collectivism) rather than seeking to capture a full range of potentially relevant value dimensions. In society, cultural values and others help to define people"s "core" thinking: what they love, do, hate, or are just indifferent to (Hunt, 1989). According to Deal and

Kennedy (1982) and Kadocsa (2007) cited in Duh and Belak (2009:4), in an enterprise "values serve to convey a sense of identity to its members, enhance the stability of its social system, direct attention to important issues, guide subsequent decisions by managers, and facilitate commitment to something larger than self". Hood (2003:19) argues that "the ethical orientation of an enterprise is revealed through the formal and explicit activities of business life on a daily basis". The basis of these activities is outlined by enterprise"s accepted procedures and policies. Values are regarded as the point at which the individual intersects with society.

2.4   Culture, Enterprises and Cultural Industries

Levitsky (1996) and Zecchini (1997) assert that enterprise development is seen as one of the most successful economic development paths in the post- communist economies. "Modern individuals are born into a very complex morass of beliefs, values, rules, behaviour, norms, and institutions such as the political, legal, economic, financial, educational and religious institutions. All these beliefs, behaviour, norms and values of other individuals impact on individual decisions, as do the institutions. Thus while „enterprise culture" may be described as the typical views, beliefs, behaviour, norms and institutions of a group which relate to enterprise, efforts to enable and stimulate entrepreneurial activity need an answer to the question of why and how culture and individuals interact; that is, to the question: In what ways does culture form and influence the decisions of individuals and enterprise establishment and

development" (Hull, 2003). This would thus involve "a consideration of how cultural values move within groups; how individuals come to have the cultural repertoire they do; how cultural information moves from individual to individual. An understanding of cultural values comes not just from a list of the culture of a country, but requires also an understanding of how it moves within a group, how it evolves" (Wimsatt, 2001:15).

This is particularly relevant for a promotion of enterprise development based on cultural values, "which is an attempt to drop into the population new ideas, new beliefs, and is perhaps also an attempt at tackling beliefs counter to enterprise" (Robson, 2001; Audretsch, 2002). Culture and cultural values according to Nijkamp (2003:4) "are currently the subject of research within the broad umbrella of the behavioural sciences, and this can shed much light on how cultural values impacts and influences enterprise development". He further asserts that „"the components of enterprise, entrepreneurship and entrepreneurs that actually matter for successful enterprise must also be determined; and that without sufficient understanding of the processes of cultural values, any policy response directed at enterprise establishment and development and on stimulating more entrepreneurial behaviour in a country or region may well have no significant impact" Nijkamp (2003:6).

The discussions above depict that culture plays important role in the enterprise development, specifically the craft or creative and sometimes called cultural industry. The craft industries sub-sector is one of the thirteen economic sub-sectors grouped under the definition of creative industries (Advertising, Art and Antiques, Architecture, Crafts, Design, Designer Fashion, Film, Interactive leisure, Music, Performing Arts, Publishing, Television and Radio) (UNIDO, 2002). "Creativity and creative communities may be the remaining enduring resources in the developing world". (UNESCO, 2005). The term "cultural industries" is used almost interchangeably with the concept of "creative industries". Whereas the notion "cultural industries" emphasizes the cultural heritage and traditional and artistic elements of creativity, the notion of "creative industries" tends to place emphasis on individual creative talent and innovation, and on the exploitation of intellectual property.

Thus, the cultural values of societies influence the type of industry or enterprise people engage in.

2.5 Small and Medium Scale Enterprises in Developed and Developing countries Small and Medium Scale Enterprises (SMEs) are defined and explained differently across countries,

based on some defined criteria. SMEs are defined in a variety of ways by various countries using such parameters such as number of persons employed, amount of capital invested, turnover or nature of the business, among others. Not only do different countries apply different definitions on the concept of SMEs, even within countries, different regions and different institutions adopt varying definitions in the same regard.

Table 2.1: Definition and Characteristics of SMEs

Institution	Max. number of Employees	Max. Revenues or turnover ($)	Max. assets ($)
World Bank	300	15,000,000	15,000,000
MIF-IADB	100	3,000,000	(none)
African Development Bank (AfDB)	50	(none)	(none)
Asian Development Bank (ADB)	No official definition. Uses only definition of individual national governments.		
UNDP	200	(none)	(none)

Source: Adopted from Gibson and van der Vaart, 2008

According to Gibson and van der Vaart (2008:3): "The inadequacies of the current conventions in defining SMEs can lead to serious distortions in the allocation of donor spending for private sector development. Also, the volume of turnover of a business is in general a more appropriate measure of its relative size than either of the more conventional measurements by number of employees or value of assets, when adjusted as described in the text. The use of any single definition of SMEs for multiple countries in diverse stages of economic development leads to additional distortions".

Multilateral Institutions define SMEs differently. The characteristics of the differences in the definitions are as a result of how these institutions define an SME. Table 2.1 presents the definition of an SME by some selected multinational institution.

Gibson and van der Vaart (2008:5) critique that "whatever explains this disproportionality between the two definitions, it is unlikely to be a scientific distinction; nor are explanations for these substantial differences articulated by these institutions. Note further that none of these institutions set a minimum definition for SMEs, which in our view gravely compromises any conclusion that can be made". However, to this very end, the proposed formula is based not

only the revenues of a company, but also takes into account the countryspecific economic context in which the SME operates. By this formula, for instance, an SME in Ghana would be defined as having annual turnover of between $23,700 and $2,370,000. In Thailand, however, whose Gross National Income (GNI) per capita is five times that of Ghana, SMEs would be those companies with revenues ranging from $84,400 to $8,440,000 (Gibson and van der Vaart 2008).

In Sri Lanka for instance, Gamage (2003:27) indicates that "there is no clear definition for SMEs. Different government agencies therefore use different indicators to identify and explain SMEs. Among these are the number of employees, the size of fixed investment, and the nature of the business and the sector, i.e. formal or informal, in which the industry operates". He further indicates that "there are deferent terms used in different documents in the country to identify this sector. Small and Medium Industries or Enterprises, Micro Enterprises, Rural Enterprises, Small and Medium activities, Cottage and Small Scale Industry, among others, are some of the terms mostly used" (Gamage, 2003:134).

The Industrial Development Board (IDB) of Sri Lanka, using the size of capital and the number of employees as the criteria, defines a small industry as an entity whose capital investment in plant and machinery does not exceed Rs.4 million (US$ 42,000) and whose total number of regular employees does not exceed 50 persons (Central Bank of Sri Lanka, 1998).

Furthermore, the Department of Small Industries (DSI) in Ponnamperuma (2000) classifies enterprises with capital investment of less than Rs. 5 million (US$ 52500) and has fewer than 50 employees as SMEs. However, financial institutions for the purpose of a World Bank financed Investment Assistant Scheme, defines SMEs as those enterprises whose investment in fixed assets at do not exceed Rs. 8 million (US$ 84,000).

The World Bank further classifies enterprise size in Sri Lanka based on the number of employees: thus, those enterprises that have less than 49 employees as small; those between 50- 99 employees as medium- sized; and those with more than 100 employees as large. The classification based on the labour strength criterion (number of employees) seems acceptable and reasonable due to the fact that it differentiates enterprises regardless of the „line" of business, and the amount of capital investment, though must be revised frequently due to periodic inflation changes (Ponnamperuma, 2000). It is therefore clear that there are several definitions and classification of SMEs adopted by various institutions, and this has led to misunderstanding in identifying SMEs for supportive measures.

Within the societies whose aim it is to promote economic growth in developing countries, the contributing role of small and medium enterprises (SMEs) remains very significant.

According to Gamage (2003), "SMEs play an important role in any economy through generation of employments, contributing to growth of GDP, embarking on innovations and stimulating of other economic activities. He further assert that the sector is the lynchpin of all developed and developing nations, and thus the development of the sector is of paramount significance to all developing countries irrespective of their level of development. This suggests that it is even more important to developing countries where poverty and unemployment are the persisting problems in those countries". It should be noted that the SME sector has great potential to generate maximum socio-economic benefits to the economies with low level of investment (Park, 2003).

2.6   Ghana and Cultural Values

Culture as reviewed is lifestyle as showcased by a particular group of people or society. This suggests that culture is not genetically inherited but made by man, and comes about as humans respond to the physical and biological environment (National Commission on Culture, 2015). Culture as defined above is therefore dynamic which is influenced by both internal (local) and external conditions.

In Ghana and across the globe, culture and cultural values are expressed in either nonmaterial or intangible forms; languages, political ideas, dialects, philosophical thought, morals and ethics, religious beliefs and rituals oral traditions, folklore, festivals, music and dance, social customs related to birth, marriage, family life, work, death, among others. They are also expressed in material or tangible forms; According to Ross (1998:4), research works show that "Ghana has three major ethnic groups, where each group is characterised by unique values and traditions. These characteristics give peculiar identity (a fixed set of customs, practices and meanings, and enduring heritage, a ready identifiable sociological category, a set of shared traits and/or experiences) to the specific ethnic groups".

In present-day Ghana, citizens of certain ethnic groups may be closer and more "identical" to each other in common or shared attributes than to people in other ethnic groups. According to GSS (2012), the Akans are the predominant ethnic group in Ghana (47.5%), followed by the Mole Dagbani (16.6%), the Ewe (13.9%) and Ga-Dangme (7.4%). The Mande forms the smallest ethnic group (1.1%) in Ghana. There exist other northern minority ethnic groups and each group is identified to have a dialect sub-group.

Furthermore, according to the National Commission on Culture (2015), Ghana has over 50 ethnic groups whose common cultural and traditional values and institutions represent collective national heritage. These ethnic groups each has brought together by means of history, unique cultural characteristics and traditions that give special identity, self-respect, and pride to the people in each ethnic group. The emerging civil society since independence has realised the essence to promote unity among these cultural diversity groups. Ghana, having achieved this has since enjoyed relative stability, unity and peace. The National Commission on Culture thus hopes to achieve this by "promoting cultural interaction and inter-ethnic understanding through programmes that create enabling environment for national development".

A clause in the Cultural Policy states that: "The State shall actively support research into production and preservation of local foods and the compilation of traditional recipes and methods of preservation. The State shall encourage the consumption of Ghanaian cuisine from all parts of the country and discourage the over- dependence on imported foods; the state shall explore the nutritional values of our local food stuff and promote them; Ghanaians shall be encouraged to develop a culture of producing what they eat and eating what they produce". This thus indicates that, Ghana's cultural traditions can be positively tapped developmental agenda.

2.7   Small and Medium Enterprises/Industries (SMEs/SMIs) in Ghana

The National Board for Small Scale Industries (NBSSI) is regarded the apex of governmental body responsible for the promotion and development of the Micro and Small Scale Enterprises (MSE) sector in Ghana. The Board was set up in 1985 by an Act of the Parliament of the Third Republic of Ghana (Act 434 of 1981). The setting up of the board came about due to the fact that the government during that time viewed the sector as having the potential to contribute significantly to reducing the high unemployment rate and contribute to the growth of the national economy of Ghana. Thus, MSEs account for a significant share of economic activities in Ghana and can play contributory role in achieving the Millennium Development Goals (MDGs).

It should be indicated that NBSSI has decentralized centers in all the regions of Ghana. Thus Business Advisory Centers (BAC) of the NBSSI are now established in all the ten regional capitals of Ghana and also at the district level. The activities BACs cover but not limited to the following; the delivery of stimulatory activities geared towards increasing the awareness level of individuals with the potential and capability to initiate and embark upon the business

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undertaking; the provision of support services to enable entrepreneurs to move from pre- start to start-up stage; and the provision of sustaining after-care activities to strengthen operational efficiency and capability of on-going enterprises. The BACs are further meant to bring advisory and extension services closer to the sites of the trained and other small entrepreneurs. The centers roles are very crucial in the realization of the major objective of providing the necessary support services to SMEs in the regions and particularly in the district and rural areas.

In Ghana the NBSSI which is the apex body for SMEs operations, has defined small enterprises as set ups that employ less than 29 workers, and has a value of fixed assets that do not exceed the cedi equivalent of US 10,000 dollars; while Medium enterprises are considered as firms that employ between 29 and 99 workers with value of fixed assets equal to US 100,000 dollars. The NBSSI further categorises the activities of SMEs into Manufacturing, Services, Mining and Agro-Processing (NBSSI, 1990). The Ghana Statistical Service (GSS) for instance, in its industrial statistics, classifies firms with 10 or more employees as medium and large scale, and companies engaging 9 or fewer persons as small (Boapeah et al., 1993).

Research works have revealed that in Ghana SMEs are exposed to greater opportunities for expansion, economies of scale, specialisation and diversification across the sectors. While developed global markets may be shrinking on account of the financial and economic crises prevailing, Ghana‟s market size is growing and opportunities within Africa are also beginning to look attractive for SMEs in manufacturing, food processing, pharmaceutical, IT and agro and service sector, among others, transportation difficulties discounted. SMEs and SSIs have a lot of important contributions to make to the economic development of every country being developed or developing. Adjei (2012) indicates that in developing countries,
Small Scale Industries have been recognized as the engines through which growth of these countries can be achieved. He further states that Small Scale Industries in Ghana employ between 50-60 percent of the labour force (Adjei, 2012). They are thus regarded as the means of achieving sustainable growth as the sector creates jobs and helps to reduce poverty. It also account for over 70 percent of Gross Domestic Product (GDP) (Ghana Association of Bankers, 2013) and they serve as a source of tax revenue to the nation.

The discussion indicates that SMEs play major role in ensuring a competitive environment, which is open to new entrepreneurs and that they can easily be spread all over the country. This would result in eliminating regional imbalances and promoting economic activity, as they can play an important role in that. Furthermore, SMEs create employment opportunities, and

marketing areas for goods and services for sales. Significant number of youths, retired workers and out of school graduates are now gainfully employed by these SMEs, thus reducing the rate of unemployment and its attendant social complications in the country and other places. In doing this, they have significantly helped to address the rising unemployment situation in Ghana. The discussions reveal the differences in the definition of SMEs. The study however considers definitions from notable or official Ghanaian sources as the most significant. According to Kayanula and Quartey (2000:9) in Amponsah (2010), the most used variable is the number of employees. Furthermore, GSS (2006) considers enterprises with less than 10 employees as small-scale whiles those above 10 employees are regarded as medium and large scale enterprises irrespective of the sector. However, GSS in national accounts considers enterprises with 9 instead of 10 employees as medium scale enterprises. The inconsistencies in using the employee criterion generate confusion. Osei *et al*. (1993, cited in Kayanula and Quartey, 2000:9) adopts labour strength cut-off of 30 workers to define small scale businesses. His definition however disaggregates small scale enterprises into three borad categories: micro (employing less than 6 people); very small (employing 6-9 people); small (employing between 10 and 29 employees) and large (employing 30 and above employees). This definition compared to that of GSS, shows a significantly sharp contrast

The National Board for Small Scale Industries (NBSSI) in Ghana due to these differences adopts both fixed asset and number of employees to define SMEs. NBSSI defines small scale enterprises as those with not more than nine (9) employees with plant and machinery value (excluding land, buildings and vehicles) of not exceeding US$ 10,000. The Ghana Enterprise Development Commission (GEDC) in adding to NBSSI''s definition uses a US$ 1,000 maximum limit definition for plant and machinery that are excluded from the GSS''s definition. Therefore, a small scale enterprise definition from the foregoing is one with not more than 9 workers with plant and machinery value of not exceeding US$ 10,000 and land, buildings and vehicles value of US$ 1,000. Though, the currency criterion requires that the definition is updated frequently to take care of general prices changes, the relative stability of the US Dollar poses little problems (Mensah, 2004:1 in Amponsah 2010). Mensah (2004) in defining SMEs also adopts the employment criterion with the value of assets owned by an enterprise to categorise enterprises into micro, small and medium scale enterprises. He defines micro enterprises to include all enterprises employing up to 5 workers with fixed assets (excluding estate) not exceeding US$ 10,000; whiles a small scale enterprise ought to employ between 6 and 29 workers with a total fixed assets value ranging from US$ 10,000 to US$ 100,000. He

furthermore asserts that a medium scale enterprise must also employ between 30 and below 100 workers with fixed assets value ranging between US$ 100,000 and US$ 1,000,000. His definition however does not consider the ownership criterion contained in the Bolton Committee‟s definition.

Premised on the limitation in Mensah‟s definition, this study adopts the definition by Amponsah (2010:11) who defines "micro scale enterprises as enterprises managed by their owners which employ up to 5 workers with fixed assets (excluding estate) not exceeding US$ 10,000; small scale enterprises as enterprises managed by owners (or part owners in a personalised way, and not through the medium of a formalised management structure) which employ between 6 and 30 workers with total fixed assets value not exceeding US$ 100,000". The similarity in the definitions of micro and small scale enterprises is the type of ownership. Micro scale enterprises are wholly managed by ownership whilst the management of small scale enterprises also involves the owners. He further indicates that medium scale enterprises are enterprises that are managed by owners or involve owners in a personalised way, and employ between 30 and 99 workers with fixed assets value between US$ 100,000 and US$ 1,000,000. The definitions of MSMIs satisfy both the number of employees criterion, the type of ownership and the financial criteria, argued by Kufour (2008:4) as issues that all definitions of MSMIs should consider. The definition of small scale enterprise takes care of micro scale enterprises and did not attempt to distinguish between them.

2.7.1 The Characteristics of SMEs/SMIs in Ghana

There exist various features of small and medium scale enterprises or industries that operate in developing countries and specifically Ghana. It is important to take prior note that the features specify the boundaries of small scale enterprises from that of large scale enterprises. For instance, in Ghana, a distinguishing characteristic of SMEs from larger firms is that the larger firms have direct access to international and local capital markets whereas the SMEs are excluded because of the higher intermediation costs of smaller projects.

SMEs/SMIs in Ghana can be broadly categorised into urban and rural enterprises. The urban enterprises can further be sub-divided into „organised‟ and „unorganised‟ enterprises (Kayanula and Quartey, 2000). Kayanula and Quartey (2000:3) indicates that "the organised enterprises tend to have paid employees with a registered office whereas the unorganised category is mainly made up of artisans who work in open spaces, temporary wooden structures, or at home and employ little or in some cases no salaried workers". They rely mostly on the

provisions made available by family members or apprentices. Rural enterprises are largely made up of family groups, individual artisans, women engaged in food production from local crops (Kayanula and Quartey, 2000; Liedholm and Mead, 1987; Osei et. al, 1993, World Bank, 1992)

In a broader and simple perspective, the following are the characteristics of small and medium scale enterprises in Ghana: the composition of SMEs is very small, informally organised non-agricultural businesses; they often employ a third or more of the labour force in the rural setting; many SMEs employ just one person, the owner-operator or "microentrepreneur"; and some SMEs include unpaid family workers, and others may have one or several hired employees that serve as apprentices for skill training and transfer (Quartey, 2001).

2.7.2 Reasons for the Development of SMEs in Ghana

The reasons behind the formation of small and medium scale enterprises vary between countries. However, the common choice of small and medium scale enterprises within the industrial sector especially in Ghana is linked to the following propositions:

In the first place, the large scale industry has not been an engine of growth and a good provider of employment to most economies of developing countries. Agriculture still stands as the lynchpin for these economies and continues to employ majority of the labour force. It is against these backdrops that the development of the small and medium scale enterprises is deemed pertinent. It serves as a major employer in most economies and as well generates incomes to countries. For example, based on the fact that businesses that fall into Micro, Small and Medium Enterprises have the employment capacity of close to 70 per cent of the Ghanaian labour force (World Bank, 2006), development of SMEs are a step in the right direction. Also, it is imperative to know that small and medium scale enterprises have been recognised as a seed-bed for indigenous entrepreneurship. SMEs develop the skills of local people that in otherwise would have been idle. These skills are tapped and developed to improve the livelihoods of the seemingly neglected rural folks. Most SMEs in developing countries and Ghana to be precise are labour intensive, employing more labour per unit of capital than large enterprises. This serves to reduce the blight of unemployment that is pronounced in the rural areas triggering migration from the rural areas to the urban areas. Importantly, the development of SMEs helps economies to save foreign exchange that otherwise would have been used to import. This is because SMEs use mainly local resources and for that matter have less foreign exchange requirements

2.7.3 The Role of Small and Medium Scale Enterprises (SMEs). to Ghana‟s Economy Globally, the contribution of Small and Medium Enterprises (SMEs) to the growth of national economies is significant. The Food and Agricultural Organisation (FAO, 2009) notes that in OECD economies SMEs and microenterprises account for over 95percent of firms, 60-70percent of employment, 55percent of GDP and generate the lion‟s share of new jobs. In developing countries, more than 90 percent of all firms outside the agricultural sector are SMEs and microenterprises, generating a significant portion of GDP. For example, in Morocco, 93percent of industrial firms are SMEs and account for 38percent of production, 33percent of investment, 30percent of exports and 46percent of employment. In Bangladesh, enterprises of less than 100 employees account for 99 percent of firms and 58percent of employment.

It is estimated that SMEs employ 22 percent of the adult population in developing countries (Robson & Gallagher, 1995). Boeh-Ocansey (2008) also contends that SMEs play a meaningful role in addressing poverty and unemployment situation in Ghana. There is no doubt that the small and medium scale industry sector occupies a place of strategic importance in economy structure of the country due to its considerable contribution in terms of output, exports and employment. It is also a recognizable fact that small scale industries play a key in the industrialization and development of developing economies especially in the African region. This is by virtue of the fact that they provide immediate large scale employment in both urban and rural settings; they need lower investment and as such present a method of ensuring a more equitable distribution of national income. It is against this backdrop that small-scale rural and urban enterprises have been one of the major areas of concern to many international organisations and agencies and policy strategists in the move to accelerate the rate of growth. Among the identified roles of SMEs to the progress of the economy are elaborated below. The role and importance of the Small and Medium Scale Enterprise (SME) sector in the economy of Ghana cannot be over-emphasized. It is estimated that 70 percent of all industrial establishments are in the Small and Medium Enterprises Sector (Government of Ghana, 2006). It creates a diversified economy where the heavy reliance on agriculture is reduced. It would improve the country‟s GDP growth.

Small and medium scale enterprises have been accepted as the engines through which the growth objectives of Ghana can be achieved. They are potential sources of employment and income to the rural poor in the country. Similarly, small and medium scale enterprises perform useful roles in ensuring income stability, growth and employment. In the implementation of

the Rural Enterprises Project by International Fund for Agriculture Development (IFAD) especially, it has been estimated that the project intends to create 25,000 businesses and offer over 75,000 jobs to Ghanaians in the next eight years

(Innovations in Civic Participation, ICP, 2010). This would augment government‟s effort towards reducing unemployment and consequently chronic poverty.

SMEs facilitate an effective mobilization of resources, capital and skill which might otherwise remain unutilized. This increase and enhances the capacity of the human resources in the country. Again, small firms or micro-enterprises have advantages over their large-scale competitors in an economy. They are able to adapt more easily to market conditions given their broadly skilled technologies. With the available

Also, due to their flexible nature, SMEs are able to withstand adverse economic conditions. They are more labour intensive than larger firms and therefore, have lower capital costs associated with job creation (Schmitz, 1995). This serves to reduce government expenditure and such saved expenditure and could be channeled to the development of other vibrant sectors of the economy.

Since SMEs are labour intensive, they perform creditably in smaller urban centres and rural areas, where they contribute to the more even distribution of economic activity in a region and can help to slow the flow of migration to large cities. This would relieve the pressure on facilities in the urban areas due to growing population. They also improve the efficiency of domestic markets and make productive use of scarce resources, thus, facilitating long term economic growth. While larger enterprises depend on foreign markets for raw materials, the use of local resources saves the country much expenditure.

2.7.4 Major Challenges to Small and Medium Enterprises (SMEs) in Ghana
As contained in its Industrial Statistics, the Ghana Statistical Service (GSS, 2006) considers firms "with less than 10 employees as Small Scale Enterprises and their counterparts with more than 10 employees as Medium and Large-Sized Enterprises". Workers in the kente weaving and wood carving industry are often one or two men or household businesses for that matter and therefore considered a small scale industry. The major challenges faced by the people in the activities as cited in the work of Aryeetey, (1994) include the following: Firstly, have difficulties in gaining access to appropriate technologies and information on available techniques. This limits innovation and SME competitiveness. 18 percent of sampled firms in Ghana according to Aryeetey et al (1994) indicate that old and inadequacy of equipments as

one of their major constraints. Secondly, access to finance is a dominant constraint to small scale enterprises in Ghana. Aryeetey et al (1994) indicates that 38 percent of SMEs surveyed see access to credit as a constraint. High transaction costs, a risk related to small loans, and lack of collateral restricts, limits SME access to formal credit (BoehOcansey, 2008). This stems from the fact that SMEs usually have limited access to capital markets, both locally and internationally. Furthermore, there is limited access to markets. Limited international marketing experience, poor quality control and product standardisation and little access to international partners, impede expansion into international markets. It is believed that only 1.7 percent of firms export their output (Aryeetey et al, 1994). Lastly, lack of managerial know-how places significant constraints on SME development (Yankson 1992).

The foregoing discussions have revealed the operational definition of SMEs/SMIs, their characteristics and contribution to national development. As the study seeks to achieve, the culture of an economy plays very crucial role in the type of SMEs/SMIs that are established: the people employed, the sources of raw materials, the products engaged in, among others. This is what some scholars refer to as cultural industries which are forms of SMEs/SMIs.

2.8   Cases of Culture and Enterprise Establishments and Development

In view of the fact that many theoretical papers (see Adjei, 2012; Audretsch, 2002; Davidsson, 1995; Gibson van der Vaart, 2008) suggest the significance of cultural values and factors for enterprise establishments and development, there are an amazingly small number of empirical research results. Davidsson and Wiklund (1997, p. 182) attribute this research gap above all to the high cost of data collection and to the methodological problems of such studies. Because of their relevance for this study, the few studies on culture and entrepreneurship are briefly outlined:

Davidsson and Delmar (1992) and Davidsson (1995) describe the results of an empirical research project covering six differently structured Swedish regions. Using a written survey, a total of 1547 randomly chosen persons of the same age group from the six regions were interviewed for values and attitudes related to start-ups. Aspects such as achievement motivation, locus of control, need for autonomy and change orientation were considered as cultural values. The regional distinctness of the attitude patterns was then compared with the regional rate of business foundation. Davidsson und Delmar arrived at the result that there are variations in foundation-related values of the regions under scrutiny, but that they proved to be relatively small. Only for Stockholm did they find significantly higher values compared with

the remaining regions. Despite these slight differences and individual deviations, the authors found a trend of relationship between foundationrelated values and regional start-up activities (Davidsson/Delmar 1992, p. 451; Davidsson 1995, p. 49). Davidsson (1995, p. 52) further shows that there is a relationship between business foundation activities and regional structural characteristics such as the share of self-employed persons, population density, demographic growth and unemployment. Both cultural and structural factors were found to influence start -up activities, as well. But these two groups of factors of influence might not be independent of each another: " ... where the structural (pull) conditions for entrepreneurship are favourable, the culture tends to favour entrepreneurship" (Davidsson 1995, p. 53). On account of the small number of study regions and of the design of the study, He is however unable to definitely clarify the question of causality of culture, structure and foundation intensity. He suggests, though, that cultural differences might be the result of structural differences: "The possibility would remain, however, that structural pull factors are the real determinants and culture but an epiphenomenon that has no unique causal influence" (Davidsson 1995, p. 55).

To investigate in greater detail the relationship between structure and culture, Davidsson and Wiklund (1997) conducted a second study applying a different design. Using a cluster analysis of all 80 Swedish labour market regions, they identified three structurally equal pairs of regions. The two regions of one region pair belong to the same respective cluster, i.e. they do not differ in terms of branch structure, population density or other structural factors that are frequently used in other studies to explain regional business foundation rates. However, the regions were chosen in such a way that one of them would reveal a high and one a low foundation rate. As the two regions do not differ structurally, Davidsson und Wiklund suspect that cultural differences are responsible for the varying foundation rates. Similarly to the preceding study, the cultural features and attitudes of the regions" inhabitants were surveyed using a questionnaire with randomly chosen individuals 35 to 40 years old. A comparison of the survey results for the three pairs of regions reveals that foundation-related values, views and attitudes are mostly positive in the regions with high foundation intensity. Davidsson und Wiklund (1997, p. 189) therefore conclude that cultural differences do explain part of the variation in business foundation rates. However, the cultural differences between the six Swedish regions studied were found to be relatively small. As in other studies, about 70% of the variance of regional foundation rates could be explained by structural features (Audretsch and Fritsch 1994; Reynolds, Storey and Westhead 1994) and the study conducted

in Sweden showed cultural differences between structurally equal regions to be small. Davidsson und Wiklund (1997, p. 193) conclude that cultural factors as the whole can explain a smaller proportion of the variance of regional business foundation rates than can structural features: "Our preferred interpretation of the results is that the cultural differences are minor and that their effects are likely to be small in comparison to the effects of some structural factors." (Davidsson and Wiklund 1997, p. 196).

Mueller and Goić (2002) studied foundation-related attitudes in six transformation countries. They, too, came to the result that the differences between countries can be explained essentially by the level of economic development and not by culture or experience with market economy. The studies here described make an important contribution to understanding the relationship between cultural features and business foundation activities: Cultural factors play a role in the foundation process, but presumably these are of lesser relevance than structural features related with economy and demography.

This study thus assesses the influence of culture and cultural values on enterprise/industries establishment in Ghana. The discussions above indicate that among other factors, culture and cultural values have influence on the type of enterprises that are established in a spatial unit. Cultural industries like weaving, pottery works, etc are established as a result of the values and culture of people in a community. At the individual level, factors like gender, age, educational level, ideologies, and employment experience influence the form of economic activity the individual engages in. However, these individual attributes are superseded by the attributes of the entire community or group. The traditional and cultural beliefs, norms, values, existing raw materials and cultural features of the community inform the form or type of economic activities (enterprise) that are established. The establishment of enterprises or industries as discussed plays a major role to the development of the individual and spatial unit. Benefits, both social and economic accrue to the individual. Enterprises prove jobs to individuals, income, improvement in the standards of living of individuals, reduction in poverty which has a long term influence on the achievement of the Millennium Development Goals. This is conceptualised in Figure 1.
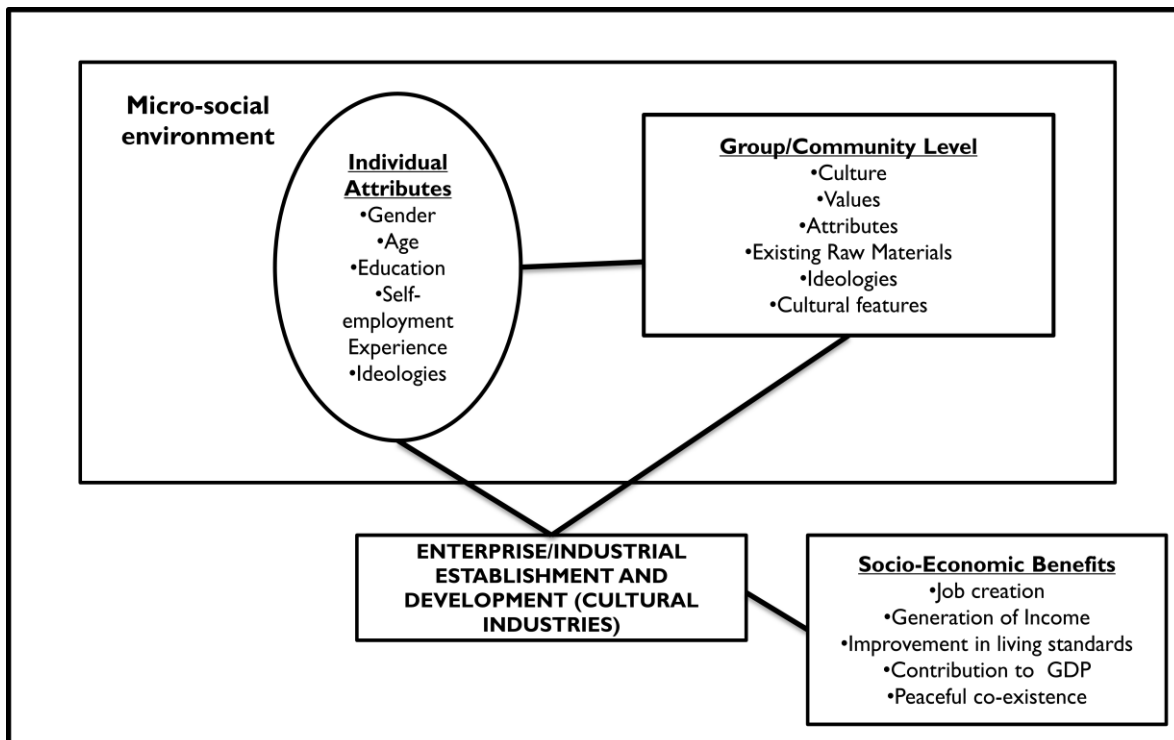
Figure 1: Culture and Enterprise Establishment and Development

Source: Author"s Construct, 2015

2.9   Conclusion and Lessons Learnt

Review of the literature on the culture and enterprise establishment and development has revealed that these enterprises can also be referred to as culture industries. These industries have been revealed to contribute immensely to the development of several economies. The realization has been that the overconcentration on agriculture as the engine of growth may not be able to bring developing countries out of poverty and massive unemployment. As a result, there is much evidence that the existence of small scale and local craft and art industries in communities have contributed to their development. This does not however erase the challenges associated with the SMEs/SMIs. These revelations gave a very good ground for researching into the role or influence of cultural values on the establishment of enterprises and industries in the Ntonso Community, and further ascertain its impact on the socioeconomic development of the community. The purpose of reviewing literature is to broaden one"s scope. It is evident that in every scientific study, there is always the need to validate one"s findings with empirical evidence. The succeeding chapters present the methodology to be employed for the study, the profile of the study area as well as logical presentation and analysis of the result of the investigation from the field.

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CHAPTER THREE

PROFILE OF STUDY AREA AND RESEARCH METHODOLOGY 3.1
Introduction

From the previous chapters, a clear theoretical understanding of the influence of culture and cultural values was established. This chapter builds upon the foundation laid by the previous chapters and delves into the research methodology, taking into consideration the research design, sampling techniques and procedure, the variables for the study and tools for data collection and analysis.

3.2   Profile of the Study Area

The Kwabre East District lies within latitudes 60"44 North and longitudes 10"33 to 1044" West. The district has Afigya-Kwabre, Sekyere South, Kumasi Metropolis and Ejisu-Juaben as bordering districts to the West, North, South and South-East respectively. The district further has a total land size of 148 sq.km. There over 40 towns and villages in the District. The District capital, Mamponteng, is about 14.5 kilometres from Kumasi to the north east (Kwabre East DMTDP, 2010).

Ntonso, particularly is located 18km on Kumasi-Mampong road; it is a settlement of Adinkra textiles printers, using traditional designs and symbols which are indicative of the religious, political and socio-cultural reasoning of the Asantes.
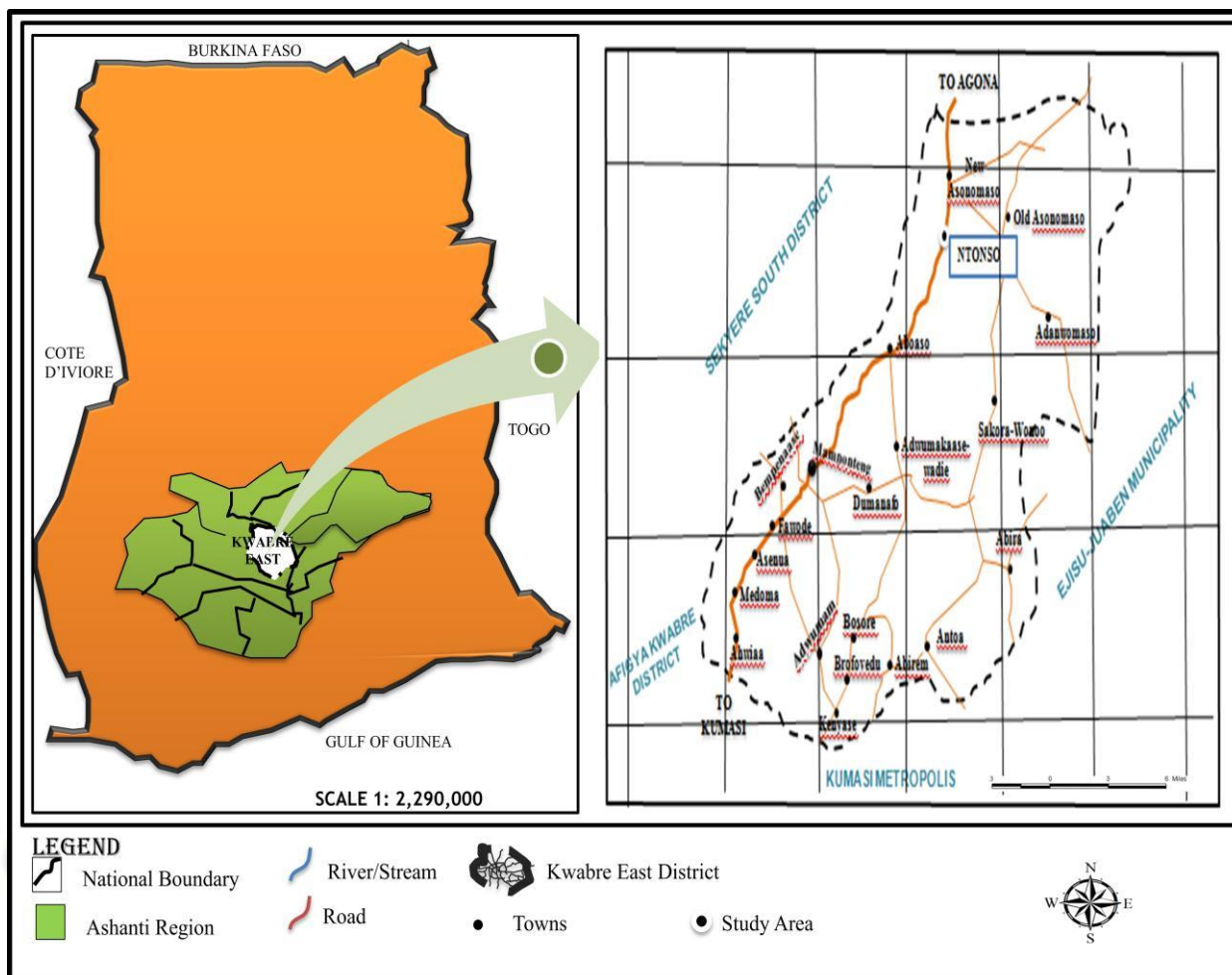
Figure 2: Map of Kwabre East District in National Context

Source: Kwabre East District Assembly and Author''s Construct, May 2015
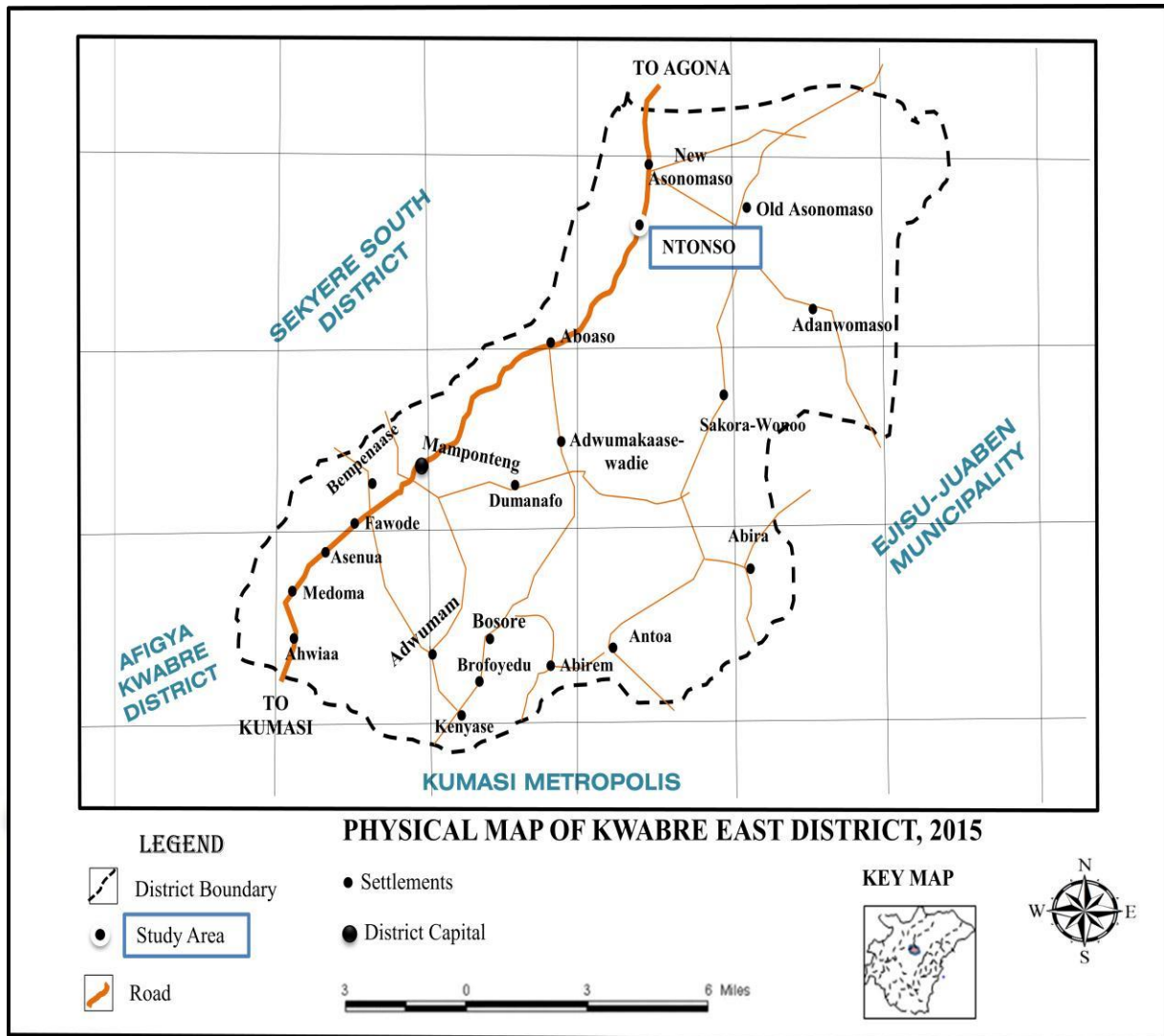
Figure 3: Physical Map of Kwabre East District

Source: Kwabre East District Assembly T&CPD, May 2015

3.3 Topography and Drainage

The land height of the Kwabre East District ranges between 305 meters and 335 metres above sea level. However, there are a few areas which have large rocky hills and outcrops that lie between a range of 360 metres and little above 610 metres.

Furthermore, there are quite a number of water bodies and tributaries in the district, which make it well drained. The water bodies generally exhibit a dendritic pattern where a significant number of streams take their sources from a plateau on the eastern part and rocky hills and outcrops at the western portion of the district

3.4   District Climate and Vegetation

Kwabre East District is located within the wet semi-equatorial climatic region with double rainfall regimes. The first rainy season begins from April to June with the heaviest rainfall occurring in June. The second rainy season is from September to October. The dry season begins in November and ends in February. The average annual rainfall is between 125mm and 175mm with relative humidity of 75 to 80 percent during the rainy season and 70 – 72 percent during the dry season. The mean annual temperature is about 30^0C with the lowest about 26.1^0C. The rainfall regimes and adequate sunshine are suitable for food and cash crop production.

The major vegetation types are semi-deciduous forests and grasslands. Indiscriminate felling of trees, continuous cultivation, the bush fires of 1983 and the increasing proportion of land for settlement purposes have left very little of the original forest to be found only along the river courses and northern fringes of the District. That notwithstanding, all the vegetation types are cultivable and thus useful for agricultural purposes.

3.5   Demographic Characteristics

According to Ghana Statistical Service (2012), the District with a growth rate of 4.6%, has a population of had a population 162,067 people as against creating a high population density of 1095 persons per square kilometre of land. According to the Assembly, the proximity of the District to the Kumasi Metropolis is the major reason for the increase in growth over the years. This has had implications with respect the increased human pressure on economic and social infrastructure such as housing, health, and educational infrastructure. This has further created extra demands on the District to meet the increasing demands of the populace. The rural-urban split is 65:35 which implies that 65% of the settlements are rural and 35% urban (Kwabre East DMTDP, 2010). The population density of the district is averagely 1,095 persons per square kilometre.

3.6   Economy of the Kwabre East District

The Kwabre East District is regarded as the home of kente cloths (the traditional Akan cloth with different varieties). The district has a weaving industry at Adanwomase, a community within the District; with other kente weaving towns like Sakora Wonoo, Abira, Kasaam and Bamang. Furthermore, Ntonso is noted for its famous Adinkra industry. It is recorded that every year, several tourists visit these weaving towns to acquaint themselves with information about the industry (Ghana Statistical Service, 2014).

Agriculture is the dominant employer in the Kwabre East District which gives employment to about 55% of the population, either in direct agricultural production or in agriculture related activities. Whiles agricultural land is dwindling over the years due to urbanization, other agricultural production such as poultry and livestock productions and fish farming are becoming very important.

Potentials therefore exist in the expansion in these areas and other activities such as Agroprocessing, Commodity warehousing non-traditional agricultural productions and vegetable production. The local residents engage in numerous economic ventures ranging from farming, kente weaving, and wood carving to petty trading and commercial activities. The dominant occupations however are Farming, Kente Weaving, Woodcarving and Petty Trading.

3.7   Industry

Industries, namely; Traditional Textile Industry; Forest/Wood-Based Industries; blacksmithing and Metal Based Industries; dressmaking/Tailoring Industries; Auto Mechanics and Technicians, in the Kwabre East District are largely small scale in nature and size. The district is noted for its potential in producing traditional textiles, particularly Adinkra and Kente, as well as wood carving of varying styles and shapes. The finished products are marketed within the district along major thoroughfares on both retail and wholesale bases.

There was a sawmilling industry at Ahwiaa, which offered jobs to one hundred and fifty people. The industry however collapsed and presently left with a few people who produce and offer for sale less known species of processed wood products. There also exist automechanics shops at the peri-urban communities; Ahwiaa, Meduma, Kenyase and Mamponteng. There are further other small and medium-scale industries that are into include cassava processing, soap making, leather works, furniture making, tailoring and dressmaking.

3.8   Cultural Heritage and Community Development

The traditional authorities are engrafted in chieftaincy institutions which are regarded the most respected and oldest across the nation. The positions of these traditional leaders and their level of influence in the district is noted for exhibiting complex web-like phenomenon.

There are rulers referred to as "Abrempong". These rulers fall under the jurisdiction of the "Asantehene" as exemplified by the chief of "Adanwomase". There are however rulers who fall under the governance of the Kumasi Traditional Chiefs and owe their loyalty to them. The third category of the rulers falls under paramount chiefs such as Mampong and Nsuta. This

situation has been noted to present challenges particularly in the mobilisation of people to undertake developmental activities through the chiefs. This is because the chiefs are seen as disunified factor which local residents could rally together due to the differences in loyalty and interest.

Despite these differences, there are however traditional occasions that bring the rulers and people together to satisfy a common agenda. These include festivals like „Akwasidae" and „Awukudae", which are mainly stool cleansing" and renewal of loyalty to the Asantehene and the golden stool. The District Assembly together with the chiefs and their female counterparts have been formed the chiefs" and queen mothers" association as a first step for development intervention.

Residents in various communities have come together to undertake various developmental projects. This is reflected in the Micro Projects and Rural Water and Sanitation Programme which was a donor funded programme. Communities under the programme, were required to make a 25 percent contribution towards the capital cost of it, where as they were also to contribute 5 percent towards the provision of boreholes

3.8.1 Ethnicity and Religious Composition

The population of the District is predominantly Akan constituting about 87% of the population. Approximately 10 percent of the population comes from the northern part of Ghana and the others constitute about 3% of the population. People from northern part of Ghana are largely migrants who are used as farm hands. The stability of the District is thus portrayed in the structure of ethnic groups and their predominately homogenous nature.

In terms of religion, Christians dominate, comprising 67% of the population. The Moslem population is also significant and represents 22% of the population. Paganism and traditional religion still persist in the District but are insignificant. The traditional religion which is made up of only 4.4% of the people in the District appears to be dying out at a faster rate.

3.9   Research Methodology

This section of the chapter delves into the research methodology, taking into consideration the research design, sampling techniques and procedure, the variables for the study and tools for data collection and analysis.

3.9.1 Research Design

A research design is an empirical process of linking data collection to the research issues and finding solutions to address them. The study adopted the mixed research methods; thus made use of both qualitative and quantitative research design approaches. The premise of this design was that, the study seeks to examine the influence of culture and cultural values of individuals and communities on the kinds of industries (SMIs/SMEs) that are established.

It was adopted to identify culture and values that had influenced the establishment of creative and craft industries in the Ntonso craft village.

3.9.2 Data Type and Sources

Two sources of data used for the work were explicitly primary and secondary data sources. The secondary data source was obtained through desk study: review of relevant literature and documents. The relevant data was gathered and reviewed from secondary sources, namely, books, publications, journals, maps and the internet. The data gathered enabled the researcher trace the historical development of the Ntonso Craft Village in Kwabre District in the Ashanti Region of Ghana, the culture of the community, activities and examine the craft industries that have been established.

Primary data was collected by administering structured questionnaires with the households, economic activity operators, whiles interview guides were used to obtain relevant data from relevant institutions in the Kwabre East District. Household data captured information on the demography of respondents, their occupation, cultural values, income, and the effects of their cultural values on the economic activities they are engaged in. Economic operators provided information on their cultural values, the enterprises they are operating and the influence of their values on the enterprises they are operating. Institutional data provided statistics on the number and kinds of craft industries that exist in the study area. A focused group discussion was also held to have a better understanding of the issues raised by the communities, particularly on their cultural values. The questionnaire had a blend of open and close ended questions. The open ended were needed to offer in-depth understanding of the responses offered in the closed ended questions. Direct (personal) observation was used to pick information on the forms of activities residents are engaged in.

Table 3.1: Data Type, Variable and Sources

Data Type	Variables	Sources	Survey Instruments

Primary Data	Cultural values	Enterprise owners Traditional Leaders	Questionnaires Interview Guide
	Kinds of enterprises/industries	Enterprise owners District Assembly (BAC)	Questionnaires Interview Guides
	Influence of cultural values on the enterprises that are established	Enterprise owners District Assembly Traditional Leaders	Questionnaires Interview Guides Observation guide
	Employment creation and expansion of existing ones	Enterprise owners District Assembly Traditional Leaders	Questionnaires Interview Guides
	Challenges facing enterprises	Enterprise owners District Assembly Traditional Leaders	Questionnaires Interview Guides Observation guide
Secondary Data	-Literature on Cultural values -Literature on SMEs/SMIs/creative industries -Literature on influence of culture on development and enterprise establishment	Books Journals Reports Websites	Internet

Source: Author's Construct, May 2015

3.10   Population, Sampling and Sampling Technique

3.10.1 Study Population

According to Best (1981:8) study population is "any group of individuals that have one or more characteristics in common that are of interest to the researcher. The population may be all the individuals of a particular type or a more restricted part of a group". The study population for the aim of this research was enterprise owners/operators within the cultural or craft industry in the Ntonso Craft Village. These were owners or operators in the textile industry (kente weavers and sellers) and wood and metal-based industries.

3.10.2 Sampling Technique

Mugo (2010:5) asserts that "sampling involves the selection of a suitable representative part of a population for the purpose of determining parameters or characteristics of the whole population". A combination of sampling procedures of purposive sampling and simple random sampling and convenience sampling were used to ensure external validity of the research. Purposive sampling method was adopted because the scope of the research was limited to only

the fringe neighbourhoods in the Ntonso craft village, hence the unit of analysis were households, economic/industry operators. Relevant agencies and institutions with jurisdiction and influence over the study were also purposively interviewed namely; the „tour‟ guide at the Ntonso Museum, head of the traditional authority and the District Planning Officer of the Kwabre East District Assembly.

The Simple random sampling was applied in the selection of the enterprises. A sample frame of the enterprises was obtained, thus making it easier to adopt this method. Furthermore, the units of analysis who are economic actors (owners of enterprises) could be found at the Village. The application of the simple random sampling technique was made possible by the availability of detailed sampling frame which identified the units of inquiry by their names and location. The simple random sampling technique was operationalised through the lottery method. The names of the potters were written on pieces of paper and put in a box. The papers were drawn without replacement until the required number of each set of the units of inquiry was obtained. The purposive non-probability sampling technique was used to interview key institutions like the heads of the traditional authority, the Business Advisory Center and the District Planning Officer of the Kwabre East District Assembly.

The survey obtained a total of 302 kente weavers and 61 cloth sellers within the textile industry; and 24 and 7 operators in the wood-based and metal based industries respectively within the study area. A sample size of 198 was derived at 95% confidence level and 5% level of significance as indicate in Table 3.1.

Table 3.2: Sample Frame and Size Determination

Category	No.	%	Sample Size Distribution using proportion
Kente/Adinkra Weavers	302	76.6	152
Kente/Adinkra Sellers	61	15.5	31
Wood	24	6.1	12
Metal	7	1.8	3
Total	**394**	**100**	**198**

Source: Author‟s Construct, May 2015

Slovin‟s Sample Size Formula was used to determine the sample size. The formula is as follows:

$$n = \frac{N}{1 + N(e)^2}$$

where: n is the sample size; N is the study population, e is the margin of error (0.05) at 95% confidence level/significance level.

Table 3.1 thus shows that a total sample of 198 respondents was obtained, and this was proportionally distributed among the various categories of enterprises. The Proportional Distribution was operationalised by dividing the total number of respondents per each enterprise by the total number of respondents (394) and multiplying the by the sample size (198). For instance, in order to obtain the sample of respondents within the kente weaving industry;

$$\frac{302}{394} * 198 = 152$$

In all, 152 kente weavers, 31 cloth/kente sellers, 12 wood-based and 3 metal based enterprise operators were interviewed for the study. The simple random sampling technique was applied to select the respondents for the study from the community. The application of the simple random sampling technique was made possible by the availability of detailed sampling frame which identified the units of inquiry by their names and location. The simple random sampling technique was operationalised through the lottery method. The names of the potters were written on pieces of paper and put in a box. The papers were drawn without replacement until the required number of each set of the units of inquiry was obtained.

3.11   Data Analysis and Presentation

The data analysis was preceded by coding and designing a template for analysis in Statistical Product and Service Solutions (SPSS). The Data collected was scrutinized and edited for errors before entering responses for the closed ended questions into the template of the statistical software used which are Microsoft Excel and SPSS. The open ended questions were analysed manually. The analysis involved computing all the individual responses into collective responses (Popular Opinions). The analysed data was presented in descriptive forms as well as graphical illustrations in the form of pie charts, bar graphs to mention a few.

In summary, this special study combined many research approaches to harness the strength of each whiles overcoming the weaknesses of the other. Primary Data and secondary data were used for this work. Purposive Sampling was combined with other sampling techniques such as convenience sampling and simple random sampling. Primary data was analysed with the help

of SPSS. The methods employed in the research above have contributed to assessing the objectives set out for this work for which the findings have been presented in Chapter five.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS ON THE INFLUENCE OF CULTURE AND VALUES ON ENTERPRISE ESTABLISHMENT AND DEVELOPMENT IN THE NTONSO CRAFT VILLAGE 4.1 Introduction

Preceding the understanding of different perspectives on culture, cultural values and industries and how to an extent cultural values and norms influence the kinds of enterprises established in a locality, and the design of research methodology, data were collected from the field and analysis was carried out. This section of the study thus presents and discusses the analysis and research findings, to address the objectives of the study.

Analysis of the field data was done both qualitatively and quantitatively in order to establish cultural values had influenced the kinds of businesses or enterprises established by residents of the Ntonso Craft Village within the Kwabre East District. Data was analysed broadly under two sub-sections; responses from the enterprises/businesses (including the sellers and owners of the establishments) and the institutions (traditional leaders and the Kwabre East District Assembly).

4.2 Major Economic Establishments in the Study Area

The categories and sizes of the craft industries or enterprises, in terms of the demography, registration of businesses, number of employees, turnover and financial management practices used as the major criteria in examining their characteristics. All the businesses enterprises studied fitted well into the category of craft industries described in chapter two.

The study revealed the major enterprise establishments in the study area is the textile industry; kente and adinkra weaving, where almost everyone within the Craft village was into the textile industry (92.1%); where there were a mixture of other metal, wood-based indutries and petty trading activiites which constituted the remaining 7.9% economic activities in the study area.

Table 4.1: Economic Activities in the Ntonso Craft Village

Category of Enterprise		No.	%
Textile Industry	Kente/Adinkra Weavers	152	76.6
	Kente/Adinkra Sellers	31	15.5
	Wood	12	6.1
	Metal	3	1.8
Total		198	100

Source: Field Survey June 2015

The findings of the study as indicated in Table 4.1 shows that the major economic activity among the respondents in the Ntonso Craft Village is the Indigenous textile industry (92.1%). Thus the dominant craft industry in the study area is the textile industry, followed by the wood-based industry (6.1%) and lastly the metal-based industry (1.8%). As explained by UNIDO (2002), the craft industry encompasses wood, plastic, metal industries that have the potential of producing items that reflect the cultural values of a community. Discussions on the influence of cultural values on enterprise establishment would thus be carried out on the dominant economic activity, which is the Textile industry which comprises the weavers and the sellers.

4.3   Demographic Characteristics of Respondents and Enterprises

Findings from the study revealed that the dominant business or enterprise establishments within the Ntonso Craft Village were the Craft Industries, particularly textile industry (Kente and Adinkra weaving), which as indicated had 152 Kente/Adinkra Weaving SMEs (which are Indigenous industry). The sex composition of workers of the identified economic establishment within the study area is presented in Figure 4 (See Table 4.2 in Appendix IV).
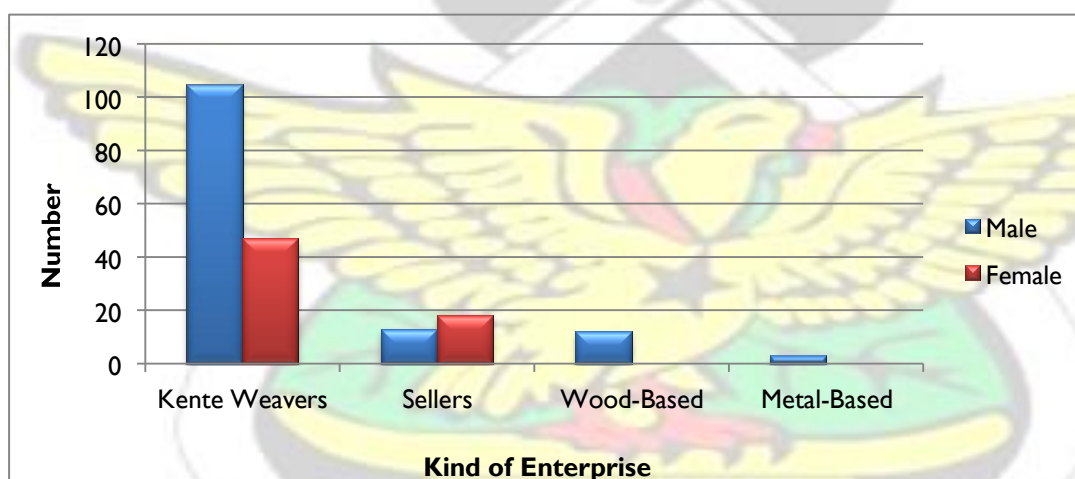
Figure 4: Demographic Characteristics of Respondents

Source: Field Survey, June 2015

Findings from the study as indicated in Figure 1 revealed that approximately 69% and 31% of the kente weavers were males and females respectively. However, about 56.7% of the sellers of the finished woven cloths were females.

The major reason higher proportion of the weavers were males was revealed to be as a result of the socio-cultural practice in the community, where males are seen to be skillful with the craft. Women thus go into the sale of the fnished products as this also deemed a sociocultural practice, where females are to provide and undertake basic household chores and "minor"

support for the family. This supports the World Bank"s (1992) report that rural enterprises are largely made up of family groups, individual artisans, where women engaged in food production from local crops.

The study further revealed the minor occupation of sellers to be farming of food crops on susbsistence bases (83% are into farming; 13% into service and commerce) to supplement revenue from the weaving/textile industry.

The study further identified that the dominant ethnic affiliation of the respondents was Akan, where 89.3% of them are Akans, 5.8% are Ewes with the remaining 4.9% belonging to other ethic groups as indicated in Figure 5 (See Table 4.1b in Appendix IV). On the disaggregated form, approximately 91%, 86%, 96% and 93% of the kente weavers, cloth sellers, owners within the wood-based and metal based industries, respectively are (Asante).
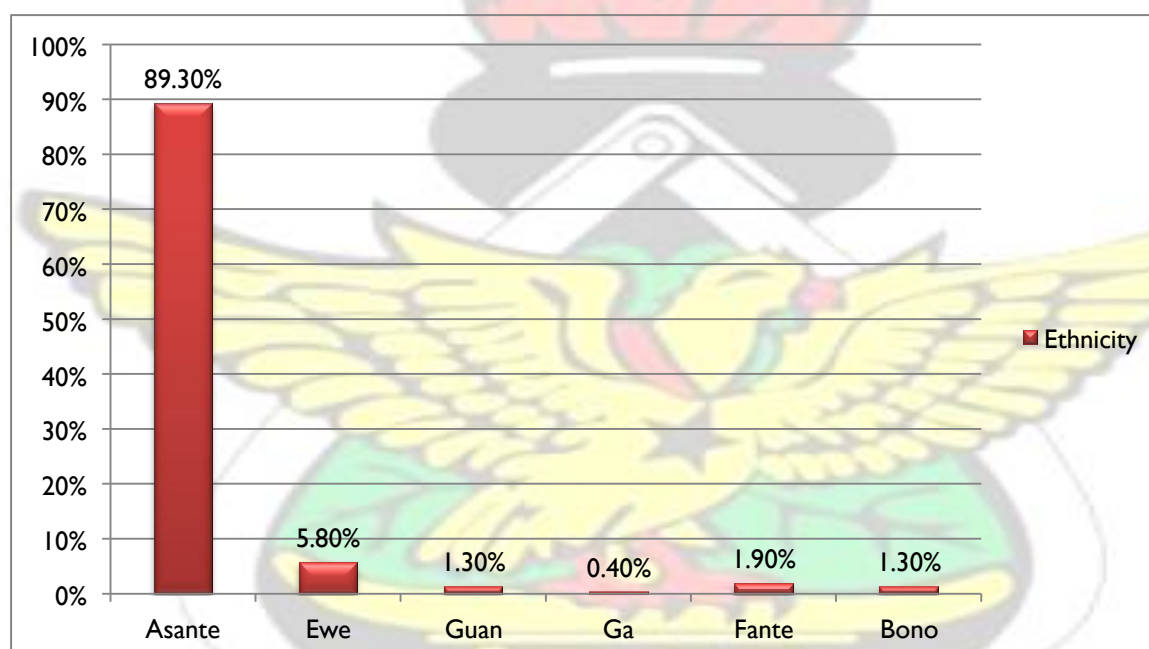
Figure 5: Ethnic Affiliation of Respondents

Source: Field Survey, June 2015

4.4   Age of Respondents

The survey revealed that approximately 80% of the respondents are wihtin the economically active age group (18 to 64). Out this figure, approximately 42% are in their youthful ages, with the mean age of respndents being 36 years (15-35 years) as stated by the The Ghana National Youth Policy (August, 2010).

Table 4.2: Age of Respondents

Age Group/Cohort	Frequency	%

15-25	29	14.8
26-35	53	27.1
36-40	29	14.8
41-45	18	9.0
46-50	4	1.9
51-55	4	1.9
56-54	0	0
55-60	7	3.2
60-65	10	5.2
65+	44	22.1
Total	**198**	**100**

Source: Field Survey, June 2015

Table 4.2 indicates that the 42% of the respondents are within the youthful age group, which gives an indication of the fact that the kind of economic activity requries "strength" to undertake them. Interview with the respondents also revealed that youth unemployment which is one of the principal social and economic challenges of this decade in around the world need to be tackled and so the need to learn and practice a craft, and cater for the household. Long spells of unemployment have serious long-term effects for individuals, such as reduced earnings and social exclusion. It is thus implied that those who are unemployed have the opportunity to enter into the craft industry, earn a living and have a sense of social status in society.

4.5   Number of Years in the Enterprise

The essence of this varaiable is to ascertain the extent to which respondents have been in the identified economic activity. Cultural values are believed to be passed on from one generation to another. This, linked with the age of respondents thus help determines whether the responents are into their economic activities because of cultural values or other reasons. The data was disaggregated to ascertain the the exact length of time (years) owners have been in business wihtin the study area.

Table 4.3: Years of being in the Enterprise

Category of Enterprise	Years (%)	Average	Total (%)

		1	2	3	4	5	5+	**No. of Years**	
Textile Industry	Kente/Adinkra Weavers	-	-	8.1	4.8	12.7	74.4	9	100
	Kente/Adinkra Sellers	-	5.9	4.3	6.2	14.3	69.3	6	100
	Wood	-	-	-	3.9	14	82.1	8	100
	Metal	-	-	-	3.3	25.6	71.1	6	10

Source: Field Survey, June 2015

Table 4.3 shows that most of the owners within the identfied businesses had been in business for more than 5 years. Approximately 74.4% (92 out of 123 weavers) of the kente/adinkra weavers have been in business for more than 5 years. Also 69.3%, 82.1% and 71.1% of the sellers in the textile industry, wood-based industry and metal-based industry have been in business for more than 5 years respectively. Computation on the average number of years owners have been in business revealed that the kente weavers had been in business for 9 years, sllers for 6 years, wood and metal for 8 and 6years respectively. The forgoing reveals that there is the likelihood of passing over the craft onto the younger generation, thus sustaining the craft industry within the study area. Also staying in business for that lenght of time indicates that the respective business is a major source of livelihood, which owners would be unwilling to stop. There should thus be measures to improve upon the conditions of the working environment (training seminars) so as to develop the craft industry, get more people into the business which would serve as a major source of revenue to the Assembly.
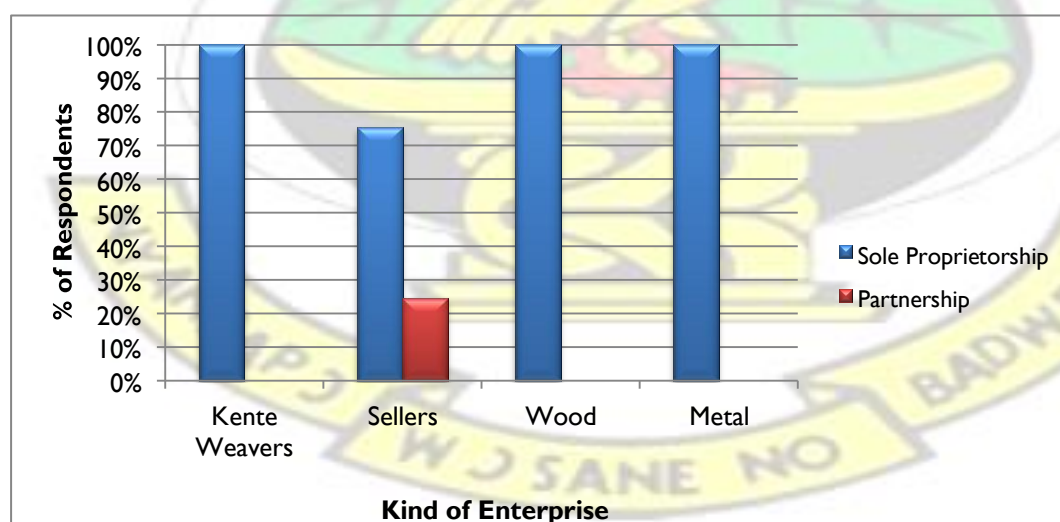
Figure 6: Type of Ownership

Source: Field Survey, June 2015

The study identified that all the firms were managed and controlled by their owners as indicated in Figure 6. Thus the study could not distinguish between the owners of the businesses and the managers as owners administered and controlled the affairs of the business. Findings from the study revealed that the type of ownereship of the all (100%) the identified businesses, except the sellers within the textile industry, in the study area was operated on sole proprietorship. This indicates the essence of operators to own their own businesses, have control over the activities and put in measures to improve upon the business revenue so as to take care of the financial needs of the enterprise to keep it running. However, sellers within the textile industry who are into partnership, do that to help thier spouses market the finished products. Thus 24.6% of the sellers do that on behalf of their spouses.

Table 4.4: Registry of Enterprises

Category of Enterprise		Yes		No	
Textile Industry	Kente/Adinkra Weavers	-		100	
	Kente/Adinkra Sellers	-		100	
	Wood	-		100	
	Metal	-		100	
Payment of Taxes/Tolls to the Assembly					
Category of Enterprise		Yes		No	
		#	%	#	%
Textile Industry	Kente/Adinkra Weavers	123	61.9	29	14.7
	Kente/Adinkra Sellers	15	7.1	16	8.4
	Wood	8	3.9	4	2.2
	Metal	2	1	1	0.8
	Total	148	74.8	50	25.2

Source: Field Survey, June 2015

None of the respondents in the study area had its enterprise or business registered with the appropriate authorities. The study revealed that the unwillingness of business owners to do so were because they do not realise the need to do so (63.1%), do not know where to register (32%), do not have money for that (67.3%) and further regarded the activity as informal activity, which is operated on small-scale. A crosstabulation of this to whether enterprise owners paid taxes or not, revealed that approximately 75% of them paid taxes/toll to the Assembly on daily bases (GH¢1) as depicted in Table 4.4 (See also Appendix IV).

4.6   Labour Strength of Enterprises

In terms of employment of labour, the study identified that the labour strength (number of workers) of the textile industry averaged three as indicated in Table 4.5. Furthermore, findings from the study revealed that all the enterprises had employees at their establishment, except the sellers within the textile industry as indicated in Table 4.5. This according to respondents was to help train others of the craft and as well increase the scale of their production to meet the needs of their customers.

Table 4.5: Number of Employees

Category of Enterprise		Male		Female		Average No. of Employees
		#	%	#	%	
Textile Industry	Kente/Adinkra Weavers	95	62.4	57	37.6	3
	Kente/Adinkra Sellers	-	-	-	-	-
	Wood	12	100	0	0	4
	Metal	3	100	0	0	4

Source: Field Survey, June 2015

Table 4.5 and Figure 3 reveals that Kente weavers had more male (62.4%) apprentices than females (37.6%). However, the sellers within the craft industry had no employees as sale of the products is regarded as a "one man activity" which requires no extra or additional hands. Further, enterprises within the wood-based and metal-based industries had only male apprentices. This according to respondents is as a result of the physical and strenuous nature of the job, which require males, but not females to learn the craft.
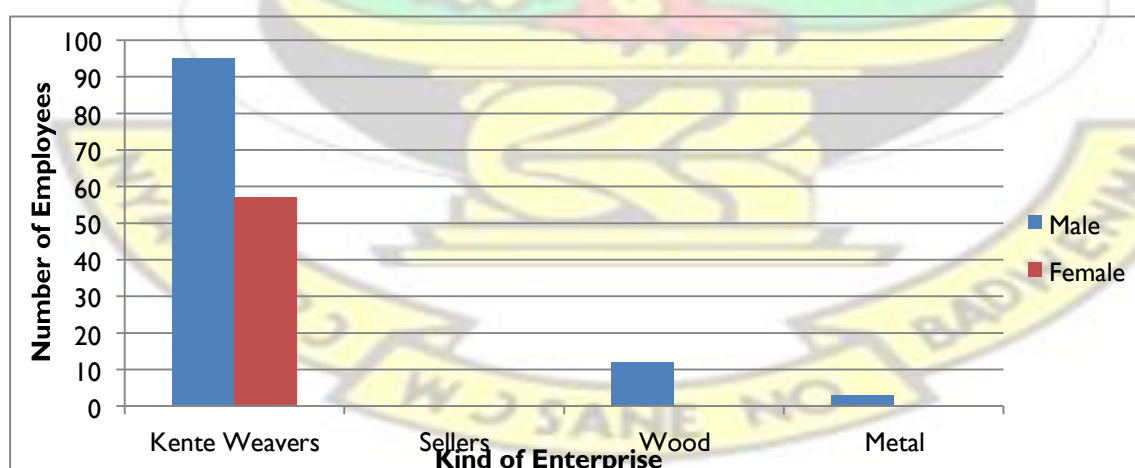
Figure 7: Labour Strength/Number of Employees Source:

Field Survey, June 2015

Findings from the study further revealed that the average number of employees in the identified business categories were 3, 4 and 4 among the kente/adinkra weavers, wood-based and metal based industries respectively (See Table 4.6). The employees were identified to be apprentices who were currently under training. They were thus not paid regualr wages.

Plate 1: Apprentices and Owners weaving the Kente Cloth at the Ntonso Craft Village Source: Field Survey, June 2015

4.7   Financial Management and Access to Credit Support/Facility

The craft industry according to UNIDO (2002) thrives well with good and sound capital base/credit facilities. The survey however revealed that 53.5% of the respondents (83 out of 155 respondents) do not have access to (periodic and adequate) credit facilities or insitutions in cases where they needed financial assitance (See Table 4.6).

Table 4.6: Access to Credit Facility/Support

Category of Enterprise	Yes		No		Total	
	#	%	#	%	#	%

Textile Industry	Kente/Adinkra Weavers	86	43.4	66	33.2	152	76.6
	Kente/Adinkra Sellers	-	-	31	15.5	31	15.5
	Wood	4	2.1	8	4	12	6.1
	Metal	2	1.0	1	0.8	3	1.8
Total		92	46.5	106	53.5	198	100

Source: Field Survey, June 2015

Table 4.6 indicates that 46.5% (92 out of 198) had access to credit facilities from financial insititutions, and this they revealed came from the financial institutions they had savings account with. Findings from the survey however revealed that approximately 65% of the respondents saved; 47% of them saved with financial institutions and 18% practiced personal savings at home. Thus, 35% of them do not practice sound financial management practices (savings). Further probing revealed that they (35%) did not save because they could not obtain much from the activitiy and also lived from "hand-to-mouth" and thus did not see the need to do so. This implies that, these respondents in addition to the 18% who practiced personal savings would not have or have limited access to credit support when the need should arise.

4.8   Income and Expenditure

Findings from the study revealed that about 43.2% of the businesses obtained a monthly revenue between GH¢500 and GH¢1,000; 26.4% between GH¢1,000 and GH¢1,500, with approximately 4% earning above GH¢2,000. The average montly revenue of GH¢1,408.06 compared to the mean national household income of GH¢1,387.05 and Ashanti Region"s average of GH¢1,926.625 is high.

Table 4.7: Monthly Revenue Distribution

Range of Income (GH¢)	Freq	%
0-300	20	9.9
300-500	25	12.7
500 – 1,000	86	43.2
1,000- 1,500	52	26.4
1,500-2,000	7	3.7
2,000+	8	4.1
Total	**198**	**100**

Source: Field Survey, June 2015

Table 4.8: Monthly Revenue and Expenditure

Category of Enterprise		Average Monthly Revenue (GH¢)	Average Monthly Expenditure (GH¢)
Textile Industry	Kente/Adinkra Weavers	1,989.34	1,662.91
	Kente/Adinkra Sellers	875.71	644.85
	Wood-based	1,261.07	1,025.84
	Metal-based	1,506.11	1,330.42
Mean		**1,408.06**	**1,166.01**

Source: Field Survey, June 2015

The average monthly expenditure of GH¢1,166.01 (which only captures expenditure on the enterprise and not general household expeses) is far lower than the national average household expenditure of GH¢9,371 ad Ashanti Region"s average of GH¢9,489 (GSS, 2014: GLSS 6).

Expenditure items for the textile industry were revealed to be purchases of cotton/silk, threads, and energy/electricity bills; whiles those of the metal and wood-based industries were on the raw materials for the final products (wood/lumber, polish, paints, energy and other utility bills, wages of other employees, among others).

The average monthly revenue of GH¢1,408.06 was revealed to be higher than expenditure of GH¢1,166.01, depicting a difference of GH¢242.05. These items (revenue and expenditure) do not consider general household income and expenditure. The surplus or turnover shows to an extent how lucrative the craft industry, particularly the textile industry is, which indicates a turnover of GH¢326.43 (GH¢1,989.34 as revenue and GH¢1,662.91 as expenditure).

4.8.1 Enterprises" Turnover (Cost of production and Revenue)
The enterprises" turnovers measured in terms of the expenditure/cost of production, total revenue and profit were also used to identify the characteristics of the enterprises.

An assessment of the expenditure or costs of production and revenue accrued to the enterprises helps to determine their profit margins which in turn determine the owners" ability to sustain their businesses. Based on this premise, the study sought to assess the profit margins of the enterprises by first examining their total costs of production and revenue and then their profit margins.

Table 4.9: Enterprises' Turnover

Category of Enterprise		Average Monthly Revenue (GH¢)	Average Monthly Expenditure (GH¢)	Profit Margin (GH¢)
Textile Industry	Kente/Adinkra Weavers	1,989.34	1,662.91	326.43
	Kente/Adinkra Sellers	875.71	644.85	230.86
	Wood-based	1,261.07	1,025.84	235.23
	Metal-based	1,506.11	1,330.42	175.69
Mean		1,408.06	1,166.01	242.05

Source: Field Survey, June 2015

The total average monthly expenditure for the kente weavers was estimated at GH¢1,662.91 as indicated in Table 4.9. The total monthly cost comprised inputs (raw materials), tolls/taxes and tariffs. On the other hand their estimated total monthly revenue averaged GH¢1,989.34 as indicated in Table 4.9. This revealed an average monthly profit of GH¢326.43as indicated in Table 4.10.

In a similar vein, the average total monthly expenditure for the wood-based industries was GH¢1,025.84 as indicated in Table 4.9 (also in Appendix IV). The cost components also included the cost of inputs, transport and taxes and tariffs paid to the Assembly. On the other hand, the industries" average total monthly revenue was estimated at GH¢1,261.07. The revenue and expenditure pattern for them revealed an average monthly profit of GH¢235.23 as indicated in Table 4.9.

The total monthly expenditure for the metal-based industries averaged GH¢1,330.42, which covered inputs (labour), utility tariffs and taxes. They earned an average total monthly revenue of GH¢1,506.11 as indicated in Table 6.2. The expenditure and revenue patterns of the metal-based industries revealed an average monthly profit of GH¢175.69 as indicated in Table 4.10.

4.8.2 Services Rendered and Products Produced for Sale

It was also imperative to study into the kinds of services rendered by the identfied businesses and the products they produce, as well as the category of customers of various enterprises. The study revealed that weavers in the textile industry produced traditional clothes for its customers; tourists, chiefs, households, retailers and wholesalers of traditional clothes, and anyone who had need of the final products. The sellers within the said industry also rendered sale of the finished/woven traditional clothes to all who had need of them. Owners in the wood-based

industry also produced furniture for households, church, and traditional idols and general wood products that customers required. Findings from the study revealed that the average customer turnout (average number of customers) was 8 in a week. Respondents within the metal-based industry on the other hand provided welding services for trasnport operators (drivers), households and anyone who required a service of that sought. The average customer turnout revealed by the study was 11 customers per week as indicated in Table 4.10.

Table 4.10: Kinds of Services Rendered by Enterprises

Category		Final products/services rendered	Category of customers	Average Number of Customers
Textile Industry	Kente/Adinkra Weavers	Clothes (traditional Adinkra clothes)	Chiefs, households, tourists, retailers and wholesalers	12/day
	Kente/Adinkra Sellers	Sale of woven Adinkra cloth	Chiefs, households, tourists, retailers and wholesalers	9/day
	Wood-based	Furniture, idols, wood products	Households, churches, tourists	8/week
	Metal-based	Welding	Drivers, households	11/week

Source: Field Survey, June 2015

4.9 Cultural Practices and Values and the Textile Craft Industry

Findings from the study revealed several values and cultural practices that had influenced the kind of enterprise, particular those within the textile industry, were generally customs and traditions (respect for festive occasions like festivals, funerals, traditional symbols, folklore, laws) and „political inclinations", which to an extent even determined the names of some of the finished products or cloths. This section of the study therefore discusses these values and practices that have resulted to the establishment of businesses in the textile industry; kente weaving process. The section also presents on some of the kinds, names, prices, (among others) of products within the textile industry. Lastly, it presents a statistical (multiple regression analyses and correlation between values and practices and the kinds of enterprises established in the study area).

Having identified Kente weaving as the major craft in the study area, the chief was specifically asked to elaborate on this all important craft which has provided jobs for about 42% of the youth in the study area. Interview with traditional leaders and the District Assembly revealed that the Kwabre East District is a (dominant) Akan ommunity within the Ashanti Region. It is predominantly Akan constituting about 87% of the total population.

According to the traditional chief of the Ntonso community:

"Ntonso is purely an Akan community, which falls under the legal and traditional power of the Asantehene Otumfour Osei Tutu II, the King of the Ashanti Kingdom. Therefore, all that is practiced here (festivals, beliefs, norms, values, language, among others) is in accordance with the laid down customs, rules and laws of the

Majesty".

On asking further about the kente cloth, the groups responded that:

"The Kente cloth, which happens to be the best known of all African textile, is worn by Akan and other groups who are under the jurisdiction or influence of the Akans. Kente which comes from the Akan word „kenten" means basket. The cloth is therefore woven similar to how basket is woven. Kente weaving has been with people of the community for more than 15 decades. The cloth has its origin with the Ashanti Kingdom, and was adopted by the people of the town and many Ashanti towns or communities. It is a Sacred and Royal Akan cloth which was worn by traditional leaders and people in times of extreme importance and still remains the cloth of kings".

They study further revealed a brief history of the important cloth and craft in the community. Focus group discussion with the Traditional Authority and interview with the guide at the Ntonso Craft Village Museum further revealed that:

"Ntonso like the Bonwire community is the home of ADINKRA CLOTHS. Adinkra also an Akan word,,...nkra" means „message" or „goodbye". The cloth is thus printed with symbols that carry out important messages to people who understand them. The cloth is mostly used by people for funeral purposes, though it is now common to see people wearing it on any other day for any occasion and purpose. Ntonso has its own visitor"s centre called the Ntonso Craft Village. We have a museum, where you can stamp your own symbols with the tools that are available. The symbols that convey messages are carved with calabash wood. According them, *the most famous Adinkra symbol is „Gye Nyame" which is translated as „Except God", depicting the Omnipotence of a deity or god".*

The researcher observed that these Adinkra symbols appear in Kente cloths as well, underlining the importance of Ntonso. The symbols were seen everywhere in the community. The observed traditional colours are black and red; with black displaying sorrow for the deceased, and red showing anger towards an unjust death.

4.9.1 Kente Weaving, Equipment Used and Products

This section of the study reveals the the various kinds of cultural factors (practices, beliefs, respect for traditional leaders, festivals and peridicity of them, taboos) that exists in the study area and how they have influence on the textile industry.

Focus Group Discussions with the respondents (kente weavers and sellers) revealed that the Kente weaving apparatus are considered sacred and are therefore accorded a great deal of respect by users.

The study revealed that kente in the study area is mostly hand-made by the weavers who know much about the weaving apparatus. Yarns (a fine cord of twisted fibres: of cotton, silk, wool or nylon; used in sewing and weaving) are used for weaving the cloth. These yarns were observed to come in different colours. It was further revealed that yarns were either spun locally or cotton and silk imported from elsewhere. The yarns were woven into strips of cloth mostly of about 3-6 inches wide and 5-8 feet long on a narrow traditional loom. The kente strips are then put together and either hand sewn or machine sewn to make the kente cloth.

The strips are sewn into men and women"s cloth. It was observed that the men"s cloths usually contain more than 20 strips and women"s contain about 15 strips. The women"s kente cloth is mostly a two-piece and sometimes comes with a head wrap which contain about 3-5 strips.

A yarn sewn at the Ntonso Craft Village by Weavers

Plate 2: A Yarn

Source: Field Survey, June 2015

4.9.1.1 Names and Prices of Kente Clothes

Interview with the Ntonso weavers, revealed that, there exist a collection of many kente designs most of which are identified by their specific names. Study revealed some to be; Theresa Kuffuor, Obama, Domestication, Free Education, Nana Beba, M"akoma so adee, among others. These were purchased by local residents, residents out outside the district and foreigners for various purposes.

Cross-tabulation with the names and prices of the finished cloths/products revealed different average prices of the cloths (See Table 4.11).

Table 4.11: Prices Finished Cloths

Name of Cloth	Price Range (GH¢)	Average Price (GH¢)
Theresa Kuffuor	200.00 and 300.00	214.13
Nana Beba ("Nana will come")	200.00 and 400.00	270.86
Free Education	140.00 and 170.00	146.60
Makoma so adee ("The desires of my heart")	130.00 and 150.00	139.43
Obaama	500.00 and 1,500.00	647.60
Domestication	70.00 and 150.00	83.01

Source: Field Survey, June 2015

Table 4.12 indicates the average prices or costs of the kente products in the study area. The study however revealed that the (prices) were determined particularly by the "iconic name" and occasion for which the products were made.

It is interesting to know that the names of some of the cloths were politically inclined. Names like Theresa Kuffuor - the wife of the former president of the Ghanaian Republic, John Agyekum Kuffuor; Nana Beba which indicates the coming-into-power of flag bearer of the New Patriotic Party (NPP), Nana Akuffo Addo; Obama-the president of the United States of America; among others. These and other cloths were patronised mostly by tourists, households, chiefs and retailers.

Findings from the survey as indicated by Table 4.12 revealed that the general prices of cloths ranged between GH¢83 and GH¢270; with the expensive cloth (Nana Beba) being GH¢270.86 and the less expensive cloth (Domestication) being GH¢83.

Plates 3, 4 and 5 show pictures of some of the kente/adinkra cloths, apprentices and owners of the enterprises, within the textile and wood-based industries.
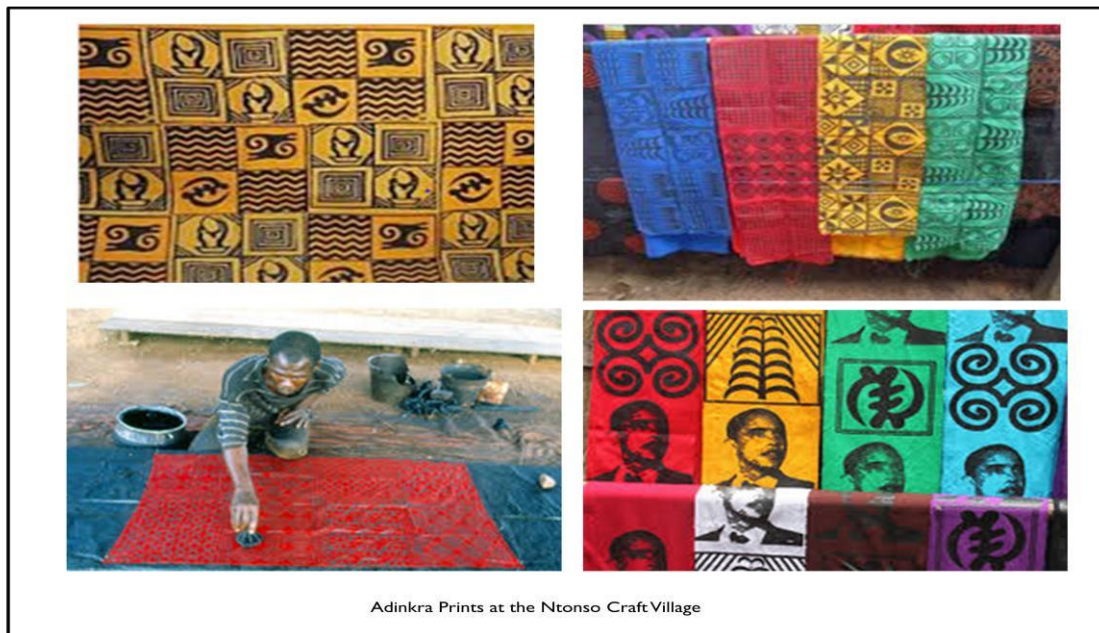
Adinkra Prints at the Ntonso Craft Village

Plate 3: Adinkra Cloths/Prints
Source: Field Survey, June 2015

Kente and Adinkra Clothes on display at the Ntonso Museum

Plate 4: Kente cloths/Prints
Source: Field Survey, June 2015

Wooden Artefacts at the Ntonso Craft Village

Plate 5: Wooden Artefacts
Source: Field Survey, June 2015

4.10   Multiple Regression Analysis and Results

In order to examine relationship between the kinds of business/enterprise (craft industry) establishment and cultural values, beliefs and practices (festivals, respect for traditional leaders, funeral celebrations, symbols/identity, folklore, customary law and traditional customs and political inclination), the study computed the multiple-linear regression model using the kind of business establishment as the dependent variable. Cultural values, practices and beliefs are ideal measures as they can influence the forms of craft or cultural industries that exist in a community. The parameters of the model were estimated using the multiple squares method and the results are given in Tables 4.12 and 4.13. It should thus be emphasised that this analyses was carried out based on responses from those in the textile industry.

The equation $y=k_0+k_1x_1+k_2x_2+k_3x_3+k_4x_4-k_5x_5-k_6x_6-k_7x_7$ is the multiple regression equation model that was used in the analysis. In this equation;

y-kind of business/enterprise (craft industry) establishment (dependent variable); k-Constant; x_1- festivals (independent variable); x_2-respect for traditional leaders (independent variable); x_3-funeral celebrations (independent variable); x_4-symbols/identity (independent variable); x_5-

folklore (independent variable); x_6-Customary law and traditional customs (independent variable) and x_7-political inclination (independent variable).

Table 4.12: Model Summary of the relationship between the dependent variable and the independent variables

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.838[a]	.702	.163	.320

Source: Field Survey, June 2015

Predictors: (Constant), festivals, respect for traditional leaders, funeral celebrations, symbols/ identity, folklore, Customary law and traditional customs and political inclination

Dependent variable: kind of business/enterprise establishment

The multiple correlation coefficient (R)=0.838 giving the equation $y=k_0+k_1x_1+k_2x_2+k_3x_3+k_4x_4-k_5x_5-k_6x_6-k_7x_7$ indicates that, there is a strong positive significant correlation between kind of business/enterprise establishment and the predictor variables (festivals, respect for traditional leaders, funeral celebrations, symbols/identity, folklore, Customary law and traditional customs and political inclination) as depicted by Table 4.13. The multiple regression model with all seven predictors produced R^2 of 0.702, as depicted in Table 4.13. Thus, illustrating that 70% of the variation in the kind of business/enterprise (craft industry) establishment (Dependent Variable) has been accounted for through the linear effects of the predictor variables (festivals, respect for traditional leaders, funeral celebrations, symbols/identity, folklore, customary law and traditional customs and political inclination).

Table 4.13: Analysis of Variance to Test the Strength of the Multiple Regression Model

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.998	7	.313	3.245	.036[a]
	Residual	4.202	11	.102		
	Total	5.200	14			

Source: Field Survey, June 2015

Predictors: (Constant), festivals, respect for traditional leaders, funeral celebrations, symbols/identity, folklore, Customary law and traditional customs and political inclination Dependent variable: kind of business/enterprise establishment

From Table 4.13, the independent variables (festivals, respect for traditional leaders, funeral celebrations, symbols/identity, folklore, customary law and traditional customs and political inclination) can reliably be used to statistically predict the dependent variable (kind of business/enterprise establishment) within the study area, since the p value of 0.036 is less than the F value of 3.245. Hence, the overall equation was found to be statistically significant (F=3.245, p<0.036). Therefore, the overall significance test as depicted by Table 4.14 indicates that the independent or predictor variables when used together will have positive impact/influence on the kind of business/enterprise (craft industry) establishment (dependent variable) respondents are engaged in within the study area.

Table 4.14: Multiple Regression Model for Kind of Enterprise Establishment

		Multiple Regression Coefficients[a]				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.805	.386		4.675	.000
	Festivals	.308	.112	.389	2.742	.009
	Respect for chiefs	.091	.135	.097	.672	.506
	Funeral celebrations	.167	.144	.167	1.160	.253
	Symbols/crafts	.017	.039	.101	.404	.695
	Folklore	.020	.003	.355	1.715	.047
	Customary law and traditional customs	1.467	.000	.725	2.954	.014
	Politics/political inclination	.039	.062	.151	.630	.543

Dependent variable: kind of business/enterprise (craft industry) establishment

Table 4.14 provides the results from the multiple regression models $(y = k_0 + k_1 x_1 + k_2 x_2 + k_3 x_3 + k_4 x_4 - k_5 x_5 - k_6 x_6 - k_7 x_7)$. The independent variables were found to be significant predictors of kind of business/enterprise (craft industry) establishment. All the independent variables exerted a positive and significant effect on the kinds of business/enterprise establishments in the study area.

Festival celebrations or occasions exerted a positive and significant effect on kind of business establishment in the study area. Festivals were revealed to be a major occasion where traditional leaders put on their unique kente/Adinkra cloths. Thus as festivals are held or celebrated, the number of products and craft businesses increases significantly ($B = 0.308$; p value = 0.009). Furthermore, customary law and traditional customs were also strong significant predictors of the kinds of business/enterprise establishments in the study area; as customary laws and traditions are taught and adhered to, the more people would want to put this into practice or craft and thus the increases the number of these businesses ($B = 1.467$; $p = .014$).

This supports findings from the respondents where approximately 93% indicated the cultural practices, values and beliefs in the community and District influenced the kind of business they were currently engaged in (See Figure 8).
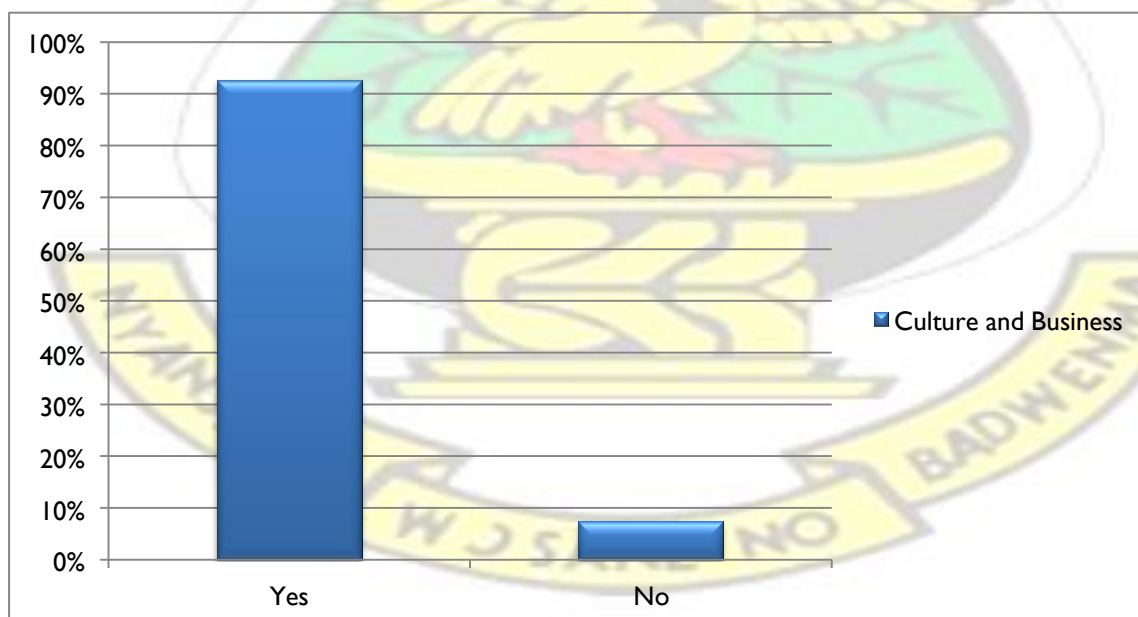
Figure 8: Does Culture Have Influence on Business Establishment
Source: Field Survey, June 2015

Furthermore, the study sought to identify other factors that influenced the kind of enterprises that are established in the community. It was revealed that, approximately 83% of owners of the enterprises had taken advantage of the "brand" of "ways of living" of the community to engage in the businesses they found themselves in; whiles about 52.7% claimed they established their businesses due to economic hardships.

In conclusion, the multiple regression analysis results showed that there are significant relationships between all the predictor variables (festivals, respect for traditional leaders, funeral celebrations, symbols/identity, folklore, Customary law and traditional customs and political inclination) (B=0.308, 0.091, 0.167, 0.017, 0.020, 1.467, 0.039, $p \geq 0.05$ respectively) and the kind of business/enterprise (craft industry) establishment (dependent variable).

The study further identified the challenges confronting the identified categories of businesses (textile, wood and metal-based industries). Findings from the study revealed the major challenge confronting the businesses to be access to credit facilities or financial support. As indicated by in Table 4.15, only 46.8% of the respondents or owners have access to credit support. This, according to the respondent affects the scale of their activities, since they are unable to purchase more raw materials, expand operations and increase the loabour strength of the industries.

Furthermore, about 53.6% respondents were confronted with the challenge of low patronage of products from customers, which in turn affects their revenue/turn over. Other challenges revealed were low patronage of finished products, high cost of "raw materials", and high expenditure patterns.

Table 4.15: Major Challenges Confronting Enterprises

Challenge	%
Limited Access to Credit Facilities	74.9
Low patronage of products	53.6
High cost of raw materials	39.5
High expenditure pattern	63.4

Source: Field Survey, June 2015

Table 4.15 indicates that the major challenge confrontng the identified enterprises was limited access to credit support (74.9%). About 63.4% of the respondents faced the challenge of high expenditure patterns; 53.6% were confronted with the challenge of low patronage of finished products. These challenges according to respondents impede on the success of their activities;

low revenue or income to sustain the business, register the enterprises, pay their tolls to the Assembly and cater for the households.

Interview with the District Assembly and Business Advisory Council (BAC) revealed weak institutional support and capability to promote the cultural industry. It was revealed that Ntonso was not the only community noted for its exploit in textiles. Communities like Tewobeebi and Adanwomaso also had small scale textile industries. The Assembly however noted that due to logistical and financial constraints, and also the informal nature of the businesses, it was very challenging knowing the exact number of enterprises in the Ntonso Craft Village. There was thus no available data on the kinds of enterprises, the number and other details of craft/cultural industries in the Ntonso Craft Village. On the mobilisation of revenue, it was however revealed that, the District Assembly contracts revenue collectors to visit the Village and take daily tolls from the enterprises, as a source of IGF.

4.11   Areas for Further Research

In view of the fact that Ghana has National Cultural Policy, which reveals the significance of our cultural institutions to promoting local economic development, based upon which this research was undertaken the assess the extent of influence of culture and cultural values on enterprise establishment in the Ntonso Craft Village which is predominantly an Akan community, there is the need to critically examine cultural values in other settings. However because cultural values across the country are not the same, there is the need to identify them, look at the positive as well as negative values, harness the positives and address the negatives so as to promote development, through the establishment of sustainable culture-based enterprises.

Additionally, future research should examine the extent of influence of foreign culture and values on local values, and how they will affect development.

SUMMARY OF RESEARCH FINDINGS, RECOMMENDATIONS AND
CONCLUSION

5.1 Introduction.

The preceding chapter presented the study‟s analysis as well as the discussions of the study‟s
findings. This chapter thus summarises the major findings from the study. Premised on the
identified potentials and challenges emanating from the study, the chapter also recommends
possible measures to capitalise on the potentials and manage the challenges. The major findings
have been presented based on the objectives set for the study.

5.2 Summary of Reseach Findings

The general objective of the study was to examine the influence of cultural values on enterprise
establishment and development in the Ntonso Craft Village, and make possible
recommendations for any identified challenge.

5.2.1 The Major Enterprises and their Characteristics

The study identified basically three major categories of enterprises in the Craft Village, namely;
the textile industry (kente weavers and sellers) where the activities were sewing of traditional
African cloth (Adinkra) and selling of the cloths; the wood-based industry which was into
making of furniture, „idols‟ and other wood craft products; and lastly the metalbased industry
which was into welding and other metal products. The dominant craft industry was however
the textile industry (92.1%), followed by the wood-based industry (6.1%) and lastly the metal-
based industry (1.8%).

The study further identified that approximately 42% of the respondents are within the youthful
age group (15 to 35 years). Similarly, computation on the average number of years owners have
been in business revealed that the kente weavers had been in business for 9 years, sllers for 6
years, wood and metal for 8 and 6years respectively. The study further identified that the
dominant ethnic affiliation of the respondents was Akan, where 89.3% of them are Akans, 5.8%
are Ewes with the remaining 4.9% belonging to other ethnic groups. On the disaggregated form,
approximately 91%, 86%, 96% and 93% of the kente weavers, cloth sellers, owners within the
wood-based and metal based industries, respectively are Akans.

The study also revealed that the type of ownership of all the identified businesses (100%), except the sellers within the textile industry (who are into partnership to help thier spouses market the finished products). This indicates the essence of operators to own their own businesses, have control over the activities and put in measures to improve upon the business revenue so as to take care of the financial needs of the enterprise to keep it running.

The study also revealed the idenified industries to be sources of job creation, where the enterprises, except the cloth sellers, had employees at their establishments. It was aslo revealed that the average number of employees in the identified business categories were 3, 4 and 4 among the kente/adinkra weavers, wood-based and metal based industries respectively. The employees were identified to be apprentices who were under training. They were however not paid regualr wages.

On the registration of enterprises and payment of taxes to the Assembly, it was identified that none of the businesses had its enterprise or business registered with the appropriate authorities. Reasons given for the non-registration of the enterprises were: do not see the need to do so (63.1%), unawareness of the insitution and place to register (32%), limited amount of money for registration (67.3%) and further regarded the activity as informal activity, which is operated on small-scale; were given. However, approximate;y 75% of them paid taxes/toll to the Assembly on daily bases (GH¢1) to boost the IGF base of the Assembly. Furthermore, the survey revealed that 53.5% of the respondents did not have access to (periodic and adequate) credit facilities or insitutions in cases where they needed financial assitance, as less than 70% (approximately 65%) practiced savings.

The study further revealed that about 43.2% of the businesses obtained a monthly revenue between GH¢500 and GH¢1,000; 26.4% between GH¢1,000 and GH¢1,500, with approximately 4% earning above GH¢2,000. The average montly revenue of GH¢1,408.06 compared to the mean national household income of GH¢1,387.05 and Ashanti Region"s average of GH¢1,926.625 was revealed to be high. However, the average monthly expenditure of GH¢1,166.01 (which only captures expenditure on the enterprise and not general household expeses) is far lower than the national average household expenditure of
GH¢9,371 ad Ashanti Region"s average of GH¢9,489. The average monthly revenue of GH¢1,408.06 was revealed to be higher than expenditure of GH¢1,166.01, depicting a difference of GH¢242.05. The general expenditure items were revealed to be purchases of cotton/silk, threads, and energy/electricity bills; whiles those of the metal and wood-based

industries were on the raw materials for the final products (wood/lumber, polish, paints, energy and other utility bills, wages of other employees, among others).

The enterprises" turnovers measured in terms of the expenditure/cost of production, total revenue and profit were also used to identify the characteristics of the enterprises. An assessment of the expenditure or costs of production and revenue accrued to the enterprises was undertaken to help determine the profit margins which in turn determined the owners" ability to sustain their businesses. The study premised on this thus revealed an revealed an average monthly profit of GH¢326.43 and GH¢230.86 the for kente weavers and cloth sellers, respectively, all within the textile industry, GH¢235.23 for the wood-based industries and GH¢175.69 for the metal-based enterprises.

5.2.2 Cultural Practices and Values and the Textile Craft Industry

Findings from the study revealed several values and cultural practices that had influenced the kind of enterprise, particular those within the textile industry, were generally ethnic affiliation, customs and traditions (respect for festive occasions like festivals, funerals, traditional symbols, folklore, laws) and „political inclinations", which to an extent even determined the names of some of the finished products or cloths.

The Textile craft industry was identified as the major craft providing jobs for about 42% of the youth in the study area. It was revealed that kente weaving has been the „hallmark" of the Ntonso traditional area (which is predominantly an Akan community), thus regarded as the home of Adinkra cloths, aside Bonwire. The Kente cloth was revealed to be worn by Akan and other groups who are under the influence of the Akans. The study also revealed that the weaving of the Kente (which in Akan means basket cloth has been with people of the community for more than 10 decades. Furthermore, study"s findings revealed that, there is a collection of many kente designs most of which are identified by their specific names. Study revealed some to be; Theresa Kuffuor, Obama, Domestication, Free Education, Nana Beba,

M"akoma so adee, among others. These were purchased by local residents, residents out outside the district and foreigners for various purposes.

Findings from the survey also revealed that the general prices of cloths ranged between GH¢83 and GH¢270; with the expensive cloth (Nana Beba) being GH¢270.86 and the less expensive cloth (Domestication) being GH¢83.

In order to examine relationships between the kinds of business/enterprise (craft industry) establishment and cultural values, beliefs and practices (festivals, respect for traditional leaders,

funeral celebrations, symbols/identity, folklore, customary law and traditional customs and political inclination), the study calculated the multiple-linear regression model using the kind of business establishment as the dependent variable.

5.2.3 Influence of Cultural values on enterprise establishment (multiple regression analysis)
Thus, a multiple correlation coefficient of (R) =0.838 was derived which indicates a strong positive significant correlation between kind of business/enterprise establishment and the predictor variables (festivals, respect for traditional leaders, funeral celebrations, symbols/identity, folklore, Customary law and traditional customs and political inclination). The multiple regression model with all seven predictors produced R^2 of 0.702, thus, illustrating that 70% of the variation in the kind of business/enterprise (craft industry) establishment (Dependent Variable) has been accounted for through the linear effects of the predictor variables (festivals, respect for traditional leaders, funeral celebrations, symbols/identity, folklore, customary law and traditional customs and political inclination).

It was also obtained that the independent variables can reliably be used to statistically predict the dependent variable (kind of business/enterprise establishment) within the study area, since the p value of 0.036 was less than the F value of 3.245. Hence, the overall equation was found to be statistically significant (F=3.245, p<0.036). Therefore, the overall significance test indicates that the independent or predictor variables when used together will have positive impact/influence on the kind of business/enterprise (craft industry) establishment (dependent variable) respondents are engaged in within the study area.

Lastly, the multiple regression analysis results showed that there are significant relationships between all the predictor variables (festivals, respect for traditional leaders, funeral celebrations, symbols/identity, folklore, Customary law and traditional customs and political inclination) (B=0.308, 0.091, 0.167, 0.017, 0.020, 1.467, 0.039, p≥0.05 respectively) and the kind of business/enterprise (craft industry) establishment (dependent variable).

5.2.4 Challenges confronting Enterprises
Findings from the study revealed the major challenge confronting businesses is limited access to credit facilities or financial support, as only 46.8% of the respondents have access to credit support. This, according to the respondent affects the scale of their activities, since they are unable to purchase more raw materials, expand operations and increase the loabour strength of the industries. Similarly, about 53.6% respondents were confronted with the challenge of low

patronage of products from customers, which in turn affects their revenue/turn over. Other challenges revealed were low patronage of finished products, inadequate institutional support high cost of "raw materials", and high expenditure patterns.

5.2.5 Weak Capacity of the District Assembly

The study revealed that the District Assembly had weak institutional support and capacity to promote the cultural industry. The Assembly noted that due to logistical and financial constraints, and also the informal nature of the businesses, it was a challenge knowing the kinds of enterprises, the number and other details of craft/cultural industries in the Ntonso Craft Village. On the mobilisation of revenue, it was however revealed that, the District Assembly contracts revenue collectors to visit the Village and take daily tolls from the enterprises, as a source of IGF.

Premised on the challenges that confront activities of enterprises, the study recommends the following actions to manage them.

5.3   Recommendations

5.3.1 Promoting entrepreneurship and creating employment through Support for Research and Development (R&D) of Cultural Industries

Interview with the respondents also revealed that youth unemployment which is one of the principal social and economic challenges of this decade in around the world need to be tackled and so the need to learn and practice a craft, and cater for the household. Long spells of unemployment have serious long-term effects for individuals, such as reduced earnings and social exclusion. A detailed study of the importance of cultural factors on enterprise establishment process is therefore required to identify and take note of the traditions, values, norms and attitudes of the population of the country. There should thus be the channelling of enough resources from the Ministry of Trade and Industry; both financial and human; to identify all cultural factors that can influence the development of cultural industries. The NBSSI and BAC are to spearhead the research and development process to promote the development of cultural industries. This would help identify all the potential or constraining cultural factors in other jurisdictions that affect enterprise establishment and development, take advantage of the potentials and develop the cultural industries, create employment to promote local and national development.

5.3.2 Administrative and regulatory frameworks for businesses should be simplified and improved so that cultural industries can flourish

Improvements in the levels of entrepreneurial activities require that individuals make decisions: to either start enterprises along with all the decisions that this entails, or to consider ways to improve their enterprise. To make these decisions of the individual (entrepreneur) requires sound/enabling environment, where his investments would be fruitful.

This therefore calls for the need by the Ministry of Trade and Industry, to have implementable and sound policy framework in order to promote entrepreneurship and create employment through the cultural industries. The framework should define clearly the requirements of investors who would want to enter the cultural industries. Furthermore, the enabling environment should take into focus the measures such as tax rebates/incentives and infrastructural development for entrepreneurs to expand their businesses and enjoy economies of scale. Also, the desires and interest of the investors/entrepreneurs should also be well protected by the framework.

5.3.3 Improvement in IGF base by encouraging registry of enterprises and sound financial management practices

The District Assembly through the Business Advisory Center (BAC) should thus ensure that all the enterprise owners are well informed and made to register so as to have a database of the enterprises, create the avenue to effectively mobilise revenue from the enterprises to undertake its planned activities.

Furthermore, there should also be conscious steps to sensitise owners of enterprises on efficiently managing their financial statuses (revenues and expenses). Owners should be educated on how to practice sound savings so as to have „easy‟ access to credit support from financial institutions to sustain their businesses, pay their taxes (as source of IGF) to the District Assembly for it (the District Assembly) to undertake its planned programmes and projects.

5.4   Conclusion

Several studies have showed that cultural values and factors to a large extent have influence on the establishment and development of cultural/craft industries. The culture, values, norms, beliefs and practices of a region determines the kind of enterprise or cultural industry in that region.

The study, based on the craft industry in the Ntonso Craft Village in the Kwabre East District, reveals that the industry has a number of potentials for local development in terms of employment and income generation, skill acquisition and transmission, technology adaptation, survival or sustainability instincts, growth and expansion of the businesses.

The major constraints militating against the development of the subsector relate to low access to credit or financial support, inadequate institutional support, low entrepreneurial competence (financial management), inadequate institutional support, limited access to imported raw material (yarn) and high cost of "raw materials".

To mobilize the potentials identified, an administrative and institutional support and capacity building approach has been recommended, where the District Assembly will play a coordinating and facilitating role in the business promotion process. Also, a Research and Development Support strategy is recommended to identify all the potential or constraining cultural factors that affect enterprise development, take advantage of the potentials and develop the cultural industries, create employment to promote local and national development. Lastly, the study recommended that the District Assembly and the Business Advisory Center (BAC) should have a database (register) of all the craft enterprises, sensitise them on sound financial management practices, so as to sustain their businesses, pay their taxes for the District Assembly) to undertake its planned programmes and projects.

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APPENDICES
APPENDIX I

SURVEY INSTRUMENT FOR ENTERPRISES

DEPARTMENT OF PLANNING

COLLEGE OF ART AND BUILT ENVIRONMENT

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY

Research Topic :

The Influence of Culture and Values on Enterprise Establishment And Development in the Ntonso Craft Village

Questionnaire Number: .... Name of Community: ....

Name of Respondent: .... Telephone No. of Respondent: ....

Name of Enumerator: .... Telephone No. of Enumerator: ....

Date of Interview: ..../............/..............

Time Started: ....   Time Ended: ....

Data Entered by: ....   Date: ....

Instructions

All interviewees should be well informed about the objective of the survey and their approval sought before the interview commences. They should be made aware of the duration for the administration of the questionnaire to give them an idea of the required time needed to complete the instrument.

Owners of enterprises/businesses should be interviewed. Only in his/her absence should the "next of kin" be interviewed. The "next of kin" should be well-placed to provide the required answers, otherwise, the enumerator should hold on till he/she meets the head of household.

Please CIRCLE/TICK the appropriate responses where options are provided. Where there are no options, you are required to ensure clarity of expression. The handwritten statements/answers must be legible.

I	PROFILE OF ENTERPRISE OWNER/EMPLOYER AND WORKERS/EMPLOYEES **Please tick the appropriate responses**	
	Sex of Respondent/Owner	Male [ ] Female [ ]
	Age	.... years old
	Highest educational level attained	None/no formal education [ ] Primary [ ] JHS/JSS/Middle School [ ] SHS/ Technical [ ] Vocational [ ] Tertiary [ ] Other (specify) ....
	Ethnicity	Akan (Asante) [ ] Mole-Dagbane [ ] Other Akan .... Gonja [ ] Ewe [ ] Guan [ ] Ga/Adangbe [ ] other (specify)................................
	Were you born and raised here?	Yes [ ] No [ ] Don't Know[ ]
	If No, what is your hometown (include region)?	**Hometown** **District** **Region** ....
II	**CHARACTERISTICS OF ENTERPRISE (Please tick the appropriate responses)**	
	Name of enterprise	
	What is the enterprise's core business?	Agro-based [ ] Metal-based [ ] Wood-based [ ] Textile [ ] Others, specify ....
	How long have you been working in this enterprise?	.... years
	What type of ownership do you practice?	Sole proprietorship [ ] Partnership [ ] Joint stock [ ] Others, specify ....
	Is the enterprise registered with the appropriate authorities?	Yes [ ] No [ ]
	If Yes, list authority registered under.	

	If No, explain why the business is not registered?	Not necessary [ ] Don't know where [ ] No money [ ] Night business [ ] Not government business [ ] Other (specify)...
	Do you pay toll/tax to the city authorities	Yes [ ] No [ ]
	If yes, how much do you pay?	GH¢...
	Are you (the enterprise) a member of any association	Yes (Name of association)... No [ ] 2
	Number of Employees	Male .... Female .... Total ....

	Source of Start-up capital for enterprise establishment	Personal Savings [ ] Group savings/Bank [ ] Friends [ ] Family [ ] Other (specify) ....
	Do you have access to credit?	Yes [ ] No [ ]
	If yes, from where/who?	....
	Reasons for establishing enterprise (**Multiple Answers allowed)**	Economic [ ] Only source of Livelihood [ ] Other (specify)............ ....
	Final Products produced/ What services/goods do you render/produce in each enterprise/commercial activity?	....
	Type/Category of customers	Retailers [ ] Wholesalers [ ] Other (specify)..
	Who are your main customers?	Households [ ] Institutions [ ] Other companies [ ] Others, specify..
	Location of Customers	Within Community [ ] Outside Community [ ]..

	What type of activities is the enterprise into?	Service based [ ] Manufacturing/ production based [ ] Commercial/trading [ ] Other (specify)..........………………...		
	Which production methods do you employ in production?	Capital intensive [ ] Labour intensive [ ] Both [ ]		
	Where do you obtain your raw materials for production?	Within the Community [ ] Outside the Community [ ]		
IIa	If into **MANUFACTURING/INDUSTRY**, please answer the following			
	Type of Items Manufactured	**Unit price (GH¢)**	**Total (GH¢)**	**Category/Type of Customers**
IIb	If into **SERVICE ENTERPRISE,** please answer the following			
	How many people do you serve in a day (averagely)			
	Who are your customers/clients?			
	How many employees does the enterprise have?	………………employees ……………Males ……………Females		
	What is the peak and lean hours/seasons of your enterprise?	Peak season ……………......… Lean season ……………...........		
	On the average how much income do you make?	.... GH¢ day/week/month		
	Where do you store your produce?	Warehouse [ ] Storerooms [ ] Others, specify		
	Where do you dispose off your waste?	Open space [ ] Drains [ ] Rivers [ ] Burning [ ] Others (specify)..		

C	INCOME
	What is the income/revenue of the enterprise? (Please, indicate whether the earnings are daily/weekly/ monthly/seasonal (e.g. GH¢10/day)) and make sure the income/revenue is recorded appropriately. Note the income/revenue	.... GH¢/day/week/month
	TRANSFER PAYMENTS (OTHER SOURCES OF INCOME/REVENUE TO THE ENTEPRISE)	
	Do you obtain **income/revenue** from any other source to run the business?	Yes [ ] No [ ]
	If **YES,** choose the most appropriate answer(s) from below and indicate the amount per day/wee/month/year	
	Remittances (specify e.g. from son, daughter, etc).	Amount............................ GH¢/day/week/month/year
	Insurance (e.g. old age, disability, etc)	Amount............................ GH¢/day/week/month/year
	Monetary allowance and gifts	Amount............................ GH¢/day/week/month/year
	Income from rent of property (please estimate monthly amount if lump sum is received).	Amount............................ GH¢/day/week/month/year
	Interest on savings and loans	Amount............................ GH¢/day/week/month/year
	Reward and prize	Amount............................ GH¢/day/week/month/year
	Other (specify)...	Amount............................ GH¢/day/week/month/year
OVERALL TOTAL		

D	**EXPENDITURE(Record the Expenses made on running the Enterprise only)** **AVERAGE MONTHLY EXPENSES ON : (Indicate the most appropriate item and indicate the amount)**

Fixed Cost Items	Day/Week/Month/Year (GH¢)	Variable Cost Items	Day/Week/Month/Year (GH¢)
Purchase and Rental of Land/Shop		Energy	
Land charges and administrative cost		Wages/Salary (Average amount * No. of workers)	
Servicing enterprise-related loans		Water	
Replacement values of machines including depreciation, interest and insurance.		Transportation	
Other (specify) ....,..........................		Machine repair and maintenance	
Other (specify) ....,..........................		Taxes/Tolls	
Other (specify) ....,..		Renting machines/equipment	
Other (specify) ....,..........................		Other (specify) ....,.......................	
Other (specify) ....,..........................		Other (specify) ....,.......................	
Other (specify) ....,..........................		Other (specify) ....,.......................	
Other (specify) ....,..........................		Other (specify) ....,.......................	
Other (specify) ....,..........................		Other (specify) ....,.......................	
Other (specify) ....,..........................		Other (specify) ....,.......................	
OVERALL TOTAL		**OVERALL TOTAL**	
CULTURE AND ENTERPIRSE ESTABLISHMENT			
Do you know of any cultural practices of/in this community?	Yes [ ] No [ ]		

	If YES, kindly fill the Table below			
	Practice	**What does it entail**	**Why did it come to place (if known)**	**How relevant is this culture to community development**

What problems do you encounter in your industry?

_____

In your opinion, do any of the practices above have influence on the kind of business you are currently engaged in?	Yes [ ]	No [ ]	

If YES, how has it influenced the kind of business you are engaged in (Complete the Table below)	
Practice	**How relevant is this culture to business/enterprise establishment**
Do you also think there is/are any cultural practice(s) that pose a challenge to the enterprise/business you are engaged in?	Yes [ ] No [ ]
If YES, what practice(s) and how do(es) it pose a challenge to your business?	

_____

_____

In your opinion, how can these problems be overcome?

_____

_____

INTERVIEW GUIDE FOR DISTRICT ASSEMBLY

DEPARTMENT OF PLANNING

COLLEGE OF ART AND BUILT ENVIRONMENT

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY

Research Topic :

The Influence of Culture and Values on Enterprise Establishment and Development in the Ntonso Craft Village

Name of Respondent: .... Position: ....

Date of Interview: ..../............./..............

Time Started: .... Time Ended: ....

The information is required to enable the study identify the cultural values that influence the kinds of enterprises or craft industries in the District. This information will enable the study assess the extent of influence of the cultural values on various enterprises or industries (small and medium scale industries) specifically in the Ntonso Craft Village.

I kindly assure the Assembly that any information provided would be treated with the deserving confidentiality and be used for purely academic purpose.
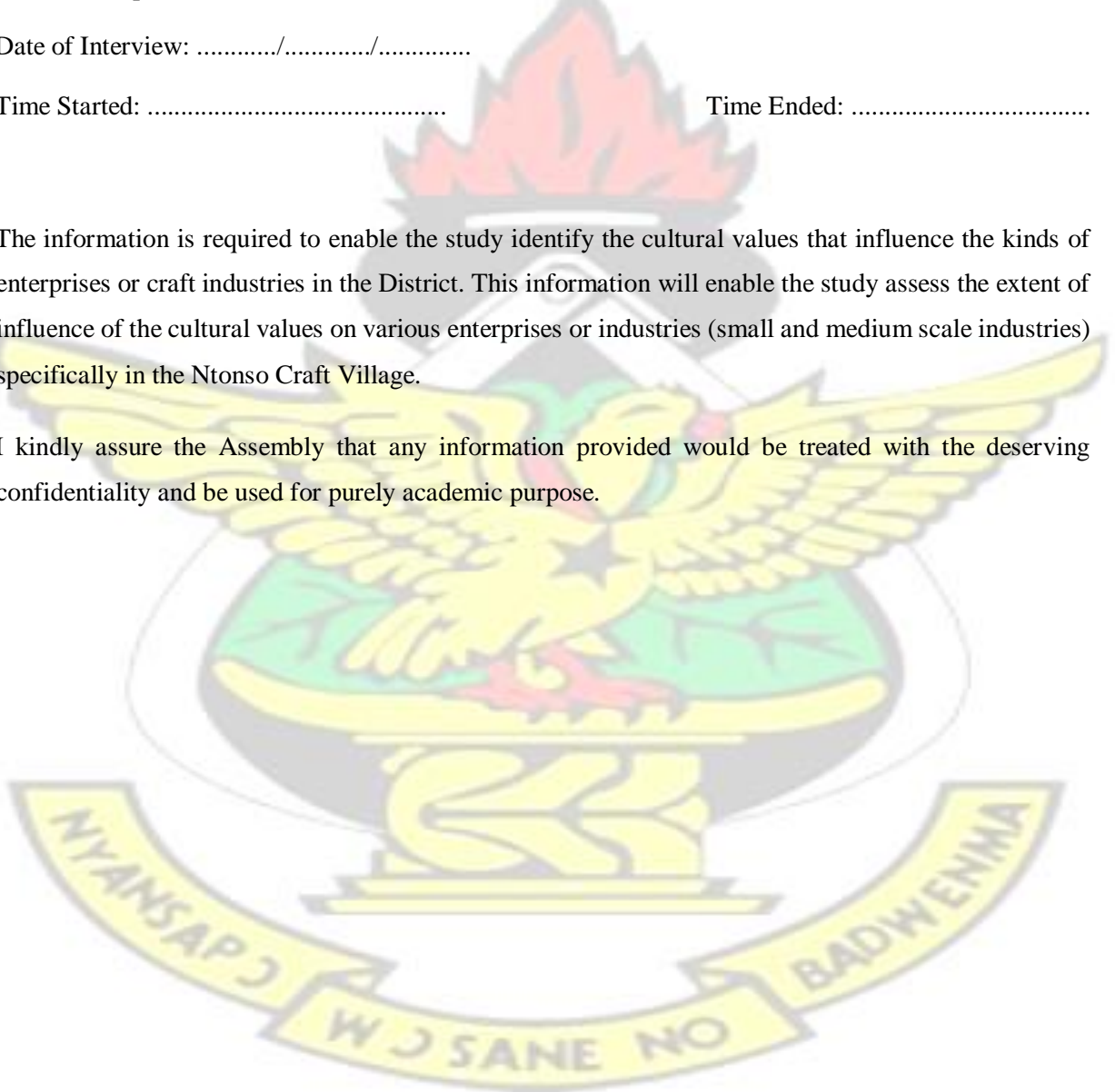
KNUST

CULTURAL PRACTICES, VALUES AND BUSINESS ESTABLISHMENT

1. What types/categories of enterprises are found in the District and the Ntonso Craft Village?

_____

2. Are the businesses in the Ntonso Craft Village Registered? Yes [   ]   No [   ]

   If NO, why and what measures have been put in place to register them

_____

3. Do the enterprises pay taxes to the Assembly?   Yes [   ] …………GH¢/day/wee/month   No [   ]

   If NO, why and what measures have been put in place to address this?

_____

4. Are there any peculiar cultural practices of/in this District?   Yes [   ]   No [   ]

   If YES, what are they? (Kindly fill the Table below)

Practice	What does it entail	Why did it come to place (if known)	How relevant is this culture to District development

5. In your opinion, does any of the practices above have influence on the kind of business that are presently in the District? Yes [   ]   No [   ]   If YES, how have they influenced the kind of business presently in the District and the Ntonso Craft Village specifically?

Practice	How relevant is this culture to business/enterprise establishment

5. Are there is/are any cultural practice(s) that pose a challenge to the enterprises in the District and the Ntonso Craft Village specifically?   Yes [   ]   No [   ]

       If YES, what practice(s) and how do they pose a challenge to the businesses?

_____

KENTE WEAVING/TEXTILE INDUSTRY

7.   As a Kente /Adinkra weaving/textile community (Ntonso Craft Village), what processes does one go through to set up such business?

_____

8.   How many of textile (kente weavers) enterprises are in the Craft Village?

_____

9.   How is the Kente cloth designed and woven?

_____

10. What are some of the names, meanings and prices of the cloths?

_____

11. What are some of the unique symbols and meanings of the cloth designs?

_____

ISSUES OF DISTRICT DEVELOPMENT

12. Generally, what role do the enterprises play in local economic development in the District?

_____

13. What are some of the District problems/challenges and the Ntonso Craft Village specifically?

_____

14. Who are mostly affected?

_____

15. What are the causes of these problems?

_____

16. To what extent has the District been concerned about the problems?

_____

17. In what way(s) can these challenges be addressed?

_____

18. What measures have the assembly put in place to promote the activities of these industries?

_____

APPENDIX III

INTERVIEW GUIDE FOR TRADITIONAL AUTHORITY

DEPARTMENT OF PLANNING
COLLEGE OF ART AND BUILT ENVIRONMENT
KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY

Research Topic :

**The Influence of Culture and Values on Enterprise Establishment and Development in the Ntonso Craft Village**

Questionnaire Number: .... Name of Community: ....

Name of Respondent: .... Position: ....

Date of Interview: ..../............./.............

Time Started: .... Time Ended: ....

The information is required to enable the study identify the cultural values that influence the kinds of enterprises or craft industries in the Ntonso Craft Village. This information will enable the study assess the extent of influence of the cultural values on various enterprises or industries (small and medium scale industries) specifically in the Ntonso Craft Village.

I kindly assure the Traditional Authority that any information provided would be treated with the deserving confidentiality and be used for purely academic purpose.

CULTURAL PRACTICES, VALUES AND BUSINESS ESTABLISHMENT

1. Are there any peculiar cultural practices of/in this community?   Yes [   ]   No [   ]   If YES, what are they? (Kindly fill the Table below)

Practice	What does it entail	Why did it come to place (if known)	How relevant is this culture to community development

2. In your opinion, does any of the practices above have influence on the kind of business that are presently in the community? Yes [   ] No [   ]

If YES, how has it influenced the kind of business that are presently in the community

Practice	How relevant is this culture to business/enterprise establishment

3. Are there is/are any cultural practice(s) that pose a challenge to the enterprises in the community?   Yes [   ]   No [   ]

If YES, what practice(s) and how do they pose a challenge to the businesses?

_____
_____
_____
_____

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KENTE WEAVING/TEXTILE INDUSTRY

4. As a Kente /Adinkra weaving/textile community, what processes does one go through to set up such business?

_____

4i. How many of textile (kente weavers) enterprises are in the Craft Village?

_____

5. How is the Kente cloth designed and woven?

_____

6 What are some of the names, meanings and prices of the cloths?

_____

7. What are some of the unique symbols and meanings of the cloth designs?

_____

ISSUES OF COMMUNITY DEVELOPMENT

8. Generally, what role do the enterprises play in local economic development in the community?

_____

9. What are some of the community problems?

_____

10. Who are mostly affected?

_____

11. What are the causes of these problems?

_____

12. To what extent has the community been concerned about the problems?

_____

13. In what way(s) can these challenges be addressed?

_____

_____

_____

14. What measures have the assembly put in place to promote the activities of these industries?

_____

15. What are some of the community needs? (Kindly state in order of preference)

_____

16. What are the major challenges faced by the community?

_____

17. What potentials do you see in your community?

_____

18. Are there any opportunities?

_____

19. Do members of the community participate in development activities in the community?

    Yes [ ]   No [ ]

    If YES, how do they participate?

_____

    If NO, why do you think makes them not to participate?

_____
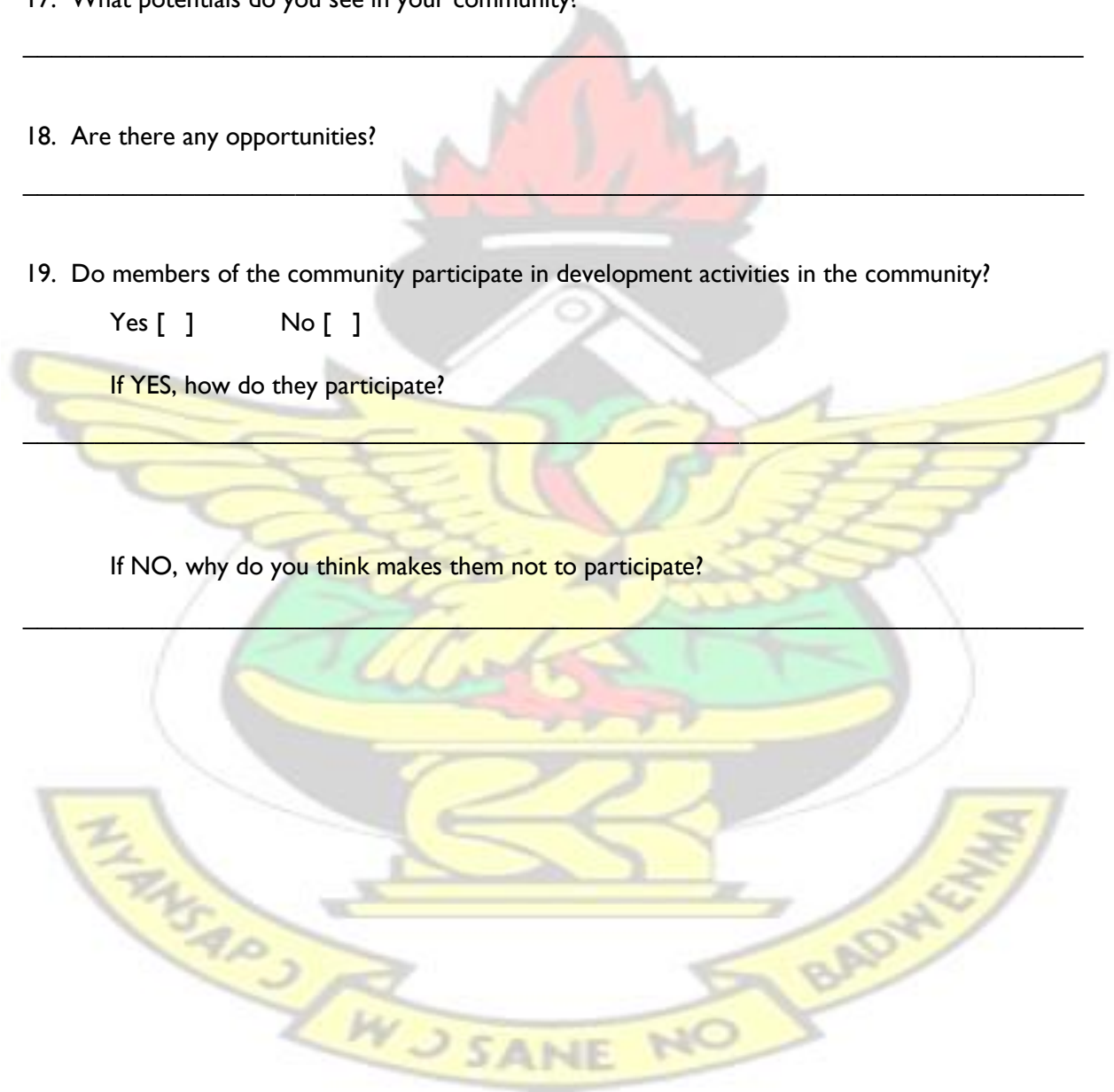
APPENDIX IV TABLES Table 2.1: Definition and Characteristics of SMEs

Institution	Max. number of Employees	Max. Revenues or turnover ($)	Max. assets ($)
World Bank	300	15,000,000	15,000,000
MIF-IADB	100	3,000,000	(none)
African Development Bank	50	(none)	(none)
Asian Development Bank	No official definition. Uses only definition of individual national governments.		
UNDP	200	(none)	(none)

Source: Adopted from Gibson and van der Vaart, 2008

Table 3.2: Sample Frame and Size Determination

Category	No.	%	Sample Size Distribution using proportion
Kente/Adinkra Weavers	302	76.6	152
Kente/Adinkra Sellers	61	15.5	31
Wood	24	6.1	12
Metal	7	1.8	3
Total	394	100	198

Source: Author's Construct, May 2015

Table 4.1: Economic Activities in the Ntonso Craft Village

Category		No.	%
Textile Industry	Kente/Adinkra Weavers	152	76.6
	Kente/Adinkra Sellers	31	15.5
	Wood	12	6.1
	Metal	3	1.8
Total		198	100

Source: Field Survey and Author's Construct, May 2015

Table 4.1b: Ethnicity of Respondents

Ethnicity	Frequency	%
Akan (Asante)	177	89.3
Ewe	12	5.8
Guan	2	1.3
Ga	1	0.4
Fante	4	1.9
Bono	2	1.3
Total	**198**	**100**

Source: Field Survey, June 2015

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Table 4.2: Demographic Characteristics of Respondents

Category/Sex	Male		Female		Total	
	Freq	**%**	**Freq**	**%**	**Freq**	**%**
Weavers	105	69.4	47	30.6	152	100
Sellers/Traders	13	43.3	18	56.7	31	100
Wood-Based	12	100	-	-	12	100
Metal-Based	3	100	-	-	3	100

Source: Field Survey and Author"s Construct, May 2015

Table 4.3: Age of Respondents

Age Group/Cohort	Frequency	%
15-25	29	14.8
26-35	53	27.1
36-40	29	14.8
41-45	18	9.0
46-50	4	1.9
51-55	4	1.9
56-54	0	0
55-60	7	3.2
60-65	10	5.2
65+	44	22.1
Total	**198**	**100**

Source: Field Survey and Author"s Construct, May 2015

Table 4.4: Years of being in the Enterprise

Category of Enterprise		Years (%)						Average No. of Years	Total (%)
		1	**2**	**3**	**4**	**5**	**5+**		
Textile Industry	Kente/Adinkra Weavers	-	-	8.1	4.8	12.7	74.4	9	100
	Kente/Adinkra Sellers	-	5.9	4.3	6.2	14.3	69.3	6	100
	Wood	-	-	-	3.9	14	82.1	8	100
	Metal	-	-	-	3.3	25.6	71.1	6	10

Source: Field Survey and Author"s Construct, May 2015

Table 4.5: Registry of Enterprises

Category		Yes	No
Textile Industry	Kente/Adinkra Weavers	-	100

		Yes		No	
	Kente/Adinkra Sellers	-		100	
	Wood	-		100	
	Metal	-		100	
Payment of Taxes/Tolls to the Assembly					
Category		**Yes**		**No**	
		#	**%**	**#**	**%**
Textile Industry	Kente/Adinkra Weavers	123	61.9	29	14.7
	Kente/Adinkra Sellers	15	7.1	16	8.4
	Wood	8	3.9	4	2.2
	Metal	2	1	1	0.8
	Total	148	74.8	50	25.2

Source: Field Survey and Author"s Construct, May 2015

Table 4.6: Number of Employees

Category		Male		Female		Average No. of Employees
		#	**%**	**#**	**%**	
Textile Industry	Kente/Adinkra Weavers	95	62.4	57	37.6	3
	Kente/Adinkra Sellers	-	-	-	-	-
	Wood	12	100	0	0	4
	Metal	3	100	0	0	4

Source: Field Survey and Author"s Construct, May 2015

Table 4.7: Access to Credit Facility/Support

Category of Enterprise		Yes		No		Total	
		#	**%**	**#**	**%**	**#**	**%**
Textile Industry	Kente/Adinkra Weavers	86	43.4	66	33.2	152	76.6
	Kente/Adinkra Sellers	-	-	31	15.5	31	15.5
	Wood	4	2.1	8	4	12	6.1
	Metal	2	1.0	1	0.8	3	1.8
Total		72	72	92	46.5	106	53.5

Source: Field Survey and Author"s Construct, May 2015

Table 4.8: Monthly Revenue Distribution

Range (GH¢)	Freq	%
0-300	20	9.9
300-500	25	12.7
500 – 1,000	86	43.2
1,000- 1,500	52	26.4

1,500-2,000	7	3.7
2,000+	8	4.1
Total	**198**	100

Source: Field Survey and Author"s Construct, May 2015 **Table 4.9: Monthly Revenue and Expenditure**

Category of Enterprise		Average Monthly Revenue (GH¢)	Average Monthly Expenditure (GH¢)
Textile Industry	Kente/Adinkra Weavers	1,989.34	1,662.91
	Kente/Adinkra Sellers	875.71	644.85
	Wood-based	1,261.07	1,025.84
	Metal-based	1,506.11	1,330.42
Mean		1,408.06	1,166.01

Source: Field Survey and Author"s Construct, May 2015

Table 4.10: Enterprises' Turnover

Category of Enterprise		Average Monthly Revenue (GH¢)	Average Monthly Expenditure (GH¢)	Profit Margin (GH¢)
Textile Industry	Kente/Adinkra Weavers	1,989.34	1,662.91	326.43
	Kente/Adinkra Sellers	875.71	644.85	230.86
	Wood-based	1,261.07	1,025.84	235.23
	Metal-based	1,506.11	1,330.42	175.69
Mean		1,408.06	1,166.01	242.05

Source: Field Survey and Author"s Construct, May 2015

Table 4.11: Kinds of Services Rendered by Enterprises

Category		Final products/services rendered	Category of customers	Average Number of Customers
Textile Industry	Kente/Adinkra Weavers	Clothes (traditional Adinkra clothes)	Chiefs, households, tourists, retailers and wholesalers	12/day
	Kente/Adinkra Sellers	Sale of woven Adinkra cloth	Chiefs, households, tourists, retailers and wholesalers	9/day
	Wood-based	Furniture, idols, wood products	Households, churches, tourists	8/week
	Metal-based	Welding	Drivers, households	11/week

Source: Field Survey and Author"s Construct, May 2015

Table 4.12: Names and Prices Finished Cloths

Name of Cloth	Price Range (GH¢)	Average Price (GH¢)

Theresa Kuffuor	200.00 and 300.00	214.13
Nana Beba („Nana will come")	200.00 and 400.00	270.86
Free Education	140.00 and 170.00	146.60
Makoma so adee („The desires of my heart")	130.00 and 150.00	139.43
Obaama	500.00 and 1,500.00	647.60
Domestication	70.00 and 150.00	83.01

Source: Field Survey and Author"s Construct, May 2015

Table 4.13: Model Summary of the relationship between the dependent variable and the independent variables

				Std. Error of the Estimate
Model	R	R Square	Adjusted R Square	
1	.838[a]	.702	.163	.320

Source: Field Survey and Author"s Construct, May 2015

Table 4.14: Analysis of Variance to Test the Strength of the Multiple Regression Model

<table>
<tr><th colspan="6">ANOVA[b]</th></tr>
<tr><th colspan="2">Model</th><th>Sum of Squares</th><th>df</th><th>Mean Square</th><th>F</th><th>Sig.</th></tr>
<tr><td rowspan="3">1</td><td>Regression</td><td>.998</td><td>7</td><td>.313</td><td>3.455</td><td>.036[a]</td></tr>
<tr><td>Residual</td><td>4.202</td><td>11</td><td>.102</td><td></td><td></td></tr>
<tr><td>Total</td><td>5.200</td><td>14</td><td></td><td></td><td></td></tr>
</table>

Source: Field Survey and Author"s Construct, May 2015

Table 4.15 Multiple Regression Model for Kind of Business/Enterprise Establishment

<table>
<tr><th colspan="7">Multiple Regression Coefficients[a]</th></tr>
<tr><th colspan="2">Model</th><th colspan="2">Unstandardized Coefficients</th><th>Standardized Coefficients</th><th>t</th><th>Sig.</th></tr>
<tr><th colspan="2"></th><th>B</th><th>Std. Error</th><th>Beta</th><th></th><th></th></tr>
<tr><td rowspan="8">1</td><td>(Constant)</td><td>1.805</td><td>.386</td><td></td><td>4.675</td><td>.000</td></tr>
<tr><td>Festivals</td><td>.308</td><td>.112</td><td>.389</td><td>2.742</td><td>.009</td></tr>
<tr><td>Respect for chiefs</td><td>.091</td><td>.135</td><td>.097</td><td>.672</td><td>.506</td></tr>
<tr><td>Funeral celebrations</td><td>.167</td><td>.144</td><td>.167</td><td>1.160</td><td>.253</td></tr>
<tr><td>Symbols/crafts</td><td>.017</td><td>.039</td><td>.101</td><td>.404</td><td>.695</td></tr>
<tr><td>Folklore</td><td>.020</td><td>.003</td><td>.355</td><td>1.715</td><td>.047</td></tr>
<tr><td>Customary law and traditional customs</td><td>1.467</td><td>.000</td><td>.725</td><td>2.954</td><td>.014</td></tr>
<tr><td>Politics/political inclination</td><td>.039</td><td>.062</td><td>.151</td><td>.630</td><td>.543</td></tr>
</table>

Table 4.16: Major Challenges Confronting Enterprises

Challenge	%
Limited Access to Credit Facilities	74.9
Low patronage of products	53.6
High cost of raw materials	39.5
High expenditure pattern	63.4

Source: Field Survey and Author"s Construct, May 2015

APPENDIX V
PLATES/PICTURES

An Apprentice weaving the cloth

Enterprise Owner weaving the cloth

Plate 1: Apprentices and Owners weaving the Kente Cloth

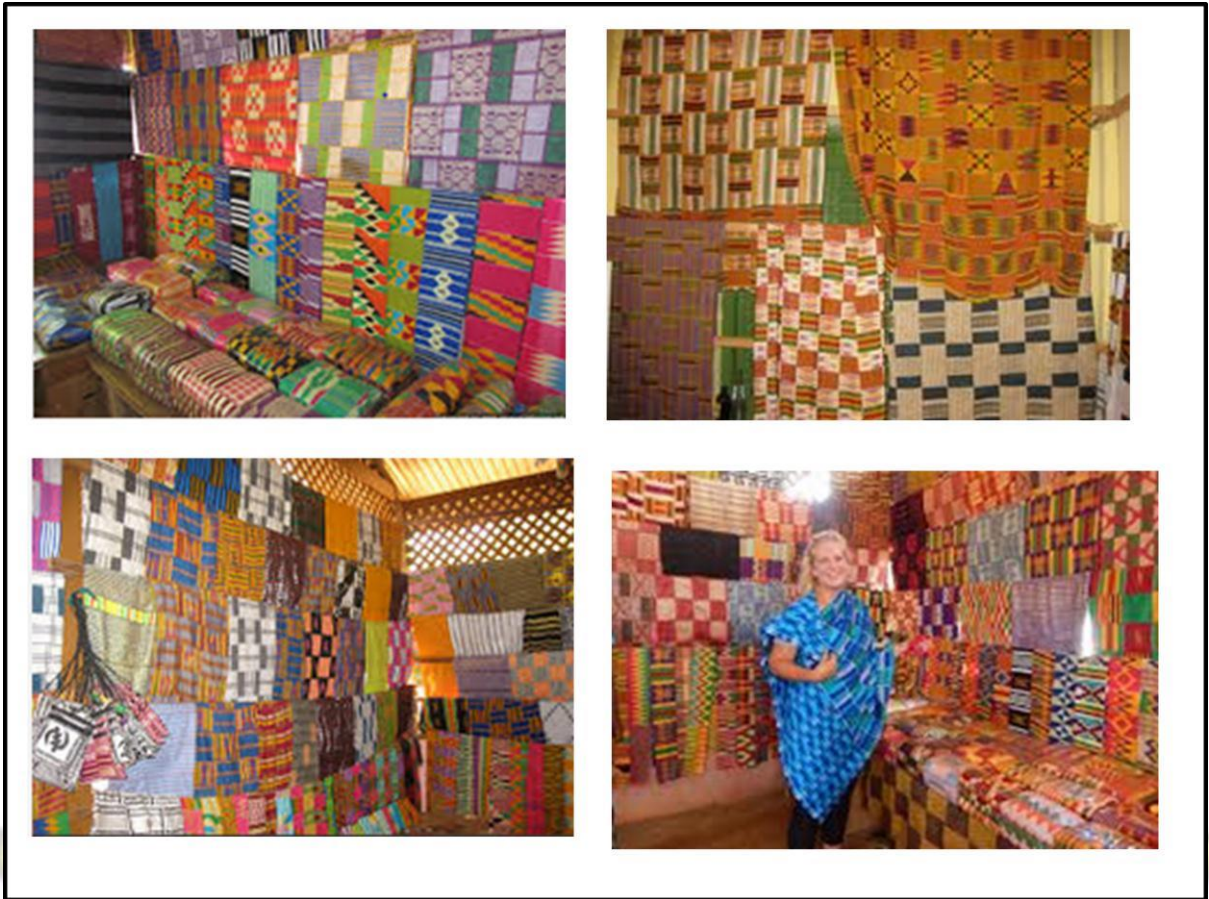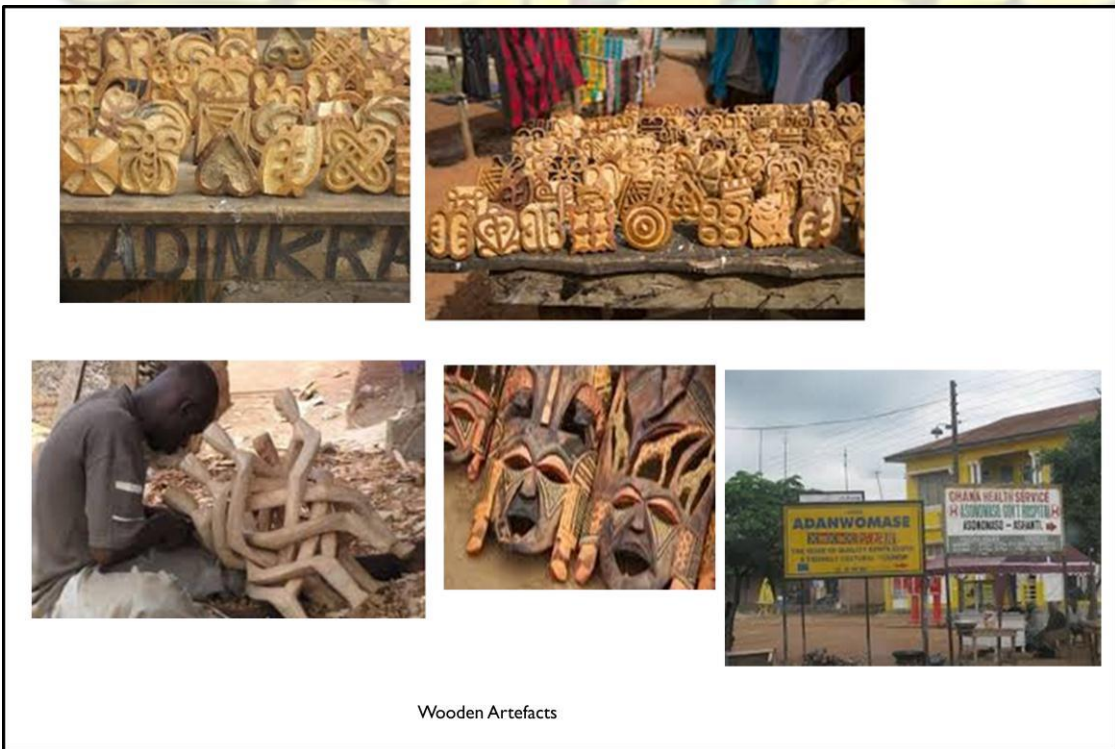**Plate 2: A Yarn**
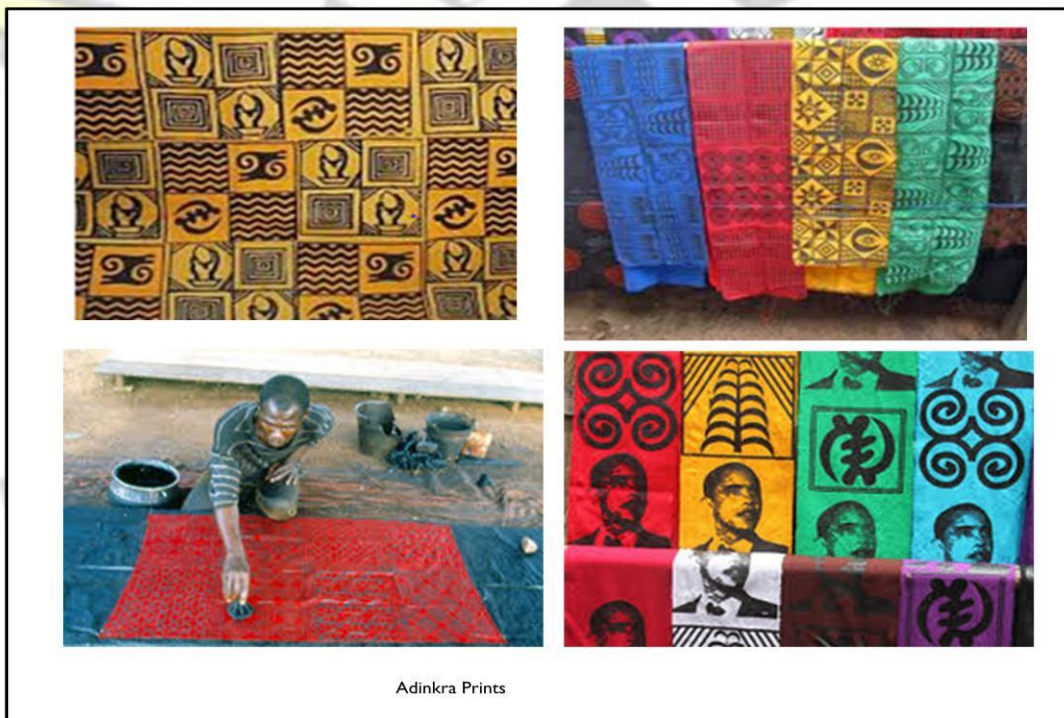
Plate 3: Adinkra Cloths/Prints

Plate 4: Kente cloths/Prints

Wooden Artefacts

Plate 5: Wooden Artefacts