

**SCHOOL-BASED ENTERPRISE AND SCHOOL –TO – WORK
TRANSITIONS IN FASHION AND TEXTILES VOCATIONS:**

A CONCEPTUAL MODEL FOR HND CBT FASHION AND TEXTILES

PROGRAMME IN GHANAIAN POLYTECHNICS

by

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ABSTRACT

In 2001, JICA upon request of Ghana Government completed the Study for Development of a Master Plan to Strengthen Technical Education in the Republic of Ghana. The JICA Study recommended the introduction of CBT into Polytechnic Education as a means to correct growing mis-match between skills of trained graduates and competencies needed in industries. Based on this recommendation the NPT/NUFFIC CBT Curriculum in Fashion and Textiles dubbed 'Design and Production of Fashion and Textiles' was started in 2004/2005 and was successfully piloted and evaluated in October 2009. Preliminary research showed that the new HND CBT Fashion and Textiles curriculum had deficiencies in practical entrepreneurial competencies. This deficiency was identified by stakeholders during the final evaluation of three years of piloting the curriculum at Accra Polytechnic (NUFFIC NPT/GHA/046 CBT Project for Fashion Design, Accra Polytechnic 2009). The deficiency revealed a glaring gap that needed urgent attention. The review also established that productive education which to a large extent equips trainees with trade and industry skills has long existed, but its implementation has not been widespread. This established the framework for the study with the purpose of seeking approaches to incorporate PBCs into the new HND CBT Fashion and Textiles curriculum to address the entrepreneurial gap, while making attempts at filling the void created by the low implementation drive of SBEs. The objectives of the study were to: examine selected best practice approaches to CBT business education in fashion and textiles; examine the structures and activities of Polytechnic Fashion and Textiles Production Units as potential components of SBE for HND CBT Fashion and Textiles; and lastly, to develop a conceptual model of SBE as part of the HND CBT Fashion and Textiles programme in Ghanaian Polytechnics. The study was a mixed method approach (qualitative and quantitative) and employed the descriptive survey and case study methods. Interviews, self-administered sets of questionnaire and observatory excursions were used to gather data after which descriptive analysis was done by deriving associated themes. The themes constituted specific headings under which the responses gathered were assembled and discussed. The study revealed that currently the HND Fashion and Textiles programme is less related to actual world of work and that graduates do not exhibit PBCs on the job. This meant that the programme is

not demand-driven and also lacked much needed business orientation and focus. The best practice approaches of relating formal training in fashion and textiles to actual working practices outside school was to adopt adult learning methods, which were found to be multi-faceted and heavily practice-based. The study revealed that SBEs can guarantee acquisition of PBCs by students in fashion and textiles academic programmes. This establishes that SBEs could be integrated into the new HND CBT Fashion and Textiles curriculum to enable trainees acquire the needed PBCs to be industry relevant. This outcome confirmed earlier findings by Stern *et al.* (1994), Gugerty *et al.* (2008), Stratton (2008), Smith *et al.* (n.d.) and DECA (n.d.) that SBEs are effective in ensuring productive education with adequate transferable skills that graduates can utilise in their future jobs. The existence of production units attached to HND Fashion and Textiles programmes in Polytechnics have great potential and promise for conversion into SBEs. Based on these existing foundations a conceptual model of SBE has been developed for incorporation into the new HND CBT Fashion and Textiles curriculum. The components of the model are; SBE Curriculum Plan which proposes two practice-based courses (Enterprise Practice I and II), an SBE Business Plan and Guidelines for Implementation and Operation of the SBE. It is concluded that since majority of HND Fashion and Textiles graduates struggle to establish themselves and practice successfully in the manufacturing and core business sectors of the fashion and textile industry, they need additional skills to fit into the core business sectors of the industry. If PBCs can be acquired, then it means that a lot of competency areas are left uncovered by the school system that planners and trainers must re-visit. The school therefore does not exhaust the training of HND Fashion and Textiles graduates if training is limited to intellectual learning and technical skills acquisition while remaining silent on business related skills. As a recommendation, an intervention that could save the situation is to focus on incorporating SBEs into the new HND CBT Fashion and Textiles curriculum. The school should be fashioned as a mini-workplace where problem solving and critical thinking is encouraged for productive learning of trainees. This makes it imperative to adapt the concept of SBE as part of the CBT/Learning approach.

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List of Abbreviations

AGI – Association of Ghana Industries

APA – American Psychological Association

ASSI – Association for Small Scale Industries

CBE – Competency-Based Education

CBET- Competency-Based Education and Training

CBL – Competency-Based Learning

CBT – Competency-Based Training

CO – OP – Co-operative Education

COTVET – Council for Technical, Vocational Education and Training

DECA – Distributive Education Clubs of America

GHANTA – Ghana National Training Authority

GRA – Ghana Revenue Authority

HND – Higher National Diploma

ICT – Information and Communication Technology

IGF – Internally Generated Funds

ILP – Individual Learning Plan

ITABS – Industry Training Advisory Boards

JICA – Japan International Cooperation Agency

KP F&T BU - Kumasi Polytechnic Fashion and Textiles Business Unit

MESW – Ministry of Employment and Social Welfare

NABPTEX – National Board for Professional and Technician Examinations NBSSI – National Board for Small Scale Industries

NCTE – National Council for Tertiary Education

‘n.d.’ – No Date

NPT – Netherlands Programme for the Institutional Strengthening of Post Secondary Education and Training Capacity

NUFFIC – Netherland Universities Foundation for International Cooperation (NUFFIC)

OTA – Office of Technology Assessment

PBC – Practical Business Competencies

P-D-C Plan, Do, Check

SBE –School-Based Enterprise

SBL – School Business Laboratory

SME – Small and Medium-size Enterprise

TIMSS – Trends in International Mathematics and Science Study

TVET –Technical and Vocational Education and Training

UNESCO – United Nations Educational, Scientific and Cultural Organisation

WBL – Work-Based Learning

The logo of Kenyatta University of Science and Technology (KNUST) is centered in the background. It features a yellow eagle with its wings spread, perched on a green shield. Above the eagle is a red and orange flame. Below the eagle is a yellow banner with the Swahili motto 'NYANSAPU WJ SANE NO BADWENMA'. The acronym 'KNUST' is written in large, light grey letters above the eagle.

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CHAPTER ONE

INTRODUCTION

1.1 Overview

This chapter gives an overview of the entire dissertation. It presents the background to the study, the problem and its setting, objectives and the research questions formulated to guide the investigations. It also provides the scope of the dissertation, limitations, definition of key terms, importance of the study and the organisation of the subsequent chapters.

1.2 Background to the Study

In response to a request from the Government of the Republic of Ghana, the Government of Japan conducted a technical cooperation project called the Study for Development of a Master Plan to Strengthen Technical Education in the Republic of Ghana (the JICA Study). The Japan International Cooperation Agency (JICA), the official agency responsible for the implementation of technical cooperation programmes, conducted the study from March 2000 to December 2001 (JICA, 2001).

The JICA Study identified that, the HND curricula of Polytechnics were more theory-oriented than those of the Craft and Technician courses, and that theory-based midsemester and end-of-semester examinations are the predominant forms of assessment (JICA, 2001). This often causes a significant mismatch of persons trained in TVET institutions and the skills needed in industries (JICA, 2001 & Adipah, 2000). As a curative measure the JICA Study proposed adopting a Competency-Based Training (CBT) approach in the TVET Sector (JICA, 2001). The key reason for recommending a CBT approach into

the TVET sector was that, it is demand driven (JICA, 2001). In support of the introduction of CBT into TVET, Boahin and Hofman (2010) state that:

Across the literature of many countries that have introduced CBT into their Vocational Education and Training (VET) is the growing concern and dissatisfaction over the relevance of the content of formal educational programmes to the workplace environment. There is a commonly expressed belief that institution-based courses too often emphasize on theoretical, 'chalk and talk' or 'book' knowledge at the expense of the ability to apply knowledge to perform practical tasks and fulfill workplace roles (p.50).

On implementation, JICA recommended that, the CBT approach would be introduced into Polytechnics first, and then could be extended to other TVET institutions starting from year 2004/2005 (JICA, 2001). The JICA Study identified the following six (6) potential areas to introduce CBT training courses as pilot programmes in Polytechnics: Hospitality and Tourism; Information Technology and Communication; Business/Information Technology; Wood Processing Technology; Post Harvest and Food Processing and lastly, Manufacturing Technology.

In line with these developments, the Netherlands Programme for the Institutional Strengthening of Post-Secondary Education and Training Capacity (NPT) / Netherland Universities Foundation for International Cooperation (NUFFIC) Competency-Based Training (CBT) approach was adopted in 2004 (Boahin & Hofman, 2010). Making reference to the JICA Study (2001), Boahin and Hofman (2010) noted that the NPT/NUFFIC Competency Based Training encompassed five (5) areas, namely agricultural engineering, fashion design, building technology, civil engineering and automobile engineering. Out of the five (5) areas identified by Boahin and Hofman (2010),

the Fashion Design programme was of great interest to the researcher being a fashion and textiles educator. The components of the Fashion Design programme are Art (Design), Fashion (Clothing) and Textiles (Media); that directly correspond with the Manufacturing Technology programme stated in the JICA Study report (2001).

In year 2007, the researcher became involved in drafting a CBT curriculum for HND Fashion and Textiles in Ghanaian Polytechnics dubbed 'Design and Production of Fashion and Textiles'. In October 2009, during the evaluation of the final pilot curriculum (operated for about three years) in Accra Polytechnic, stakeholders identified three cardinal areas that needed to be addressed urgently to make the CBT curriculum holistic. These critical areas were: Entrepreneurial skills; ICT and Design skills; and CBT pedagogy and assessment. Of the three areas, the researcher became interested in the entrepreneurship development modules as part of the CBT concept. The interest sparked from the researcher's second degree work that touched on aspects of entrepreneurial skills training for artists in general (Crentsil, 2004).

Crentsil (2004) identified some lapses in Artists' training bordering essentially on the neglect of Practical Business Skills in art-based programme curricula. Chief among these lapses were that:

1. Practical business skills, to some extent, were not part of the school curriculum and thus not taught in school to make students business oriented.
2. Training in art was not business focused; though art ends up in the production of goods and services for public consumption.

3. Since Art and business were not made to go hand-in-hand, it did not ensure efficiency and competency of trained graduates for their future jobs (Adipah, 2000).
4. Students were not oriented to work in teams though this is a pivotal aspect of working in manufacturing and service industries.
5. Unfortunately for most art training programmes, art and business did not co-exist; that made it less beneficial to trainees and the national economy.

The need for art and business to co-exist prompted Stone (1989) to underscore the importance of School-Business Enterprises in today's Vocational and Technical Education. Today, advertisers of educational programmes include: instruction in entrepreneurship; guiding students through the process of researching the market; writing a business plan; obtaining a loan; producing and selling a product or service; and liquidating an enterprise; all in the marketing and promotion of Educational Institutions and Programmes (Stone, 1989).

According to Carnoy (1980), research has it that many countries have embarked on massive vocational education with the presumption that basic practical skills plus basic theory will result in self-employment. However, Carnoy (1980) observes that production skill alone does not conjure materials, the market or work. What really seem to work according to UNESCO (1996) are the organisation of trainees into producer co-operatives and the provision of initial capital to stabilize the work. UNESCO's proposition supports Stern *et al.* (1994), that, productive learning in schools comes by reinforcing students' learning with

work experiences in school that conform to the tenets of the vocations. Apart from the Practical Business Competencies (PBC) that students acquire by engaging in School-Based Enterprises (SBEs), there is an added benefit of income generation. The JICA Study (2001) aside from recommending a CBT approach, also endorse the SBE concept by stating that:

The concept of 'Campus Companies' will be useful in promoting income generation in the Polytechnics. In Ireland, for example, many tertiary institutions have adopted the concept and operated their own businesses on campus, with support from the private sector. Polytechnics in Ghana can introduce a similar concept and operate businesses by their own initiatives. There are already some activities in the Polytechnics that resemble these 'Campus Company' models. These activities could be expanded to receive assistance from the private sector (p.108).

The need for work-based training is timely since there is a current global population explosion and dwindling employment avenues creating less and less opportunities to engage trainees on the job. This means that the excess workforce must acquire attitudes, skills and competencies in school to work independently or in teams in small and medium size businesses (Quarshie, 1986). In the light of this, Fashion and Textiles programmes offered by Polytechnics would guarantee better outcomes if business/enterprise structures (SBEs) are adopted into the Competency-Based Training curriculum.

1.3 Statement of the Problem

It has been noted with deep concern how theoretically the entrepreneurship and business courses within the HND Fashion and Textiles curriculum are handled. The drafting of a new HND CBT Fashion and Textiles curriculum; 'Design and Production of Fashion and

Textiles’, did not address the problem and these business courses are still handled theoretically with no effort to make them practice-based. The business courses being theoretical means that the instruction delivery, students’ learning and assessment are all done theoretically. This confirms JICA’s study report that the HND curricula of Polytechnics are overly theoretical (JICA, 2001), promoting ‘book’ knowledge at the expense of the ability to apply knowledge to perform practical tasks and fulfil workplace roles (Boahin & Hofman, 2010).

Owing to the theoretical approach in handling the business courses (which already are scanty in the curriculum) the following important employability and enterprise skills are virtually absent: practical training in identifying market demand for goods and services; practical training in identifying sources of quality and less expensive raw materials for production purposes; practical training in standardized procurement practices and processes for raw materials and services; and practical training in finishing and packaging of finished products and services. Also visibly absent are: practical training in advertising and promotion techniques to facilitate marketing; practical training in sales and marketing of goods and services for profit; practical training in costing, pricing of works produced/services rendered; and practical training in book keeping, cash handling and financial management (Crentsil, 2004).

These observations confirm Adipah’s (2000) position that, the curricula of most art institutions are deficient in trade and industry related skills and thus need immediate addressing. This deficiency has contributed to mis-education and unemployment of many

art graduates (Adipah, 2000). Adipah's reason being that, immediate school leavers (from art programmes-of which fashion design and textiles are inclusive) do not have requisite skills for self-employment mainly because most students are oriented towards salaried jobs.

At present the best outcomes for graduating HND Fashion and Textiles students are some level of productive skills and 'book' knowledge neglecting to a great extent business orientation, generic work skills and enterprise skills highly needed by trainees to be employable graduates. This reveals a big gap in the training of HND Fashion and Textiles students because Carnoy (1980) unequivocally points out that production skills alone do not conjure materials, the market or work. Adipah (2000) perfectly supports Carnoy's position that: self-employment is unlikely to succeed by mere inclusion of cognitive or psychomotor domains of learning into some part of art-based curriculum such as Graphic Design, Ceramics, or Fashion and Textiles. Instead, research should disaggregate the selfemployment sector for a clearer view of various occupations. For example, before planning a programme of study in Fashion Design and Textiles at the tertiary level, studies should reveal work styles and procedures whereby competency is required.

This study is therefore undertaken to explore the School Based Enterprise concept and how effective it is in promoting Practical Business Competencies in the HND CBT Fashion and Textiles programme in Polytechnic education. Further to that, it is to develop a conceptual model of SBE as part of the HND CBT Fashion and Textiles programme in Ghanaian Polytechnics.

1.4 Objectives of the Study

1. To examine selected approaches to CBT business education in fashion and textiles.
2. To examine the structures and activities of Polytechnic Fashion and Textiles Production Units as potential components of SBE for HND CBT Fashion and Textiles.
3. To develop a conceptual model of SBE as part of the HND CBT Fashion and Textiles programme in Ghanaian Polytechnics.

1.5 Research Questions

1. What are the best practice approaches to CBT business education in fashion and textiles?
2. How is the organisation of the structures and activities of Polytechnic Fashion and Textiles Production Units with potential for SBE?
3. What are the essential components of an SBE Model that would be appropriate for HND CBT Fashion and Textiles programme in Ghanaian Polytechnics?

1.6 Delimitation

The study focuses on Competency-Based Training and Practical Business Competencies development acquired through productive activities in school. The study centres on an art-based programme (HND Fashion Design and Textiles) and the specific competencies (knowledge, skills and attitudes) needed to enter and practice successfully in this creative industry. The institutional scope constitutes Staff, Students and Graduates of four (4)

Polytechnics offering the HND Fashion and Textiles programme; Entrepreneurs in Fashion and Textiles in the three metropolitan cities of Ghana; and Stakeholders in Higher Education and Private Enterprise Development Agencies.

1.7 Limitations

Rigid curricula followed by Polytechnics allowed for little room to explore diverse approaches to conduct the study (especially the case studies with students). The researcher managed to carry out case studies with students by collaborating with some teaching staff to fuse the pilot projects with their courses. This affected the importance some students attached to the pilot projects.

1.8 Definition of Terms

Some key words or expressions used in the study are hereby defined. These constitute the operational definitions in this dissertation.

Art - Art is an open and elusive concept. In this dissertation, art is defined as the making or creation of an object, image or anything that is beautiful and express feelings, and is understood through its function, usefulness and its role in daily life of people.

Competency - the quality of being competent, of possessing the required knowledge, skills, attitudes, qualifications or capacity to do something.

Competency-Based Training - Education that focuses on the acquisition of the competencies necessary to be able to perform professional tasks, that is, tasks which the professional carries out in the context of his/her profession.

Creative Industries - Those industries which have their origin in individual creativity, skill and talent and which have a potential for wealth and job creation through the generation and exploitation of intellectual property.

Employability - A set of attributes, skills and knowledge that all labour market participants should possess to ensure they have the capability of being effective in the workplace – to the benefit of themselves, their employer and the wider economy.

Practical Business Competencies - The quality of being competent; of possessing the required knowledge, skills, attitudes and capacity to execute professional business tasks.

School-Based Enterprise - any school sponsored activity that engages a group of students in producing goods and services for sale to or use by people other than the students involved.

School-to-Work Transition - Activities that engage students to participate in school sponsored, external or structured learning experiences as preparation for work. The programme of activities help trainees to learn skills and knowledge to qualify for full-time jobs in the near future, or else, to give trainees the experience of using work to foster their own learning, and thus contribute to their capacity for change and continued growth in the longer run.

1.9 Importance of the study

This study is significant owing to a number of reasons. The key reasons that justify the study are enumerated below.

1. It is to reveal lapses in the training of HND Fashion Design and Textiles graduates so that Policy Makers and Stakeholders would take appropriate steps to rectify these lapses. Fashion Design and Textiles Educators and for that matter Fashion and Textiles Training Institutions would find it useful to incorporate SBEs into their curricular. The study report will serve as a document to assist the Government and Stakeholders to develop structures that would encourage extensive private sector development in Creative Art Industries.
2. The study will endow HND Fashion Design and Textiles trainees with Practical Business Competencies (knowledge, skills and attitudes) that would:
 - a. equip graduates with industry relevant, employability and enterprise skills for self-employment.
 - b. contribute significantly to job creation and employment in the Fashion and Textiles sub-sector of the economy.
3. The study would assist income generation efforts of Polytechnics and TVET Institutions.

1.10 Organisation of the rest of the Text

Chapter two reviews literature related to the study. Also chapter three outlines the methodology used for the research. This is the approach used to carry out the research. Chapter four presents data and discusses responses from the categories of respondents engaged for the study. Chapter four also reports the critical studies conducted on some

Production Units in selected Polytechnic Fashion and Textiles programmes that are potential SBEs.

The fifth chapter is a conceptual model of SBE to run as part of the HND CBT Fashion and Textiles programme. The model comprises a curriculum plan, a business plan, and guidelines for implementation and operation of the proposed SBE. Chapter six is the summary, conclusions and recommendations of the research. This is also followed by list of references and appendices follow after.



CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Overview

The chapter comprises two thematic areas; theoretical and empirical review. The purpose of research is to propound a theory or confirm existing ones. Therefore this chapter discusses most of the existing relevant theories in order to establish the direction of the research. In addition, some existing and relevant studies conducted by other authors are reviewed and their relatedness to the study discussed.

2.2 The Relationship between Art, Vocational/Technical and General Education

Crentsil (2004) establishes that art and, to be specific, the visual arts are related to a number of professions which could be described as technical and/or vocational. In looking at art and art related professions, a consideration of art, vocational and general education/training would thus be helpful. Crentsil's discussion goes on to say that Finch (1993), identified two types of education in any contemporary society, namely; formal and informal. Finch (1993) differentiates that formal education occurs in a more structured system, systematic and planned setting (the school); while informal education consists of education which takes place away from the school environment (for example, an educative programme on radio or television).

According to Ampene (1983), some of the objectives of formal education should be to answer questions such as: who should have education and on what basis? What are the skills and knowledge that are relevant to be stressed in the curriculum? What is the place of work or employment in the educational system? What is the role of the vocational and

technical school, community school and training college? What is the need for continuing education? Antwi (1992) also writing on informal education recorded that it is the traditional method in practice before the western type of school education. Antwi explained that this is the indigenous form of education carried out by observation, imitation and productive activities. Antwi (1992) noted that the family, community activities, religious ceremonies, the apprenticeship system are agents for this type of education. In recent times the electronic and mass media, churches and peer groups are powerful agents of informal education.

However, another form of education, non-formal, operates alongside the formal and informal. Therefore, Ampene (1983) wrote that non-formal education is the assortment of organized and semi-organized educational activities operating outside the regular structure and routine of the formal system aimed at servicing a great variety of learning needs of different subgroups in the population both old and young. But education whether formal, informal or non-formal, encompasses a great portion of one's life. Opportunities and learning experiences are available for an individual's participation in any form of education to earn a living and play a useful role in the society.

Crentsil (2004) considered the relationship between art education and general education. He reported that simply defined, art education is 'education through art' and 'education in art'. Education through art is that which helps an individual to act, feel and think creatively (using or perceiving a work of art). On the other hand, education in art prepares learners with skills, knowledge and attitudes in their development as citizens to earn a living through

art-related occupations, for instance, training one to become a graphic designer, a sculptor, textile designer etc. Visual art as defined by Adipah (2000) is an organized activity using media and techniques which ends in an artifact or form of aesthetic and functional value; for example a dress, a basket, a poster etc. Adipah further explained that visual art connotes the different skills and things produced by visual art which can be studied in school as subjects or vocations.

2.2.1 The New Concept of Vocational and Technical Education in Ghana

According to COTVET (2010), the term ‘technical education’, is interpreted in two ways. Firstly, ‘technical education’ is used to describe narrow academic programmes related to technological and scientific fields. Secondly, the term is also used to describe much wider educational contexts including various skills and knowledge needed for employment in industry and business.

COTVET (2010) also has it that there is also a debate about the distinction between ‘education’ and ‘training’. The Council establishes that the term ‘education’ is often used to describe programmes that deliver ‘high level’ knowledge and skills, which are predominantly ‘theory-oriented’. ‘Training’, on the other hand, is used to describe formal and non-formal programmes that deliver ‘lower level’ skills which are predominantly ‘practical-oriented’. The Council further establishes that, with the recent rapid changes in technology and global labour market, these narrow definitions of technical and vocational education and separation of education and training are neither appropriate nor useful. In other words, there is no clear boundary between ‘technical and vocational’ and ‘education and training’. The Council supports the need for a more comprehensive perspective.

Therefore, the term ‘Technical and Vocational Education and Training’ (TVET) is used as a more comprehensive term which covers school-based education and training programmes, both formal and non-formal, designed to prepare individuals with skills and knowledge necessary for specific occupations or productive activities in the various sectors of the economy.

Based on this discourse, the Council has proposed working definitions for formal and nonformal education under TVET. Within the context of the TVET sector, pedagogical literature describes formal education as a structured educational system provided by the state or by private institutions receiving some certification from the state. Non-formal education is seen as education that takes place out of the formally organized school. According to COTVET (2010), it is called non-formal education because: it is not compulsory; it does not lead to formal certification or degree; and it may or may not be supported by the state.

These definitions are important to distinguish between formal education in fashion and textiles and informal education in fashion and textiles. This will help researcher to establish by comparison the one that offers a greater opportunity for trainees to acquire practical business skills. It is also commendable to know that the broader definition for TVET by the Council is a step in the right direction and this would promote inclusiveness of the fragmented types of education that hitherto, existed.

2.2.2 The Nature of Competency-Based Training

According to Nsiah-Gyabaah (2007), Competency-Based Training has been defined in different ways by different authors. Some people use the terms Competency-Based Education (CBE), and Competency-Based Learning (CBL) to promote their approach to designing their curricula and to describe education that focuses on the acquisition of the competencies necessary to be able to perform professional tasks. The Australian Technical/Vocational Education and Training defines competency as the ability to perform a professional task and therefore, any skill instruction method which leads to identified competencies, organised learning activities, effective and organised use of learning resources and testing of competency attainment is Competency-Based Training (Nsiah-Gyabaah, 2007).

He further explains that some simple examples of CBT is an instruction system which is centred on and keyed to the development of pre-stated competencies which assist for instance:

i. medical doctors to diagnose diseases and offer prescriptions to patients; ii. civil engineers to design complex housing infrastructure for construction; iii. computer engineers to write software applications; iv. accountants to prepare budgets and present financial statements and reports. The core of a competency-based instruction system is that all activity in the classroom, laboratory and the field is focused on developing pre-stated competencies. Also central to CBT is the feature that both the instructor and the student know at all times precisely what is expected of the student in each learning situation. A detailed list of competencies, complete with statements regarding the required levels of skill

proficiency is introduced at the beginning of the student's programme and activities. In addition, a certain amount of management on the part of the instructor is necessary in order to successfully implement, supervise and evaluate CBT (Nsiah-Gyabaah, 2007).

Agodzo (2005) as cited by Nsiah-Gyabaah (2007, p.79) defines Competency-Based Learning simply as 'do-it-yourself (DIY) learning'. According to Agodzo a graduate who has gone through CBT should be well equipped for hands-on practical work that is demonstrated in the specific tasks he can do and must do. Moreover, Nsiah-Gyabaah points out that:

competency is an integrated entity that is made up of **knowledge** (what you know), **skills** (being able to perform a task), **values** (what you want, feel, and think, and **personality** (your being). The aggregate of these attributes lead to a desired professional attitude and behaviour that defines the competency of an individual. It moves education's focus from what academics believe graduates should know (Teacher-focused) to what students need to know and be able to do in varying and complex situations (student focused/ workplace focused) (p.80).

According to Dare and Kouwenhoven (2009) a simple description of competence is 'the ability to perform a task up to standard' and that it is not difficult to see that competence relates to the world of work. Acquiring and developing competence is more than learning a set of skills. A common term describing the acquisition and development of competence is Competency-Based Education and Training (CBET), where training is more associated with the mastering of skills (Dare & Kouwenhoven, 2009). By this statement Dare and Kouwenhoven establish that CBT is synonymous with Competency-Based Education and Training (CBET) or simply CBE. Further, Dare and Kouwenhoven explain that:

The word 'competence' could be used in a generic sense, meaning the quality or state of being competent. This 'quality of being competent' can be explained by the possession of a set of 'competencies' that together are casually related to a competent performance. A competency is conceptualized as the capability to choose and use (apply) an integrated combination of knowledge, skills and attitudes with the intention to realize a task. Competence is then defined as the capacity to realize 'up to standard' the key occupational tasks that characterize a profession (p24).

Competency-Based Education aims to make students more competent through the acquisition of competencies and the further development of the newly acquired or already held competencies. This presupposes that there is clarity about how competencies are conceptualized and that, in case of a particular education or training programme, the relevant competencies have been formulated (Dare & Kouwenhoven, 2009).

For JICA, CBT is a systematic learning process in which the primary focus is on the students' ability to demonstrate industry-developed competencies. The competencies comprise appropriate knowledge and skills required to perform workplace roles. CBT methodology provides learners with recognition and accreditation of previously acquired knowledge and skills, flexibility in scheduling learning activity, self-paced individualized study determined by the student's learning style, a learning continuum determined by student needs, and the possibility of starting and finishing a programme at any time during the year (JICA, 2001).

Dare and Kouwenhoven (2009) acknowledge that although CBT/CBE appears in many forms, certain characteristics describe the 'archetype' of a competence-based curriculum.

Among these are: CBT is oriented to professional practice and based on the future occupational practice of the graduate; CBT is learner-centred and the learning process is central; CBT has a constructivist approach with the main goal being competence, not knowledge as in cognitivism or achievement as in behaviourism; in CBT the role of the teacher is that of ‘a cognitive guide’; CBT has learning environments focused on the development of competencies; CBT includes the development of generic competencies, stimulates transfer of skills, focus on innovations and problem solving; CBT assessment focuses on competencies rather than knowledge and skills; and lastly CBT curriculum development is based on the elaboration of profiles and identification of competencies.

Competency-based Education and Training is however not undisputed. Critics often mention the minor role of disciplinary knowledge together with a haphazard taking in of pieces of disciplinary knowledge by students (Dare & Kouwenhoven, 2009). Also critics have it that ‘CBT focuses on machines and production to the detriment of more comprehensive environmental care training’. Others express concern about personal as well as professional development of the staff since CBT was seen as a danger to throw some values and ethical standards underpinning certain professions. There is need for groups of competencies to be linked effectively to ensure that the moral, ethical and cultural values and understanding are not overlooked (Boahin & Hofman, 2010).

From the above, it could be inferred that many names are associated with CBT but they all mean the same. It is also realised that, competency at any point in time integrate a combination of knowledge, skills and attitudes with the intention to realize a task. In

addition, a significant characteristic of this approach is the student-centred, self-paced learning that take place in a modular system. Despite the growing acceptance of CBT, critics raise concerns that it promotes pieces of disciplinary knowledge. This concern in the researcher's view could be addressed by introducing appropriate interventions to make the adopted approach comprehensive. Adequate understanding of the CBT concept is important since it would help the researcher to design a CBT curriculum plan for HND CBT Fashion and Textiles business education.

2.2.3 TVET Reforms to Reflect Competency-Based Training

According to COTVET (2010) the TVET reform proposes a broad based set of activities which aim to create strong linkages between industry and the TVET system so that it can provide access to lifelong learning for all Ghanaians. This is to be achieved through cooperation and partnership between industries and enterprises both in the formal and informal sectors, local government, labour, teachers, parents, students and community based organizations.

The reform intends to use Competency-Based Training as the primary methodology for achieving effective linkage between institutions and all industries, businesses and community enterprises. Based on this, the Council establish the following direction for the CBT approach; industries identify and develop competency standards, assessment guidelines and qualifications. Based on these requirements, educational institutions will develop new curricula called Training Packages. Training packages are modularized.

Modules can be provided not only by educational institutions, but also by industries and individuals, as long as they are accredited.

Since Training Packages reflect industrial needs, quite a few modules, especially practical training by using specific equipment, can be conducted by industries in the formal or informal sectors. In other words, the CBT approach is an open system to encourage participation of all parties concerned, by sharing scarce assets needed to provide TVET (COTVET, 2010). The reform also proposes the establishment of a Ghana National Training Authority (GHANTA) to oversee the national training agenda. It is also proposed that Industry Training Advisory Boards (ITABS) be formed. ITABS will comprise appropriate representatives from all important industries, businesses and community groups. The ITABS will work in close collaboration with TVET institutions to develop Training Packages.

JICA (2001) reveals that structured dialogues between the TVET sector and industries do not generally take place in Ghana. This often causes a significant mis-match of persons trained in the TVET institutions and the skills needed in industries. The JICA Study (2001) goes on to reveal that this mismatch is a major reason for the industrial sector's reluctance to provide financial and technical support to the TVET sector. Therefore an appropriate consultation mechanism between the TVET sector and industries need to be formalized.

It is evident from the above discourse that gap between TVET institutions and industry has widened over the years leading to a mis-match of persons trained and the skills set required by industry. Forging closer partnerships, co-operation and linkages is the surest bet to unify

vision and missions of TVET institutions and industry. The starting point is by signing diverse memoranda of understanding on agreed areas for immediate take off.

This understanding is very vital in this study because in the CBT approach competencies always originate from industry to develop the appropriate curriculum called Training Package.

2.3 Origin of HND Curricula for Polytechnic Education

According to JICA's study report (2001), when the Polytechnics were formed in the early 1990s, the Ministry of Education set up the University Rationalization Committee. This Committee had the task of setting up the Polytechnics including the development of appropriate curricula. In executing the task the Committee asked experts from university, industry, and professional associations to review the diploma curricula (run by universities) and formulate new curricula for the Higher National Diploma (HND) programmes. As a result of this process, curricula for HND were accredited by the NAB in 1995 and became the standard of accreditation for the HND programmes.

COTVET (2010) confirms JICA's (2001) findings which states that, the Ghanaian HND curricula are essentially revised versions of the two-year diploma programmes previously offered at Ghanaian universities. These revised curricula were accredited by the NAB in 1995 and approved for delivery by the National Council for Tertiary Education (NCTE) – the chief policy-making body for tertiary education under Ministry of Education, Youth and Sports. At that time programmes offered in Polytechnics were Engineering; Applied Science and Technology; Business and Management Studies, and Fashion.

JICA (2001) and COTVET (2010) points out that studies carried out about Polytechnics showed apparently that the curricula had been heavily based on overseas models. There was no indication of any adaptation to the Ghanaian context, and the lack of suitable teaching resources, particularly in practical classes, compromised the integrity of the learning. Although most curricula included a list of equipment required for teaching, little or no mention was made to reference materials (reading lists). Without the appropriate teaching resources, the teaching style could only be predominantly didactic (teachercentred) in nature.

In addition, JICA (2001) and COTVET (2010) reveal that all programmes contained an ‘Attachment’ training component in which students spent time in an industry for practical work. Although students now spend approximately three months outside for industrial attachment in the academic year, the curriculum provided very little detail regarding this important aspect of the programmes. Moreover, JICA (2001) notes that NABPTEX in collaboration with university teachers, act as external examiners and conduct a kind of quality assurance of the HND programme through the external checking of examination questions. These observations have caused the curricula of the various programmes to undergo various reviews. The Fashion and Textiles programme is no exception, having witnessed a number of these reviews. The current reforms are aimed at converting and implementing all the curricula of academic programmes offered in Ghanaian Polytechnics to CBT.

It could be deduced from the above discussions that, though the HND curricula of Polytechnics have undergone various reviews, there has not been a significant shift from being theory-based to a more practice-based approach over the years. This didactic approach to the curricula has not allowed for any significant impact from the quality checks by university lecturers engaged to conduct quality assurance of the HND programmes. As such, the move to convert the programmes to Competency-Based Training that fit the Ghanaian context is a major paradigm shift that tailors the curricula to industry needs and expectations. It is welcoming news therefore for the crafting of the HND CBT Fashion and Textiles curriculum dubbed, ‘Design and Production of Fashion and Textiles’. It is this new curriculum that the researcher tries to incorporate a SchoolBased Enterprise programme to address the entrepreneurial gap identified during the final evaluation of the piloted curriculum.

2.4 The School and Work (Employment)

In general terms, employment is the act of being engaged in a work or job where one makes profit or is duly remunerated (Crentsil, 2004). Thus, mention can be made of working to be remunerated (salaried employment) and working with the hope of making profits (self-employment). Ideally, in either of the two types of employment, the profits or remuneration should be enough to cater for basic needs of the worker such as food, shelter, clothing and others such as health and health insurance, childcare, family needs and pensions (Crentsil, 2004).

According to the Ministry of Employment and Social Welfare (MESW, 1994) a major cause of unemployment in Ghana are the mismatch between available trained manpower and the

types of employment in the labour market. Quarshie (1986) notes that available statistical figures indicate that while the numbers of people graduating from Ghana's Universities and Polytechnics keep increasing, graduate recruitment record keeps falling. Quarshie again asserts that, whereas 'brain-drain' could be one of the factors for such low recruitment, lack of job openings could be said to be the main cause. The number of educated unemployed is escalating by the years, and the present graduates are potential resources for development as entrepreneurs. Quarshie also believes that government earns a fortune training these talents into entrepreneurs; some of whom are artists, engineers, scientists and agriculturists.

In another development Adipah (2000), acknowledges that, self-employment is unlikely to succeed by mere inclusion of cognitive or psychomotor domains of learning into some part of a curriculum such as Graphic Design, Ceramics, or Textiles. Instead, he believes that research should start outside the school system, in the work environment and for answers to critical questions about self-employment. These considerations, according to Adipah (2000), would reveal that the world of the self-employed is complex and most answers to these questions would help formulate educational policies, goals, mediate and proximate objectives by stakeholders seeking to promote self-employment. Furthermore, he acknowledges that the world of the self-employed is not an open path to which school graduates can be easily led, as is true in formal employment. Adipah (2000) therefore advocates that research should segregate the self-employment sector for a clearer view of various occupations. For example, before planning a programme of study in fashion design

and textiles at the tertiary level, studies should reveal work styles and procedures whereby competency is required.

The researcher agrees with Adipah that the approach to formal education does not support training for self-employment. As such, there must be a systematic approach to study work styles and procedures of creative art industries for incorporation into formal education to guarantee appreciable degree of success for graduates seeking to enter into selfemployment. The incorporation of work styles and procedures into formal creative arts education for the purpose of tailoring the school system to the world of work is believed to be achievable through the School-Based Enterprise approach (Stern *et al.*, 1994; Gugerty *et al.*, 2008; Stratton, 2008; Smith *et al.*, n.d.).

2.4.1 School and Work: the Japanese Example

Hitoshi (2009) writing on *'Learning to Make a Living'* in the Japan Journal publishes that the Japanese government authorities have been striving over the last decade or so to better connect young people with the world of work. As a preliminary stage before students embark on internships, the government started to promote career education, in the form of what it called 'Professional Awareness Education'. This approach according to Hitoshi (2009), stemmed from the recognition that too much emphasis was being placed on knowledge through learning and upbringing, with students' after school activities revolving around cram schools, to the detriment of relationships with the local community.

As an attempt to provide practical education, school activities revolve around real life experiences in the local community and entrepreneurship education with Non Profit Organizations.

In addition, Hitoshi (2009) states that the school's aim is to become participation-oriented community school that equips students with both personal capabilities and social capabilities (to help them make the transition into society) through collaboration between the school and the local community, working hand in hand with local people. As part of career education, students engage in structured, practical activities from the first to sixth grades, including listening to talks from adults they encounter in their everyday lives, getting to know themselves, thinking about the reasons why people work and starting to think about life plans.

Further, Hitoshi (2009) intimates that as part of entrepreneurship education older students work with organizations (school-based set-ups) to come up with ideas for products that harness local resources, establish hypothetical companies and produce plans covering everything from proto-type production through to sales. Students then submit their plans and receive funding from the school, enabling them to actually go out into the community and sell their products. Initiatives such as these were commended by the Japanese Ministry of Education as a practical example of how educational capabilities within the local community can be harnessed extremely effectively.

Hitoshi (2009) reports that, Fujita, a renowned person with the National Institute of Educational Policy Research has asserted that: 'the problem is how to provide experiences that reshape children's perspectives from the scratch. It is also important that teachers recognize the need to provide career education'. Hitoshi's discussion establish further that;

‘essentially children need to come into contact with members of their community, see what sort of jobs are out there, understand how each profession functions and get to know how those involved in each profession work’. According to Hitoshi, as part of its career education policy (that is, Experience-Based Education) the Japanese Education Ministry has, since the fiscal year 2005, been promoting a programme called Career Start Week, whereby Junior High School students experience life in the workplace for a period of at least five (5) days, and is working to lay the foundations for increased collaboration between the likes of schools, industry and related government bodies.

Hitoshi (2009) links his argument to the Trends in International Mathematics and Science Study (TIMSS), a study that uses standardized tests to assess the level of educational achievement in the fields of numeracy (mathematics) and science among fourth grade Elementary School students and second grade Junior High School students. Hitoshi reiterates that the TIMSS results for 2007 ranked Japanese Elementary School fourth graders fourth in the world in both numeracy and third in science. Based on such results he concludes that the level of basic scientific knowledge among adults in Japan however is lower than that of other countries. The reason for this discrepancy stems from the fact that Japanese education is geared towards exams, with no real connection between learning and everyday life (Hitoshi, 2009). Hitoshi concludes his study by stating that: ‘It is important however that we learn in order to live. It would be no exaggeration to say that basic learning and career education will form the basis of nation building in the future’. Inferring from the above example from Japan, the researcher holds the view that if an industrialized country as Japan is still striving to make education more and more related to work, then the

earlier the Ghanaian educational system is modelled after that, the better. It could be acknowledged from the Japanese example that, forging closer linkages with local communities is key in ensuring transition from school-to-work for formal education trainees. Any attempt to isolate the school system from the communities within which the school operates makes the graduates they churn out dysfunctional. The school must go to the community and solicit for their problems so that through collaborative efforts with the community solutions could be formulated to address society's challenges.

2.4.2 Strategies for Graduate Employability and Enterprise Skills: The Cardiff Example

The Cardiff University (2012) records that the need to target training towards employment attracts many educational institutions worldwide of which the Cardiff University in the United Kingdom is a typical example. As part of its strategy, the Cardiff University had developed a five year strategic plan (from 2009/2010 to 2013/2014 academic year) to provide an inspiring and enriching educational experience for its students who, as a result, will be recognised and well-regarded by employers and professional bodies. Moreover, the Cardiff University report (2012) accepts the following definition for 'Employability': a set of attributes, skills and knowledge that all labour market participants should possess to ensure they have the capability of being effective in the workplace – to the benefit of themselves, their employer and the wider economy. The University has agreed to the following attributes as being important in the development of an employable graduate; self-management, team-working, business and customer awareness, problem solving, communication and literacy, application of numeracy, and application of information

technology. The Cardiff University Report (2012) also establishes that through curricula and extra-curricular opportunities presented, students would be exposed to leadership and management skills; information literacy; planning, budgetary control and project management skills; entrepreneurship, creativity and the value of innovative approaches.

These strategies, by the Cardiff University in the United Kingdom, are worth emulating by Fashion and Textiles Training Institutions in Ghana. The Cardiff strategy becomes one of the good examples to benchmark the training of Fashion and Textiles graduates. A careful diagnosis of the HND Fashion and Textiles programme in Ghanaian Polytechnics would help to reveal lapses that need to be addressed to make it industry relevant. To conclude, it is important to reiterate that, educational institutions must not only be interested in churning out graduates (as is currently being witnessed in Ghana with the proliferation of Private Tertiary Institutions); but should as a matter of urgency think critically about avenues for employment of the graduates they churn out year after year.

2.4.3 The Relationship between Skill and Self-Employment

Skill plays a crucial role in self-employment. According to vocational educationists, it appears to be the major factor distinguishing the tens of thousands of skill-less school leavers from the skilful young people practising a vocation (Adipah, 2000). Adipah proceeds however that, one may ask whether there is any difference between skill for selfemployment and skill for salaried (paid) employment. According to Adipah, research has unveiled that many countries have embarked on universal vocational education with the assumption that basic skills plus basic education will result in self-employment. But in

reality, formal mainstream school systems have little experience in education for selfemployment. Adipah captures that, presently, what most institutions are capable of doing is to prepare students for examinations but not occupational fields.

Adipah's (2000) views go to buttress Carnoy's (1980) assertion that production skill alone does not conjure materials, the market, or work. What really seems to work, according to UNESCO (1996) is the organization of trainees into producer co-operatives and the provision of initial capital to stabilize the work. This intervention, in the researcher's mind, is a form of business incubation where trainees are groomed in business before they are left to be on their own to ensure successful enterprises and employability. Carnoy emphasizes that; a strong link should be established between out-of-school and in-school planning of vocational and entrepreneurial training. The present situation is such that the formal sector appears to be restricted while the informal sectors offer unlimited access to self-employment and micro-economic activities. In furtherance to that, Adipah establishes that as at now, planners have not been concerned with laying actual structures for selfemployment. Thus, research needs to be conducted into the informal sector about selfemployment to be adopted into mainstream vocational/technical education (Adipah, 2000). This scenario, in the researcher's view, needs serious and urgent attention, especially when it occurs in creative art programmes that should be vocational and business oriented.

2.4.4 Working in Visual Art Vocations

According to Shacklady (1997), the saying 'art for art sake, money for God's sake' could be a strap line for the book he edited. According to Shacklady (1997), the authors state that

‘any reader considering a career in the creative profession within its covers should know that, for the most part, employments in these areas require abilities or capabilities that are not necessarily creative. One may be required to obtain technical or business skills’. Applying one’s talent to the industry in which one wishes to work will bring both job satisfaction and financial reward. Shacklady (1997) confirms that careers in the arts are highly competitive and what one needs to do is to become a qualified applicant. To do this, it will require long term planning in terms of the route one will take, and the willingness to make personal commitments to further one’s ambitions by picking up unpaid or voluntary work in the chosen field. This view therefore makes the concept of SBEs timely as a module for educational programmes in the 21st Century.

2.5 School-to-Work Transitions: The Case for Art Education

Questioning the school-to-work rhetoric, Stankiewicz (1996) advocates that, today even those who advocate teaching the arts as preparation for work in the 21st Century acknowledge that the arts must also be taught for their unique capacities to create new worlds, vivify human experiences, and articulate cultural values. Stankiewicz (1996) advocates that in current times art educators would do well to think critically about the role of the arts in school-to-work transition. Moreover, Stankiewicz acknowledges Parker’s (1994) position that one reason for the value of visual arts education is in facilitating workplace readiness. In that light, Stankiewicz (1996) quotes the following from Parker (1994), ‘experiences in the arts teach skills that can be transferred to the workplace (p. 6) and an ‘artful’ approach improves problem solving’ (p. 12).

Stankiewicz (1996) goes on to point out that, industrialization has resulted in deskilling workers (especially in the arts) making employment opportunities open to individuals who combine specialized skills with entrepreneurial talents. What this means is that society needs an art education curricula with goals and learning activities that address both society's avowed educational purposes and changing realities. According to Stankiewicz the issue of transfer of learning is at the crux of the concern with regard to school-to-work transition. Stankiewicz believes strongly that many papers assert that knowledge, skills and dispositions developed through art education will and do transfer to the workplace.

In contrast to Stankiewicz's opinion, recent research on learning transfer argues that learning does not automatically transfer from one context to another (Perkins, 1994 as stated by Stankiewicz, 1996). Perkins and those who share his approach to learning transfer recommend, explicitly helping students make connections between what they are learning and how that knowledge might be applied in other situations. A recent report suggests that vocational preparation is not a high priority for most Art Specialists' Teachers (Centre for Arts Inquiry, 1994; as cited in Stankiewicz, 1996). If art teachers are unaware of the potential connections of their teaching with the work-place, or if they are unconcerned about this issue, it is unlikely that they will explicitly teach for transfer (that is, teaching art for art sake, but not art for job creation / business sake, or art for, or as a profit making venture). In advanced countries, especially the USA, efforts made towards school-to-work transitions has culminated in extensive research and implementation of many Work-Based Learning (WBL) programmes. Such Work-Based Learning (WBL) programmes are discussed as follows.

2.5.1 The Concept of Work-Based Learning (WBL)

There seems to be no established definition for WBL models. Commenting on definitions OTA-Princeton (1995) states that, it should be noted that there are no established definitions of these models; instead, they have evolved informally and even experts disagree on some of the important characteristics of each. In addition, some work-based learning programmes have intentionally modified a model or developed their own. Finally, actual practice seldom coincides exactly with the original intentions.

According to Stratton (2008), Work-Based Learnings are structured activities incorporated in the curriculum which apply knowledge and skills learned in class and connect these learnings to experiences at work. Stratton further intimates that Work-Based Learning is an approach used to provide students with real-life experiences. Supporting the concept of WBL, Smith *et al.* (n.d.) also explains that education through work-based learning programmes, which contributes to both the intellectual and career development of high school students, is gaining acceptance by policymakers and educators as a means to improve the educational outcomes for many students. This increased acceptance of work-based learning programmes is as a result of changes in the world economies, educational systems, and the increased focus on the importance of preparing students for the world of work. Smith and his associates argue that, the intent of preparing students for work is not to take away from academic excellence, but instead, to integrate academic and occupational curriculum to connect school and work. Smith *et al.* (n.d.) again support the idea that students should be given every opportunity to receive academic and occupational

preparation to equip them with the necessary skills for obtaining employment and/or for further education.

Furthermore, Smith *et al.* (n.d.) establish that a work-based learning programme must include a school-based learning component (classroom instruction in both academic and occupational areas), a work-based learning component (structured work), and a connecting activity component (career development activities). A work-based learning programme must include:

- a. work experience opportunities for students, either paid or nonpaid;
- b. job training and work experiences coordinated with both academic and occupational learning in school-based programmes that are relevant to students' programme of study choices and lead to the award of a secondary diploma and entrance criteria to a postsecondary institution;
- c. workplace supervision;
- d. instruction and activities in academic and occupational workplace competencies, including positive work attitudes, employability, and practical skills; and
- e. broad instruction, to the extent practicable, in all aspects of an industry, that is, planning, management, finance, technical and production skills, underlying principles of technology, labour issues, community issues including health, safety and environmental issues.

OTA-Princeton (1995), Stratton (2008) and Smith *et al.* (n.d.) agree that work-based learning programmes come in many forms, but have the common goal of providing students

with experiences for the world of work. The most common work-based learning programmes available to facilitate the preparation of youth for transition to work include:

- a. youth apprenticeship, clinical training, cooperative education, school-to apprenticeship, school-based enterprises and career academics (OTA-Princeton, 1995);
- b. cooperative education, school-based enterprise, entrepreneurship, service learning, internship, shadowing and mentoring (Stratton, 2008);
- c. field trips, job shadowing, school-based enterprises, entrepreneurial ventures, internship or practicum, clinical experiences, cooperative education, and youth apprenticeship (Smith *et al.*, n.d.).

For the purpose of this research, it is gratifying to note that all the three: OTA-Princeton (1995), Stratton (2008) and Smith *et al.* (n.d.) mention School-Based Enterprise. It is also worth knowing that, Stratton (2008) and Smith *et al.* (n.d.) establish the fact that there should be a close relationship or similarities between school-based enterprises and entrepreneurial ventures/entrepreneurship. A summary of Work-Based Learning models is presented in Appendix four (4) for easy comparison among the models.

2.5.1.1 School-Based Enterprise

A School-Based Enterprise (SBE) is defined by Stratton (2008) as; ‘a simulated or actual business conducted within a school. It is designed to replicate a specific business or segment of an industry and assist students in acquiring work experience related to their chosen career cluster’ (p. 6-1). According to Stratton (2008), one key rationale for SBEs is that, many communities do not have sufficient numbers of businesses and industries to provide opportunities for students to gain extensive work-based experiences in the private sector.

In this case, School-Based Enterprises can be utilized to fill the void. In a manual titled *'Standards and Guidelines for Work-Based Learning Programmes in Georgia'*, Smith *et al.* (n.d.) grant that School-Based Enterprises are similar to Entrepreneurial Ventures in schools. Smith *et al.* (n.d.) therefore defined School-Based Enterprises and Entrepreneurial Ventures as; 'work-based programmes that teach students to assess and develop their knowledge, skills, and abilities necessary to create and administer a small business enterprise from a school-based location' (p.102). In the view of Smith *et al.* (n.d.); School-Based Enterprises and entrepreneurial activities engage students in the creation and management of a business and the challenges of being a small business owner. Participation is viewed by students and work-based instructors alike as an investment in learning that will assist those involved, at every level of the programme, in future educational and employment goals. According to Smith *et al.* (n.d.) the purpose of SchoolBased Enterprises /Entrepreneurial Ventures is to allow students to: participate in business ownership from creating and developing the idea to actually making the business run; determine the level of students' interest in the identified job or career and the educational requirements; develop the work habits and interpersonal skills necessary for successful employment such as responsibility, communication, cooperation, punctuality, and flexibility. In addition, it is to identify future employment and/or post-secondary educational goals through business and industry awareness and set self-directed and mentor-supported goals (Smith *et al.*, n.d.).

Gugerty and Associates (2008) in a study conducted from 2001 to 2006 define SchoolBased Enterprise (SBE) as: 'a sustained, school-sponsored, student led activity that engages students in the production of goods and services for the school or the community'. Gugerty

et al. (2008) claim that the school-based business concept is not new, but using a school-based business created for the express purpose of developing employability skills while providing clear links to academics for special education students, has not been the usual and customary application of such efforts, despite considerable research documenting the problems that special education students exhibit when required to apply skills learned in academic settings to performance in employment settings (Gersten & Baker, 1998; as cited in Gugerty *et al.*, 2008). According to Gugerty *et al.*, (2008), for special education students, a School-Based Enterprise can provide their first work experience as well as opportunities to learn key career and social skills.

On their part, Stern *et al.* (1994) provide a simple definition to School-Based Enterprise as; ‘any activities through which students produce goods and services for sale to or use by people other than themselves.’ The Office of Technology Assessment (OTA, 1995) in Princeton also confirm that in School-Based Enterprises the students work part-time in school businesses that produce goods or services for people other than the students involved.

Espousing the idea of School-Based Enterprises further, Stratton (2008) explains that such enterprises can offer students opportunities to develop an understanding of the kinds of work done in today’s workplace. Students may be involved in ‘all aspects of the business’ and can rotate among the various positions and tasks involved in the designated business venture. Students have opportunities to work with teachers and business leaders who can serve as mentors. Earlier, Stern *et al.* (1994) report that students usually start in entry-level

positions and may move up into more skilled positions and the managerial ranks. Enterprises give the students more opportunities to assume managerial or entrepreneurial roles than they have in regular places of employment. Participants earn credits toward graduation and sometimes are paid. School-Based Enterprises focus on academic reinforcement, some career exploration, and occupational development. Co-ordination is facilitated by the school's control over both the classroom courses and the work-based learning in the enterprise, by the location of the enterprise on the school grounds or nearby, and by the fact that the teachers of the occupational courses often supervise the enterprise (Stern *et al.*, 1994).

The aims of School-Based Enterprises according to Stern *et al.* (1994) include: providing work-preparation advantages as employer-based apprenticeship; improving students' career preparations by giving students years of structured, works-based learning linked to classroom instruction, leading to a recognized certificate that qualifies them for employment. In addition, SBEs serve as a contrast to the passive learning typical of many college/tertiary classrooms as compared to the cognitive apprenticeship that engages students in active problem solving. According to Stern *et al.* (1994), instead of fragmenting knowledge into the unrelated subjects of the conventional curriculum, cognitive apprenticeship gives students whole tasks that require integration of knowledge from various disciplines. As opposed to presenting facts and procedures outside their context of use, cognitive apprenticeship places learning in practical context where students can find meaning.

For these reasons, Stern and his team (1994) believe that information and thought processes acquired through cognitive processes are more likely to be remembered and available for application for future problems. Just as work-based apprenticeship requires employers to provide training slots, cognitive apprenticeship requires teachers to create learning situations for students that are actively integrated and real (Stern *et al.*, 1994). For example: students in a school restaurant will make soups and sauce as well as analyze their nutritional content; and students running a child care centre could learn how to organize games for three year olds in addition to the theories of child development.

On the range of SBE activities, it is reported that three basic types of businesses may be incorporated as School-Based Enterprises, and they are retail, service, and manufacturing (Stratton, 2008). Further, Stratton notes that most common enterprises operated as SBEs are retail and service enterprises: banks, school stores, boutiques, and greenhouses. The manufacturing enterprise includes endeavours such as sign-making, printing, and novelty production. From the researcher's observation it becomes clearly evident that, the mention of manufacturing enterprises identifies vividly with visual art vocations and therefore establishes a strong basis for the success of SBEs established as part of HND Fashion Design and Textiles programmes. Stratton gives examples that, production and distribution of school newspapers, child care centres, school farms, construction projects, catering, and stores associated with businesses such as grocery chains, and restaurants are some of the most successful SBEs and that; opportunities for School-Based Enterprises are limited only by the imagination. Stern *et al.* (1994) and OTA (1995) also agree to the following span of

activities being common with SBEs; manufacturing, auto repair, construction, publishing, retailing, and child care.

Recounting the importance of School-Based Enterprises, Stratton (2008) catalogues that, SBEs provide students opportunities to: utilize basic academic skills; gain experience in a work-related environment; work as a team member; develop leadership skills; and work with the teacher/coordinator and the advisory board to develop policies and procedures for the operation of an enterprise. In addition, students become familiar with technology used in business; and develop an understanding of the economic system and its impact on society. Smith and his associates hold the view that students receive valuable experience that enhances educational and/or post-secondary educational goals including: preparing resumés; setting their own goals toward employment and/or further education; improving their self-image; increasing employability opportunities; and increasing peer recognition and acceptance. Smith's team also acknowledges that SBEs help in developing leadership skills; developing mentor relationships that have future value; and gaining knowledge of workplace expectations, administration, and performance of business management such as production, design, and sale of a product.

Similar to those of Stratton and Smith *et al.*, Gugerty and his team (2008) record that, students who participated in a model SBE project: learned to use current technology found in many businesses (spread sheet and database soft-ware, online sales); became familiar with real-world business practices; learned inventory, implemented standard accounting and money management practices, developed and carried out marketing/advertising

strategies, developed and maintained positive customer relations. Students also implemented quality control procedures as applied both to the SBE's product/service and to the mathematical, written, and verbal processes used to operate the SBE; formed, sustained, and worked in teams; supervised and provided feedback about the performance of others; communicated effectively with a wide range of students, school staff, and adults in the community. In addition students made key decisions regarding products/services; conducted marketing and feasibility studies; worked with school personnel to develop the SBE's governing structure, personnel policies, hiring policies, practices, and procedures. Students also helped their teachers design participation incentives; determined how, when, and by whom the product/service would be produced and delivered (including costs, price structures, production, advertising, and distribution); and dealt effectively and appropriately with the myriad of interpersonal, communication, scheduling and other issues inherent in a new business venture (Gugerty *et al.*, 2008).

Writing on the benefits of School-Based Enterprises, Stern and his team (1994) also underscore the fact that training and education is the primary purpose of most SBEs. The productive activity of SBEs enables students to apply subject matter from the classroom, integrating academic and vocational knowledge as they learn many aspects of an industry. Productive activity also helps students develop their capacity for problems solving and time management and learn how to work in teams, how to learn through work, and how to participate in organizational redesign (Stern *et al.*, 1994). The key benefits identified by Stern *et al.* (1994) are SBEs' potential to integrate academic and vocational education and offer students opportunity to: learn subject matter from the classroom; acquire problem

solving skills; acquire time management skills; acquire generic work skills and develop specific work skills.

Smith *et al.* (n.d.) propose the following key guidelines to be used in organizing and implementing Entrepreneurships projects / School-Based Enterprises:

- a. the learning experience made similar to small business organization and administration, with all aspects of industry and business opportunities explored and evaluated prior to beginning a business;
- b. the enterprise is structured for the benefit and profit of the student with participants being paid either hourly wages or a stipend or percentage of the profits generated from goods or services sold or used by people other than the students involved;
- c. the enterprise may be a short venture or can last one or more school terms;
- d. written permission from the student's parent(s)/guardian(s) required for the student to participate.

Stern and associates reviewed the literature on School-Based Enterprises and conducted sixteen (16) case studies. They found many anecdotal accounts of how students became more engaged in school, extended their academic skills by applying them in the enterprise, and acquired basic work habits and specific occupational skills. Many enterprises were found to have endured for years, although others did not. The review, however, did not find any rigorous evaluations of the effects that the programmes had on the students' academic

and occupational development, on their subsequent schooling, or on their employment and career success (Stern *et al.*, 1994). In answering the question whether

SBEs can help educators address ‘transfer of learning’ problems, Gugerty and Associates answered YES. Gugerty’s team indicate that their work provides the field with a fresh approach to addressing and dealing effectively with special education students’ ‘transfer of learning’ problems. As student entrepreneurs conceptualized, designed, and operated School Based Enterprises, they developed their leadership, team work, decision making, problem solving, analytical thinking, and other work related skills (Gugerty *et al.*, 2008).

Stern *et al.* (1994) identify five (5) key challenges that confront SBEs and they include: deciding what goods and services to produce; avoiding competition with local suppliers; setting appropriate prices; hiring qualified staff and recruiting students. In spite of these challenges Stern and his team state that case studies indicate that School-Based Enterprise is compatible with all kinds of students, from the developmentally delayed to the academically gifted, including both those who enjoy school and those who are dying to get out. But it takes effort to maintain high standards of achievement and behaviour, no matter what kind of students there are (Stern *et al.*, 1994).

From the above discourse, it becomes clear that the mention of School-Based Enterprise connotes activities of a school system which leads to provision of goods and services, for others consumption, for the primary purpose of training and associated benefits (e.g. financial). The aim for such productive activities is to fashion the school as a mini workplace to ensure smooth transition of graduates from school-to-work. It is also realized

that schools have a wide option to choose from; either retail, service or manufacturing business, to be incorporated as School-Based Enterprise. The importance of School-Based Enterprise is revealed in the acquisition of generic works skills, employability and enterprise skills that participating students testify about. The challenges of running a school business calls for careful guidelines that would assist in governing and streamlining its day-to-day operations. Understanding the nitty-gritties of the School Enterprise concept is crucial in fashioning out an SBE Model that would operate in an HND Fashion and Textiles programme.

2.5.1.2 The History of School- Based Enterprises

According to Stern *et al.* (1994), the idea of School- Based Enterprise is not new. In von Borstel's (1982) historical review of the concept of productive education, as cited in Stern *et al.* (1994), one of the earliest proponents was the English political philosopher John Locke. According to Stern *et al.* (1994), Locke's 1696 'Plan for Working-Schools for Poor Children' envisioned an institution that would train and care for indigent children, supported by the work of the children themselves. Self-sufficiency through sale of goods produced by the school was a salient feature of Locke's plan.

Stern and his Associates (1994) record that von Borstel's survey of twenty-seven (27) productive education projects in developing countries found that nine (9) of them generated enough revenue to pay all the cost of the school, another five (5) supported between sixty percent (60%) and ninety percent (90%) of school costs and six (6) more recovered between twenty-five percent (25%) and forty-five percent (45%). This implies that the enterprise

produced enough not only to cover the cost of production itself but also, in many instances, to cover the cost of education.

According to von Borstel, as cited in Stern *et al.* (1994), the eighteenth-century French philosopher Jean Jacques Rousseau was the first to assert the pedagogical benefits of productive education. Rousseau's ideas were applied and refined by the Swiss-German educator Johann Heinrich Pestalozzi, who opened a school in 1774 in which education was organized around productive labour. Among other nineteenth century proponents of the pedagogical value of work were the French utopian socialist Charles Fourier and the German school-master George Kershensteiner (Stern *et al.* 1994). The American philosopher John Dewey brought the idea of productive education into the twentieth century, consistently arguing that students learn best when productive experience is an integral part of their education (Berryman, 1992; as cited in Stern *et al.*, 1994). Stern and his team (1994) reveal that, in industrialized countries, the use of School-Based Enterprise for educational purposes has been relatively more frequent in connection with professional and vocational schooling. Teaching hospitals attached to medical schools are well known examples; similarly, many law schools publish law review journals that are written and produced mainly or entirely by students (Fidler, 1983 and Riggs, 1981; as cited by Stern *et al.*, 1994).

Stern *et al.* (1994) paradoxically assert that School-Based Enterprise has less frequently been applied to students in the 'academic' tracks of high school and college. Stern and his Associates (1994) note that despite the protests of Dewey and others, high school curricula

that prepare students for further education has been divorced from programmes that prepare students for work. The academic curriculum has generally eschewed practical application at the high school and college level, although students at the highest level of post graduate education routinely participate in various forms of School-Based Enterprise. However, some SBEs have sprung from high school academic courses (Stern *et al.*, 1994).

According to Jamieson, Miller and Watts (1988), as cited by Stern *et al.* (1994), the usefulness of School-Based Enterprise to teach academic subjects matter in elementary and secondary schools has been well illustrated in Great Britain, where the government in 1986 began to promote ‘mini enterprises’. The ‘mini enterprises’ were patterned originally on the model developed since 1963, by a not for-profit extra-curricular organization called Young Enterprise, itself modelled on the Junior Achievement Programme that was started in the United States in 1919 by the Chamber of Commerce for the purpose of teaching the principles of capitalist enterprise (Stern *et al.*, 1994). According to Jamieson, Miller and Watts (1988), as cited by Stern *et al.* (1994), Junior Achievement is still active in the United States, mainly as an extra-curricular activity. However, in Great Britain, on the other hand, mini-enterprises are part of the school curriculum. According to Williams (1991), as cited by Stern *et al.* (1994), they are explicitly designed to develop students’ understanding of concept and information from academic subjects, including Mathematics, English, Social Studies, Physical Science, Technology and Computers. Stern *et al.* (1994) note that in addition to covering some of the cost of schooling and helping students learn, SBEs have also been created to provide benefits to people outside the school. One example is the use of schools as seedbeds for new enterprise that add to the economic

base of the community or region by exporting goods or services. These enterprises are generally either turned over to local businesses or continued by students after they leave school. Meanwhile van Rensburg (1974), as cited by Stern *et al.* (1994) registered that combining education with production has been advocated as a method to teach appreciation for all labour and to avoid developing elitist attitudes among students who are privileged to receive more than the average amount of schooling.

The history of School-Based Enterprises clearly identify that the concept of productive education is not new. With all the associated benefits touted for School-Based Enterprise, it is paradoxical that it has not received wide implementation. The researcher therefore joins in the efforts of Dewey and others to step up advocacy for wide implementation of School-Based Enterprises, especially in TVET programmes.

2.5.1.3 Entrepreneurship/ Entrepreneurial Ventures

Entrepreneurship education according to Stratton (2008), allows students to develop a deeper understanding of economic principles and to apply classroom learning by organizing and operating a business enterprise. However, unlike Smith *et al.* (n.d.), Stratton treated School-Based Enterprises and Entrepreneurship education programmes separately, though at a closer look (in the researcher's view) they bear some resemblance. Stratton (2008) proposes that an Entrepreneurship education programme should involve students developing individual entrepreneurship projects in which they assume all risks in expectation of gaining a profit and/or further knowledge. An Entrepreneurship programme

may be a component of a specific course within the curriculum or be a stand-alone course for credit. Entrepreneurship education may be offered in any Career and Technical Education programme. Commenting on the rationale, Stratton asserts that, an Entrepreneurship programme should be designed to help students further develop skills in the areas of economics, business management and marketing. The programme should complement instruction and further prepare students to meet their career objectives. Furthermore, Stratton reinforces that Entrepreneurship programmes should allow students to experience all aspects of developing and running a business enterprise. Students should receive instruction and support for developing their projects and receive feedback from the teacher/instructor.

Stratton (2008) posits that Entrepreneurship programmes offer many benefits to students. These skills can be mastered only through experience and practice. The real-life experience gained through entrepreneurship projects is viewed favourably by college admissions officers and potential employers. Other benefits to the student include, opportunity to earn money and to make connections within the business world. An Entrepreneurship programme may lead students toward entrepreneurship projects that are either short term or long term in nature. Short-term projects usually involve providing only one product or service for a limited period of time. The focus of a short term project should be to learn and develop specific skills related to the project. Long term projects continue for a period of one to four years and must include learning a broad range of skills and knowledge.

In addition, Stratton (2008) suggests that within the Entrepreneurship programme, students should have complete control of their individual projects but should use the teacher, parents, and other partners as resources in making management decisions. The teacher should visit work sites, interview student clients, and review business records to gain a complete understanding of student projects. The teacher should provide students with ongoing feedback for improving their entrepreneurship projects and work to connect them with other adults who can provide knowledge and assistance. Stratton continues that as part of the Entrepreneurship programme, students should receive instruction relating to local, state, and federal regulations relative to small businesses. Adherence to these laws and regulations should be a requirement of the Entrepreneurship programme and an element of student evaluation. Specifically, the experience must be designed to further student progress towards the Individual Learning Plan; supervised by qualified instructors; and aligned with state, local content and performance standards.

2.5.1.4 Steps in Planning and Implementing an Entrepreneurship Programme

An entrepreneurship project must involve the following details: description of the project; list of skills to be developed through the programme; and a copy of student's business plan which should comprise (product/service to be provided, proposed budget including projected income and expenses, plans for financing the project, marketing plan for the project, and exchange agreement(s) if the student will be exchanging labour for inputs, facilities, or machinery) (Stratton, 2008).

Stratton (2008) suggests the following steps in planning and implementing an Entrepreneurship programme: determination of whether the Entrepreneurship programme will be tied to a specific course, a culminating project for the school or a specific career major, or an out-of-school programme; determination of whether the focus of the Entrepreneurship programme will be to have students participate in short-term or longterm entrepreneurship projects (even if the focus is on short-term entrepreneurship projects, some students may choose to continue and expand their projects); deciding how instruction will be delivered in the areas of product development, marketing, advertising, financing, record keeping, budgeting, communication, customer service, decision making, locating and utilizing resources, and complying with governmental regulations. The others are: developing a sample business plan for students to use and an instrument for evaluating students progress and performance; determining what resources will be needed to assist students in beginning their entrepreneurship projects; developing an agreement with all parties involved, including students, parents, teachers, and possible mentors; and design a system for monitoring students' progress and providing students with feedback on improving their entrepreneurship projects (Stratton, 2008).

Since Stratton (2008) and Smith *et al.* (n.d.) agree to some degree that Entrepreneurship Education and School-Based Enterprise bear resemblance, the researcher supports Smith *et al.* (n.d.) position that the two names (Entrepreneurship Education / School-Based Enterprise) could be used inter-changeably. Based on this position, the information provided under steps in planning and implementing an entrepreneurship programme is adapted in the development of the SBE model proposed in this study.

2.6 Planning SBEs: Integrating Business and Programme Planning

Gugerty *et al.* (2008) discusses the following as part of their work: SBE Business Plan, Students' involvement in SBEs, and Keeping SBE programmes fresh for New Students.

2.6.1 Guides to Planning New Enterprises and Business Plan

Yegge (1995) acknowledge that a Business plan is important for any business regardless of the size. He points out that: 'the plan must be a living document. The plan can be a vital part of thinking and actions contemplated, or actions taken, and may represent a business road map for successful growth and increased profit' (p.3). According to Gugerty *et al.* (2008) the confusion comes in when one realizes that his/her business plan will need to look like a traditional business plan and it will need to also be a school programme that will have a host of additional caveats directly tied to the school's curriculum. Business plans will ask you to look ahead to how you will handle money, start-up and operating costs, accounting, advertising, the type of business structure proposed, and a host of other things that will be seen as student learning activities which motivate a group's interest in an SBE in the first place. Obviously, the details that will make a School-Based Enterprise very different will include school considerations like curriculum adjustments if school credits are offered as incentives to participate, recruitment of eligible students, student leadership roles and staff assignments and oversights, especially as related to handling money and other such financial policies. In addition, making SBE a school 'programme' requires that planners also look to include assessing student learning in a way that ties that learning to state curriculum standards (Gugerty *et al.*, 2008). Once that is accomplished planners can get on with building things like shared governance and student management in the business,

rewards and incentives for students to participate, the necessary programme evaluation structures (both formative and summative evaluation measures for continuance), and planning for the inclusion of diverse student groups which will be a big selling point for starting an SBE.

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According to Gugerty *et al.* (2008), incentives for participation in SBEs will need to be determined; levels of students' involvement should be one of the earliest and most important discussion topics. In their view, when students start to feel empowered and see themselves as owners, entrepreneurs, or managers the level of interest in the SBE can be amazing and may be completely different than perceiving themselves as having a job in a school business. They observe that, there are many challenges with SBEs but none as formidable as keeping the programme fresh for new entrants. The first students who join the SBE will have the opportunity to experience the business start-up phases, but it will be very important to consider those things that can be done to allow each year's or each semester's entrants to also experience that sense of creativity and ownership that abounds when an enterprise is a brand new venture. Gugerty *et al.* suggest that introducing new products and services is one tried and true strategy, just like, re-evaluating and making changes in the marketing plans, advertising slogans or logos.

Inferring from the above discourse, the researcher opines that, it suffices to say that programmes that seek to introduce SBEs must spend adequate time to formulate clear instructional paths for the teaching and learning of business plans. This is crucial because when a plan lacks merit the whole enterprise will not live to see the light of day. Finally

understanding the process and elements for creating a business plan is important to this study as it is required as part of the model as shown in chapter five.

2.6.2 Marketing and Market Research for School-Based Enterprises

The Oxford Advanced learners Dictionary (6th Edition) define marketing as; ‘the activity of presenting, advertising and selling a company’s products in the best possible way’. More so, it define market research as: ‘the work of collecting information about what people buy and why’. Dickson (1986) simply describes marketing as ‘getting people to want your goods, selling them, delivering them to the buyers and getting paid for them’. Dickson therefore itemizes six activities one must engage in to be an active marketer, namely: finding out what customers want; choosing the products and services one can offer to satisfy one’s wants; pricing and selling them; placing them in the market and distributing them and lastly, making a profit at the end of the whole process. Buttressing this position, JICA (2008) asserts that the marketing process begins with discovering what product customers want to buy. According to JICA’s SME ToolBox (2008):

‘once you have a product, you need to determine a price for the product, let potential customers know about your product, and make it available to them. These are often called the four ‘Ps’ of marketing: product, price, promotion and place (how you distribute it). If you cover the four ‘Ps’ well, you should have no trouble achieving a fifth ‘P’, Profits’. Citing Peter Drucker, JICA (2008) stated that: ‘the aim of marketing is to know and understand the customer so well that the product or service fits him and sells itself’ (p. 85).

Marketing activities, according to the Toolbox are numerous and varied because they basically include everything needed to get a product off the drawing board and into the

hands of the customer. JICA (2008) points out that it is important to note that the field of marketing does not only includes sales, but also many functions besides sales.

In a related development, Tetley (1993) explaining market research, starts off by cataloguing the set of activities performed before production starts. Firstly, it has to be decided, what product or service of which quality should be produced for what consumer group and sold at which price. Secondly, it has to be found out whether the envisaged production is profitable – that is, whether the costs per product for required resources are less than product price. Finally, all the technical provisions have to be done to produce the selected goods and services and a production plan has to be established. The first set of activities, according to Tetley, is usually called ‘market research’. One can only sell a product for which either a need exists already or for which one can create a need. Based on these crucial decisions Tetley declares:

so entrepreneurs find out in the beginning which consumers with which purchasing power and which tastes, values and preferences need which product of which quality standard, of which design or appearance and offered at which price. Since needs, tastes, values and preferences change over time, market research is a never ending task and forms part of the marketing efforts of any enterprise if it wants to stay in the market’ (p.1).

One poignant statement Tetley (1993) makes is that Ghanaian enterprises usually serve existing demand. However, she observes that, enterprises all over the world have succeeded in creating demand for new products. This needs a lot of imagination as to the development of the product and its advertisement. In conclusion, she remarks that, the task of marketing is to assure that a product finds a market by: finding out what consumers’ needs and wants are; developing a product / service to meet those needs; determining the best way to price,

promote and distribute the product to satisfy the identified needs; and persuading the consumers to buy the product.

DECA (n.d.) notes that a successful School-Based Enterprise needs to conduct research into target market, competition, individual customers, and most importantly, what products and services will be offered for sale. DECA further establishes that marketing research will take much of the guess work away from SBE personnel. Even though market research is not always hundred percent (100%) accurate; it will offer pertinent information for making sound business decisions. Market Research will help minimize losses as new products and services are introduced.

According to DECA (n.d.) conducting market research provides planners with numerous opportunities to relate curriculum to an actual business - the SBE! In most cases, planners do not have to re-invent the wheel. Planners have the luxury of networking with others around the country. As a general rule, marketing research will not be all inclusive of every area of research. Obviously the most important is to conduct one's study by researching the most vital and important areas of the business operation. In the view of DECA (n.d.) some of the typical and common areas where marketing research may be conducted are: advertising research; customer research; competition research; business responsibility research; product research; and sales and market research. Understanding of the concepts of marketing and market research for School-Based Enterprises is important in this study to assist with fashioning out approaches to the case study projects with students.

2.6.3 Guides to Managing School-Based Enterprises

Tettey (1993) defines management as: ‘getting things done through people. It is the process of planning, organizing, coordinating, leading and controlling men, machine and materials to achieve desired results’. She establishes that management can be considered good if the who, what, how and when of all business activities are considered before, during and after action is taken. In her view, managerial skills is needed to make financial gains, face competition and for the long term survival and growth of businesses; for ‘the business of business is to stay in business’.

Tettey (1993) points out that aside from production and marketing; registration, establishment and maintenance of enterprise, negotiating finance, dealing with authorities (for example; GRA for taxes, Municipal Authorities for levies, Health Inspectorate etc), sales organization and matters linked to personnel forms part of management. An improved management according to Tettey concentrates more on its different aspects and can thereby improve marketing, streamline the production process, avoid wastage of materials and energy, improve the expertise of the staff by having it re-trained, save money by keeping proper books and by claiming all tax rebates. In addition, she observes that an improved management, will thus, be able to use funds much more economically and therefore be working with smaller funds for a longer period than any bad management which depletes and loses large sums quickly. Very often the complaints about lack of funds are a sign only for bad management which loses money through wastage. To address these challenges, Tettey (1993) posits that, businesses or entrepreneurs can improve upon their managerial skill for improved performance through: reading of guides and books; attending

entrepreneurial and management workshops; consulting Business Advisory Centres; interaction amongst the entrepreneurs themselves, who meet regularly to discuss their problems and to share ideas and experiences of overcoming them; and observation of other entrepreneurs.

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An aspect of management which is crucial in business is operations management. JICA Toolbox (2008) establishes that operations management focuses on carefully managing processes to produce and distribute products and services. The Toolbox also notes that operation can be considered as a transformation process; they convert a set of resources (inputs) into services and goods (outputs). These resources may be raw materials, information, or the customer itself. These resources are transformed into the final goods or services by way of other ‘transforming’ resources – the facilities and staff of the operation. The Toolbox also records the following as related activities of operations management: managing purchases, stock control, quality control, storage, logistics and evaluations. It establishes that, with operation management a great deal of focus is on efficiency and effectiveness of processes. Therefore operations management often includes substantial measurement and analysis of internal processes.

JICA’s (2008) discussion of operations management touches on the Japanese concept of ‘lean production’. ‘Lean production’ is all about reducing waste. In order to achieve business success, companies need to begin thinking about waste in terms of seconds and minutes. In looking at waste the goal is not to place blame, but to recognize waste and understand why it exists. According to the Toolbox, a work environment that is

self-explaining, self-ordering and self-improving – where what is supposed to happen does happen, on time, every time, day or night is what characterizes the Japanese concept of ‘lean production’. According to the Toolbox there are seven types of waste, although some people will say there is an eight type – that is, the ‘waste of not utilizing the talents of people’. The seven types disclosed by JICA (2008) are: over production, waiting, transport, extra processing, excess inventory, motion, and defects.

It could be deduced from the discourse that having men, machinery and materials do not achieve results by themselves, but it takes the actions of management to realize desired results. It is also realized that an important aspect of management is operations management and this focuses on efficiency and effectiveness of processes. The success of a School-Based Enterprise, ‘all things being equal’, hinges on the performance of the management team put in charge. For the purpose of the model shown in chapter five (5), it becomes absolutely necessary to review the concept of management as it pertains to Small and Medium Enterprises, to glean ideas for the model developed.

2.7 Sub-Conclusions

The review has established that art is a component of TVET. Therefore Fashion and Textiles as an academic programme also come under TVET. If TVET is being reengineered to embrace CBT, then it stands to reason that the HND Fashion and Textiles programme is inclusive. It is confirmed that though the HND curricula of Polytechnics have undergone various reviews, such reviews did not culminate in significant shift from being theory-based to practice-based as expected. It is also established that, the didactic approach to the

curricula has not allowed for any significant impact from the quality checks by university lecturers engaged to conduct quality assurance of the HND programmes.

In an attempt to implement the recommendations of the JICA Study Report (2001), the HND curricula is undergoing a programme by programme conversion to CompetencyBased Training that fit the Ghanaian context. The conversion to CBT is a major paradigm shift that tailors the curricula to industry needs and expectations. As part of the broader agenda, an HND CBT Fashion and Textiles programme curriculum dubbed, 'Design and Production of Fashion and Textiles' has been crafted and piloted as at October 2009. The new HND CBT Fashion and Textiles curriculum is found to be deficient in entrepreneurial competencies (employability and enterprise skills), thus making it deficient in trade and industry skills. This deficiency reveals a glaring gap that need urgent attention. It is this new curriculum that the researcher tries to incorporate a School-Based Enterprise programme to address the entrepreneurial gap identified during the final evaluation of the piloted curriculum. The NPT/NUFFIC CBT adapted by NABPTEX for the Polytechnics in 2004 has been reviewed to make it possible to design and introduce practical business courses into the new HND CBT Fashion and Textiles programme curriculum. The review also focuses on WBL models that offer platform for students to develop core Practical Business Competencies (PBCs). Of the numerous Work-Based Learning models identified, School-Based Enterprises/Entrepreneurial Ventures have been touted as suitable model to adapt, to impart Practical Business Competencies to trainees. The settlement on School-Based Enterprise/Entrepreneurial Ventures as viable approach to impart Practical Business Competencies has led to in-depth review into the nature and practice of SBEs to draw and

extract important elements that would be useful in planning an SBE HND CBT Fashion and Textiles curriculum. The review of literature on SBEs establishes that though the concept of productive education has long existed, its implementation has not been widespread. The attempt to incorporate SBE into HND CBT Fashion and Textiles as the study purports, is therefore aimed at filling the void created (the low implementation level). The review has also turned attention to contents of business plans to make it possible to develop an SBE Business Plan that would be commercially viable. Lastly, aspects of business management are covered to allow for inputs into an effective and efficient management of the proposed SBE to ensure success. In summary, the theoretical and empirical gaps revealed in the review helps to develop a conceptual framework to direct the study. Based on the gaps, chapter five provides interventions to help address the identified lapses. The intervention is a proposed conceptual model of SBE for HND CBT Fashion and Textiles in Ghanaian Polytechnics. The model comprise an SBE Curriculum Plan, an SBE Business Plan and Guidelines for Implementation and Operation of the SBE (SBE Policy Manual). Findings from descriptive-survey and observational excursions on five groups of respondents (Entrepreneurs, Educators, Graduates, Stakeholders and Production Unit Staff) associated with the HND Fashion & Textiles programme also served as valuable inputs for the model.

CHAPTER THREE

METHODOLOGY

3.1 Overview

The chapter provides step by step, the details of how the entire research was conducted. It contains the research design, facilities available for the research, description of the population, sample and sampling techniques employed. In addition, it states the data collection instruments and how they were administered, data collection procedures and finally, the data analysis plan of the study.

3.2 Research Design

Both the qualitative and quantitative approaches of research (mixed approach) were adopted for the study. The qualitative research approach allowed the researcher to describe, analyse and interpret data gathered. Much of the study was qualitative in nature, and therefore data collected were described and analysed using the descriptive method. The quantitative approach guided the researcher to deal with data in the form of numbers and statistics. Using the descriptive-survey method, data in categories A, B, and D (see section 3.4) were presented and analysed. The descriptive method helped the researcher to describe conditions that existed, using the following procedure; describing, recording, analysing and interpreting existing conditions. By so doing, some comparisons or contrasts and attempts to discover relationships between existing variables were established. The descriptive-survey method enabled the researcher to obtain data to determine the specific characteristics of the groups studied. It enabled the researcher to ask a large number of respondents the same questions (prepared in the form of written questionnaire) in his presence. This allowed for the use of interviews where answers to a set of questions from respondents were solicited by the researcher himself. The method also allowed the answers from the

respondents be tabulated and reported in the form of frequencies and percentages of those who answered in a particular way to each of the questions. This facilitated the process of analyses and interpretation of the data obtained. In order to ensure reliability of data, the following precautions were taken: researcher ensured that the questions to be answered were clear and not misleading and also, sufficient numbers of the questionnaire were completed and retrieved so that meaningful analyses could be made.

Case study method was used to gather data in category C (see section 3.4) and those from Fashion and Textiles Production Units. It involved using multiple sources and techniques in the data gathering processes. The researcher decided in advance, the type of evidence to gather and the type of analytical techniques (such as descriptive statistics and inductive analysis of narrative information) to use with the data to achieve the objectives as envisaged by Depoy and Citlin (1998). Much caution was taken in employing the case study method based on the assertion by Bassey (1981), as cited in Bell (1999) that; ‘an important criterion for judging the merit of a case study is the extent to which the details are sufficient and appropriate for a teacher working in a similar situation to relate his decision-making to that described in the case study. The relatability of a case study is more important than its generalizability’ (p.85).

3.3 Sources/ Facilities for Data Collection

In conducting this study data was gathered from many sources. The facilities where data were sourced are hereby enumerated.

3.3.1 Libraries

In order to establish sound theoretical and empirical basis for the study the following libraries were visited.

- a. Main Library, KNUST, Kumasi
- b. College of Art & Social Science Libraries KNUST, Kumasi
- c. Department of General Art Studies Library, KNUST, Kumasi
- d. Kumasi Polytechnic Library, Kumasi.
- e. Takoradi Polytechnic Library, Takoradi.
- f. Accra Polytechnic Library, Accra
- g. NBSSI National Office Library, Accra
- h. AGI National Office Library , Accra

3.3.2 Archives

Archival data were also obtained from the following sources.

- a. Archives of NCTE (Documentation Centre) Accra
- b. Archives of COTVET, Accra
- c. Archives of NABPTEX, Accra

3.3.3 Institutions and Organisations

Data were sourced from institutions and organisations that have strategic relationship with the HND Fashion and Textiles programme under study. Data was obtained from Staff, Students and Production Unit Outfits of Accra, Kumasi, Takoradi and Ho Polytechnics.

The others are: National Board for Small Scale Industries (NBSSI), Association of Small Scale Industries (ASSI), Association of Ghana Industries (AGI), Ghana Employers

Association, Empretec Ghana Foundation, Ministry of Trade and Industry (MOTI), National Council for Tertiary Education (NCTE), National Accreditation Board (NAB), National Board for Professional and Technicians Examinations (NABPTEX), and Council for Technical, Vocational Education and Training (COTVET).

3.3.4 Fashion and Textiles Business Outfits

Data was obtained from entrepreneurs operating Fashion and Textiles business outfits in Accra, Kumasi and Takoradi. The business environment and settings of these outfits were carefully observed to understand the business culture of these outfits.

3.3.5 Other Sources

Relevant and current information were retrieved from the internet that cover the study area. Valuable information were also sourced from experts in CBT and TVET Education, Fashion and Textiles Education as primary data.

3.4 Population, Sampling and Sample

In all, four (4) categories of population were studied. For the purpose of identification and easy referencing they were categorised as follows:

Category A : Entrepreneurs in Fashion and Textiles Enterprises.

Category B : Art Educators (Fashion and Textiles Educators)

Category C : Graduates and Students of the HND Fashion and Textile Programme offered in Ghanaian Polytechnics

Category D : Stakeholders in Private Enterprise Development and Higher Education

The demographic characteristics of the respondents in the above mentioned population were not the same. Their peculiarities and differences are discussed below:

Population in Category 'A'

Target Population: All entrepreneurs engaged in Fashion and Textiles Enterprises in the three Metropolitan cities of Ghana, namely; Accra, Kumasi and Takoradi.

Accessible Population: All entrepreneurs engaged in Fashion and Textiles Enterprises in the three Metropolitan cities serving as Industry Partners for HND Fashion and Textiles students' industrial attachment training. (Industry Partners on the placement, monitoring and supervision list of Accra, Kumasi and Takoradi Polytechnic Fashion and Textiles Departments).

Sample: Sixty (60) renowned entrepreneurs who engage HND Fashion and Textiles students for industrial attachment training were reached.

Population 'A' Characteristics and Sampling Technique

The population in this category constituted self-employed Fashion and Textile Designers operating Fashion and Textiles businesses. The characteristics of this population were that, they were:

i. scattered all over the three metropolitan cities in Ghana; ii. had varied degrees of educational level and practical experiences; and iii. find themselves in either small or medium size business establishments. The purposive sampling technique was adopted and used to make the data gathering exercise manageable.

Population in Category 'B'

Target Population : All Fashion and Textiles Educators in Ghanaian Polytechnics

Accessible Population: Fashion and Textiles Lecturers in Ghanaian Polytechnics teaching the HND Fashion and Textiles programme in Accra, Kumasi, Takoradi and Ho Polytechnics at the Fashion and Textiles Departments.

Sample: Twenty-eight (28) experienced Fashion and Textiles lecturers employed to teach on the HND Fashion and Textiles programme.

Characteristics of Population 'B' and Sampling Techniques

The respondents in this category were professional Fashion and Textiles Educators in Ghanaian Polytechnics. They comprise of lecturers and instructors in Fashion and Textiles. Chiefly, the respondents were located in the Fashion and Textiles Departments of Accra, Kumasi, Takoradi and Ho Polytechnics. The characteristics of this population were that the respondents existed in groups, institution by institution and/or department by department. The two-stage random sampling (cluster with random sampling) technique was employed to select respondents for the research.

Population in Category 'C'

Target Population: All graduates and present HND Fashion and Textiles students of Ghanaian Polytechnics.

Accessible Population: Graduates and Present HND Fashion and Textiles students of Accra, Kumasi, Takoradi and Ho Polytechnics from 2005/2006 to 2009/2010 academic years (graduates) and from 2007/2008 to 2009/2010 academic years (present students).

Sample: Graduates (C1) - Hundred (100) graduates of the HND Fashion and Textiles programme reached in Accra, Kumasi, Takoradi and Ho Polytechnics who completed their study between 2005/2006 and 2009/2010 academic years.

Present Students (C2a) – Thirty (30) students of the HND One Fashion and Textiles programme in Kumasi Polytechnic pursuing their studies from 2007/2008 to 2009/2010 academic years.

Present Students (C2b) – Twenty-four (24) students of the HND Three Fashion and Textiles programme in Kumasi Polytechnic pursuing their studies from 2010/2011 to 2012/2013 academic years.

Population in 'C': Characteristic and Sampling Techniques.

Characteristically, the graduates of the HND Fashion and Textiles programme are scattered. However, since they are alumni of their respective institutions they could be approached as alumni groups in their respective departments. The two-stage random sampling (cluster with random sampling) technique was employed to select the graduate respondents for the study.

According to Alreck and Seattle (2005), the ideal percentage sample size should be ten percent (10%) if the population is within thousand (1000). Based on available statistics, within the past five (5) years under study, approximately thousand (1000) graduates have passed out of the HND Fashion and Textiles programme in the four (4) polytechnics. The current student population reached for the study were all sited on Kumasi Polytechnic Campus so that they could be used as a case study. The purposive sampling technique was employed to select two year groups that provided experiential data for the study. It must be emphasized however that the main purpose for the case study was not an attempt to generalize the findings but in modest terms to demonstrate the relatability of the findings to the phenomenon under study as explained also by Bell (1999).

Population in Category 'D': Stakeholders in Private Enterprise Development and Higher

Education

Target Population:

All Stakeholders in Private Enterprise Development and Higher Education located in Ghana

Accessible population:

Senior Managers / Executive Officers at National Board for Small Scale Industries (NBSSI), Association of Small Scale Industries (ASSI), Association of Ghana Industries (AGI),

Ghana Employers Association, Empretec Ghana Foundation and Ministry of Trade and Industry (MOTI) located in Accra and Kumasi; and Senior Administrators / Executive Officers of NCTE, NAB, NABPTEX and COTVET all located in Accra.

Sample: Twelve (12) selected Senior Managers, Administrators and Executive Officers working with the above institutions/ organisations.

Population in 'D': Characteristic and Sampling Techniques.

The population in this category were professional Business Service Providers and Educational Technocrats working in reputable governmental and non-governmental institutions that promote private enterprises, self-employment, entrepreneurship and professional/career development. Chiefly, these respondents were located in institutions such as National Board for Small Scale Industries (NBSSI), Association of Small Scale Industries (ASSI), Association of Ghana Industries (AGI), Ghana Employers Association, Empretec Ghana Foundation, Ministry of Trade and Industry (MOTI), National Council for Tertiary Education (NCTE), National Accreditation Board (NAB), National Board for Professional and Technician Examinations (NABPTEX), and Council for Technical, Vocational Education and Training (COTVET). The characteristics of the population were such that the respondents existed in groups, institution by institution. The purposive sampling technique was used to identify the institutions whose personnel provided advisory data for the study and also used to select respondents for the interviews. At this point, the

purpose for selecting a respondent was determined by the researcher because of his prior knowledge about the group, which is also explained by Leedy and Ormrod (2005).

3.5 Data Collection Instruments

According to Leedy and Ormrod (2005), there are common tools of research that majority of researchers, regardless of the field of enquiry used. They explicate that in any single study, qualitative researchers generally use multiple forms of data obtained through observations, interviews, objects, written documents, audio-visual materials, electronic documents (eg. e-mails, web sites) and anything else that can help them answer their research questions. Methods differ in their particular strengths and weaknesses and no one source can be trusted to give a comprehensive view point; thus when convergence of results is found across varying methods, one can feel more confident about one's findings than when only one kind of assessment is relied on. Besides, different data sources can be used to validate and cross-check findings (Patton, 1999 as cited in Enti, 2008). In the study, three basic tools for data collection have been employed; namely observation, questionnaire and interviews. Questionnaire and interview were used in order to make up for each other's shortcomings.

3.5.1 Observation

The inclusion of observation as tool for gathering data was because of this recording by Bell (1999). According to Bell, interviews, as Nisbet and Watt (1980) point out,

provide important data, but they reveal only how people perceive what happens, not what actually happens. Direct observation may be more reliable than what people say in many instances. It can be particularly useful

to discover whether people do what they say they do, or behave in the way they claim to behave (p. 156).

Non-participant, unstructured observation was used in the study and was employed to cross-check data gathered through interviews and questionnaire. The observed facts were recorded, assembled, analysed and hereafter interpreted. To avoid bias, systematic organisation and analysis of the data were done and conclusions drawn. Observation as a research tool was used for the data collection exercise because it afforded the researcher the opportunity to study various activities carried out by entrepreneurs and students that were deemed useful.

The survey took the form of observatory excursions in which the researcher went around studios, workshops, offices and outfits deemed relevant for the study. In this respect, the layout of the shops/studios, how operations are carried out, relationships between managers, workers and clients were observed. The general prevailing atmosphere or climate in each workshop, studio and office was noted. This was necessary because successes of businesses to some extent hinge on the environment within which businesses operate.

3.5.2 Questionnaire

Questionnaire was used as one of the research instruments due to its efficiency in collecting statistical quantitative information. In this research the items in the questionnaire were a combination of open-ended and close-ended questions (See Appendices 3.1 to 3.5). The close-ended questions consisted of statements followed by selected answers that a respondent has to choose from, for example, YES or NO.

However, most of the questions demanded the opinion of respondents in sentence form

(that is, open-ended questions meant to seek information from the respondents' point of view). That was to afford the respondents' the chance to express their views and opinions on the topic as freely as possible and to offer suggestions. Primarily questionnaire were used to gather data from Graduates of the HND Fashion and Textiles programme.

3.5.3 Interviews

An interview is a process of seeking information from an interviewee where there is sequence of questioning to solicit for appropriate responses. An interview may be formal or informal. Informal interviews are less structured forms which do not involve any specific type or sequence of questioning, but resemble more of a give and take of a casual conversation.

In this research, the formal interview type was employed. The researcher had one-on-one interviews with selected entrepreneurs engaged in fashion and textiles businesses in Accra, Kumasi and Takoradi as well as stakeholders in Private Enterprise Development and Higher Education Agencies. The interviews were based on carefully worded questions that were personally administered by the researcher. Respondents were informed earlier and the interviews were conducted at their convenience to allow each of them adequate time to answer all the questions posed. One advantage for choosing interview is its adaptability. It allowed the researcher to follow up ideas, probe responses and investigate motives and feelings, which the questionnaire can never do. The way in which a response is made (the tone of voice, facial expression, hesitation etc.) helped to provide information that a written response would conceal. Questionnaire responses have to be taken at face value, but a response in an interview can be developed and clarified. (Bell, 1999)

3.6 Types of Data and their Admissibility and Validity

Primary Data: All information collected directly by the researcher for the purpose of the study constitutes primary data. Data collected from the entrepreneurs, educators, stakeholders, graduates and case studies on students and production units constituted primary data.

Secondary Data: Secondary data constitute aspects of the research/study where the researcher cited or reviewed the works of others. The bulk of this data is presented in chapter two (the literature search) while the others run through the entire dissertation, duly acknowledged.

Criteria for Admissibility of Data: Information concerning School-to-Work Transitions in Fashion and Textiles Vocations vis-à-vis the School-Based Enterprise concept was confirmed by a host of experienced professionals chosen from the following: Senior members of the Department of General Art Studies, KNUST, Kumasi; Lecturers of the Fashion and Textiles Departments of Polytechnics offering HND Fashion and Textiles programmes; Executive Officers of National Board for Small Scale Industries (NBSSI), Association of Small Scale Industries (ASSI), Association of Ghana Industries (AGI), Ghana Employers Association, Empretec Ghana Foundation, Ministry of Trade and Industry (MOTI), National Council for Tertiary Education (NCTE), National Accreditation Board (NAB), National Board for Professional and Technician Examinations (NABPTEX), and Council for Technical, Vocational Education and Training (COTVET).

Criteria for Determining the Validity of the Data: Only certified data by any of the institutions / organisations mentioned above was used for this research.

3.7 Administration of Instruments

The aim of qualitative research is to purposefully select either informants or documents or visual images that will best answer the research question(s) or meet the objectives of the study (Creswell, 1994). Besides this, four parameters must be noted; (according to Miles & Huberman, 1984), these are; the setting or where the research will take place; the actors (who will be observed or interviewed); the events (what the actors will be observed doing or interviewed about) and the process (the evolving nature of events undertaken by the actors within the setting), (Creswell, 1994).

Questionnaire: Having obtained the final set of questionnaire for the various categories of respondents, the researcher made time and effort to administer the questionnaire personally. The questionnaire were administered to respondents in categories B and C (that is C1, C2a and C2b). In category B made up of Art Educators in Fashion and Textiles in the selected Polytechnics, the researcher travelled to the institutions and located the lecturers to collect the data. Prior to such trips, the staff were informed earlier about the scheduled date and time for the exercise in order to receive maximum attention from respondents.

With respondents in category C2a and C2b, the researcher administered the questionnaire as part of a special semester project to be submitted after completion. First and Third Year HND Fashion and Textiles students of Kumasi Polytechnic were used. Questionnaires were

administered to collect data following the completion of two separate special semester projects (one for HND One and another for HND Three).

For respondents in category C1, (Graduates of the HND Fashion and Textiles Programme) most of the questionnaire were administered by the Fashion and Textiles Department Offices whenever a graduate showed up to collect some document (such as transcript, testimonial, attestation etc.) from the institution. One hundred and twenty (120) questionnaire were administered to graduates of the four (4) Polytechnics and a hundred (100) were retrieved representing eighty-three percent (83%) of the copies of questionnaire administered.

Entrepreneurs in Fashion and Textiles: These were managers of the fashion houses where there is arrangement between the institutions (Fashion and Textiles Departments of the selected Polytechnics) and those business entities to accept students for internship or attachment training. A list of these fashion houses were obtained from the institutions and one on one (face to face) interview were held with the owners/managers of those set-ups.

Researcher succeeded in reaching sixty (60) managers of the fashion houses listed by the Fashion and Textiles Departments in Accra, Kumasi and Takoradi Polytechnics, however, it must be admitted it was time-consuming as explained by Bell (1999).

Art Educators: The Art Educators were located in Polytechnics that offer HND Fashion and Textiles. Selected staff at the Department of Fashion and Textiles were supplied with copies of questionnaire. The selected staffs covered all the specialized areas of the Fashion and Textiles programme; namely – design, garment construction (fashion) and textiles. Views of long serving and experienced staff were sought. In all twenty-eight copies of

questionnaire were retrieved representing seventy percent (70%) of the numbers administered.

Stakeholders in Higher Education and Private Enterprise Development Agencies:

Data was gathered from practitioners in Private Enterprise Development Agencies and stakeholders in Higher Education. The institutions/organisations visited were National Board for Small Scale Industries (NBSSI), Association of Small Scale Industries (ASSI), Association of Ghana Industries (AGI), Ghana Employers Association, Empretec Ghana Foundation and Ministry of Trade and Industry (MOTI). Among the stakeholders in Higher Education were NCTE, NAB, NABPTEX and COTVET. For this category, the purposive sampling technique was employed to select key persons who were adequately resourced and were in the position to provide experiential data for the study. The respondents were bosses and those recommended to respond to the researcher. All interviews and questionnaire were administered by the researcher himself.

Fashion and Textiles Production Units: Data was gathered by using self-administered questionnaire. The purposive sampling was employed to select the Heads of Departments, Managing Technicians and Key staff who provided experiential data for the study.

A summary of the population, sampling and instruments is provided in Table 3.1.

Table 3.1 Summary of Population, Sampling and Instruments

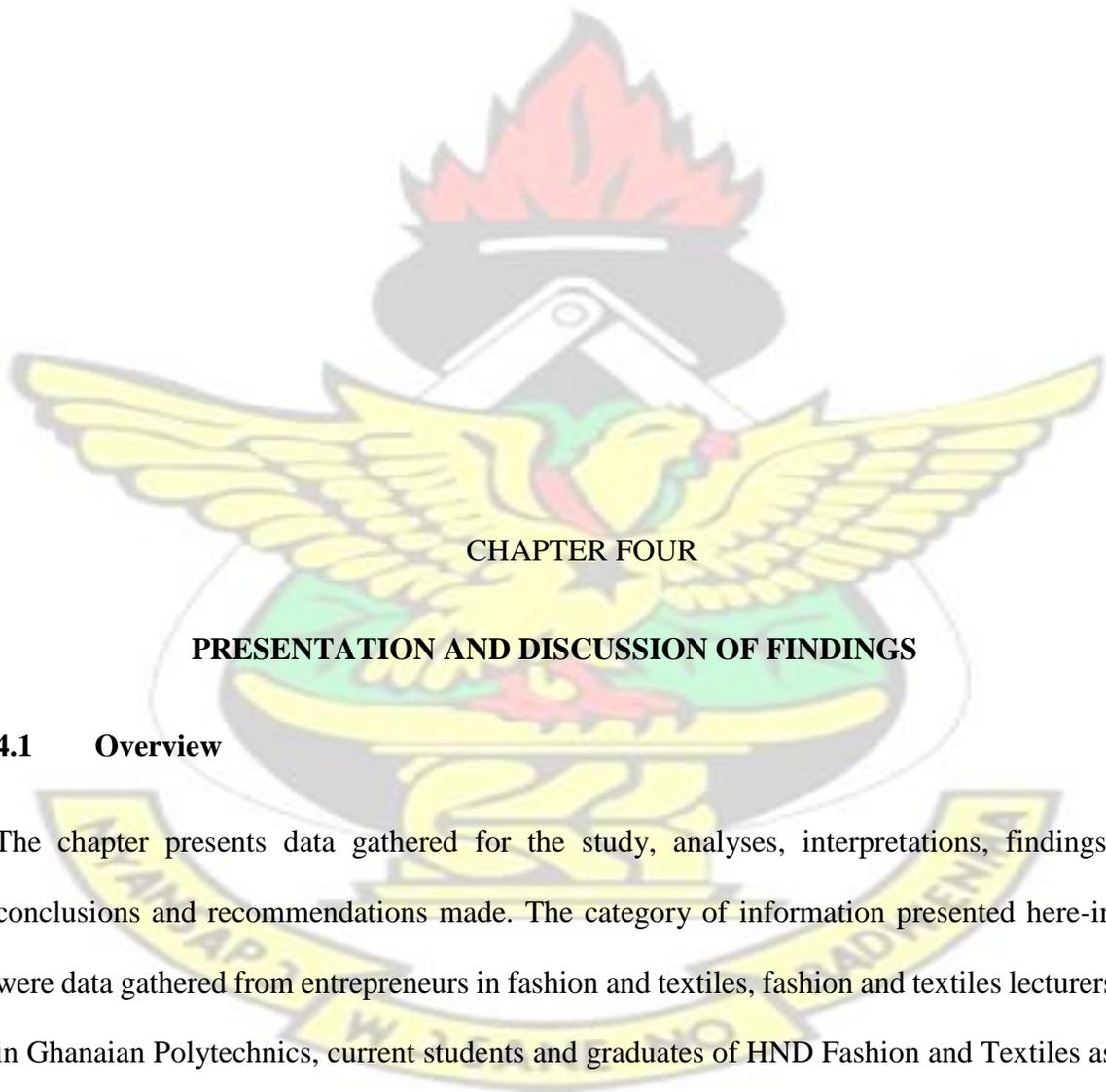
Category	Accessible Population	Sampling Method	Sampling Size	Instruments & Administration
A	Entrepreneurs in Fashion and Textiles Enterprises (industry partners for attachment training of HND Fashion and Textiles students)	Purposive	60	Self-Administered Questionnaire, Interview & Observatory excursion

B		Fashion and Textiles Educators in Ghanaian Polytechnics (Accra, Kumasi, Takoradi and Ho)	Cluster Random Sampling	28	Self-Administered Questionnaire & Interview
C	C1	Graduates of HND Fashion and Textiles Programme (Accra, Kumasi, Takoradi & Ho from 2005/2006 to 2009/2010)	Cluster Random Sampling	100	Questionnaire & Interview
	C2a	Students of the HND One Fashion and Textiles programme in Kumasi Polytechnic (2007/2008 – to 2009/2010)	Purposive Sampling	30	Questionnaire
	C2b	Students of the HND Three Fashion and Textiles programme in Kumasi Polytechnic (2007/2008 – to (2009/2010)	Purposive Sampling	24	Questionnaire
D		Stakeholders in Private Enterprise Development & Higher Education [AGI, NBSSI, ASSI, MOTI, EMPRETEC & NAB, NCTE, NABPTEX, COTVET]	Purposive	12	Interview
Fashion & Textiles Production Units		Key Officers of Fashion & Textiles Production Units (Accra, Kumasi & Takoradi Polytechnics)	Purposive	15	Interview & Observatory excursion

3.8 Data Analysis Plan

Analysis of data was mainly descriptive. Based on the objectives of the study and research questions, the researcher derived associated themes. The themes constituted specific headings under which the responses gathered were assembled and discussed. This same approach was employed in presenting and analysing data gathered through questionnaires because the itemised questions were mostly open-ended, soliciting views and opinions from respondents. Where possible data gathered were presented in tables showing frequencies and percentages of the responses after which discussions and interpretations were made.

KNUST



CHAPTER FOUR

PRESENTATION AND DISCUSSION OF FINDINGS

4.1 Overview

The chapter presents data gathered for the study, analyses, interpretations, findings, conclusions and recommendations made. The category of information presented here-in were data gathered from entrepreneurs in fashion and textiles, fashion and textiles lecturers in Ghanaian Polytechnics, current students and graduates of HND Fashion and Textiles as well as stakeholders in business and higher education. Also presented here-in were study

reports on production units attached to Fashion and Textiles programmes in Ghanaian Polytechnics.

4.2 Presentation and Analysis of Data for Respondents in Category A: Fashion and Textiles Entrepreneurs

The data presented and analysed are based on information gathered from self-administered copies of questionnaire/interviews with fashion and textiles entrepreneurs. These fashion and textiles entrepreneurs serve as industry partners in the training of HND Fashion and Textiles students. Students spend at least three months acquiring practical experiences from these fashion and textiles establishments.

4.2.1 Catalogue of Practical Business Competencies (PBCs) useful to Graduates of HND Fashion and Textiles in the World of Work

The practitioners in the fashion and textiles enterprises contacted confirmed the importance of many Practical Business Competencies useful to graduates. However respondents had varied opinions with respect to the ones that are very important to supersede the other. Generally, the study revealed that broad areas of competencies namely; production skills, marketing skills, business organisation skills and financial management skills are useful competencies that graduates must acquire. Further to that, information gathered from respondents indicate that, ninety-five percent (95%) of the practitioners acknowledge that out of the four broad competency areas, production skill is most important. The catalogue

of Practical Business Competencies the entrepreneurs reported to be of importance are presented in Table 4.1.

Table 4.1: Catalogue of Practical Business Competencies

Production skills	Marketing skills	Business Organisation skills	Financial Management skills
i. sourcing raw materials	i. identifying market demand for goods and services	i. business registration processes	i. ability to cost products/ services to generate profit
ii. economical purchasing of raw materials	ii. skills in advertising and promotion	ii. business set-up / establishment	ii. prudent money handling skills
iii. economy of raw materials usage	iii. customer handling skills	iii. fulfilling legal obligations	iii. banking culture/transactions
iv. efficiency in production processes	iv. selling skills	iv. records keeping	iv. sourcing capital
v. skillful finishing and packaging		v. insurance and business security	
		vi. human resource management	
		vii. teamwork skills	

(Source: field data, May 2008)

As presented in Table 4.1, knowledge of sources of raw materials for production and service delivery is important and also ensuring that they are procured at economical rates. Economy of raw materials usage helps to ensure prevention of waste while the usage of right machinery for the right job assist with efficiency in production processes. To guarantee quality products and services skilful finishing and packaging is required. Since the competencies identified above are inter-twined, needs assessment of customers by way of identifying market demand for goods and services is required to precede production and service delivery. Good customer care requires innovation in customer handling skills. Business organisation skills includes learning to fulfil legal obligations which involves paying taxes, submitting/declaring audited accounts, paying to secure required licenses etc. Moreover, aspects of records keeping that require skill are inventory control, assets records,

financial records etc. Financing is a critical aspect of every business enterprise, therefore the skill of sourcing capital to finance business operations is an important competency to be acquired.

Figure 4.1 presents data on students' exhibition of PBCs during attachment placement as reported by Entrepreneurs. As shown in Figure 4:1, sixty-seven percent (67%) of the entrepreneurs interviewed agree to the fact that students do not exhibit these PBCs when engaged for industrial practice. The entrepreneurs share the view that at best students who are engaged for attachments exhibit production skills; but not practical marketing skills, business organisation skills and financial management skills. In addition, the entrepreneurs held the view that most instructors are not business inclined and do not exhibit the competencies themselves, making it difficult for them to impart the PBCs to trainees. Sixty-seven percent (67%) of entrepreneurs held the view that the PBCs are usually learnt on the job and schools do not have systems in place to impart them, as such graduates do not exhibit these enterprise, employability and industry relevant skills.

In another breath, twenty-five percent (25%) of the entrepreneurs answered 'Yes' – students exhibit knowledge of such skills as shown in Figure 4.1. They are of the opinion that students learn about these skills in school but went further to point out that what students learn are the theoretical basis of business and not the practical skills or competencies that are so valuable for the success of businesses. Last of all, eight percent (8%) of the respondents could not tell whether students exhibit these PBCs or NOT by answering 'somehow'.

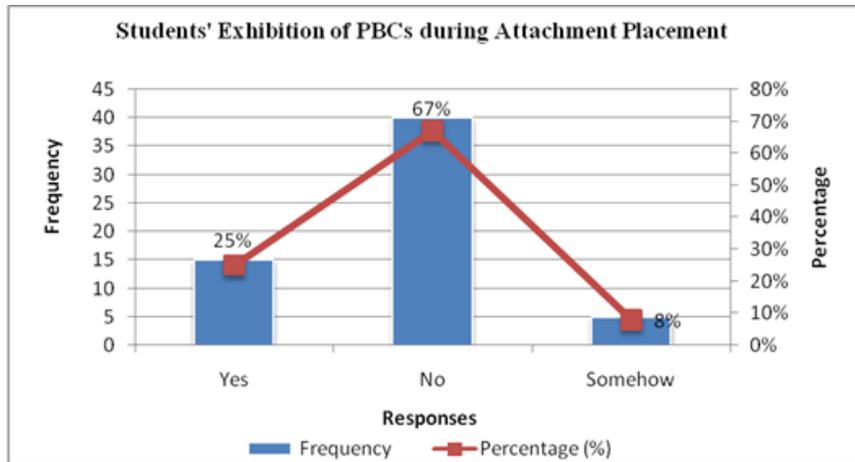


Figure 4.1: Students' exhibition of PBCs during attachment placement as reported by Entrepreneurs (Source: field data, May 2008)

Expressing their views on the production skills, data gathered from the field indicated that, all the entrepreneurs (100%) unanimously agreed that competence in production skills alone is not enough to enter and manage a business in the fashion and textiles industry successfully. They were emphatic that production, which is the technical know-how/skill, is a foundational skill in fashion and textiles businesses. The entrepreneurs agree that it is okay to start business with production skills but not enough to sustain the business. Moreover production skills were described as the skills needed to get the job done, but then it does not end there since there is a lot more to business than production alone. The acclaimed business men and women in the fashion and textiles enterprises interviewed enumerated additional skills to complement production skill for a business to succeed. Principally they mentioned a number of auxiliary skills which have come to be known as Personal Entrepreneurial Competencies (PECs). The auxiliary skills which constitute the PECs include: commitment to task, choosing moderate risk, seizing opportunities, being optimistic, seeking feedback, setting objective/realistic goals, being proactive, highly

energetic, action oriented, and self-directed (Karloff *et al.*, 1993 and Mchughs, 1993). The above characteristics or behaviours are sometimes stated differently though they mean the same.

The need for students to acquire PBCs agree with an earlier position of Carnoy (1980) that production skill alone does not conjure materials, the market, or work. Aside from the above, some auxiliary competencies proposed by the respondents included; customer care, human relation skills, communication skills, time management skills, selling skills, costing, book keeping and financial management skills. These are all needed for the survival of businesses. A respondent narrated that financial management or money handling skills is of prime importance in every business enterprise. He cited the story of a skilful fashion designer who contracted a loan of One Thousand Ghana Cedis – (GH¢1,000.00) to invest in his business. Unfortunately the fashion designer mismanaged the funds and had to run out of town when pursued by his creditors. This sad incident reveals the complexities in running a business which if not properly planned for can adversely ruin a person's life and those of his family and associates.

4.2.2 Opportunities to Develop Adequate Practical Business Competencies (PBCs) for the World of Work: a Case of Comparison between Formal School Training and Informal Training (Apprenticeship)

The survey of the views of the entrepreneurs revealed that developing trainees PBCs for the world of work is usually an individualistic attitude. Widely however, a greater majority of the respondents, sixty-five percent (65%) believe that informal training (apprenticeship)

offers far better opportunities and platforms for trainees to acquire these PBCs as presented in Figure 4.2.

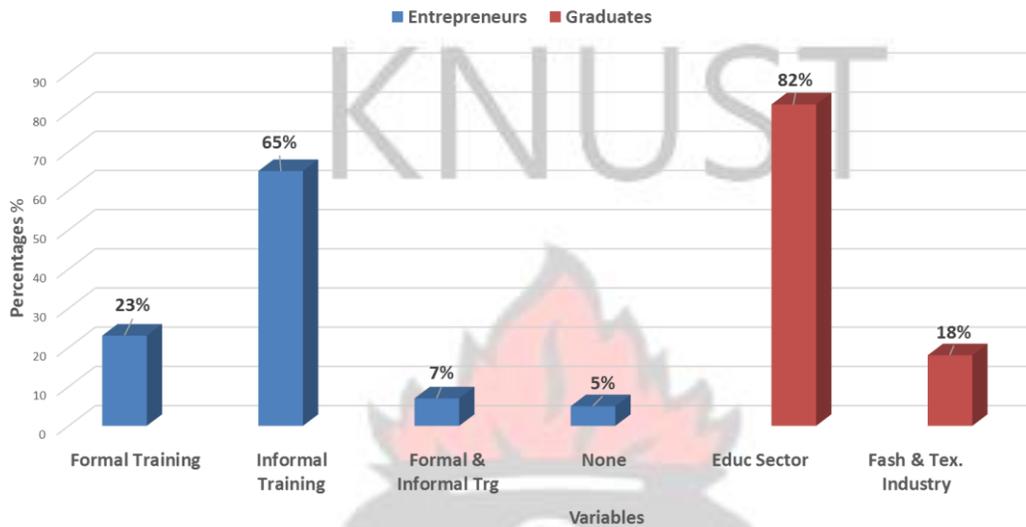


Figure 4.2 Opportunities to develop PBCs, comparison between formal and informal training

These sixty-five percent (65%) of the respondents believe that apprenticeship is hands-on practice. They believe that the direct practices on the job expose trainees to the nitty-gritty of the business world making them acquainted with business practices far easier and faster. The respondents share the opinion that through the direct understudy of their masters/trainers, trainees become well versed in the business practices of their trades. However, it is note-worthy that, to some extent, the acquisition of PBCs by trainees depends on where a person trains, the master's/trainer's experiences and those who can give these exclusive training. One of the perceived lapses with the apprenticeship system however is that it lacks the theoretical basis of what trainees are made to do.

On the flip side, results of analysed data from the field (see Figure 4.2) revealed that, twenty-three percent (23%) of the respondents attributed opportunity for adequate or

enhanced PBCs development to formal school training. They opined that school training offers trainees the theoretical foundations that can easily be developed upon – thus serving as a stepping stone. The school, they say, offers better exposure and broad knowledge for trainees to understand why certain things are done in business. They argued that once trainees are able to read and understand, they are positioned to grasp concepts faster than the apprentice trained and as such the school trained excels in the long run because of their broad knowledge. In their opinion, the school is able to prepare students for the world of work to some extent when entrepreneurship and business education is incorporated in the curricula. They further suggested that in spite of the wide availability of opportunities to the school trained, they still need to fall on industry and trade practitioners to acquire PBCs through on-the-job training.

For five percent (5%) of the respondents, as indicated in Figure 4.2, neither the formal school system nor informal training system offers adequate opportunity for trainees to acquire PBCs. Their reason being that apprenticeship lacks the theoretical basis of what trainees do while the school-trained do more theory and neglect the practice. In this wise, a fourth group of respondents, representing seven percent (7%) subscribed to a combined model of formal and informal training where they advocated for a blend of both school training and apprenticeship training (see Figure 4.2). This according to the Bureau of the Conference of Ministers of Education of the African Union (2007) is termed the German Dual System where practice is combined with theory while in school. Data presented in Figure 4.2 on graduates from the formal school system is discussion under section 4.5.2 of this dissertation.

From the foregoing views of the respondents, it could be inferred that informal training offers far greater opportunities for trainees to acquire PBCs; however, for this to be effective and efficient it must be balanced with some theoretical aspects of the formal school system to achieve holistic education. In another vein, formal school training also needs to expose trainees to the nitty-gritty of daily industrial practices to be abreast with practical business practices whilst in school to guarantee adequate preparation for the world of work.

4.2.3 Approaches to Developing Practical Business Competencies (PBCs) among Fashion and Textiles Graduates for the World of Work

Information gathered from the entrepreneurs showed that there is not a single approach to develop PBCs among trainees in fashion and textiles. The entrepreneurs believed that what exists is a multi-system approach where all sorts of conventional and unconventional methods are employed to impart the desired skills and competencies. According to one of the industry partners/entrepreneurs, to guarantee the acquisition of these skills three cardinal conditions must be fulfilled, namely: conducive place for training; experiences of the trainer; and lastly interest, willingness and desire of the trainee to learn and acquire such skills (*Personal Communication, May 2008*).

The above conditions also support the views of Shacklady (1997) and Fufunwa (1971; as cited in Ainooson, 2007) that willingness of trainees working voluntarily to acquire skills is paramount. The malleability of youth and their smartness, both mentally and

intellectually make the youth open to new ideas and learning. The industrialists were of firm belief that in both formal schooling and informal training an attitude of humility and service is required for trainees to learn. Where trainees are humble and open to direction and correction, masters/trainers go the extra mile to provide selfless services all for the benefit and development of trainees. The manager of Omani Garments Limited located in Takoradi being critical of Ghana's Technical, Vocational Education and Training system pointed out that: education in Ghana does not produce the critical minds that Ghanaians need. There is the need to create situations where students have probing minds; Ghanaians need to change their orientation (*Phillips; Personal Communication, May 2008*).

The industrialist went further to establish that; to make training relevant, training providers must provide practical based training to meet contemporary needs. That is to say, education must be made practical for students to understand and apply the knowledge and skills toward problem solving. To this end it could be said that if the training acquired does not position trainees to solve their immediate problems and challenges then the training is not effective (*Phillips; Personal Communication, May 2008*). To provide effective practical business training, some workable approaches enumerated by respondents are catalogued below.

1. Exposure

For this, trainees are given access to all the happenings within the business and the day-to-day running of their profession/trade. Some of the areas trainees need exposure in are:

- a. interactions / transactions with customers (receiving and handling customers; customers' complaints, displeasures, quarrels etc.);

- b. interaction/transactions with business partners and associates;
- c. activities engaged in with state institutions and authorities (eg. Metropolitan/District Assemblies, Ghana Revenue Authority, Registrar General's Offices etc.);
- d. business activities such as; banking transactions, seeking for contracts, general business transactions etc.;
- e. business responsibility - taking responsibility for losses, late delivery, breakages/damages etc.; and
- f. rewards schemes for good performance. (Source: field data, May 2008)

2. Observation

In this, trainees learn by observing what happens on the job. Once trainees are exposed to the business environment they need to critically observe in the hope to learn since observation is a skill that must be learnt. The views expressed here go to buttress earlier observations by Bell (1999) and Hitoshi (2009).

3. Experience: Learning-by-doing

Learning-by-doing is a characteristic of Work-Based Learning programmes, offering students hands-on workplace experience in order to provide them with opportunities to learn work-related skills and abilities they could not otherwise acquire in a classroom. This approach was seen as the prime factor for trainees to acquire skills and competencies at the work place. The business men and women acknowledged that where trainees are given

opportunity to do, they learn. Some of the activities trainees can be made to undergo in order to learn and acquire Practical Business Competencies are:

- a. embarking on mini projects to offer demand-driven services;
- b. embarking on mini projects where trainees produce items for sale within their environs;
- c. mock markets where trainees market and sell various products; and
- d. engaging trainees in production processes and management to be acquainted with operations in their line of trade/profession.

(Source: field data, May 2008)

4. Workshops and Seminars

According to the industrialists business workshops and seminars provide the platform where the concepts and principles of business are formulated in the minds of trainees. It provides avenues to re-orient trainee's minds, beliefs and practices to the world of work and business. Moreover, it provides (in some cases) the theoretical basis of what trainees are to do practically. Included in this approach are:

- a. invitation of industry experts to give career talks to trainees (find people in business or trade professions to share their work/career experiences with trainees);
- b. training by business service providers;
- c. undertaking short courses in business;
- d. playing business games;
- e. reading and studying business books;

- f. organised modules of entrepreneurship training;
- g. participation in business case studies;
- h. watching business videos/documentaries; and
- i. undertaking business educational trips/tours.

(Source: field data, May 2008)

4.2.3.2 Sub-Conclusions and Recommendations

The study revealed (with a 100% opinion from fashion and textiles entrepreneurs) that formal school trainees need to spend adequate time with industry in the form of attachments to acquire some of the nitty-gritty skills and competencies in business. This took centre stage such that respondents even advocated for a duration of not less than six (6) months for trainees to spend in industry. Though the researcher shares similar opinion, it must be noted that most small scale Ghanaian workplaces or cottage industries need reorganisation to provide conducive learning environment to trainees. Aside from that, most trainers themselves must undergo training to be able to impart training in Practical Business Competencies using the CBT approach. In that sense, there would be the need for an organised curricula (well structured) to provide systematic training and also to avoid omissions and digressions.

As a motivation to industry players and trainers, the government must provide such industries with incentives (tax-holidays, tax-reduction, soft loans, equipment and machinery, low custom duties and charges on imported raw materials etc.) to boost their morale. It might also be necessary for formal school trainees to pay a token fee to these

business set-ups to cover some cost associated with their training. On the other hand, trainees in the informal sector need more of the workshops and seminars to provide them with the fundamental and theoretical basis of business to complement their practical skills and know-how. Finally, the researcher is optimistic that taking trainees through the diverse approaches to impart PBCs would better prepare both formal school and informal sector trainees for the world of work.

4.2.4 Need for the Establishment of School-Based Enterprises to Train Fashion and Textiles Students to Develop Adequate Practical Business Competencies (PBCs)

Industrialists' and entrepreneurs' desire for the establishment of School-Based Enterprises to train fashion and textiles students to develop adequate PBCs cannot be over emphasized. Figure 4.3 compares responses of four categorises of respondents (entrepreneurs, educators, stakeholders and graduates) on the feasibility of using SBEs to develop Practical Business Competencies in Fashion and Textiles students. As presented in Figure 4.3, out of the sixty entrepreneurs interviewed, only one representing two percent (2%) declined to the idea of schools establishing SBEs, citing that business must be reserved for industry. However, the remaining fifty-nine industrialists representing ninetyeight percent (98%) endorsed the use of SBEs by voting 'YES' to the idea.

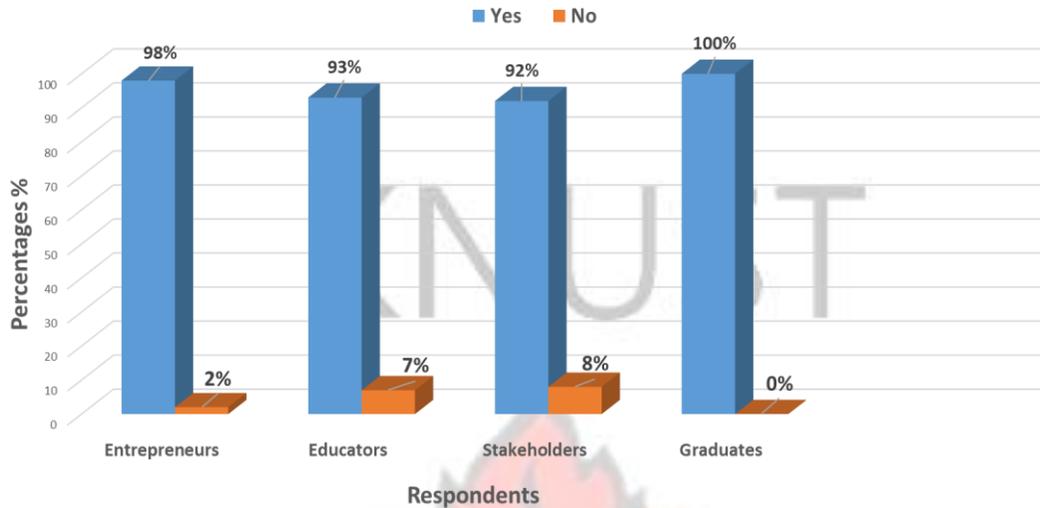


Figure 4.3: Using SBEs to Impart PBCs (Source: field data 2008-2011)

The industrialists' endorsement of SBE as an approach to impart PBCs on within the Fashion and Textiles programme was backed with multiple reasons. Primarily the reasons espoused fall in one of the following categories; skill training, business training and lastly, for financial gains. Starting with skill training, a section of the entrepreneurs were in favour of the SBE concept because it offers opportunity for students to be involved in actual practice, as happens at the workplace. The respondents were of the opinion that when trainees get this exposure on the job, they become abreast with the tools, machinery and equipment used in the industry. This platform provides the foundation and preparation for further development by industry when students go out for attachment. The SBEs, according to respondents, will ensure that the practical components of fashion and textiles programmes are emphasized, ensuring a clear departure from the traditional and theoretical approach to training in most Ghanaian tertiary institutions as espoused by JICA (2001) and Boahin and Hofman (2010). Moreover SBEs provide ready access and doorstep facility for students to acquire the relevant skills through proper guidance for the world of work.

Secondly, it was confirmed that, as a platform for business training, the SBE concept will provide trainees opportunity to familiarize themselves with real business practices while in school. In this case the classroom serves as the theory place, while the SBE serves as the practical business environment. This ensures that business education is concretized in trainees while in school. Respondents held the view that the opportunity offered to trainees under such programmes would help them learn production processes for various categories of apparel, accessories and fashion goods; be involved in costing and pricing; marketing, promotion, advertisement and sales as well as their involvement in financial handling and management procedures associated with businesses as espoused by Gugerty *et al.* (2008) and Stratton (2008). Such training, according to respondents initiates enthusiasm in trainees for self-employment and help stop the craze of graduates moving round with certificates in search of non-existent jobs.

Thirdly, the reason for SBEs to be established for the purposes of financial gains registered nearly fifty percent (50%) of the reasons cited. Respondents noted that the establishment of SBEs will provide opportunity for schools to seek contracts and jobs that will assist in income generation efforts. Some contracts they envisaged include - uniforms for organisations, uniforms for schools, fashion goods and accessories and textile fabrics (batiks/tie-dyes and printed fabrics). The responsibility for the execution of these contracts however would be staff and experienced permanent workers engaged to work in the SBE. Respondents were optimistic that, such contracts and jobs generate income that provide funding for some educational facilities – this invariably contributes to enhanced training

and satisfy some staff/students' training needs. This declaration agree with John Locke's assertion cited in Stern *et al.* (1994) that, self-sufficiency through sale of goods produced by the school to generate revenue offsetting the cost of schooling, is possible.

Moreover, through such interventions, trainees can also be engaged for part-time jobs at their spare times; break sessions, week-ends and holidays and work in order to earn income to support their schooling as practiced in some developed countries. This is possible because SBEs as part of HND Fashion and Textiles programmes would be a platform to establish boutiques, show rooms and production centres where all sorts of work (from students, staff etc.) can be offered for sale to generate profit. The reasons cited above point to the fact that SBEs, if made part of the formal school system (especially in fashion and textiles training programmes), will develop trainees' technical and business skills useful for the world of work. The description and discussion of data on educators, stakeholders and graduates shown in Figure 4.3 are handled in subsequent sections.

4.3 Presentation of Data and Analysis for Respondents in Category B: Fashion and Textiles Educators

Fashion and Textiles Educators constitute the population in category B. As alluded to earlier, these were lecturers drawn from four Polytechnics (Accra, Kumasi, Takoradi and Ho) offering the HND Fashion and Textiles programme at the commencement of the study. In all information was gathered from twenty-eight (28) respondents using interviews and questionnaire.

4.3.1 The Importance of School-Based Enterprises (SBEs) in Training Fashion and Textiles Students to Acquire Practical Business Competencies (PBCs)

Figure 4.4 shows the importance respondents attach to School-Based Enterprises as a training facility. With reference to Figure 4.4, eighteen respondents (64%) and eight respondents (29%) strongly agree and agree respectively to SBEs potential to impart PBCs to trainees. On the flip side, two respondents (7%) disagreed.

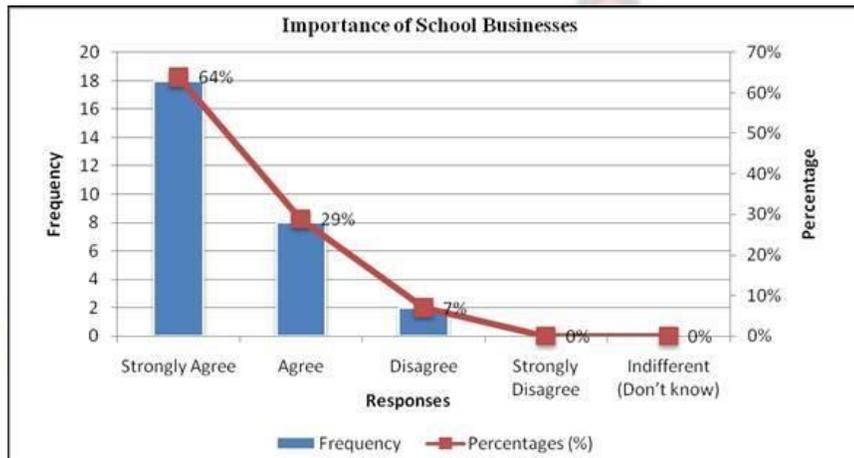


Figure 4.4: Importance of School-Based Enterprises (Source: field data, July 2009)

The statistics shown in Figure 4.4 support those revealed in Figure 4.3 where twenty-six educators (93%) highly support SBEs with only two (7%) declining. The respondents who disagreed gave these reasons. One, a lecturer with specialization in fashion marketing thought however that fashion and textiles business modules is ideal at the Bachelor of Technology level, because at the HND Level students need more time to acquire practical skills. The other lecturer (*Personal Communication, July 2009*), disagreed by remarking: ‘who is going to take care of the business, is it the students’ or staff? I think students’ must take a business course instead’. To buttress their support for SBEs, the educators gave the following reasons.

- a. SBEs serve as a platform to build Practical Business Competencies in students. These educators asserted that SBEs act as models of actual businesses - readily available to train and monitor students who enrol to study fashion and textiles. They opined that trainees obtain direct contact with production and industry procedures as such facility sits readily at their doorstep.
- b. SBEs guarantee the concept of 'learning-by-doing' which is central to Competency- Based Training, thus making trainees more proficient in their chosen fields. As a result, students acquire experiences that make them practically oriented toward business activities.
- c. SBEs enable students to understand the business aspects of fashion and textiles. That is, students get insight into what goes on within the fashion and textiles business world.
- d. SBEs train students to become competent in market related activities, that is, students learn how to advertise and market products with confidence. Such initiatives teach fashion and textile graduates to churn out quality products which are the bedrock of every marketing campaign (a good product or service usually sells itself, as it is said that a satisfied customer is the best ever advertisement one can make) (JICA, 2008). Moreover, the educators held the view that, students get to learn about marketing strategies that help to sell products – that is, market their goods efficiently and remain competitive. To remain competitive means the business is making profit or at least breaking even (JICA, 2008).
- e. SBEs expose students to entrepreneurship and job creation ideas making trainees groomed for self-employment. The school experience will give trainees confidence

to start their own jobs. This arouses trainees' interest in selfemployment and motivates graduates to employ themselves instead of going round looking for non-existing jobs. This is expected to keep graduates focused and inspired to get established in their trained profession after school.

- f. SBEs help to generate income to cater for some necessities of the school set-up. This becomes an additional benefit in the sense that while trainees acquire skills and diverse learning on how to manage businesses for their future jobs, their efforts yield profits that ploughs back into their training. This revelation confirms von Borstel's 1982 survey reported in Stern *et al.* (1994).

Judging from the above responses, the researcher sides with the opinion of respondents in favour of SBEs being part of academic programmes as a platform to teach the principles of business. The concerns raised by one educator as to who takes care of such venture is worth considering. Staff (preferably non-teaching) must be in charge as they are engaged more permanently with an institution than students are. In answer to the concerns raised by the respondent who is a Fashion Marketing lecturer, it must be noted that entrepreneurship and practical business studies can be introduced at all levels of the educational ladder as espoused by Hitoshi (2009). If a developed nation like Japan still sees the need to introduce career focused education right from scratch for the citizenry, then engaging HND students (at tertiary level) in practical entrepreneurship and business activities as part of regular school programme is not out of the ordinary especially in a country that seeks to develop.

4.3.2 Importance of Acquiring Practical Business Competencies as part of the HND Fashion and Textiles Programme

The fashion and textiles educators practising in the four Ghanaian Polytechnics surveyed, affirmed the importance of acquiring PBCs as part of the HND Fashion and Textiles programme. Answering the question - do Practical Business Competencies deemed important enough to be studied as part of the HND Fashion and Textiles programme?, all the twenty-eight respondents (100%) unanimously answered YES. The respondents' positive responses were supported by a number of reasons which included the following:

- a. for purposes of business set-up or establishment;
- b. for helping to budget for raw materials for production;
- c. for helping to budget for activities in connection with services to be rendered;
- d. for helping to cost and price finished products/services; and
- e. for helping to market, promote and sell goods and services.

(Source: field data, July 2009)

The above reasons are discussed in much more details as follows. Approximately thirty percent (30%) of the respondents cited that acquiring PBCs are important for HND Fashion and Textiles graduate because some graduates end up establishing their own businesses. It was explained further that the PBCs were important because most graduates seek to be on their own as fashion designers and textile entrepreneurs. Such a platform would therefore assist students desirous of establishing their own businesses to be adequately prepared.

The next major reason cited, recording twenty-four percent (24%) was the potential of practical Fashion and Textiles business studies equipping students with proper business practices and management skills. Respondents opined that students need to undergo practical training to be able to manage, organise and coordinate all business related activities in order to make profit. This assertion confirms Stratton (2008) and Smith *et al.* (n.d.) views that SBEs' ultimate goal is to develop management and problem solving skills among trainees. Besides, marketing, sales and promotions featured among the reasons why practical business studies were important to fashion and textiles programmes, these registered twenty percent (20%) of the responses. It was pointed out that ultimately, the produce from fashion and textiles will be sold. For a good product to sell it would need good marketing strategies (Tettey, 1993). Respondents acknowledged that one of the final steps in any business venture is to market products/services to earn a living. As such, the practical business aspects of the programme will enhance skills and impart desired competencies in marketing and sales.

It was reported also that, acquiring PBCs would help trainees' gain better understanding to organise and manage businesses professionally. Explaining this position, a lecturer with Ho Polytechnic who has remarkable experience in global fashion business expressed that such a study was very relevant because the global fashion industry is not what is practised in Ghana, hence the lack of practical understanding of fashion businesses (*Personal Communication, July 2009*). Moreover, an understanding of the business aspects of fashion and textiles would assist graduates to focus on the needs of their customers in order to improve upon products and services rendered. This is because the customer is the reason

for the existence of every business. Finally, the importance of Practical Business Competencies is for versatility and entrepreneurship. The fashion and textiles educators held the view that such a study would make fashion and textile graduates versatile. They espoused that graduates would be equipped to work in business related organisations that work for profit or else, graduates should be endowed with opportunity to start off as young entrepreneurs.

4.3.3 Means to Ensure the Acquisition of Practical Business Competencies (PBCs) by HND Fashion and Textiles Students – Opinions of Fashion and Textiles Educators

The PBCs being considered here are many and varied but each may fall under one of the following; production skills, marketing skills, business organisation skills and financial management skills. Fashion and Textiles Educators also have different opinions as to which of these four broad classes or skills must precede the other. Their views were similar to those expressed by fashion and textiles entrepreneurs interviewed. Moreover, it seems by comparison of the responses that a higher number of the fashion and textiles educators put production skill first, followed by business organisation skills. These varied opinions lend credence to the fact that there are many approaches to conduct business, depending on one's vision and goal. Using world best practices as benchmark, respondents confirmed five (5) key business development strategies that could be adopted to ensure the acquisition of PBCs by students before graduation. In order of priority these are catalogued in table 4.1.

Table 4.2 Means to Acquire PBCs – Opinion of Fashion and Textiles Educators

Rating	Means
First	Lecturers must orient students towards business practices during teaching
Second	Fashion and Textiles SBEs must be established to train students
Third	Students must be placed in industry for industrial practice
Fourth	Experts from industry must be invited to share their experiences with students
Fifth	Students must be taken on industrial visits or educational trips

(Source: field data, July 2009)

According to Table 4.2, establishing fashion and textiles SBEs to train students was rated second. It could be inferred then that SBEs have great potential to equip Technical, Vocational Education and Training graduates with practical business skills. Respondents however established that, if instructors are to orient trainees toward business practices during training sessions, then trainers need to have the right knowledge and skills to be able to deliver appropriate training. To achieve this, respondents recommended that faculty must undergo training themselves, to ensure their competence in instruction delivery and

subsequently learning by students. According to Stern *et al.* (1994), research revealed that most SBEs are operated with faculty members depending on their own experiences to impart training. As such if successful outcomes are expected, then the curricula of SBE programmes must be well organised and trainers given adequate training to facilitate learning.

4.3.4 The Extent to which Formal School Training in Fashion and Textiles Relate to Actual World of Work in the Ghanaian Fashion and Textiles Industry Figure 4.5 describes how respondents perceive formal school training in fashion and textiles (HND programme) and its relation to actual world of work. The chart is based on information obtained by administering questionnaire and interviews to HND Fashion and Textiles lecturers.

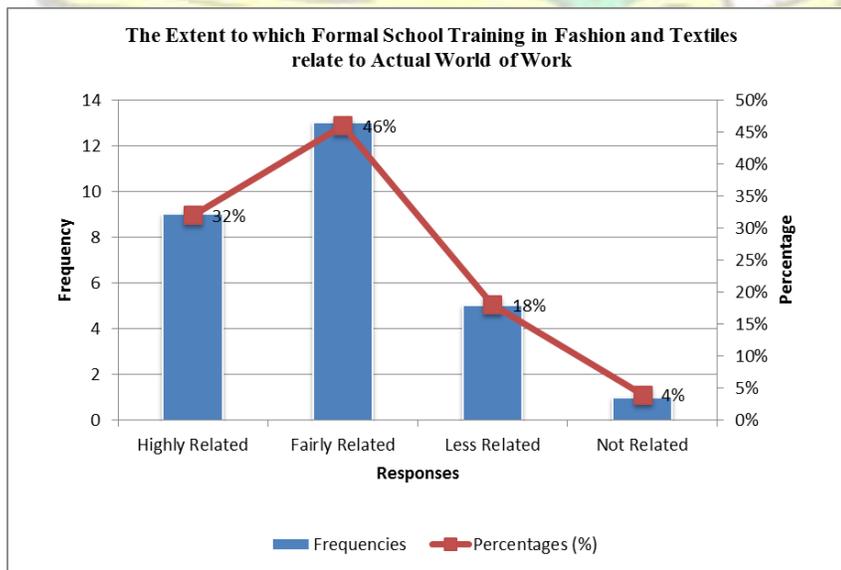


Figure 4.5: The Extent to which Formal School Training in Fashion and Textiles Relate to Actual World of Work (Source: field data, July 2009)

With reference to Figure 4.5, approximately sixty-eight percent (68%) of the respondents believe that formal school training in fashion and textiles does not meet labour market requirements of the Ghanaian fashion and textiles industry. This is made evident in Figure 4.5 which records 46%, 18% and 4% for 'fairly related', 'less related' and 'not related' respectively. However, about a third of respondents (32%) thought that the programme is highly related to work. Among the reasons espoused for formal school training being 'fairly related' to actual world of work in the fashion and textiles industry is the following statement put forth by the Head of the Fashion Department, Ho Polytechnic; 'the classroom, no matter how it tries to mimic industrial layout, is a contrive environment. The real business environment lies outside the school. The school only provides some training towards take-off in the real business environment' (*Personal Communication, July 2009*). The statement again buttresses another instructor's view that, the school imitates what happens in industry (*Personal Communication, July 2009*). This is because the school system lacks some basic equipment and infrastructure that industry might have, especially the most current. One educator with Accra Polytechnic also had this to say: 'I cannot say it is highly related because formal training in fashion and textiles involves a lot of theoretical teaching especially textbook teaching which may not relate to practice' (*Personal Communication, July 2009*).

The statements above connote that, not everything that is learnt at school translates to the workplace. Respondents held the view that a lot of practical work is done in industry which usually does not take place in school. In the respondents' view schools do less of the skilled work while most of the practical work is done in industry. Sections of the respondents

thought that currently, the business world is far removed from the school set-up, since the training do not equip students totally for large scale production. Lastly another reason cited why formal school training is not closely related to actual world of work is that the curricula are outdated, according to one senior fashion and textiles educator (*Personal Communication, July 2009*). To correct this anomaly therefore training institutions must ensure that there is periodic review of their curricula to meet contemporary business trends.

Opposed to the above, respondents who believe that formal school training in fashion and textiles highly relate to practices in real work noted that, formal training educates the student in almost every aspect of the course and trainees fit better into the workforce. Their argument goes on to establish that without formal training, practitioners in fashion and textiles would be handicapped in the theoretical aspect of the profession. This group of respondents believes that formal training places graduates on a good pedestal for effective professional work. Respondents' reason being that formal training coupled with interest, talent and passion are all needed to make a good fashion and textiles practitioner. This section of the respondents opined that based on such training, students leave school and are able to set up their own businesses.

Also five respondents (18%), who thought formal school training in Fashion and Textiles is 'less related' to actual working practices, ascribed a number of reasons (see Figure 4.5). The respondents attributed the low related level to the biased approach which makes the theoretical aspect overshadow the practical component. For instance a lecturer with specialization in Fashion Marketing at Ho Polytechnic remarked; 'most often, the

knowledge imparted is not directly related to what happens in the global fashion business or industry. It is not practical oriented, there is too much theoretical work, leaving students with the difficulty of relating what they study to industrial practice' (*Personal Communication, July 2009*). The reason for that assertion was that too much theory with little practical work in schools makes it difficult for majority of graduates to fit into industry – some of which have modern sophisticated machinery which immediate school leavers cannot operate. For another educator who has had great industry experience, she thinks that some lecturers are not interested in the field and would just present anything to students – and since lecturers themselves set and mark their own questions; the adequacy of students' learning and skills cannot be properly assessed. She therefore thinks that experts must be incorporated in training delivery at all stages to impart desired learning to students (*Personal Communication, July 2009*). Last and ironically, one long serving senior lecturer with Kumasi Polytechnic remarked that formal school training in fashion and textiles is not related to actual world of work in the fashion and textiles industry because it falls short of industry practices (*Personal Communication, July 2009*).

4.3.4.1 Sub-conclusions

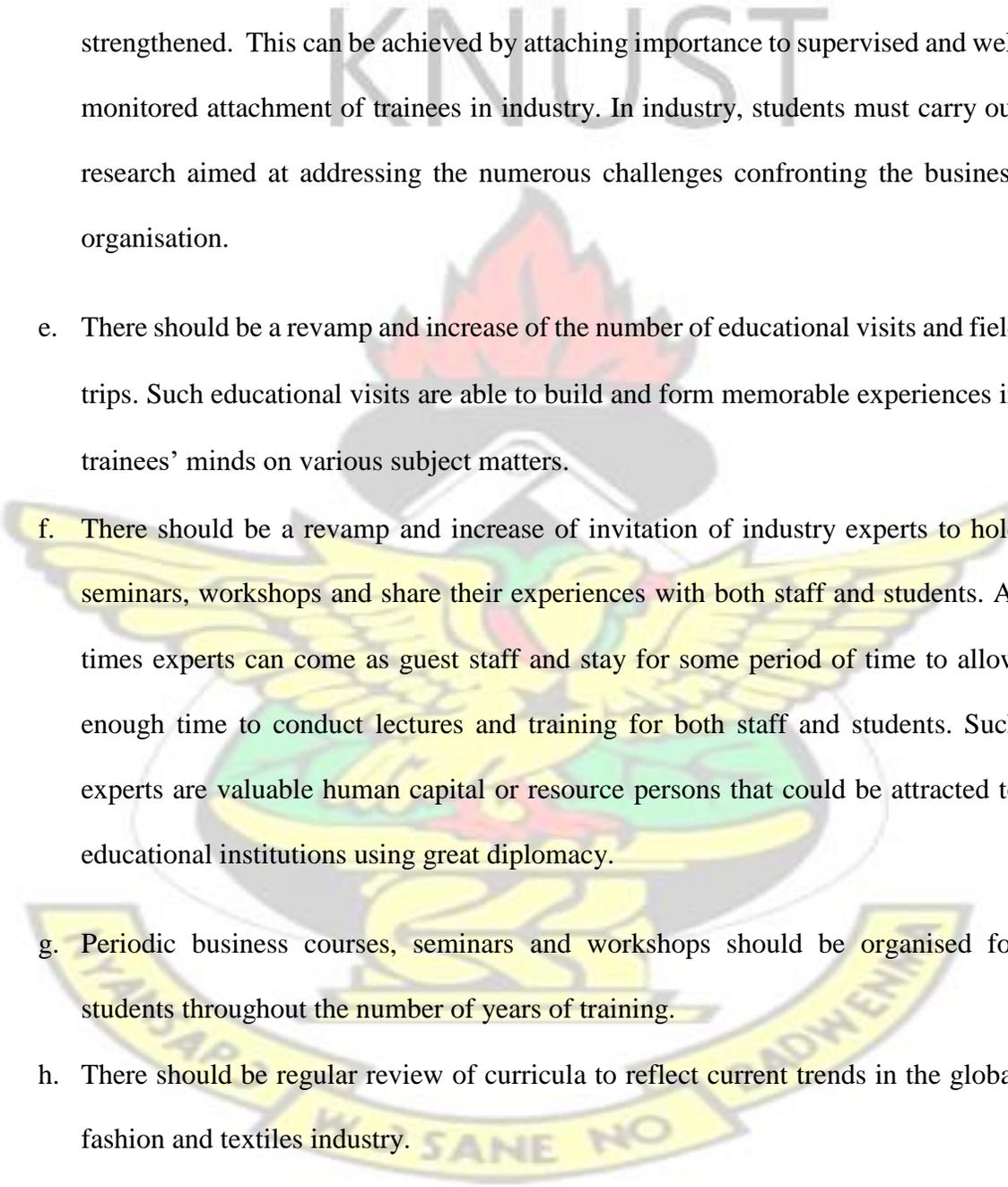
Inferring from all the above pros and cons, it suggests that the mode of training for fashion and textiles programmes in tertiary vocational and technological institutions must be critically examined and the necessary changes made to reflect current best practices and approaches that would make trainees competent. For the researcher, one major intervention that could save the situation is to focus on Competency-Based Training and Learning. Centrally, Competency-Based Training is to conduct training such that trainees

‘learn-by-doing’ as espoused by Agodzo (2005), and cited in Nsiah-Gyabaah (2007). The school need to be fashioned as a mini-workplace where problem-solving and critical thinking is encouraged for productive learning of trainees. This drive makes it worthwhile to visit repeatedly the concept of School-Based Enterprises or productive learning.

4.3.5 Strategies to Make Training in the Business Aspects of Fashion and Textiles in Polytechnics Closely Related to Actual Working Practices Outside School

The following recommendations have been made by the educators in fashion and textiles on effective strategies to make training in the business aspects of fashion and textiles closely related to actual working practices outside school:

- a. There should be a reliable symbiotic relationship between the Polytechnics and industry. This means that educational institutions must collaborate effectively with industry. This can be achieved through constant linkages, interactions and information sharing.
- b. Adopting industry practices into the school system should be upheld. Since industry is about business, it is imperative that both theoretical and practical skills in business are taught in school. In this case the school must be fashioned as a mini workplace - where trainees learn how to conduct market research, source for contracts, ensure quality production/render quality services, cost and price goods and services, engage in advertisement and promotion, market products and services as well as learning and applying principles of proper business management. Though the above is quite a laborious work, with adequate staff training, orientation, motivation and provision of the needed infrastructure, many gains can be made.

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- c. The Competency - Based Training approach should be adopted to make training practically oriented.
- d. Industrial attachments as a component of the educational process should be strengthened. This can be achieved by attaching importance to supervised and well monitored attachment of trainees in industry. In industry, students must carry out research aimed at addressing the numerous challenges confronting the business organisation.
- e. There should be a revamp and increase of the number of educational visits and field trips. Such educational visits are able to build and form memorable experiences in trainees' minds on various subject matters.
- f. There should be a revamp and increase of invitation of industry experts to hold seminars, workshops and share their experiences with both staff and students. At times experts can come as guest staff and stay for some period of time to allow enough time to conduct lectures and training for both staff and students. Such experts are valuable human capital or resource persons that could be attracted to educational institutions using great diplomacy.
- g. Periodic business courses, seminars and workshops should be organised for students throughout the number of years of training.
- h. There should be regular review of curricula to reflect current trends in the global fashion and textiles industry.

4.3.6 How to Incorporate Practical Business Competencies into HND Fashion and Textiles Curricula

Responding to the above, the first step proposed by respondents was for the school to conduct needs assessments in order to come up with demand-driven, industry-focused curriculum. The needs of the school and the lapses identified in the HND Fashion and Textiles programme as far as the study is concerned are the conspicuous absence of:

- i. practical training in identifying market demand for goods and services;
- ii. practical training in identifying sources of quality and less expensive raw materials for production purposes;
- iii. practical training in standardized procurement practices and processes for raw materials and services;
- iv. practical training in finishing and packaging of finished products and services;
- v. practical training in advertising and promotion techniques to facilitate marketing;
- vi. practical training in sales and marketing of goods and services for profit;
- vii. practical training in costing and pricing for works executed; and
- viii. practical training in financial management.

These identified needs are corroborated by Stone (1989) and Crentsil (2004). Based on these identified needs, the Fashion and Textiles Educators recommended the following:

- a. Instructors should create awareness among students about the prospects and benefits of Practical Entrepreneurship and Business Skills.
- b. Training Institutions should endeavour to set-up business units in schools to allow students opportunity for hands-on practice. With this set-up staff should ensure that students participate actively in the production and managerial processes of the

business. Under this programme students may be assigned commercial projects, solicit for funds to produce articles for sale and thereafter refund whatever support was given (be it capital or raw materials). This proposition supports the observation made by Hitoshi (2009) that, Japanese education incorporate hypothetical business set-up into career education programmes.

- c. Fashion and Textiles departments should establish business research centres where in-depth analysis of Ghana's business industry is done for the purposes of research, innovation and development. In this vein, fashion and textiles businesses would be given the needed attention which is vital for national development.
- d. Training Institutions should provide opportunity in the curricula for supervised industrial practice that focus on entrepreneurship and business skills development.

4.3.7 Safeguards to the new Competency-Based Training (CBT) concept to ensure true Work-Centred and Business-Oriented Training

Competency-Based Training and Learning concept is deemed laudable to redirect education and training toward work. However, without the necessary safeguards and precautions, there could be a drift and retreat towards the existing traditional mode of education that promotes 'cram learning' which is merely theoretical (Boahin and Hofman, 2010). The safeguards proposed by respondents are discussed as follows.

The topmost priority has to do with the crafting of the curriculum which respondents believe should be student-centred. The student should be allowed to develop his/her own skills through guidance. Students must be allowed to explore. This means that the student/trainee

has the freedom to experiment on his/her own to develop those inherent creative abilities within. Any form of restriction prohibits learning. It was proposed that curriculum should be dynamic to meet the current needs in the fashion and textiles industry. In doing this, the business of fashion and textiles ought to be emphasized in the curriculum. The respondents agree that the traditional curriculum (in use presently) is teacher-centred and as such should be replaced with CBT Fashion and Textiles curriculum which is touted to be learner-centred and work-oriented. Having a CBT curriculum in place then, demands the avoidance of teacher centred methods of teaching. Closely related to the above is to ensure right from the scratch that there is downsizing of the hours used for teaching theoretical courses and ensuring a fundamental change in the approach used in teaching theoretical courses. De-emphasizing theory will pave way for enough practical components largely required in the CBT approach. To complement a good curriculum, authorities of training institutions should ensure the provision of adequate space, tools, machinery, equipment, textbooks and materials for effective work. Excessive pressure on available resources could be reduced if students' admission numbers are regulated to match available facilities and infrastructure. Also, the lecturer-student ratio should be reviewed periodically to ensure the right balance at every point in time.

Moreover, respondents expressed that industry should be seen as partners in the training of learners. This also means that industry should be made to take part in the assessment of learners. That way, training would be propped towards work and not only for exams. Assessment methods in CBT ought to be adhered to. Assessment and grading of students' performance for academic progression must be carefully done based on competencies gained and exhibited by students.

Lastly, it was suggested that there ought to be provision for training and retraining of staff on regular basis. The competence of staff is very central to the success of every CBT approach. According to respondents, owing to reported incidence of poor practical performance of some staff, one experienced Takoradi Polytechnic instructor and manager of the Garment Production Unit commented; ‘I think performance of lecturers must be closely monitored because some lecturers do not really present the right stuff – that is, they do not have the needed skills to teach the trade or are in the wrong field. For that matter such personnel would not perform well to meet the needed standard’ (*Personal Communication, July 2009*).

If the trainer is not competent, how does he/she impart knowledge, skills and attitudes? This scenario requires that educational authorities must conduct thorough scrutiny of teaching staff to ascertain their practical skills and competencies before they are admitted to teach and train those who are placed under their care.

4.4 Presentation of Data and Analysis for Respondents in Category D: Stakeholders in Higher Education and Private Enterprise Development

The data and analysis presented here are based on information gathered from interviews and self-administered copies of questionnaire retrieved from stakeholders in higher education and business. The respondents being the stakeholders in higher education were the executive secretaries/officers of NCTE, NAB, NABPTEX and COTVET. The respondents being the stakeholders in business were executive directors/officers of NBSSI, ASSI, AGI, MOTI, Ghana Employers Association and Empretec Ghana Foundation.

4.4.1 How related is Current Training in HND Fashion and Textiles to Actual Working Practices Outside School ?

How related is the current Training in HND Fashion and Textiles to actual working practices outside school is an assessment of the extent to which the programme allows for students to acquire PBCs which have been touted to be industry focused. The outcome of such assessment based on information gathered from stakeholders in business and higher education is compared with responses from entrepreneurs, educators and graduates as presented in Figure 4.6.

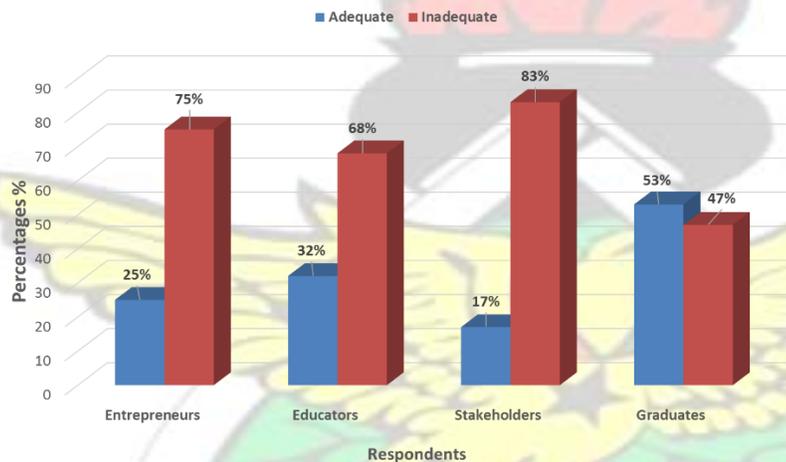


Figure 4.6: Assessment of PBCs Acquired by Fashion & Textiles Students in School

With reference to the stakeholders in Figure 4.6, ten respondents (83%) and two respondents (17%) perceive that the PBCs acquired by students on the HND Fashion and Textiles programme are inadequate and adequate respectively. In Figure 4.7 the details of how related training in HND Fashion and Textiles is to actual working practices in the Ghanaian fashion and textiles industry, which demonstrates the PBCs acquired in school is shown. Just as in Figure 4.6, Figure 4.7 shows that nearly eighty-three percent (83%) of the stakeholders in business and higher education were of the view that current training in HND

fashion and textiles programmes is less related to actual working practices outside the school system. According to an official with the National Accreditation Board for Higher Education, their visits to institutions confirmed this (*Personal Communication, February 2010*).

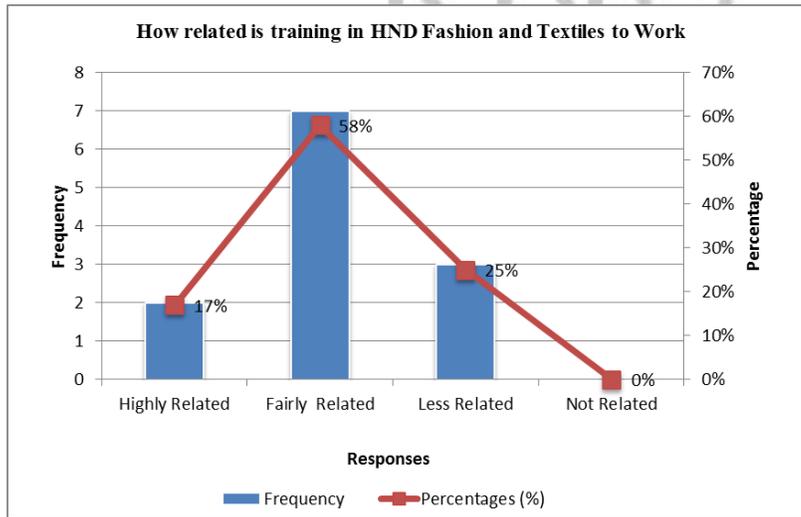


Figure 4:7 How related is Training in HND Fashion and Textiles to Actual Working Practices (Source: field data, February 2010)

At the secretariat of the Association of Ghana Industries-Accra, a Senior Policy Officer had this to say; ‘fresh graduates seem to have grasp of theoretical framework of their programmes, however, most firms organise internal training before they are able to put these theories into practice’ (*Personal Communication, February 2010*). His assertion confirms other respondents’ view that students receive valuable theoretical instruction in school but lack extensive practical skills required by industry. Most work organisations therefore provide initial training to new staff before they are fully engaged on the job.

Moreover, a quarter of the respondents (25%), held the view that the training offered in

HND Fashion and Textiles programmes are ‘less related’ to actual work practices. According to the Executive Secretary of the National Council for Tertiary Education, there is a growing mismatch between what the school teaches and what happens in industry (Effah, *Personal Communication, February 2010*). His view confirms what Adipah (2000) stated; ‘in most cases, the school, has succeeded in providing learners with knowledge, and skills for paid or self-employment either in the formal or informal sector. But it should be noted that the school system has contributed to some mis-education and unemployment of many graduates’. In support of this assertion, the Head of Training at Empretec Ghana Foundation notes; ‘the school system is largely characterized by rote learning – just to pass examinations. There is more theory than practice making it too bookish. I think that the apprenticeship system is rather closely related to work than the school system of training. To save the situation, there must be relational learning, that is, by linking what is taught in school to what happens on the shop or factory floor’ (Tetteh-Dumanya, *Personal Communication, February 2010*).

On the flip side, Figure 4.7 records seventeen percent (17%) for respondents who share the view that the training offered in school translates to the workplace. These respondents held the view that skills obtained in school can be transferred into some viable business opportunities. The above discourse clearly reveals that some drastic action must be taken to re-direct the focus of HND Fashion and Textiles programmes. The researcher is however optimistic that the proposed interventions of the Competency-Based Training approach hand-in-hand with the School-Based Enterprise approach would address a significant proportion of the lapses/ needs identified.

4.4.2 Structuring Training in HND Fashion and Textiles to be Work – Oriented

Structuring the school system to offer trainees in fashion and textiles opportunity to acquire Practical Business Competencies useful for the world of work is much needed to achieve the country's goal of self-reliance (Mensah, 2006). According to the stakeholders in business and higher education, the first step is to continuously review training curricula, to match curricula for industry needs. This is hitting the nail right on its head because JICA (2001) advocates a significant change from the traditional concept of 'curriculum' to the new concept of 'Training Packages'. Throwing light on the new concept of Training Packages, JICA (2001:84) states that;

Training Packages are developed by industry, for industries....in formulation of Training Packages, representatives from each industry sector determine the competency standards, assessment guidelines and qualifications that comprise all certified TVET courses. In formulating and maintaining competency standards, substantial collaboration will be needed between industry representatives and key personnel in the TVET sector (p.84).

Further, JICA (2001) states that the TVET institutions are responsible for the development of appropriate learning strategies, assessment tools and professional development materials (resources) needed to effectively deliver training to meet the requirements set in the Training Packages. Commenting on suitable curricula, the Ashanti Regional Manager of the NBSSI expressed that the curricula must be structured to focus on Small and Medium Enterprises (SMEs) where most trainees are expected to work after school. He unequivocally stated that, schools themselves must be interested in self-employment programmes. Often schools have created the impression that there are jobs out there for

their trainees which is not so. (*Owusu Brobbey, Personal Communication, February 2010*)

The NBSSI manager's position hails the Employability and Enterprise Skills Strategy and associated actions employed by the Cardiff University with the objectives of embedding the development and enhancement of employability and enterprise skills within the student experience and, ultimately, by providing highly skilled and employable graduates into the workforce (UUK/CBI, 2009).

With a good curriculum in place, the next step proposed is to ensure the provision of workshops, laboratories, equipment and machinery as well as teaching and learning aids that will facilitate instruction delivery and learning. A critical aspect of this is to ensure regular supply of raw materials to trainees for hands-on practice. The collective views of respondents established that students must be engaged to carry out tasks that conform to the vocation they are being trained to enter. This implies that training must be tailored to the needs of industry into which school leavers would fit. This neglect has resulted in many art-based programme graduates diverting into other vocations and employments as echoed by Edusah (1988).

Ensuring proper integration into the industry where one will work requires linkages and collaboration with that industry for the purposes of attachment training. Respondents held a strong view that industrial attachment training must be made compulsory since it has the potential of guaranteeing at least sixty percent (60%) industrial orientation for trainees. In addition respondents held the view that there must be performance indicators by which students' learning must be measured to ascertain their progress. This will help to evaluate

the successes and challenges of individual trainees. To do these, the Executive Secretary of NCTE stated unequivocally that; ‘tutors must understand industry themselves. Instructors must go to industry for training and have to be abreast with new technologies, principles, concepts and procedures in industry to be able to assist those they seek to help or train’ (Effah, *Personal Communication, February 2010*).

4.4.3 Effective Methodologies that Trainers can use to Impart Practical Business Competencies (PBCs) to Students in Fashion and Textiles Programmes

The research revealed that effective methodologies to impart desired skills are to adopt adult learning methods. According to the Head of Training at Empretec Ghana Foundation some of these adult learning methods include:

- i. brainstorming /the interactive approach;
- ii. case study analyses; iii. coaching; iv. mentoring;
- v. increased visual component in teaching (use of Audio Visuals); vi. experience sharing; vii. practical demonstrations; and viii. group projects and presentations.

(*Source: field data, February 2010*) These adult learning methods identified, fit the level at which students are expected to be engaged – that is, the tertiary level. Respondents stressed the need for extensive practical demonstrations coupled with lots of exercises, presentations and group projects. Such practical demonstrations are meant to expose trainees to simple and basic technologies, processes and procedures. It was also noted that at times resource persons could be invited from industry to conduct such demonstrations and share their

experiences with both staff and students. Such experience sharing sessions, according to respondents, is a platform to teach trainees about the characteristics of work, benefits of self-employment and opening up the mindset of trainees about entrepreneurship. These outcomes confirm the assertion of Hitoshi (2009) that, acquiring a taste for work is possible through innovative educational programmes.

4.4.3.1 Industrial Attachment as a Methodology to Impart PBCs

The stakeholders also endorsed industrial attachment as a methodology to impart PBCs to trainees. Respondents asserted that effective linkages and collaboration with industry is an opportunity to widen the scope of facilities and resources available to trainees for hands-on practice. The Head of Training at Empretec Ghana Foundation suggested that there should be re-orientation of the educational time table. He was of the view that the last quarter of the year (between October and December) offers opportunities for brisk business in most parts of the world especially sub Saharan Africa because of the Christmas festivities and End of Year activities of institutions and organizations - as such most businesses and organizations need more hands on deck to get a lot of things done within that period. He argued that situations where most tertiary educational institutions start their academic year from August/September to either December/January hold up a large workforce of educated and skillful youth who could otherwise be used to increase the productivity of the nation. The Empretec official explained further that the period mentioned is characterized by peak sales and therefore must have a complementary high level of productivity to meet the high demand of goods and services. The official therefore

proposed that matching companies' peak times with vacation of institutions will be worthwhile (*Tetteh-Dumanya, Personal Communication, February 2010*).

Though the suggestion is laudable, the researcher holds the opinion that careful consideration and thought should be given to this proposition before implementation since it is not only the presence of the students at the workplace that matters but availability of industry personnel to train students to acquire the needed skills. Moreover, for each programme area the season and peak time may differ from the other, such as construction (that requires the dry seasons for peak activities) and agriculture (that requires the rainy seasons for most of the activities) etc.

It also came to light that at times industries are reluctant to open their doors to trainees because most SME operators do not want to disclose their business secrets to trainees. The solution to this, partly, is to get SMEs to be aware of the benefits industry derives in the long term if their doors are opened to trainees. In order to put emphasis on industry imparting business skills (in addition to technical skills during students' attachment training), it was suggested that trainers must attach importance to activities that focus on the acquisition of Practical Business Competencies too.

According to the Executive Secretary of the National Council for Tertiary Education, training must be more practice-based than theoretical. He advocated thirty-five percent (35%) theory and sixty-five percent (65%) practical component of tertiary education and training. He mentioned that this can be achieved through hands-on practice and the application of principles to actual work setting. He also proposed that the interactive

approach to teaching must be widely utilized (*Effah, Personal Communication, February 2010*).

4.4.3.2 Discussions on other Adult Learning Methodologies

Respondents advocated extensive use of engaging students to carry out project works to facilitate practical business skills development. It was suggested that institutions must collaborate with governmental and non-governmental organizations to work on projects together. The Head of NBSSI Ashanti cited one such project which is ongoing between KNUST, NBSSI and some South African counterparts. The NBSSI head intimated that such projects can also take the form of institutions locating small scale enterprises where various research activities could be conducted depending on the topic being treated (for example; marketing of products, advertising and promotion of products or service of some sort) (*Owusu Brobbey, Personal Communication, February 2010*). In addition, respondents held the view that appointing people who are business-minded to head educational institutions will also go a long way to develop methodologies and approaches that can impart the necessary PBCs to trainees. Respondents also stressed the need for educators to re-train to be business-minded. Trainers could do this by taking short courses and participating in career-based seminars and workshops.

4.4.4 The Role of School-Based Enterprises in Training Fashion and Textiles Students to acquire Practical Business Competencies (PBCs)

Figure 4.8 presents data on the role of SBEs in training HND Fashion and Textiles students to acquire PBCs. As shown in Figure 4.8, only one respondent (a senior policy analyst with the Association of Ghana Industries) had a contrary view to schools setting up SBEs. His

reason being that both business and education are full time jobs hence there is tradeoff between the two. What this respondent meant was that, schools must focus on their central role of offering training and leave business to industry since each demand a great deal of work.

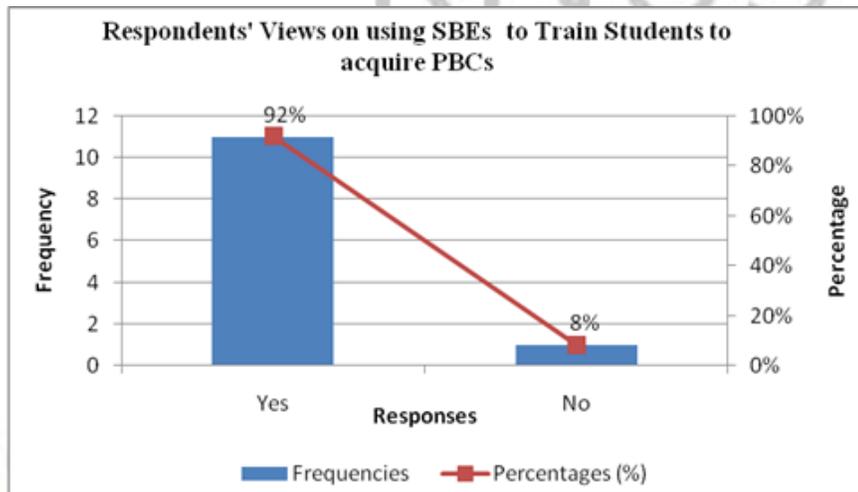


Figure 4.8: Respondents' Views on using SBEs to Train Students to acquire PBCs

(Source: field data, February 2010)

Contrary to that opinion, the rest of the respondents, ninety-two percent (92%), were in favour of School-Based Enterprises. In support of the majority position, the Curriculum Development and Research Secretary of NABPTEX had this to say;

SBE is a platform to start entrepreneurship and business skills development among students. This put the students in the work culture situation to derive the needed confidence and self-esteem to set up their own enterprises. It is a useful initiative and must be encouraged because it will help students to develop confidence and vision for self-employment right from school -

(Tagbor, Personal Communication, February 2010). Tagbor

also praised the research work by saying that; 'the topic is very relevant in that the nature

of art training is CBT, but lacks the business component.’ To buttress Tagbor’s point, the Ashanti Regional Director for NBSSI noted that;

SBEs are a form of business incubation. As business incubation they serve as guide to students to learn and practice business skills before they leave school. He explained that public sector jobs are dwindling and therefore there is need to introduce practical self-employment programmes to motivate school leavers to start their own businesses. Such an opportunity offers students hands-on skills (real life skills) in their area of specialization useful for the world of work -

(Owusu Brobbey, Personal Communication, February 2010).

Additionally, respondents held the view that SBEs act as a source of income generation to enable departments and institutions acquire necessary tools and equipment to facilitate quality training, a position that confirms von Borstel (1982) as cited in Stern *et al.* (1994) and JICA (2001:108) which states that: “the concept of ‘Campus Companies’ will be useful in promoting income generation in the Polytechnics”. The Executive Secretary of the National Council for Tertiary Education, Ghana on his part agreed that SBEs are laudable educational initiatives but are difficult to operate as part of the school system (*Effah, Personal Communication, February 2010*).

The under-mentioned suggestions were given by respondents (stakeholders) on how the school business set-up could be organised:

1. The SBE should be organised to reflect a more commercial venture and not just for teaching purposes for trainees to acquire practical business skills.

2. The SBE could be organised using the group approach where students are put in teams to execute specific projects or work at specific units within the set-up. Moreover individual projects could also be encouraged.

A comparison of the importance of using SBEs to impart PBCs to trainees by four categories of respondents (entrepreneurs, educators, stakeholders and graduates of HND fashion and textiles) is shown in Figure 4.3. From the chart it is realized that all the four categories of respondents highly endorse SBEs as an effective approach to impart PBCs to trainees on the HND Fashion and Textiles programme.

4.4.5 Respondents' Prioritization of Practical Business Competencies to be acquired by Students

The views or responses gathered from the stakeholders in business and higher education on prioritization of PBCs to be acquired by students were similar to those espoused by the entrepreneurs in fashion and textiles presented in Table 4.1. As presented in the table (4.1), the stakeholders also held the opinion that each one of the competencies listed under production skills, marketing skills, business organisation skills and financial management skills was important for trainees to strive hard to acquire. Furthermore, the respondents (stakeholders) held diverse views as to which of the competency was important to supersede the other. This means, depending on a person's background and experiences he/she may prioritize the competencies in a different order. In a single effort, the Head of the Business Advisory Centre - NBSSI at Ejisu-Ashanti, outlined the following sequence of activities to depict the order in which the competencies may appear.

Sequence of Business Competencies to Impart to Trainees:

1. Conduct market research;
2. Identify materials and resources;
3. Select workforce;
4. Effect production/render service(s);
5. Market and promote products/services;
6. Manage monetary returns; and
7. Keep record of business activities.

(Golightly, personal communication, February 2010)

4.4.6 Respondents' Prioritization of Assistance Industry can give to Training Institutions to make Training Work-Focused

Generally the following modes of assistance were confirmed in the order presented in Table 4.3. The information provided offers a guide to training institutions on most likely areas industry would readily lend a helping hand. The information could therefore guide institutions' efforts at securing sponsorship/support from industry.

Table 4.3 Expected Assistance from Industry to Training Institutions in order of Priority

Rating	Nature of Assistance
First	Internship training for staff and students

Second	Supply of tools, equipment and infrastructure (vehicles, laboratories, workshops, lecture theatres etc). These were seen as prerequisite to enable staff deliver.
Third	Industry experts providing training through workshops, seminars and experience sharing to staff and students at school premises.
Fourth	Industry opening their doors to admit training institutions for study tours and educational visits
Fifth	Provision of financial support to educational and training institutions

(Source: field data, February 2010)

Inferring from Table 4.3, asking for financial support from industry may be an exercise in futility. This may be due to the challenges confronting the Ghanaian fashion and textiles industry (especially the influx of cheap imports) and thus making it unfavourable to make certain requests. According to respondents, the optimization of these assistance and the benefits to be derived by both parties could come through various memoranda of understanding reached between schools and industries. It is expected that as industry become aware of the benefits (both immediate and the foreseeable future) that such collaboration would bring; they would be more receptive to educational and training institutions. Furthermore, government's assistance to industry such as creating conducive environment for businesses, tax rebates will go a long way to make industry poised to fulfil more social responsibilities and give greater attention to the school system.

4.5 Presentation and Analysis of Data for Respondents in Category C1: Graduates of HND Fashion and Textiles Programme from Ghanaian Polytechnics

The data and analysis presented here are based on information gathered from interviews and copies of questionnaire retrieved from graduates of the HND Fashion and Textiles Programme from Ghanaian Polytechnics. This is an important feedback from past students who have gone through the HND Fashion and Textiles programme. As much as possible some key responses were captured in verbatim.

4.5.1 Current Job Placement of HND Fashion and Textiles Graduates from Ghanaian Polytechnics

Figure 4.9 presents data on current job placement of HND Fashion and Textiles graduates from Ghanaian Polytechnics. A careful study of the data shows that most of the graduates are not engaged in the manufacturing and core business sectors of the fashion and textiles industry. Inferring from Figure 4.9, as much as seventy-four percent (74%) of respondents are engaged in the educational sector of the industry either as teaching staff, administrative educational staff (eg. technicians) or are undergoing further studies.

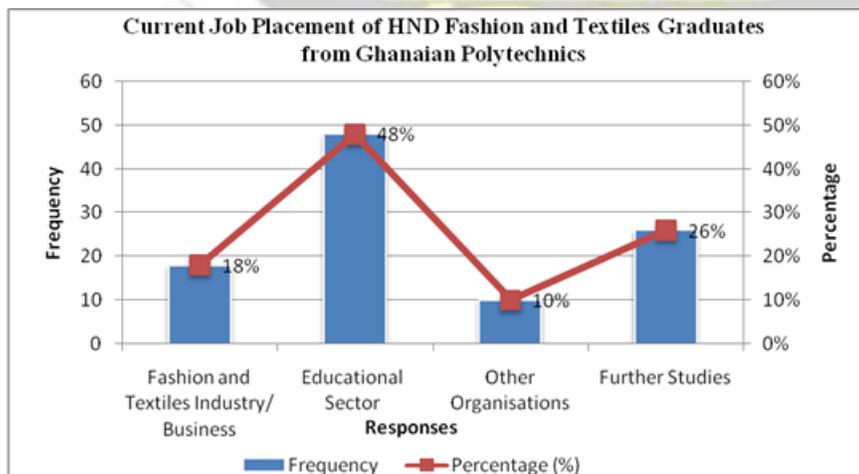


Figure 4.9 Current Job Placements of HND Fashion and Textiles Graduates from Ghanaian Polytechnics (Source: field data 2009-2011)

The statistics displayed in Figure 4.9 confirms Edusah's (1988) study that there is a relational mis-match between specializations of art graduates and their career engagements. In addition, Figure 4.2 above presents data on graduates' job placement which confirms Edusah's earlier position that, most art graduates were in teaching, handling general art courses and these teachers included industrial artists such as ceramists, fashion & textiles and metal product designers who were trained purposely to go into manufacturing and service related businesses in creative art industry. Still on education, graduates who further their studies often-times divert to other disciplines, abandoning their specialization altogether as captured in these comments; 'I used to operate a clothing shop where I sell clothes and later taught at a vocational school. I am a lady who loves to do fashion because I went through Intermediate, Advanced and HND fashion and textiles. However, currently I am at GIMPA pursuing a Bachelor's Degree in Information Technology. I diverted to Information Technology because I didn't seem to see opportunities for me if I should go back and study the Bachelor of Technology (B'TECH) Fashion course. There are no establishments to employ us, so once you complete school you either teach or set up something small on your own and that is difficult. I believe that the authorities could do more to help us' (*Personal Communication, July 2011*). Those engaged by other organizations are ten percent (10%) while only eighteen percent (18%) are directly working in fashion and textiles businesses. This background information is fundamentally important for the discussions that follow.

4.5.2 Assessment of the Adequacy of Entrepreneurial and Practical Business

Competencies (PBCs) for use at Work by HND Fashion and Textiles Graduates from Ghanaian Polytechnics

An assessment of the adequacy of entrepreneurial and Practical Business Competencies for use at work by HND Fashion and Textiles graduates from Ghanaian Polytechnics is presented in Figure 4.10 below. In Figure 4.6 above, a comparison of the same assessment is made with three other categories of respondents, namely: entrepreneurs, educators and the stakeholders (including the graduates). As presented in Figure 4.10, fifty-three percent (53%) of HND Fashion and Textiles graduates claim that their training offered opportunity to acquire adequate PBCs while forty-seven percent (47%) held a contrary view. Though fifty-three percent (53%) of the respondents held this opinion, it must be noted as stated in the introduction above that majority of these respondents are not working within the manufacturing and core business sectors of fashion and textiles industry which they were trained to enter. The educational sector of the fashion and textiles industry and the other allied organizations in which graduates are engaged do not require extensive practical business skills and therefore it is likely that these respondents see the PBCs acquired as adequate.

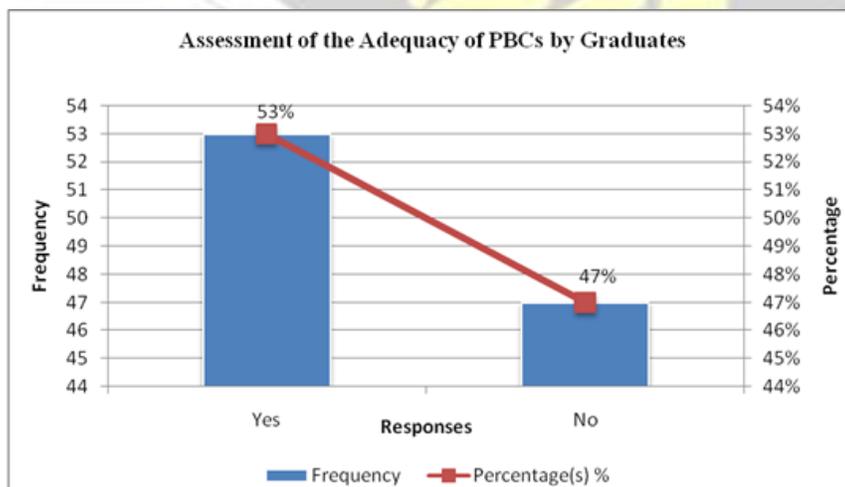


Figure 4.10 Assessment of the Adequacy of PBCs by Graduates

(Source: field data 2009-2011)

It also stands to reason that the marginal few, eighteen percent (18%), of the graduates who are directly engaged in the manufacturing and core business sectors of the fashion and textiles industry would consider the PBCs acquired in school inadequate, considering the nature of their jobs. The under-mentioned remarks from HND Fashion and Textiles graduates of Accra Polytechnic in the course of separate interviews in July 2011 confirmed this; ‘I remember at school I approached my HOD and expressed concern about the nature of the entrepreneurship course. For example sourcing for contracts among others is not taught so you have to fall on a professional to do those things for you at high cost’ (*Personal Communication, July 2011*); and ‘I was initially looking for a job, but since I did not find any, I started sewing at home. The business component (Entrepreneurship course) was mainly theoretical. The practical aspect was not enough. On the whole business is good’ (*Personal Communication, July 2011*) and lastly; ‘I am currently engaged on a six (6) months contract at a centre where I offered my National Service. I intend to set up on my own afterwards. As for the entrepreneurship and business courses they were not very helpful – it was theory throughout but one needs determination. Practical aspect of the entrepreneurship such as being on the field, ‘doing-it-yourself’ to experience what happens in industry is what we need. That will build your confidence’ (*Personal Communication, July 2011*).

The fifty-three percent (53%) of the respondents who held the view that the PBCs acquired by students are adequate buttress their position with the following reasons. The PBCs

acquired by students are adequate because the HND Fashion and Textiles programme offered opportunity for trainees to acquire:

1. generic work skills which are applicable to most career disciplines;
2. entrepreneurship and business skills;
3. adequate skills for setting up businesses.

On the other hand, the forty-seven percent of respondents (47%) who held the view that the PBCs acquired by students on the HND Fashion and Textiles programme provided the following reasons. In no particular order, the reasons are that, the programme does not allow trainees to acquire adequate skills pertaining to the following areas:

1. entrepreneurship and business skills development;
2. practical/productive skills development;
3. generic work skills;
4. graduates are unable to translate skills acquired from the programme into profitable business ventures.

As has been mentioned earlier, a respondent's view about whether the PBCs acquired is adequate for one's present career engagement is dependent on the specific industry or sector one is working in. Deducing from the responses of the graduates, it becomes apparent that graduates that enter the manufacturing and core business sectors of the fashion and textiles industry require much higher PBCs to ensure appreciable performance on the job. The same is true for graduates that enter into self-employment.

4.5.3 Approaches Fashion and Textiles Educators Could Adopt (In Terms of Teaching Methodology and Instruction) to ensure the Development of

Adequate Practical Business Competencies among Trainees

Graduates of the HND Fashion and Textiles programme from Ghanaian Polytechnics expressed some passionate views to redirect teaching methodology and instruction so that after completion of studies future graduates could contribute meaningfully to the development of the fashion and textiles sub-sector of the economy. Sharing their view on instruction delivery, respondents advocated for a student-centred, activity-oriented approach instead of the overdependence on teacher-centred methods. For instance, a 2010 graduate of Takoradi Polytechnic noted; ‘educators should use more of practical teaching approaches and let students be eighty percent (80%) to ninety percent (90%) involved in the practical learning process’ (*Personal Communication, July 2011*).

Respondents opined that students should be taught to explore and upgrade themselves with recent technology in the course of study. There was also a clarion call on instructors to employ current technology and methods of teaching. The need for modernity prompted a graduate of Takoradi Polytechnic to write; ‘I think educators in these modern times should start teaching modern methods and processes in order to prepare students’ minds for the future and also, the current approach to Polytechnic education need curriculum reforms’ (*Personal Communication, July 2011*).

Respondents were of the view that the practical aspects of the programme must receive more careful attention than the current theoretical approach (this chalked 40% of the approaches proposed). Respondents remarked that to focus on practical training, emphasis must be placed on practical instruction and demonstrations. Approximately twenty-six percent (26%) of the approaches proposed indicated that trainees should be exposed to

industry and industry practices. Respondents held the view that this could be achieved through field trips, educational visits and excursions. For example, these were some comments from graduates; ‘teaching should be made more practical than theoretical. More field trips should be organised to textiles industries so that students can observe machines connected with their area of study’ (*Personal Communication, July 2011*); and also ‘educators must organise field trips and seminars to ensure the development of the above practical business competencies’ (*Personal Communication, July 2011*).

Furthermore, to ensure the development of Practical Business Competencies, approximately twenty percent (20%) of the responses advocated for effective blending of practical business skills with vocational and technical education. In support of business skills as part of TVET programmes a 2008 graduate of Kumasi Polytechnic had this to say; ‘the teaching methodology and instruction must be developed in a business oriented way in order to benefit the student when he/she meets the difficulty in finding a job after school. Lecturers must focus on relevant courses that will help students market themselves on the job market’ (*Personal Communication, July 2011*). Supporting this position further, a graduate of the Takoradi Polytechnic remarked that; ‘the training in the business aspects of the fashion and textiles programme should start early enough from the Junior High School level to the tertiary level’ (*Personal Communication, July 2011*).

The respondent’s suggestion for the introduction of business skills into formal education right from the Junior High School level through to the tertiary level confirms Smith *et al.* (n.d.) earlier position. According to Smith and Associates, western educational programmes incorporate extensive field trips, job shadowing and even school-based enterprises/entrepreneurial ventures from grades 1-10 (that is Basic to SHS level) to create career awareness, investigation and exploration. Table 4.4 compares the approaches to impart

PBCs to fashion and textiles trainees from the four categories of respondents (entrepreneurs, educators, stakeholders and graduates) discussed.

Table 4.4 Summary of Approaches to Develop PBCs by Four Categories of Respondents

Entrepreneurs	Educators	Stakeholders	Graduates
Multi-System approach (Requires conventional & non-conventional means)	Means to acquire PBCs	Adult Learning Methodologies – Interactive Approach	Adopt Student Centred, Activity Oriented Instruction Delivery
1. Exposure	1. Lecturers must orient students	1. Brainstorming, case studies, coaching	1. Focus on Practical Training (instruction & assessment)
2. Observation	2. Set-up SBEs to train students	2. Business Practical Demonstrations	2. Expose trainees to industry and industry practices
3. Experience (learning-by-doing)	3. Industrial practice – Attachments	3. Internships	3. Focus on practical business skills development
4. Workshops & Seminars	4. Experience sharing by Industrialists	4. Curricula Adjustments (Training Packages)	
Requires attitude of humility & service	5. Industrial visits	5. Focus on SMEs	

4.5.4 Prioritization of Assistance Industry could provide to Training Institutions Offering Fashion and Textiles programmes to make Training Work-Focused and Business-Oriented

The prioritization of assistance was based on ratings of responses from respondents. Table 4.5 provides details of the expected assistance from industry. Evidently, attachment training for staff and students topped the list.

Table 4.5 Graduates' Prioritization of Assistance from Industry

Rating	Nature of Assistance
First	Internship Training for staff and students
Second	Supply of tools and equipment
Third	Provision of financial support

(Source: field data 2009 - 2011)

Other suggested assistance from industry were:

1. opportunities for new school leavers to be offered placement for national service,
2. opportunities for employment of new graduates based on consideration of competence and not 'whom you know basis, and
3. industry personnel to be actively involved in assessing students' works and projects as a means of providing relevant feedback on students' performance.

The ratings of the assistance from industry agreed with those espoused by Fashion and Textiles Educators as well as Stakeholders in Higher Education and Business. The fact that financial assistance from industry was rated last by the different categories of respondents confirms that, seeking financial sponsorship from industry is quite unwelcoming. The reason according to JICA (2001) is that there is significant mis-match between what schools teach and what happens in industry – in such a case industries do not reap the benefits of their investments.

4.5.5 Can School-Based Enterprises Effectively Impart Practical Business Competencies to Trainees in Fashion and Textiles Programmes?

Graduates of the HND Fashion and Textiles programme also responded to the question seeking to determine the effectiveness of using SBEs to impart PBCs to trainees. The responses gathered from respondents are graphically presented in Figure 4.11. Interestingly, the same data is compared with responses on the same question from the entrepreneurs, the educators and the stakeholders (see Figure 4.3). As presented in Figure 4.11, all the hundred respondents (100%) answered 'YES' in support of School-Based Enterprises as part of HND Fashion and Textiles programme. Respondents cited numerous reasons for their firm support for School-Business Enterprises to be operated as part of fashion and textiles programmes. The reasons can be grouped into three key areas: technical skills development, practical business skills development and some challenges reported about students' attachment with industry.

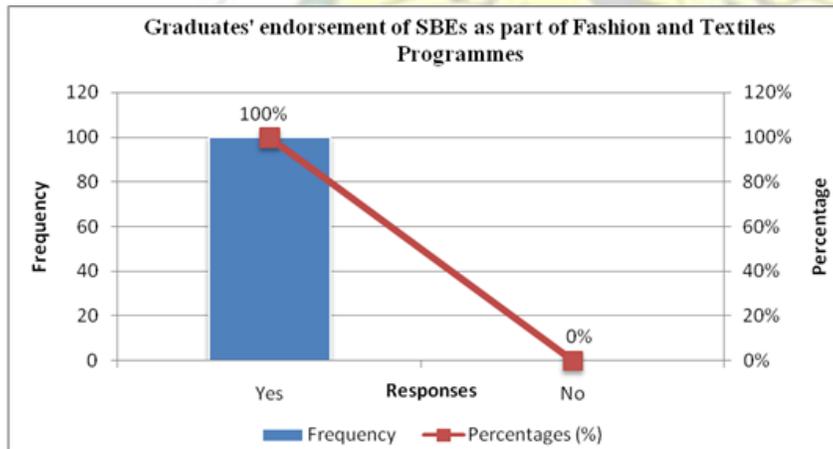


Figure 4.11 Graduates' Endorsement of SBEs as part of Fashion and Textiles Programmes (Source: field data 2009 - 2011)

Largely, twenty seven percent (27%) of the reasons cited for the rousing support for SBEs was that, SBEs are essential for equipping students with practical/technical skills.

Nineteen percent (19%) of the reasons pointed to the fact that SBEs equip students with Practical Entrepreneurial and Business Development skills, while twenty-two percent (22%) of the reasons focused on SBEs ability to impart attitudinal change, confidence and generic work skills to trainees.

Meanwhile eighteen percent (18%) of the reasons pointed to the fact that SBEs are viable programmes to encourage private sector employment/ self-employment in student leavers.

In addition, six percent (6%) of the reasons expressed focused on SBEs being readily available doorstep facility for students' practical training. Respondents asserted that an SBE programme provides students the feel of a work culture environment while in school.

More so, another six percent (6%) of the reasons expressed focused on SBEs' ability to generate funds for academic support facilities and materials. This reason further confirms von Borstel's assertion as cited in Stern *et al.* (1994) and JICA (2001) position about the potential of 'Campus Companies' generating substantial income to support the budget of academic institutions. For reasons connected with students' challenges and difficulties encountered during industrial attachment training, these feedbacks were given by a respondent; 'when production or business units are established, they would help students during their attachment period because some managers in industries just send students to buy 'pure water', food and do all kinds of unrelated jobs till they come back to school without learning anything in relation to their programme' and also 'some of the managers in industry do not open up to teach students. They hide a lot of useful techniques (processes, procedures and methods) under the guise of 'business secrets' from students and some also request for money' (*Personal Communication, July 2011*).

In the researcher's view, sending students on errands during attachments, however, occurs in Small and Medium Enterprises (SMEs) that are usually informal in the Ghanaian setting. Some managers of the informal sector businesses also make monetary demands on students because they perceive students as intruders who are coming in to make demands on their time, materials and equipment. As far as those managers are concerned, such trainees are coming in to acquire skills and they must pay for such services, just as apprentices who they accept to train pay some commitment fees. However, in most formal business set-ups this is not the case. Formal and large scale businesses rather hold the view that students on attachment also contribute to the organisations' productivity and even in some cases they provide attachment students with some basic allowances or feeding. The reasons discussed above in support of School-Business Enterprises reveal the vast benefits that could be derived from implementing a School-Based Enterprise programme especially as part of the CBT approach to Fashion and Textiles studies.

4.5.6 Sub-Conclusions and Recommendations

It could be deduced from the above discourse that, the benefits of School-Based Enterprises as part of the HND Fashion and Textiles programme cannot be overstated. As such, school authorities must do whatever it takes to implement these business training systems to achieve holistic education of HND fashion and textiles graduates. The graduates were of firm belief that business education should form a vital component of the fashion and textiles programme which falls under TVET. The graduates expressed that courses such as Entrepreneurship, Business Management and Marketing are important and must be studied both theoretically and practically as part of the HND Fashion and Textiles programme. In

support of this notion, this is what a 2010 graduate of Ho Polytechnic had to say; ‘as a matter of fact, entrepreneurial and business skills must be given more room. I think our educational system need reforms so as to help students identify their potential before leaving school since most students leave school regretting the programme they read’ (*Personal Communication, July 2011*).

A key part of such reforms according to respondents is to place emphasis on practical training. To ensure adequate practical training it was suggested that tools and equipment must be supplied right from the basic educational level so that learning of skills would begin at an early stage. The foregoing discussions point to one central theme; - there must be a paradigm shift from ‘talk and chalk’ education (Boahin and Hoffman, 2010) to Competency-Based Training and Learning (CBT/L) with provision for practical business skills development to make TVET beneficial to trainees, industry and the nation as a whole as proposed by JICA (2001).

4.6 Presentation and Analysis of Data for Respondents in Category C2a: Findings from Case Study with HND One Students (2007/08 – 2009/2010)

These findings are based on a case study project with first year students of the HND Fashion and Textiles programme at Kumasi Polytechnic. Great effort was made to report, in verbatim, the comments and experiences of students. The project was carried out as part of the Fabric Design and Decoration course.

4.6.1 Identification of Market Demand for Specific Products and Services

JICA in SME ToolBox (2008) quoting Peter Drucker, stated that; ‘the aim of marketing is to know and understand the customer so well that the product or service fits him and sells

itself (p. 84)'. Drucker pointed out that the marketing process begins with discovering what products customers want to buy. Based on this knowledge the respondents were oriented and coached to identify products and services that will meet current prevailing demands of clients. The outcome revealed five (5) key concepts in determining what consumers wanted in the area of Fashion and Textiles.

1. Made-to-order goods and services

Made-to-order goods and services are goods produced for specific interested clients. This recorded twenty-seven percent (27%) of the total products churned out from the case study. With these, the producers have already established buyers and all terms and conditions of the contract details spelt out. The specifications of the products and services are agreed upon; the price, the delivery dates including all other details of the ordered goods or services are determined. This means that the goods/services are almost already sold out and some advanced payments made. This saves the producers from the hustle of scouting for buyers after their products are ready for the market.

2. Products in Vogue

Products in vogue are the goods and services that consumers are likely to patronize. They represent the current prevailing designs, colours and fashion goods that appeal to the masses. Because of their appeal the products are very attractive to a large proportion of the target market and therefore enjoy quicker patronage. The study showed that thirtythree percent (33%) of the respondents developed products based on this concept with the reason that demand for these products exist.

3. Rites of Passage

Life is lived in stages and the various stages of man's life impose demands on man to use certain products and services. Rites of passage are events that mark important stages in a person's life. These include birth, adolescence, marriage and death. At birth a new member joins a family and is usually a time of joy. Usually a lot of provisions are made for the mother and the child. These include various dresses and complementing accessories. It is typical of Ghanaians for a new mother to outdoor her baby and attend various functions dressed in white apparel (usually 'kaba' and 'slit', with white accessories). The baby needs a lot of dresses and accessories to give it warm beddings and 'carry gear'. At adolescence both boys and girls become aware of their near adulthood stage and therefore desire to dress up to look decent and attractive. As such more cloths and accessories are acquired for use. Marriage is one single event that evokes pleasure, joy and happiness of the couple including the families. The items of clothing, textiles and accessories needed by the bridegroom, bride, best-man, bride's maids, families and friends who show up to support the couple is unmatched. Given that there is an economic boom and people want to display wealth and status, much spending could be made at such times, which fashion and textiles businesses obviously take advantage of. Other business activities that go with marriage ceremonies that creative art graduates/students can take advantage of are decoration services, photography, videography, souvenirs, invitation cards etc.

The last is death. Death marks the final departure of a person from the living and usually families often want to give the departed member a befitting burial and funeral. At this stage too, a lot of clothing, textiles and accessories are used on the deceased as well as the

mourning families, friends and sympathizers. However, the extent of spending depends on the wealth and status of the person in society, and the bereaved family.

These rites of passage present vast opportunity for fashion and textiles entrepreneurs to exploit. Thus when trainees are well oriented and coached they stand the chance of identifying very green and untapped markets that could be exploited during and after the programme of study. In this study trainees who identified market demand based on rites of passage constituted thirteen percent (13%) of the respondents.

4. Goods in Daily Use

The next approach used to identify market demand during the study project was the realization that household furnishes in daily use attracts high patronage. Examples of such furnishes are beddings, curtains, place mats, and assorted interior décor goods. As they are used and replaced to change room or interior settings at least yearly, they become a business opportunity to exploit. In the study twelve (12) students representing twenty percent (20%) employed this approach to determine what clients needed.

5. Ritzy – Goods (Unique, Expensive and Fashionable)

Ritzy goods are products that are unique, expensive and fashionable. These are customized wears or goods that make the user feel unique and exclusive. Usually these products are custom made for celebrities, wealthy and influential persons in society. To exploit this segment of the market the producer ought to demonstrate immense skills and creativity that would appeal to the top brass of society. The study recorded seven percent (7%) of students who produced for clients based on this idea.

4.6.2 Identification of Sources of Raw Materials for Products and Services in Demand

Impressively, respondents were able to identify the sources of raw materials for the chosen products and services without difficulty. Approximately ninety-three percent (93%) of the respondents were able to do this. The research revealed that there is a wide availability of raw materials on the local market for fashion and textiles goods with accompanying accessories. The raw materials were readily available on the open market for purchase. To be business-minded and entrepreneurial so as to make significant profits, a producer needs to scout the market to be able to identify quality raw materials with reasonably moderate prices for production. This is achieved through repeated practice as well as checking prices of raw materials in other markets.

4.6.3 Factors Considered before Procurement of Raw Materials for Production Purposes

Figure 4.12 presents data on considerations respondents made before procuring raw materials for production, while Figure 4.13 presents data on price considerations before raw materials are purchased. Respondents considered a number of factors as recorded in Figure 4.12 before procuring raw materials for production purposes. From Figure 4.12, it could be deduced that utmost priority was given to quality of raw materials and suitability for the products, recording hundred percent (100%) each. Durability of the raw material and ease of use recorded eighty-eight percent (88%) and seventy-eight percent (78%) respectively. To cater for product specifications fifty-five percent (55%) consideration was given to arrive at suitable raw materials. However most respondents did not give much

consideration to availability of raw materials for subsequent production of the same product – this recorded a low figure of twenty-two percent (22%).

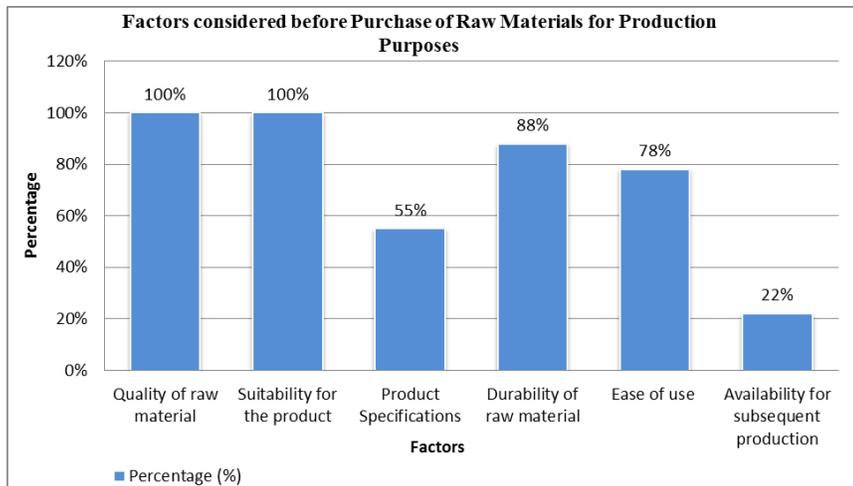


Figure 4.12 Factors Considered before Procurement of Raw Materials (Source: Study Data, June 2010)

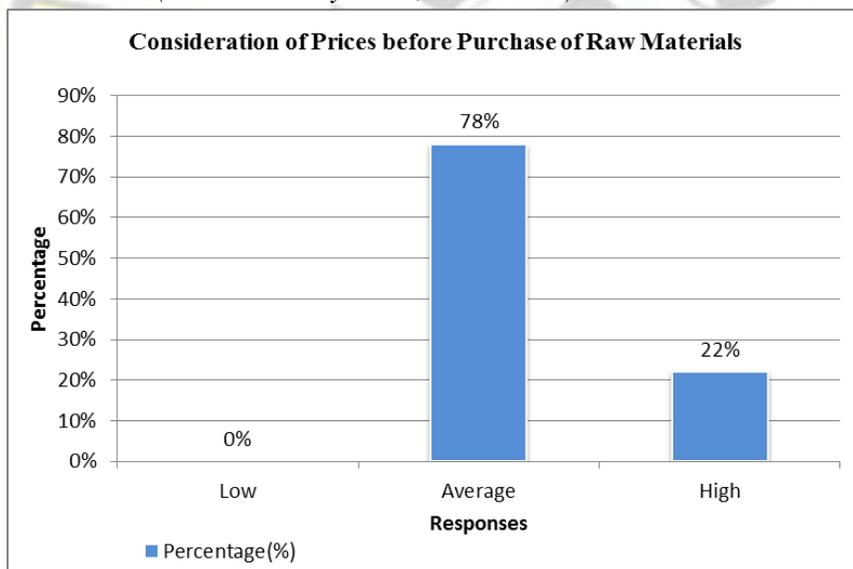


Figure 4.13 Considerations of Prices before Procurement of Raw Material (Source: Study Data, June 2010)

For raw materials pricing, seventy-eight percent (78%) considered prices that were average, while twenty-two percent (22%) considered high prices (perhaps for the production of ritzy – ‘custom-made’ high class goods) (see Figure 4.13). No raw material was procured

because the price was very low. Usually low priced goods are perceived to be inferior, and therefore these were avoided per the study.

4.6.4 Means of Ensuring Effective and Efficient Production Processes

According to the Oxford Advanced Learner's Dictionary of Current English (2005), effective means producing the result that is wanted or intended; producing a successful result while efficient means doing something well and thoroughly with no waste of time, money, or energy. Respondents admitted adopting various strategies to ensure effective and efficient production processes as part of the study. On effectiveness of production processes some of the strategies employed included:

- a. seeking assistance from experts to complete projects or tasks;
- b. production of goods and rendering services to exact specifications to meet clients' taste or request;
- c. utilization of learned skills and experiences acquired as part of the study to get jobs executed professionally;
- d. rendering services and coming out with products that conform to customers' preferences; and
- e. producing goods to match existing facilities (especially for room furnishes) and complementary goods to match existing apparel or clothing.

By these strategies the respondents confirmed achieving intended targets and aims.

Efficiency has to do with achieving one's intended result with minimal use of resources – time, money, energy etc. Efficiency is connected with being economical with the use of

resources; that is, managing resources judiciously in order to avoid wastages and instead increase productivity with the least resources at hand. In ensuring efficiency, respondents employed at least one of the following strategies.

- a. Managing time judiciously so that much work is accomplished within a short space of time.
- b. Adopting a quick approach to work. That is working with speed and precision to achieve set targets in no time. This strategy stems from the fact that in industry each minute or extra time spent on a job adds up to cost of production, therefore, to reduce costs significantly production time must be kept to the barest minimum – just enough to execute a task.
- c. Taking rests to recoup strength, vitality and alertness so as to work efficiently.
- d. Bargaining for discounts to cut cost of raw materials and services rendered as part of production processes in order to control expenditure. This skill becomes so important in the sense that where costs are not monitored, production cost soars so high that it affects final pricing of products and services which invariably affects profits. At least cost need to be controlled to ensure that at the end of each activity or production process the producer breaks even.

4.6.5 Acquisition of Competencies in Quality Finishing and Packaging to Meet Clients' Expectations

Respondents testified to have acquired diverse skills in finishing and packaging of finished products to meet clients' expectations. Quality was not one particular action or stage but series of actions that culminated in the final products or services. Therefore in ensuring

quality, respondents ensured that each product was well designed and the best of raw materials procured for its execution (taking into consideration pricing). At the production stage appropriate choice of machinery, equipment and tools were used for the tasks. This continued to the finishing stage as well where modern finishing tools were employed. Finishing was also enhanced by ensuring neatness of the work environment and the products before, during and after production. To introduce innovation in finishing, respondents went a step further to conduct research and applied the findings and knowledge gained to obtain better outcomes. These made the products well finished, ornamented and appealing to consumers. Finally it was confirmed that where expertise was lacking to execute a specific task, sub- contracting was done to ensure quality of the product or service. In the local fashion and textiles industry some tasks that are usually sub- contracted include embroidery, designing and printing.

Packaging: - In packaging the final products to attract wide patronage, respondents enumerated a number of strategies adopted. These included:

- i. using brand new package boxes; ii. adopting simple, but attractive wrapping techniques; iii. using packaging bags that were well designed; and iv. wrapping attractive paper wrappers on used package boxes ensuring that they are well designed and appealing for use.

In packaging the finish products careful thought were given to sizes of packaging boxes as well as colours used to meet the taste and preference of various clients. The respondents' effort confirm the assertion of DECA (n.d.) that; 'presentation is everything. A beautiful package implies thought, good taste and a personal touch.'

4.6.6 Approaches in Making Trainees acquire the Skills of Pricing, Advertising and Marketing of Products to Ensure Profitability

To a large extent the survival of businesses depend on selling off its products and services by setting appropriate prices, advertising, and marketing to at least break even. On pricing, the study showed three main concepts adopted by the students. In the first category, sixtytwo percent (62%) of the respondents employed a simple formula to arrive at the price of products and services:

$$1. \text{ Cost of raw materials + cost of production + profit margin = Selling price}$$

The next category of respondents making twenty-five percent (25%) went further to quantify other resources as follows:

$$2. \text{ Time spent + energy expended on the tasks/work/job + amount spent on materials+ cost of capital to arrive at the final selling price.}$$

The final category, making thirteen percent (13%) of respondents, employed a detailed approach to arrive at their final selling price. Elements included in their pricing structure were:

$$3. \text{ Cost of raw materials + cost of capital + quantified hidden cost + quantified challenges encountered + miscellaneous expenses = selling price}$$

The above pricing approaches reveal that pricing in the arts can be more complex than could be perceived and thus great skill is needed. To master costing and pricing therefore one needs constant practice to gain experience. The following steps are recommended for the determination of product pricing for any size of business:

1. Analysis of the size and composition of one's target market;
2. Research of the price elasticity for product;

3. Evaluation of one's product's uniqueness;
4. Selection of one's channels of distribution;
5. Consideration of product life cycles;
6. Analysis of one's costs and overhead,
7. Estimation of sales at different prices,
8. Consideration of secondary pricing strategies, and
9. Selection of final pricing levels. *(JICA, 2008)*

Advertisement and promotion are the bedrock of any marketing strides. Respondents of the study recounted efforts and strategies adopted to advertise and promote the products. From the study, forty-eight percent (48%) of respondents employed the word-of-mouth advertising approach by informing family, friends and close associates (neighbours, school mates, church mates etc.) about the products and services available for sale. Wordof-mouth advertising has the desired qualities of strong credibility, high audience attention levels, and friendly audience reception (JICA, 2008). Approximately twenty percent (20%) advertised through phone calls to personal acquaintances. Telephone promotion involves providing information about the good qualities of products and services as well as their competitive pricing to clients on phone. One disadvantage of this approach however, is that, it lacks the personal contact that a face-to-face approach offers.

The study showed that another twenty percent (20%) of respondents had opportunity to display products in fashion shops and outlets to promote sales. More so ten percent (10%) advertised and promoted products through announcements at social gatherings (entertainment programmes, sporting events, church activities etc.). From the above

discussions it is obvious that without some personal effort on the part of producers the patronage of their products and services would not be effective.

4.6.6.1 Marketing Strategies of Respondents

Based on students understanding of marketing, respondents adopted diverse approaches to market their products. Firstly, respondents produced some products specifically for people who had expressed interest. These were '*ordered*' products with ready buyers. The buyers had made commitment through advanced part payment awaiting delivery of the product(s) for the outstanding balance to be paid. With the second approach, awareness was created about the products for people to get interested. The consumers' interest in the products was boosted through education about the benefits of the products. Thirdly, the personal selling approach was adopted. At this point students sold products to people who they knew in person by calling on them at offices, schools, church gatherings or homes. With the advent of the ICT revolution contacts were made with these persons also via telephone, text messaging and email so that the product(s) is delivered as agreed. Lastly, a section of respondents produced for role models and those in high positions so that the works would attract others to also make purchases. Among such category of people were religious leaders, high ranking staff of institutions and organizations. The benefit of the approach is that many people try to imitate what their role models do and as such aspire to also acquire and use what they see them using.

4.6.6.2 Challenges Encountered in Offering Products for Sale

Respondents also re-countered a number of challenges that they were confronted with in offering products for sale. The challenges included:

1. perception that locally produced goods are inferior;
2. clients' hesitation to buy because they are unaware of the quality of materials used and also about the durability of the products offered for sale;
3. lack of resources to aid in selling (suitable time to go out, handling of products and means of transport);
4. clients' crave for quality and unique products (especially where clients hold the perception that the products offered for sale were of a cheaper quality);
5. perception about appropriate pricing (especially where clients hold the view that prices were high); and
6. shying away of people when approached with products for sale.

4.6.6.3 Profit Declaration after Sales

The study showed very promising results. Having gone through the exercise respondents testified making varying degrees of profits from the sales. Figure 4.14 presents data on the profits declared by students on their study projects. With reference to Figure 4.14, fiftyseven percent (57%) of respondents were able to price goods and make average profits after sales. Almost a third of the respondents, which is thirty-three percent (33%) made profits but the margin of profits was very minimal. Three percent (3%) however testified making significant profits.

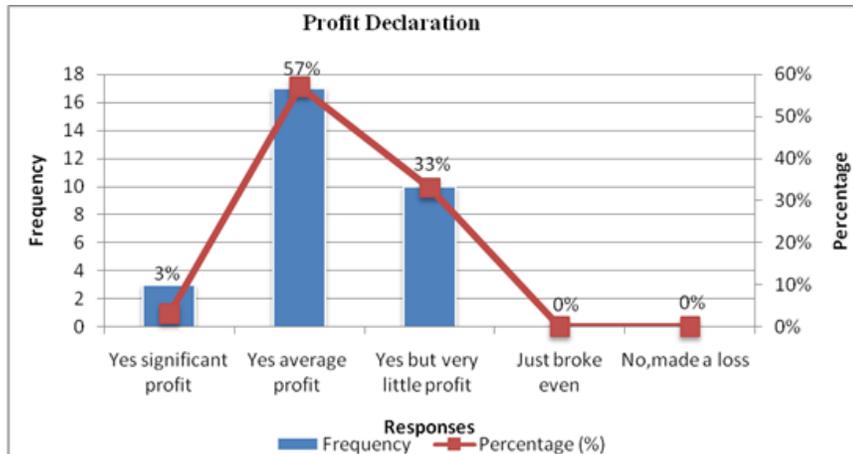


Figure 4.14 Profit Declaration (Source: Study Data, June 2010)

No responses were recorded for 'Just broke even'; and 'No, made losses'. It could be inferred from the foregoing discussions that at least, some profits accrued from the sale of students' products and services. Therefore, if they are well managed and promoted, such activities can generate substantial income to alleviate the plight of institutions struggling for funding.

4.6.6.4 Handling Business Finances

In response to the question 'how is money that accrues from sale of goods and services handled?' respondents gave very insightful responses and these are catalogued as follows:

1. Nearly seventy-five percent (75%) of respondents reported re-investing the returns into the production of new products and services. In this case, the funds accrued from sales were used as capital for subsequent production.
2. Twenty percent (20%) admitted saving part of the funds at the bank for future use - especially the profits generated.

3. One respondent indicated that she divided the profits into two; half was re-invested into additional products while the other half was used to support practical assignment.

The feedback demonstrates that the students learnt some effective ways of handling business finances. This implies that if students are made to continue practising the skill of handling business finances this competence will be developed overtime. Another good aspect of the submissions was that returns that accrued was not seen as '*free money to spend*' but were either saved for future use or re-invested into production. The school system has been criticized as being deficient in teaching students how to handle money (Stern *et al.*, 2004) unlike the apprenticeship system. It would thus be good to devise innovative ways to teach this vital skill as part of the school curricula. If this must be done, it needs to be well stressed and modelled in School Bases Enterprises.

4.6.7 What Respondents Will Do differently (to obtain Better Results) If They Were to go Through the Entire Exercise Again

To improve on future outcomes (as far as this exercise is concerned) respondents shared their intentions if they get opportunity to go through the exercise again. Chiefly, fifty-five percent (55%) claimed they would use different raw materials to obtain good quality products. It could be inferred therefore that respondents became aware of some limitations or difficulties associated with the use of certain raw materials, and therefore a change to introduce new materials would be a step in the right direction.

Next, for twenty percent (20%) of respondents, they would be committed to producing more marketable products when given the opportunity to go through the exercise again. These respondents recognized that each particular product has its own market dynamics, and to sell effectively, one had to meet customers' needs by producing what clients' prefer. Other feedback from students who were engaged for the study are:

- i. improvement on the quality of design of one's products so as to attract more buyers.
- ii. making adequate time to execute production in order to obtain well finished products.
- iii. using some of the items personally to attract more customers. At this point the respondents were hoping to use other strategies to improve upon marketing and sales.
- iv. modifying the design of same products.

4.6.8 What Respondents Learnt from the Project

Asking the question '*what did respondents learn?*' denotes '*the impact of the exercise on students' learning and future performance (transition – to – work).*' It is a remarkable fact that the exercise made a great deal of impact on the students. In recounting the impact made, the comments of respondents are catalogued as follows to testify the outcomes. The responses are grouped into technical (skills) competencies and soft-skill competencies imbibed the students. Some technical (skills) competencies acquired by respondents are:

- i. creation of opportunity to explore the use of new raw materials for some existing products;
- ii. the ability to handle different materials and fabrics to produce quality

goods; iii. achievement of certain styles in clothing that are attractive; iv. ability to design better clothes and accessories;

v. ability to sew better; vi. ability to produce better tie-dye fabrics; vii. learning of new production techniques in batiks and tie-dyes; viii. inspiration to explore new techniques in fabric design and decoration; and ix. acquisition of skills in good finishing methods in garment production.

The 'soft-skill competencies' are a combination of some business competencies and attitudes that greatly promote one's performance on the job. According to Agyekum Addo (2014) attitude is defined as a way of thinking which determines one's actions and habits and that attitude contributes to sixty percent (60%) of all successful endeavours. Some typical business skills and competencies trainees testified to have acquired were; how to market products, how to handle funds, and how to economize resources. The range of soft-skill competencies trainees acquired include:

i. learning about the ability to negotiate well; ii. how to make effective use of time, that is, how to work on time or according to time; iii. learning about the value of competition – competition brings out the best in people and organisations (students, business persons, institutions); iv. mistakes may be blessings in disguise - mistakes can be stepping stones to innovation and creativity.

v. The project was very educational in helping to bring out seriousness in students.

vi. Through the study I learnt that a well informed and educated customer is a highly motivated buyer.

vii. The use of phone calls in marketing is termed 'phone marketing.'

viii. The project was very educational, interesting and productive enterprise. ix.

Very interesting project has inspired me to explore new techniques.

x. I learnt valuable lessons on how to manage and use time wisely. I also learnt that, the more one practices, the better one improves and becomes perfect concerning any skills that is desired.

xi. I learnt that consultancy is a good career option for one to consider.

The students' feedbacks speak for themselves. With repeated practice trainees can imbibe industry relevant competencies that would prepare them adequately for the world of work. To this end, the researcher is optimistic that SBE as part of HND CBT Fashion and Textiles would create opportunity for students to develop the much needed industry relevant competencies.

4.7 Presentation and Analysis of Data for Respondents in Category C2b: Findings from Case Study with HND Three Students (2010/11 - 2012/13)

This case study is an improvement on the study carried out with HND One Fashion and Textiles students at Kumasi Polytechnic (2007/08 - 2009/10). Six groups (each comprising four students) were obtained from the HND Three Fashion and Textiles class (2010/11-2012/13). The groups were taken through series of lectures, seminars and workshops as part of the study. Each of the groups developed a business plan and carried out a specific productive project through to sales. Finally each group reported on its activities by filling out a special questionnaire developed to obtain feedback from participants. The project was carried out with support from two lecturers from the Institute of Entrepreneurship and

Enterprise Development (IEED), Kumasi Polytechnic. The details of students' experiences and impact of the study on participants are presented as follows.

KNUST



4.7.1 Details of Business Groups

Table 4.6 Details of Business Groups

Business Name of Group	Quality of Business Plan	Brief description of Product/ Service	Market Research conducted to show demand for products or services	Means of Financing the Business	Identification of sources of raw materials
EODA Collection	Good	African wear (Men's Shirt) with unique spray painting decorative effects	Showed samples of the products to retailers where orders were placed	Funded by one member of the group	Just adequate
ROPA	Good	Adult bibs for restaurant use	Shared the idea with restaurant operators who bought into the idea	Members contributions	Very detailed information
GHAVAD Prints	Very Good	Exercise books and stickers for Fashion Students Association (HIFAS)	Sourced the order from the executives of the Fashion Students' Association (HIFAS, Kumasi Polytechnic)	Members contributions	Less detailed
TOMB BEADS	Good	Beads Packaging Service for beads sellers	Got wind that bulk beads sellers want beads packaged in smaller quantities for sale (which is a brisk business)	80% financing by retailers and 20% contribution from group members	Very detailed information
KABB Fashion Power House	Good	Unisex Hand Bags	Glaring absence of Unisex hand bags on the Ghanaian market. Most hand bags are either for ladies or solely designed for males	Members contributions	Just adequate
NOVDES Gear	Excellent	T-Shirts with African prints combinations (Men's T-Shirts; Ladies TShirts)	The group produced and exhibited samples of the T-Shirts at selected shops. The interest generated in the products spurred the group on to produce more for sale	Members contributions	Just adequate

KNUST



In Table 4.6 information on the business groups constituted for the study are present. The information comprise names of the business groups, assessment on the quality of business plan presented by each and brief description of each group's product/service. The other information presented in the Table are, market research conducted to show demand for products or services, means of financing the businesses and lastly, identification of sources of raw materials.

4.7.2 Considerations made before Procurement of Raw Materials and Pricing

Figure 4.15 presents data on considerations respondents make before procuring raw materials for production, while Figure 4.16 presents data on price considerations before raw materials are purchased. Respondents considered a number of factors as recorded in

Figure 4.15 before procuring raw materials for production purposes. With reference to Figure 4.15, five main factors were considered before procurement of raw materials for production purposes. Quality of raw materials, durability of raw material and ease of use each recorded twenty-five percent (25%). Suitability of raw materials for intended products recorded approximately twenty-one percent (20.8%) while ease of care recorded four percent (4%). These considerations pinpoints that careful thoughts were made to ensure high quality standards in the production process. With respect to prices of raw materials, all the six (6) agreed on moderately priced materials, recording a conspicuous hundred percent (100%) as shown in Figure 4.16.

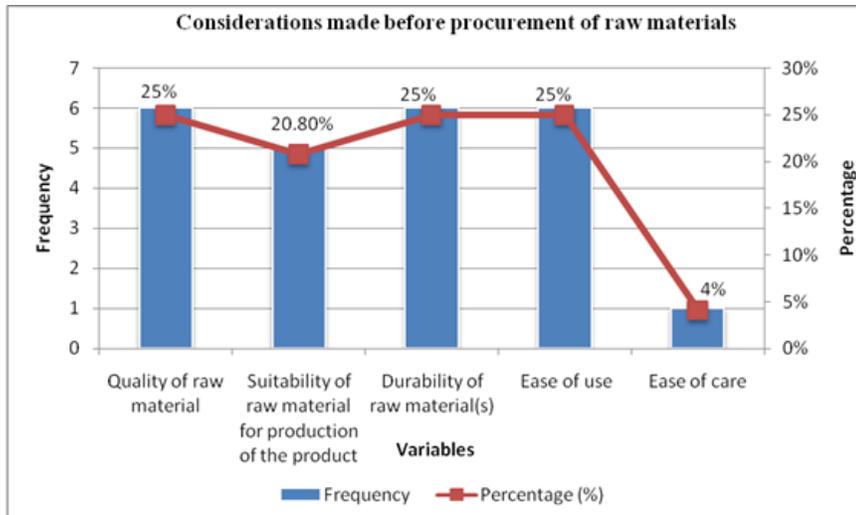


Figure 4.15 Considerations made before Procurement of Raw Material
(Source: Study data 2012/2013)

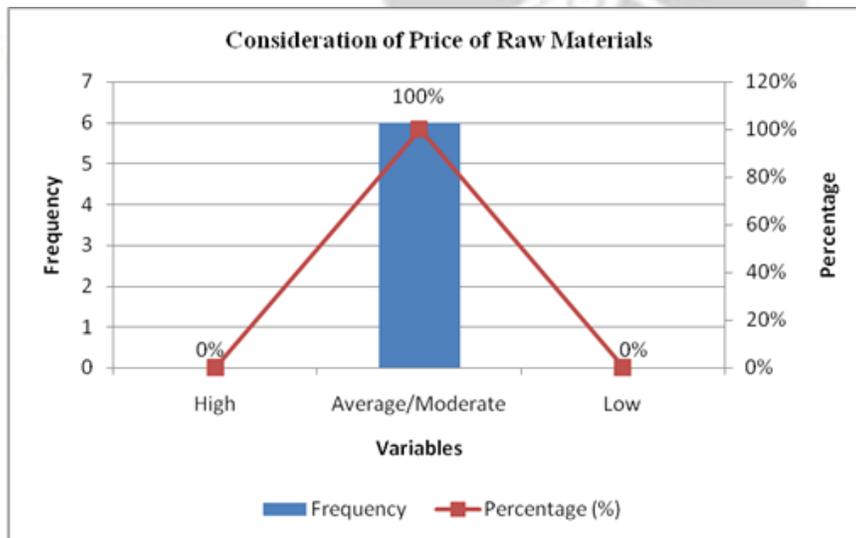


Figure 4.16 Consideration of Prices of Raw Materials
(Source: Study data 2012/13)

4.7.3 Approaches to ensure Effective Production Processes/Service Delivery

According to Weihrich and Koontz (1993) productivity implies effectiveness and efficiency in individual and organisational performance. Effectiveness is the achievement of objectives, while efficiency is the achievement of ends (goals) with the least amount of resources. To achieve their aims, respondents employed a number of strategies to obtain targeted results. The strategies included:

- a. making design patterns for the products which aided in mass production processes;
- b. sought professional assistance to obtain good designs;
- c. employing materials that were easy to handle, allowing for easy manipulation;
- d. using familiar methods of production that also ensured quality of goods produced;
- e. procuring piece goods (already manufactured components) which were assembled and finally designed. For example combining African prints on T-Shirts, and printing on them.
- f. using logos of the institution, department and the students' association to achieve acceptable designs. For example these logos were employed in the design of the students' exercise books and association stickers.
- g. adopting innovative techniques and current technology to obtain intended results;

4.7.4 Approaches to ensure Efficiency in Business Operations (Production

Processes/Service Delivery)

To ensure efficiency in operations (as explained at section 4.6.4) the following key measures were employed:

- i. discipline - the groups were disciplined with time; working consistently to meet agreed schedules;
- ii. hardwork - there was also hard work, seriousness and dedication of team members to the core business activities;
- iii. professionalism – respondents employed every known professional measure in the execution of each task;
- iv. planning – respondents avoided wastage of materials through careful planning, measurement and estimation.

It must be however pointed out that, the responses of the students under the headings effectiveness and efficiency were scanty mainly because students lacked adequate understanding of the concepts. These concepts will need further explanation, coupled with practical exercises for better appreciation and application by trainees in subsequent exercises.

4.7.5 Means of ensuring Quality Finishing of Products and Services

Finishing is very important in both manufacturing and service sectors of the business world. The final step in offering goods and services for sale depends to a large extent on the finishing of the product. To ensure that the final goods and services had attained acceptable/preferred finishing mark, the following were reported to have been employed.

- i. Adherence to quality standards;
- ii. Use of accurate measurements during production as designed;
- iii. Commitment to

neatness and cleanliness in handling products; iv. Use of appropriate tools and equipment;

v. Use of appropriate and quality raw materials; vi. Adherence to customer specifications; vii. Checking for errors and defects and correcting them instantly during production processes; viii. Total re-do or complete discarding and replacing of goods with serious defects; ix. Following of best practices in the sequence of procedures and processes for execution of products.

4.7.6 Means of Achieving Better Packaged Items/Products for Sale

The following means were employed by respondents to get products well packaged for sale and includes:

- i. designed special packaging materials to pack products;
- ii. printed special labels and stacked onto each product to identify it;
- iii. printed and fixed business trade marks on products;
- iv. used unique paper bags to pack products for customers during sales.

4.7.7 Pricing of Products and Services

Pricing is a very important component of marketing, the others being product, promotion and place (JICA, 2008). The approach used by respondents to price goods and services are presented in Figure 4.17. As depicted graphically in Figure 4.17, three groups constituting fifty percent (50%) arrived at the prices of their products using the concept of product-line pricing to ensure affordability. Two other groups calculated the cost of

production (*raw materials + labour + overhead expenses*) and added a profit margin to arrive at the selling prices.

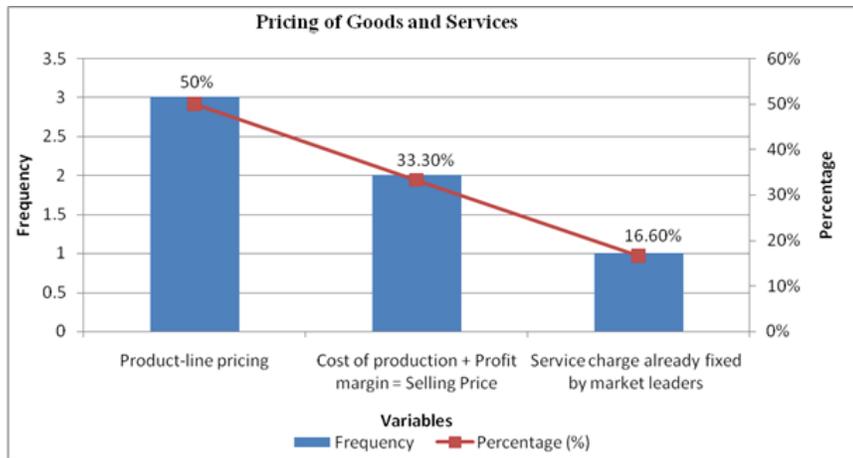


Figure 4.17 Pricing of Goods and Services (Source: Study data 2012/13)

For the service providing group, the service charge was already fixed by market leaders. However, to ensure good returns they surveyed prices in different markets based on which prices were fixed. In selected cases some groups reported discounting prices of products to encourage rapid sales.

4.7.8 Strategies Employed to Advertise and Promote Goods and Services

According to JICA (2008) to advertise is to inform, educate, persuade and remind. This is especially important to promote good sales. The study recorded three key advertising media used. Word-of-mouth advertising constituted seventy-five percent (75%). The others were advertising on facebook (internet/electronic advertisement) and window displays (displaying products at vantage points in sales centres); these recorded twelve and half percent (12.5%) each.

4.7.9 Strategies Employed to Market Goods/Services considering the Competitive Nature of the Market

Respondents understanding of the concept of marketing as explained by Dickson (1986) and JICA (2008) assisted them to market their goods and services. With such understanding, some strategies employed by respondents to market their products /services are recorded as follows:

- i. door-to-door marketing/ sale of goods;
- ii. price reduction (marginal discounts) of goods which facilitated sales;
- iii. bench-marking with competitors' prices to arrive at very affordable prices;
- iv. offering of high quality, well finished products that appealed to the market;
- v. adoption of credit sales (credited the goods out to buyers for them to pay at a short period of time).

4.7.10 Profit Declaration from the Businesses

According to JICA (2008) a business is able to declare profits if it is able to cover so well the four 'Ps' of marketing, namely: product, price, promotion and place. Figure 4.18 presents profits declared by respondents from their businesses. Out of the six groups, half of them (50%) recorded making significant profits, while each of the remaining three groups made average profit, minimal profit and just broke even, recording (16.6%) each. A business making significant profits means that, the profits declared constitute roughly a third of the overall cost of production (this position is corroborated by JICA, 2008). Based

on these results it could be inferred that the businesses were viable and profitable. This goes to confirm the assertion of von Borstel as cited in Stern *et al.* (1994) that SBEs are profitable business initiatives highly recommended to be run as part of the school system. A further inference could be made that if these businesses were expanded and continued for a longer duration, they would have enjoyed economies of scale that would have increased the overall profitability of the businesses.

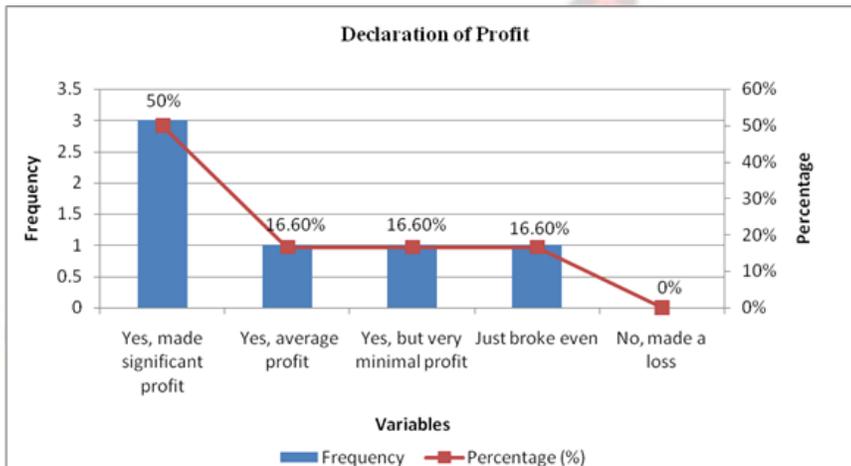


Figure 4.18 Declaration of Profit (Source: Study data 2012/2013)

4.7.11 Handling of Proceeds from the Businesses

Handling cash is one of the challenges of many businesses, especially Small and Medium Enterprises (SMEs) where most are sole proprietorship (Yegge, 1995). Therefore a good coaching and careful practice to help students imbibe professional attitude and competence in handling business finances is crucial to their future businesses.

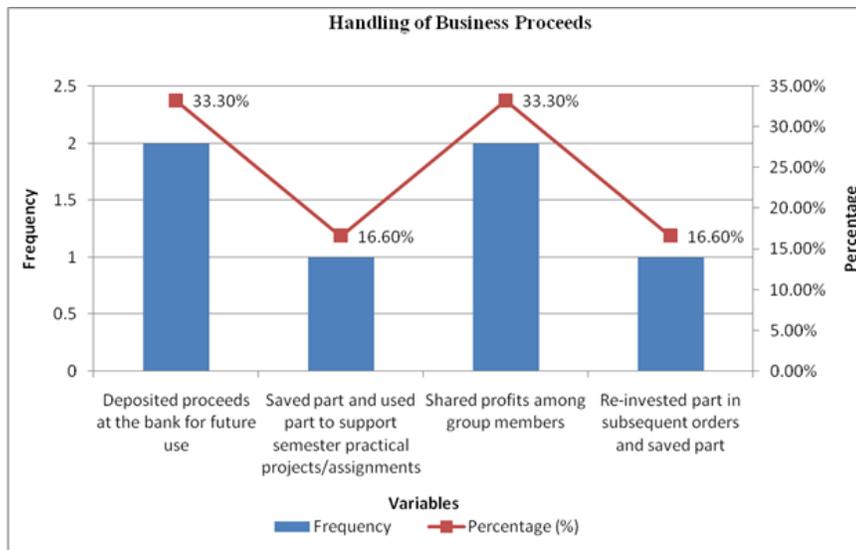


Figure 4.19 Handling of Business Proceeds (Source: Study data 2012/2013)

A graphical presentation of how business funds were handled by respondents is presented in Figure 4.19. Inferring from the responses in Figure 4.19, sharing the entire proceeds for personal use as one group did is not recommended. This practice has led to the downfall of most SMEs (Yegge, 1995). It would be recommended highly that trainees are coached to save and re-invest business proceeds to grow businesses to appreciable standards. Since one of the purposes of schools' engagement in SBEs is to raise funds to support education and training; using part of the business proceeds to finance semester academic work is also recommended.

4.7.12 Challenges encountered in offering Products/Services for Sale

Respondents of the study grappled with some challenges. The following statements capture the challenges encountered by respondents.

- i. Combining productive activities with school assignments/tasks was quite demanding;
- ii. difficulty in selling products that did not meet high quality standards;

iii. fixing prices that would appeal to buyers; iv. the responsibility to deliver products to clients at shorter notices which put pressure on students' time;

v. slight disagreements among team members about some basic decisions. Some of the above challenges confirm the articulated views of Gugerty *et al.* (2008) which state that; 'various incendiary issues can arise whenever the discussion turns to changing student or staff schedules, adding or modifying curriculum, working a new programme into the established bell times, and combining student group' (p.46). Since some of these challenges were anticipated, the necessary precautionary measures need to be taken to forestall such challenges in future.

4.7.13 What would you do differently (to obtain better results) if you were to go through the entire exercise again?

According to the study groups, if an opportunity was created for them to undertake the exercises again, the understated would be some of the new initiatives they would take.

The initiatives would be:

- i. adding accessories to complement products; ii. improving upon the design of products (especially the shape); iii. introducing beads into products as a novelty (since this is absent on the market); iv. obtaining a sales outlet in town to market products and attract more customers;
- v. introducing additional products into product range; vi. producing in large quantities in order to enjoy economies of scale; and vii. seeking investors to support the business financially.

4.7.14 What Participants Learnt from the Project

The lessons learnt from the exercise were many and they are catalogued below. In the respondents own words they learnt that/about:

- i. customer satisfaction is key to the success of every business;
- ii. how to forge good relationships with customers;
- iii. business communication, that is, communicating with customers, suppliers, and other partners;
- iv. effective and efficient use of resources;
- v. ways of pricing goods and services;
- vi. well finished products receive high patronage than products with poor finishing;
- vii. how to market fashion and textiles goods;
- viii. how to carry out market survey;
- ix. effective and efficient use of packages;
- x. how to seize opportunity for business purposes;
- xi. a lot of jobs opportunities exist in the Ghana to be exploited by graduates of fashion and textiles.

In addition to the above, feedback from two of the study groups are captured as follows:

‘we learnt that irrespective of who you are, with the little you have you can start a business and even make profit to expand the business and even invest into other businesses’ (*GHAVAD Prints, Personal Communication, January 2013*); and ‘from this exercise, we now know what to consider when setting up a company; what to produce, whom to produce for etc.’ (*KABB Fashion Power House, Personal Communication, January 2013*).

The lessons enumerated above confirm that SBEs create opportunities for students to conceptualize, design, and develop their leadership, team work, decision making, problem solving, analytical thinking, and other work related skills (as espoused by Gugerty *et al.*, 2008). In more careful detail the experiences gained by respondents are similar to those reported by Gugerty and his associates (2008). Respondents said they have:

- i. learnt to use current technology found in many businesses; ii. became familiar with real-world business practices ; iii. learned inventory, implemented standard accounting and money management practices, developed and carried out marketing/advertising strategies, developed and maintained positive customer relations; iv. implemented quality control procedures as applied both to the SBE's product/service and to the mathematical, written, and verbal processes used to operate the SBE;
- v. formed, sustained, and worked in teams;
- vi. supervised and provided feedback about the performance of others; vii. communicated effectively with a wide range of students, school staff, and adults in the community; viii. made key decisions regarding products/services; ix. conducted marketing and feasibility studies;
- x. determined how, when, and by whom the product/service would be produced and delivered (including costs, price structures, production, advertising, and distribution); and xi. dealt effectively and appropriately with the myriad of interpersonal, communication, scheduling, and other issues inherent in a new business venture.

4.4.15 Sub-Conclusions and Recommendations

The experiences of students based on this case study are obvious. The outcomes revealed clearly that SBEs are time tested educational programmes capable of inculcating Practical Business Competencies in students. The combined concepts of CBT and SBE represent a ready solution to re-direct TVET and more especially fashion and textiles training to work. It is firmly believed that the implementation of these dual concepts in Ghana's educational system (especially in Polytechnic Fashion and Textiles Programmes) will yield great dividends for the national economy. Some members of the study groups however recommend that some financial assistance be given to students to aid them with such a project. Appendix 5.1 to 5.4 provides some supporting documents from the case study project and they include: 1. Proof of business transactions (proforma invoices, sales receipts); 2. Costing and pricing analysis sheets and 3. A sample business plan.

4.8 Study Reports on Production Units in Selected Polytechnic Fashion and Textiles Programmes that are Potential SBEs

This section of the dissertation reports on activities of Fashion and Textiles business units in three Polytechnics in Ghana. These are the Kumasi Polytechnic Fashion and Textiles Sales and Exhibition Centre (KP F&T BU); the Accra Polytechnic Fashion and Textiles Production Unit (AP F&T PU) and the Takoradi Polytechnic Garment Production Unit (TP GPU). The study report on each of the units end with findings, sub-conclusions and recommendations.

4.8.2 Kumasi Polytechnic Fashion and Textiles Sales and Exhibition Centre

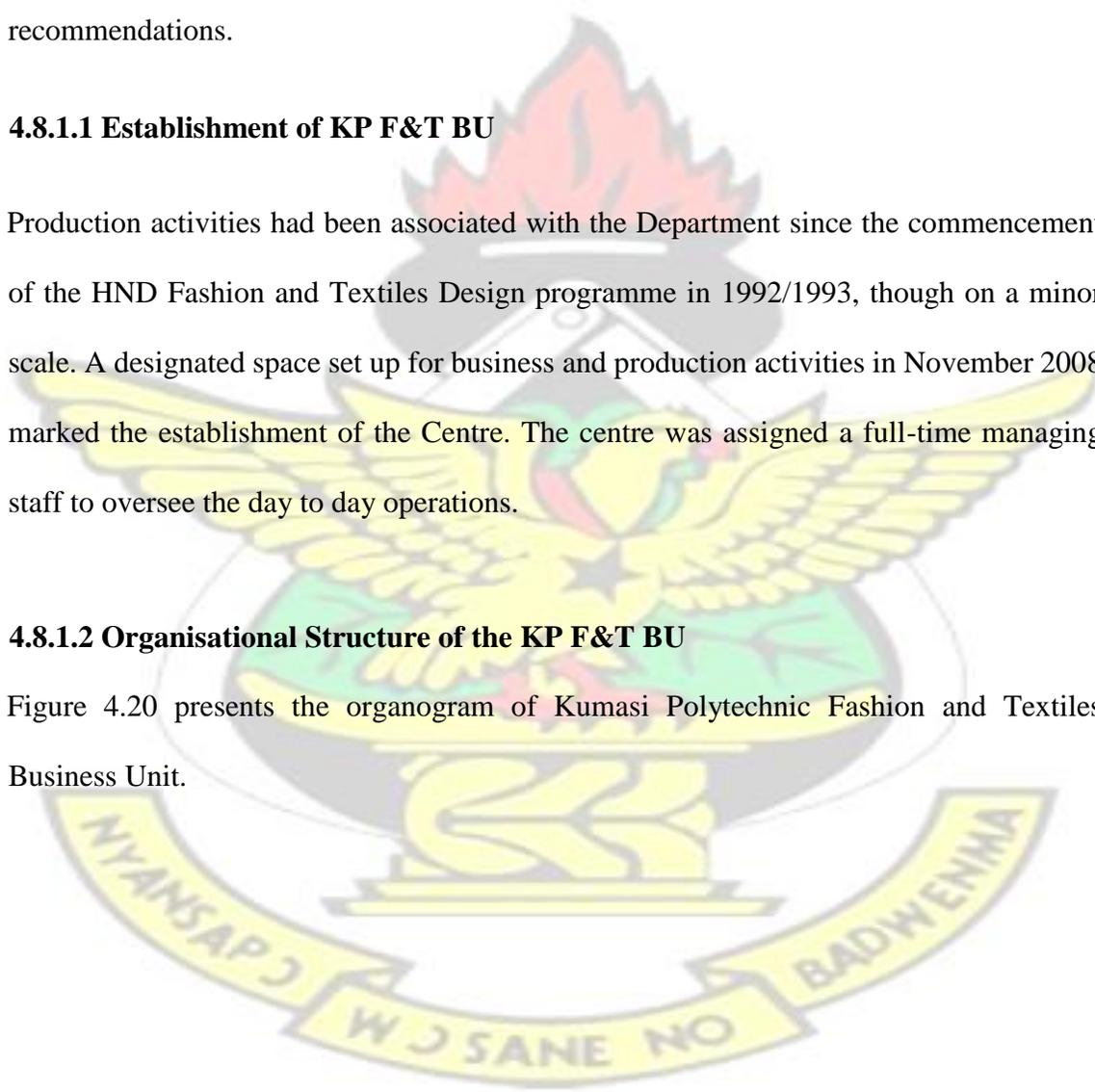
Areas covered are; background to the centre, organisational structure of the centre, operational activities, staff and students' involvement in the centre, financial administration of the centre, benefits to immediate stakeholders and challenges confronting the centre. The concluding parts deal with key findings, sub-conclusions and recommendations.

4.8.1.1 Establishment of KP F&T BU

Production activities had been associated with the Department since the commencement of the HND Fashion and Textiles Design programme in 1992/1993, though on a minor scale. A designated space set up for business and production activities in November 2008 marked the establishment of the Centre. The centre was assigned a full-time managing staff to oversee the day to day operations.

4.8.1.2 Organisational Structure of the KP F&T BU

Figure 4.20 presents the organogram of Kumasi Polytechnic Fashion and Textiles Business Unit.



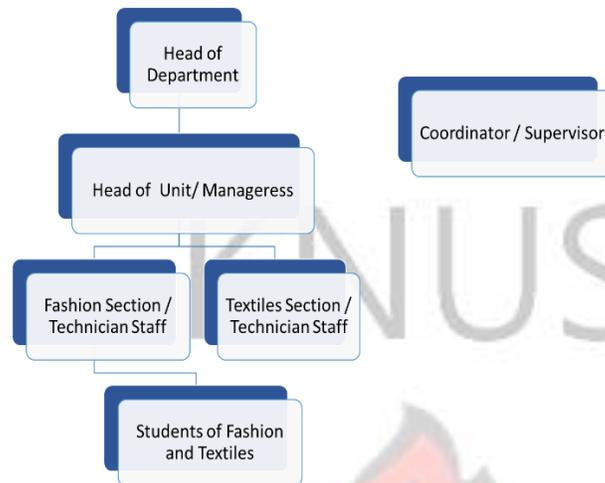


Figure 4.20 Organisational Structure of KP F&T BU (source: designed by researcher)

The centre is managed by a unit head who is responsible for the day to day activities of the unit. The manageress works with technicians whose work schedules are mostly skewed toward fashion (because more fashion jobs come in than textiles). At present two permanent technicians (HND holders) and two National Services Persons (HND Holders) work at the unit. Two additional technicians and two other national service persons are co-opted to work on various jobs as and when they are available or when jobs pile up. The supervisor acts as a liaison between the unit and the departmental board.

4.8.1.3 Operational Activities of KP F&T BU

The unit is operated all year round. Work starts at 8am to 5pm daily from Mondays to Fridays except weekends. During vacations, the closing times are reviewed to match with the institution's schedule. However, staff may stay on to do overtime work when the need arises. At present the scope of activities at the centre are four fold. These are: 1. Production of manufactured goods; 2. Provision of services; 3. Sale of goods/products for commission; and 4. Petty trading.

a. Production of manufactured goods

These are products manufactured by the unit for organizations or individuals on contractual basis or for sale to the general public. Among these are laboratory coats, overalls, industrial work clothing, uniforms, robes, gowns, occasional wears. The rest are kaba and slit, blouses, skirts, formal wears, casual wears, aprons, table cloths, interior decors goods (bed spreads, pillow cases, curtains etc.), millinery and accessories. ***b.***

Provision of services

Some services provided by the centre are decoration of venues and halls for various ceremonies (launches, anniversaries, inaugurations, other social functions etc). Other services offered include sewing, hanging and fixing of curtains; laying of tables, alteration services, consulting for individuals and groups on various fashion and textiles related issues.

c. Sale of Goods on Commission Basis

To broaden the Centre's income generation drive the centre accepts for sale fashion, textile goods and accessories so that commission is made on the sales. This aspect is especially designed to encourage students to actively utilize their acquired skills, competencies and talents to produce demand driven products that could be sold for profit. It is the belief of faculty that as students engage in productive activities in school, their competence, skills and knowledge about their area of specialization and interest is enhanced. It is not profit making that is of much essence here, but the experience acquired and impact on trainee's

competence and skills. The established commission for each item sold is ten percent (10%).

d. Petty Trading

The petty trading activity revolves around trimmings, accessories and basic stationery items that are brought to the doorstep of students and staff. The introduction of the sale of these goods ensured that students do not always go to the congested Central Business District (CBD) of the Kumasi Metropolis in search of basic tools and materials for their course works, assignments and projects. The introduction of this ‘one-stop-shop’ has since accrued significant income to the centre.

4.8.1.4 Production Processes, Marketing and Sales

Largely, the unit produces for departments, groups and individuals. Outfits whose works have to be manufactured either provide their materials to be sewn or make part payment to enable the centre procure core materials for the job. Where the cost involved is within the capacity of the centre, the expenses are born by the unit so that on delivery full payment is made. A similar arrangement is in place for individuals too. In addition, individual clients send fabric(s) and specify the style of clothing so that the garment (s) are produced accordingly.

The textiles section takes care of designs to be screen-printed on sewn garments, t-shirts, pendants etc. The textiles section also engages in cloth printing (using manual screens), batiks and tie-dye production as and when jobs come in. For marketing, a showroom has been created with inventory ranging from garments, printed fabrics, batiks and tie-dyes as

well as assorted accessories to attract customers to the unit. The unit also participates in annual exhibitions of the Department that showcase the works of the HND Three Fashion and Textiles students.

4.8.1.5 Staff and Students Involvement in the activities of the Business Unit Teaching staff involvement at the unit was very marginal. Since establishment, staff have occasionally provided technical and professional advice to assist with some jobs. Staff also marginally contributed to the unit's activities through suggestions at meetings. The same could be said of students concerning their involvement at the unit - very marginal. The significant roles students have played were to display mostly group or individual course work projects as exhibits. Students were also encouraged to produce works on their own to be sold at the centre, in the hope of earning some income to support their training. Students also consult staff of the unit occasionally to assist them with their practical projects and assignments. Moreover, a recent attempt to involve students was to engage HND year groups to assist with production, in order to speed up work when the need arises (e.g. sewing of curtains).

4.8.1.6 Financial Administration of KP F&T BU

As a recent development, funds are deposited in the Centre's account at a bank; hitherto all monies received were kept by the unit head. The money kept was used for restocking the petty item goods and also used to transact business by re-investing in new contracts. Largely the funds were used to procure materials, tools and equipment to execute incoming jobs.

4.8.1.7 Benefits of the Unit to Staff, Students, the Institution and General Public

The centre offers opportunity for students to see various kinds of works so that they take inspiration from them. Such works also make students learn from the techniques employed, colour schemes, styles etc. The centre also provides a ready outlet for students to display works for sale so that commission is earned by the unit. For teaching staff, exhibits at the unit are used as ready samples for demonstrations during teaching. The unit is a readily available reference point for all categories of products and services in the fashion and textiles industry. To the institution, the centre is a means to internally generate funds (popularly referred to as 'IGF'). An additional benefit that comes to the institution is the opportunity to acquire various goods and services at moderate prices (e.g. curtains for offices, decoration services for official functions etc). The opportunity to acquire quality fashion and textiles products is one great benefit to staff and students. In addition the centre is a point of call for many Senior High Schools who bring students (visual arts, home economics, etc) for educational trips.

4.8.1.8 Prospects of the Business Venture

The staff of the centre interviewed reported the under-mentioned as prospects of the centre.

The centre has vast opportunities to:

- i. Produce lab coats for departments; ii.
Produce overalls for workers; iii.
Produce academic gowns for institutions; iv.
Produce assorted garments and accessories;

- v. Produce batiks, tie-dyes and printed fabrics;
- vi. Produce bed spreads and bed sheets;
- vii. Produce curtains, chair backs, arm rests and other soft furnishes;
- viii. Souvenirs for institutions, departments, agencies and associations;
- ix. Decoration services.

The Polytechnic community is a ready market for the unit.

4.8.1.9 Challenges Confronting the Business Venture

A number of challenges confront the business unit. The major ones reported by respondents are:

- i. Inadequate space for operation. This makes some of the unit's staff use the students' sewing laboratory and textiles studios. On daily basis work is interrupted by practical training sessions.
- ii. Inadequate and obsolete tools, equipment and machinery making it difficult to execute contracts on schedule.
- iii. Low staff morale and motivation
- iv. Persistent interferences in the activities of the unit by department staff and the central administration.
- v. Inadequate and lack of highly skilled personnel.
- vi. Ignorance of staff on business procedures and processes.

4.8.1.10 Findings, Sub-conclusions and Recommendations

The establishment of the unit commenced without proper documentation. There was no documented operating procedure let alone a comprehensive business plan to help steer the

affairs of the unit. As noted by Yegge (1995); a business plan is a vital part of thinking and actions contemplated and may represent a business road map for successful growth and increased profit. Therefore the need to re-strategize and develop a business plan to steer the business cannot be over emphasized. The marginal involvement of staff and students need to be addressed immediately. The active involvement of staff and students in the business enterprise, more especially as a training platform would yield great dividend for all stakeholders. The findings show that the public have interested in students' project works, so these represent vast opportunities that could be explored for business purposes.

The study revealed that there are serious problems relating to operational procedures, marketing, sales and even handling of finances. Some of these are captured in a Draft Audit of Revenue Management Report (June, 2012) prepared by the Internal Audit Directorate of the Polytechnic. The audit report revealed that operating procedures in the production department are not documented mainly because the officer-in-charge showed ignorance of the existence of the Financial Administration Regulation. The resultant effects according to the audit report are that without proper documentation of the procedures, deviation from the norm would be difficult to detect for correction. Knowledge of the procedures would be lost should the officer concerned leave the department. In such situation, the institution would have to incur additional cost in training other persons to assume those positions. Based on this occurrence, the audit report recommends that operating procedures should be documented properly to enhance efficiency and proper monitoring in the production centre.

On documentation of transaction, the audit report revealed that there is no sequential documentation in place to acknowledge orders received in the production department. Job cards are not in place to acknowledge the type of orders received in the production centre. The audit report attributed this lapse to lack of supervision with the effect being difficulty in knowing the type of orders received at what date and time. The recommendation proposed by the audit report to address this, is that, job cards should be introduced in order to obtain full information about orders received and services rendered.

Critical observation of the centre revealed that no serious efforts are made to market goods and services from the centre. Strategies to market fashion and textiles goods and services abound but most of these are not exploited to advance the course of the Fashion and Textiles Sales and Exhibition Centre. The centre therefore needs critical interventions in the areas of the marketing mix; product quality, promotion, pricing and placement (distribution) to forge ahead the competition. This is paramount because marketing, advertisement and selling are central to the survival of every business.

On financial administration, the audit report raised issues about deposit of funds at the bank which are not carried out promptly such that funds could be mismanaged. The audit report also indicates that the centre does not issue receipts for funds received from their customers after jobs have been executed. The audit report cited a criteria in the Financial Administration Regulation Act (2004) Section 28(i) which emphasize on issuance of original receipt to the payer, and shall deal with the duplicate and triplicate copies as required by Accounting Instructions. Such a lapse according to the report is caused by officers not recognising the need to issue receipts for jobs executed. The effect is that this

can lead to improper accountability on the part of the funds accruing from the sales centre. The audit report recommends that, official receipts printed by the institution, be used for the collection of money from customers to ensure proper accountability.

The challenges identified at the production unit need immediate attention to make the centre a true business oriented venture. Approaching the centre as a true business enterprise with added responsibility for students' training will therefore bring much rewards to the institution as a whole. The establishment of Business Development Unit at Kumasi Polytechnic to assist faculties, institutes and departments to formalize income generating centres is therefore a step in the right direction. It is expected that the Business Development Unit would facilitate the acceptance and implementation of the proposed School-Based Enterprise Model as part of the HND CBT Fashion and Textiles programme.

4.8.2 Accra Polytechnic Fashion and Textiles Production Unit (AP F&T PU)

Areas covered are background to the unit, organisational structure, operational activities, staff and students' involvement in the unit. The others are financial administration of the unit, benefits to immediate stakeholders and challenges confronting the unit. The concluding parts deal with the key findings, sub-conclusions and recommendations.

4.8.2.1 Background to AP F&T PU

The Fashion and Textiles Department of Accra Polytechnic does not have an established out-fit for business production activities. However, income generating activities are conducted within the students' sewing laboratory. The practice has existed since

1992/1993 when the programme commenced. The need to formalize operations and generate more income has led to the appointment of a substantive technician to oversee the day-to-day activities. The officer has a duty to seek for contracts and execute them with support from staff and students. Some contracts executed so far include uniforms for National Youth Employment Personnel (NYEP), academic gowns and overcoats for the institution.

4.8.2.2 Organizational Structure of AP F&T PU

Figure 4.21 presents the organogram of Accra Polytechnic Fashion and Textiles Production Unit.



Figure 4.21 Organisational structure of AP F&T PU (designed by researcher)

The unit has a basic organizational structure. A managing technician reports to the HOD.

The managing technician oversees National Service Persons (NSS) and students who are engaged from time to time. The personnel engaged for national service included one with background in HND Electrical and Electronics Engineering who oversees the maintenance and repairs of electrical gadgets and machines.

4.8.2.3 Operations and Activities of AP F&T PU

AP F&T PU operates as and when there is work. With very busy schedules, weekends are also used. Some motivational incentives such as meals and monetary rewards are given to staff, students and NSS personnel who work outside normal working hours.

a. Scope of activities (services and products)

Activities at the unit are twofold - production of garments and services. The items produced include dresses, kaba with slits, shirts, overalls, overcoats, uniforms (for security personnel, schools, and organizations). A set of academic gown (gown, cap and hood), curtains and table cloths are also produced. Services rendered are mostly decorative services within the Polytechnic campus, for official functions such as congregations, matriculations and inaugurations.

b. Production processes, marketing and sales

Production is based on order. The sequence of activities when an order is placed is as follows: designing of the ordered sample; pattern preparation; effecting corrections or alterations of the sample; acceptance of sample; cutting and assembling of parts; and mass sewing by technicians and students.

During the sewing sessions, staff who teach Pattern and Garment Technology group and supervise students at the sewing laboratory. The arrangements to use students in production are done to coincide with Pattern and Garment Technology periods on the lecture time-table. Because of the large student numbers, teaching staff, technicians and

National Service personnel are engaged to supervise students in groups to ensure effectiveness and efficiency.

There is no aggressive marketing strategy to enable the department generate much income from its activities. Marketing the department's products and services happens only towards the end of the academic year when the HND Three year groups showcase their collections at fashion shows and exhibitions.

4.8.2.4 Staff and Students' Involvement in the Operations of AP F&T PU

Staff involvement (those who teach Pattern and Garment Technology) is very high in the income generating activities. Likewise, students' involvement is also high. This has been made possible owing to the following measures.

1. Staff call the roll of students working on a particular production consignment based on a scheduled time-table;
2. During each production session, students are mandated to show their works to assigned supervisors present at the lab;
3. Marks recorded for a student's performance on the job are added to the overall marks for the semester. Marks earned for involvement in the production activities are used as a component of the class work done by students.
4. For final year students, a system is instituted called 'justify yours marks'. In this, each final year student is given a dress style to sew based on which he/she is assessed accordingly. Student's performance is used to justify whether the student produced his/her end of year collections by himself/herself.

4.8.2.5 Handling of the Finances of AP F&T PU

Funds are handled jointly by the department and the finance office of the institution. Since most contracts come from the Polytechnic, the institution supply the needed materials to the production unit to execute such contracts. After execution and delivery, the profit that accrue are split into two, forty percent (40%) and sixty percent (60%) for the institution and the Department's Production Unit respectively. The sixty percent (60%) that goes to AP F&T PU are used for the following:

- a. Academic facilities support (purchase of sewing machines, pressing irons, tools and equipment), repairs and maintenance of machinery and equipment. For example the managing technician-in-charge of the production unit, remark; we sewed 122 shirts and the proceeds were used to purchase dummies to assist in teaching and learning.
- b. Provision of meals for staff and students especially when they work outside normal working hours and weekends.
- c. Allowances to staff and honoraria for various assignments carried out.

4.8.2.6 Benefits of the Unit to Staff, Students and the Institution

Engaging students in production boosts their confidence especially for fresh students who hitherto had no sewing skills. Students learn how to use industrial sewing machines and equipment as part of the exercises. Students' experiences with production activities lay solid foundations upon which staff build on. This, to a large extent, makes staff's work

quite manageable. Through the unit, the institution has obtained quality gowns, articles of clothing and decoration services at affordable rates.

4.8.2.7 Prospects of the Business Activities at AP F&T PU

The unit is envisaged to have a bright future. The reasons given by respondents are as follows:

1. creation of a separate outfit for commercial production purposes aside from the training sewing laboratory;
2. provision of showroom and sales centre to display products for sales;
3. provision of machinery, equipment and adequate space to facilitate work; and
4. engaging more qualified and technical staff to ensure efficiency and effectiveness of the unit.

4.8.2.8 Challenges Confronting AP F&T PU

The following challenges confront the operational activities of the unit, according to respondents.

1. Absence of a designated space for the production unit with its own machinery and equipment;
2. Inadequate staffing;
3. Mistakes made by students on the job when they are not keenly supervised.
4. Poor work ethics of students; for example, receiving phone calls during work sessions.

4.8.2.9 Key Findings, Sub-conclusions and Recommendations

Though some business activities go on within the department, no significant effort has been made to create a special location for the unit. Since there is no designated location for the production unit, no proper business organization can be carried out. This in turn affects sourcing for contracts, marketing and sales; as well as patronage of other business services rendered by the department. The efforts made to engage students in production is commendable, however, the approach is not holistic enough for students to gain competencies in all the practical aspects of the fashion and textiles business. The approach used currently to engage students only focuses on technical production neglecting other critical areas required by industry; for example work ethics, communication skills, marketing and selling skills, business research and innovation. Moreover, the unit does not explore extensively to include other areas of trade such as decorative services, millinery and accessories. Majority of staff do not relate the activities of the unit to their teaching especially those who teach business related courses. The reason being that the production unit is perceived as a separate entity with no relation to academic work. More so majority of staff hold the notion that the creation of the unit is meant to generate income, and thus, fail to create the necessary collaborative projects to enable students learn.

4.8.3 Takoradi Polytechnic Garment Production Unit (TP GPU)

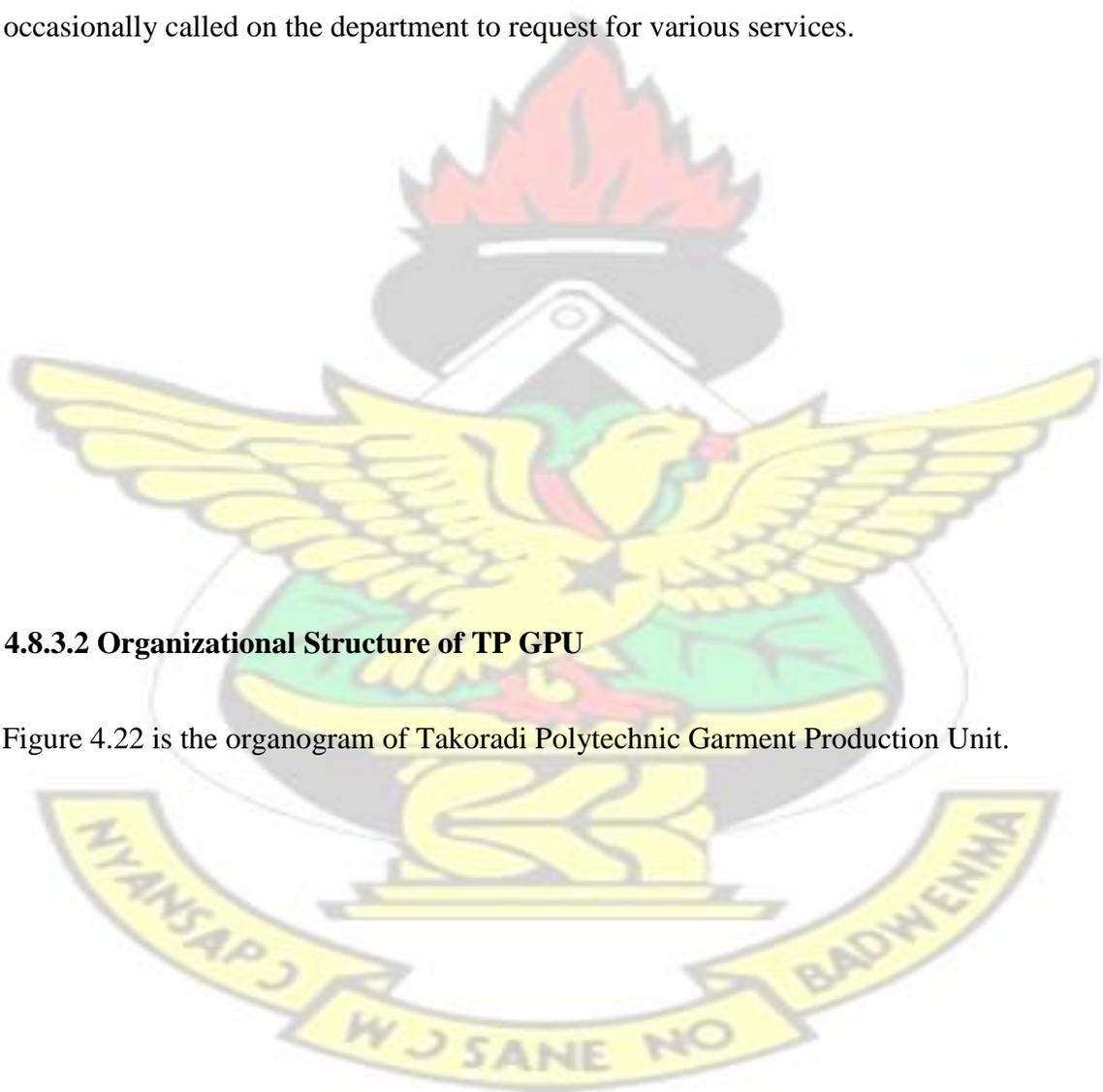
Areas covered in this section are; organisational structure of the unit, operational activities, staff and students' involvement in the unit. The others are financial administration of the unit, benefits to immediate stakeholders and challenges confronting the unit. The concluding parts deal with key findings, sub-conclusions and recommendations.

4.8.3.1 Establishment and Brief History of TP GPU

The unit commenced with the start of the HND Fashion and Textiles programme in 1992/1993. However, a designated space was assigned to the unit only in the year 2005. The establishment of the unit was necessitated by the fact that the sewing laboratory lied dormant after class hours. Additionally individuals, institutions and organizations occasionally called on the department to request for various services.

4.8.3.2 Organizational Structure of TP GPU

Figure 4.22 is the organogram of Takoradi Polytechnic Garment Production Unit.



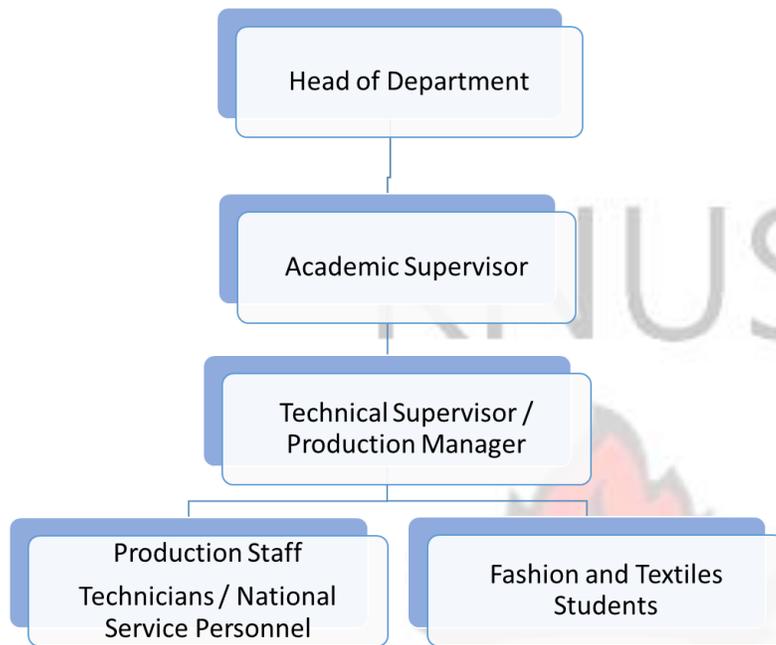


Figure 4.22 Organisational Structure of TP GPU (source: designed by researcher)

The academic supervisor has oversight responsibility of the unit. The production manager, who is the technical supervisor, ensures the day to day running of the unit. Under the technical supervisor are production staff made up of technicians and National Service Personnel. Occasionally students are involved in the production activities.

4.8.3.3 Operations and Activities

The unit is operated all year round. On each working day work begins from 8am and ends at 5pm. Products of the unit include; industrial wear (overalls, overcoats), uniforms, casual wear, occasional wear and curtaining of offices.

Production of garments goes through the processes of design, pattern-making and garment construction. This is usually for bulk contracts after materials have been provided by the institution. Division of labour is used in the production processes to ensure efficiency and effectiveness. Aside from executing bulk contracts, individuals place orders for personal

products. There is no organized marketing strategy, however the unit intends putting out notices to inform staff and students about their products and services.

4.8.3.4 Staff and Students' Involvement in TP GPU

Students' involvement in the activities of the unit is low. There are however plans to engage students during vacations for industrial attachment. There is also low staff involvement, making the unit fall on National Service Persons.

4.8.3.5 Handling of the Finances of TP GPU

For bulk contracts, finances are handled jointly by the Finance Office of the Polytechnic and the Fashion and Textiles Department (represented by the head). Where the funds received are bulk, the unit hands-over to the Head of Department who in turn deposit it at the Cash Office under the Finance Department. However, petty cash that comes in is used to purchase and re-stock some production materials and trimmings.

4.8.3.6 Benefits of the Unit to Students, Staff, the Institution and the General Public

The unit exists as a ready place for students' practical training. Teaching staff have opportunity to use the unit for demonstration purposes. Through the unit, the institution raises some Internally Generated Funds (IGF). In addition, products and services executed for the school come at virtually no cost to the institution. To the general public, the operation of the unit provides goods that are of quality and low cost to meet the pocket of the masses.

4.8.3.7 Prospects of the Business Activities of TP GPU

Opportunities to provide assorted fashion goods and accessories within and outside the Polytechnic abounds. Through participation in fashion shows, the unit stands a chance to market itself to the public. Opportunities also exist for the unit to seek contracts within and outside the Polytechnic.

4.8.3.8 Challenges Confronting TP GPU

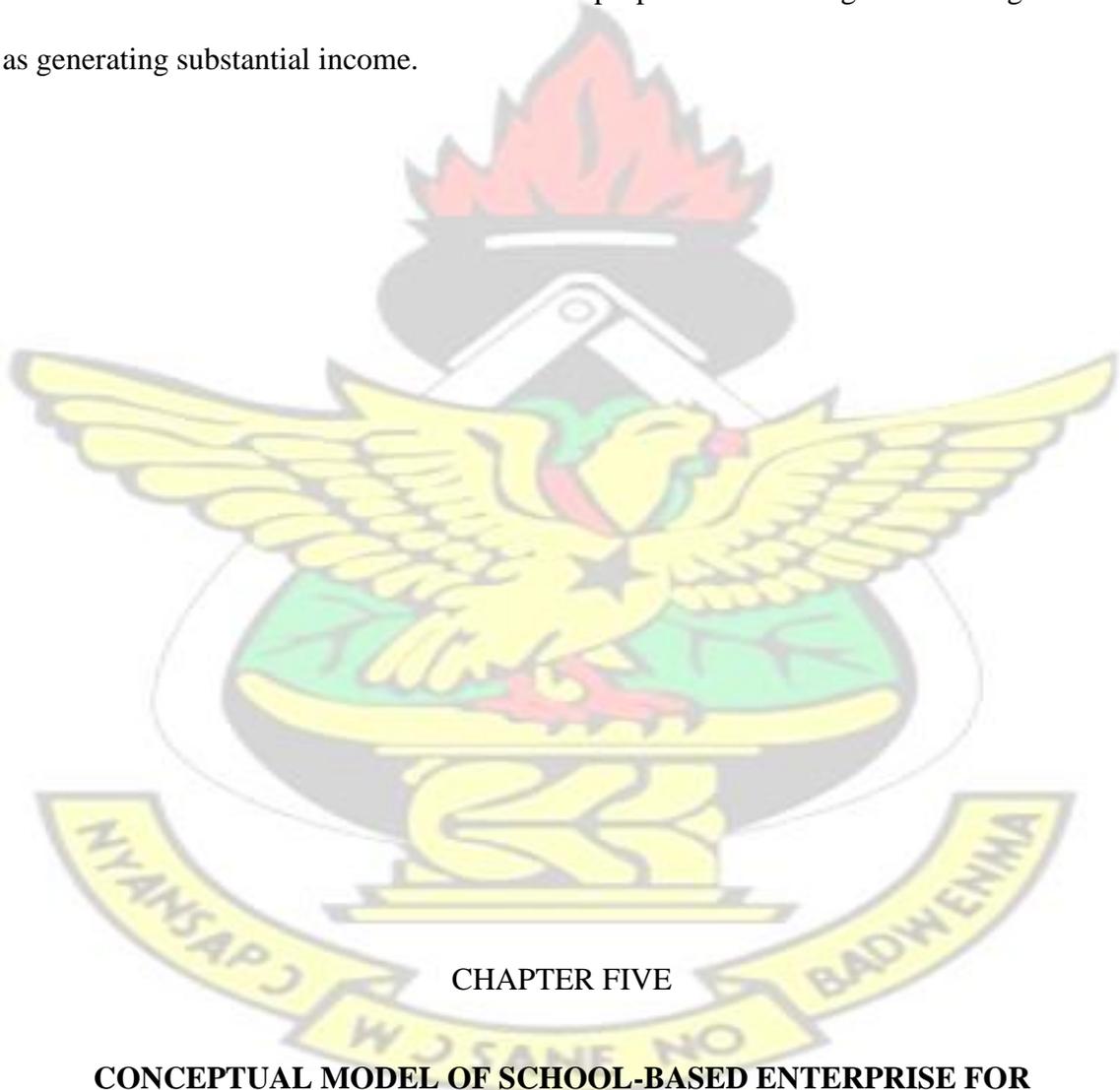
According to respondents, the unit is beset with a number of challenges, prominent among which are:

1. delays associated with financing of contracts and projects;
2. gross reduction of budget estimates sent to the Polytechnic administration for contracts coming from the institution;
3. inadequate experienced production staff, forcing the unit to rely heavily on National Service Persons (who at times lack the requisite experiences for some jobs) and
4. low staff motivation.

4.8.3.9 Key Findings, Sub-conclusions and Recommendations

From the foregone discussions, it becomes evident that the unit operated with no clear structures in place. Starting from the location of the unit through production, marketing

and financial administration, clear lapses exist that should be addressed soon as practicable to ensure proper business organization and operation. The low involvement of staff and students indicates that there are no thought of taking opportunity of the unit to offer training to students. There is therefore need to put right structures in place in terms of appropriate location, provision of adequate space, machinery, staffing and financing to establish a viable business unit that serves the purposes of teaching and learning as well as generating substantial income.



CHAPTER FIVE

CONCEPTUAL MODEL OF SCHOOL-BASED ENTERPRISE FOR

HND CBT FASHION AND TEXTILES

5.1 Overview

The chapter is the proposed Conceptual Model of SBE to run as part of the HND CBT Fashion and Textiles programme. The model comprises a curriculum plan, a business plan and guidelines for implementation and operation of the proposed SBE. The model is a School-Based Enterprise Curriculum and Business Plan with accompanying Operational Guidelines (a graphical presentation of the components of the model is shown in Figure 5.1).

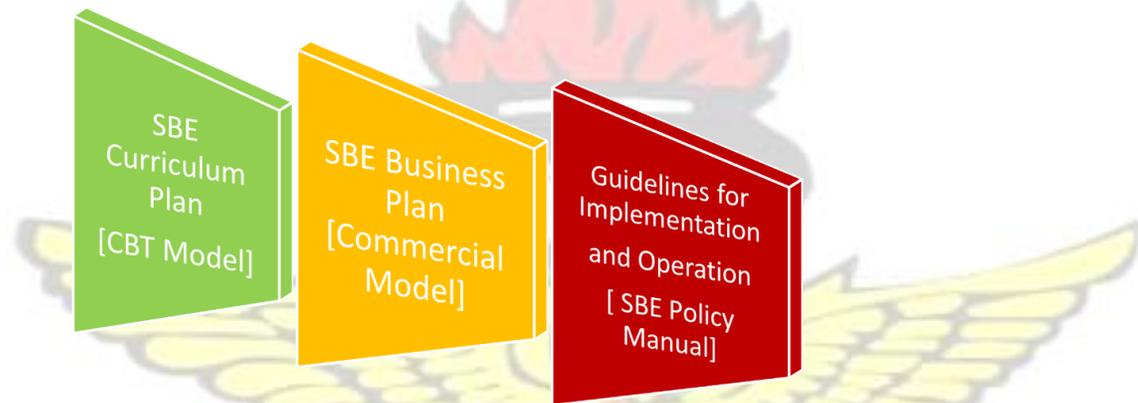


Figure 5.1 Components of SBE Model for HND CBT Fashion and Textiles

As presented in Figure 5.1, the model is made up of three components. The SBE Curriculum Plan is a CBT model, the SBE Business Plan is a commercial model, while the Guidelines for Implementation and Operation is an SBE Policy Manual. The business plan being a commercial model means that the financial analysis and projections on the business using prevailing industry figures revealed that the Net Present Value (NPV) is greater than one and therefore a viable and profitable venture. The curriculum plan seeks to integrate an SBE curriculum into HND CBT Fashion and Textiles to help students connect core academic courses to SBE technical and business skills development. The

outcomes of the case studies with two year groups of HND Fashion and Textiles students in Kumasi Polytechnic have clear relationships with the proposed model. This is because the model would present better student outcomes than the semester case study projects with HND One and Three Fashion and Textiles students which are preliminary (pilot) work. The relationship established between the case study projects and the conceptual model is based on the premise established by Bell (1999) that;

in a 100-hour project, generalization may be unlikely, but relatability may be entirely possible. Well-prepared, small-scale studies may inform, illuminate and provide a basis for policy decisions within an institution, as such, they can be invaluable. There is no need to apologize about inability to generalize, but there would be every need to apologize if data were manipulated in an attempt to prove more than could be claimed (p.172).

The model is therefore well crafted to achieve the expected learning outcomes stated under the curriculum plan. Though some unavoidable challenges may be encountered during implementation, the proposed intervention (the model) firmly supports the proposition that; participation in SBE would produce better student outcomes for fashion and textiles vocations (as far as Practical Business Competencies are concerned) than if the same students are not offered the programme.

5.2 The SBE Curriculum Plan

According to Gugerty *et al.* (2008) and DECA (n.d.), the following core areas must be addressed in a curriculum plan:

1. Programme objectives, goals and rationale;

2. Curriculum alignments (course additions, modifications, number of credits);
3. Course objectives, descriptions and content, course materials;
4. Mode of instruction delivery;
5. Assessment and evaluation criteria;
6. Tying SBE activities to academic standards and credits earned for graduation;
7. Integrating curriculum (tying core academics to the technical skills and employability skills learned);
8. Deciding on teaching assignments (opportunities to co-teach and do collaborative learning via SBE);
9. Determining adult, student staffing and specialized training needs;
10. Modifications to teaching assignments and teaching schedules;
11. Training schedules for student groups and classes;
12. Determination of incentives to motivate students to fully participate; and
13. Adjustments in school operating hours to accommodate the new SBE model.

Gugerty and his associates (2008) perceive the execution of these activities a huge task by stating that:

clearly, determining curriculum adjustments and academic credits makes crafting a proposal for a new programme much more complicated than crafting a business plan for the SBE. Because various incendiary issues can arise whenever the discussion turns to changing student or staff schedules, adding or modifying curriculum, working a new programme into the established bell times, and combining student groups, gaining support from the people at your school who can effect real organizational change is crucial. Getting early buy-in and keeping decision-makers in the loop is almost as important in programme planning as having a vision and a plan for realizing that vision (p.46).

The implementation of the curriculum will provide experiences within the school based enterprises that will foster the application of academics to a real-world situation. The curriculum plan has been developed taking a cue from a simplified model of curriculum development by Rajasekar (n.d.) (Professor of Education at Annamali University) using the systems approach. The various stages in the systems approach according to Rajaseker (n.d.) are: 1. consider target population characteristics and topic area; 2. estimate relevant existing skills and knowledge of learners; 3. formulate objectives/learning outcomes; 4. select appropriate instructional methods; 5. operate course or curriculum; and 6. assess and evaluate.

Figures 5.2, 5.3 and 5.4 present diagrammatic representations of the curriculum plan.

These graphical presentations were adapted from JICA's (2008) Training Materials in Vocational Education held in Yokohama and Chiba, Japan. The diagrams are based on a cycle termed the P-D-C cycle, which simply means, Plan-Do-Check. That is Plan, Implement (Do/Execute) and Evaluate (Check) after which feedback is used to improve subsequent programme of activities. Details of the proposed SBE Curriculum Plan are presented as follows.

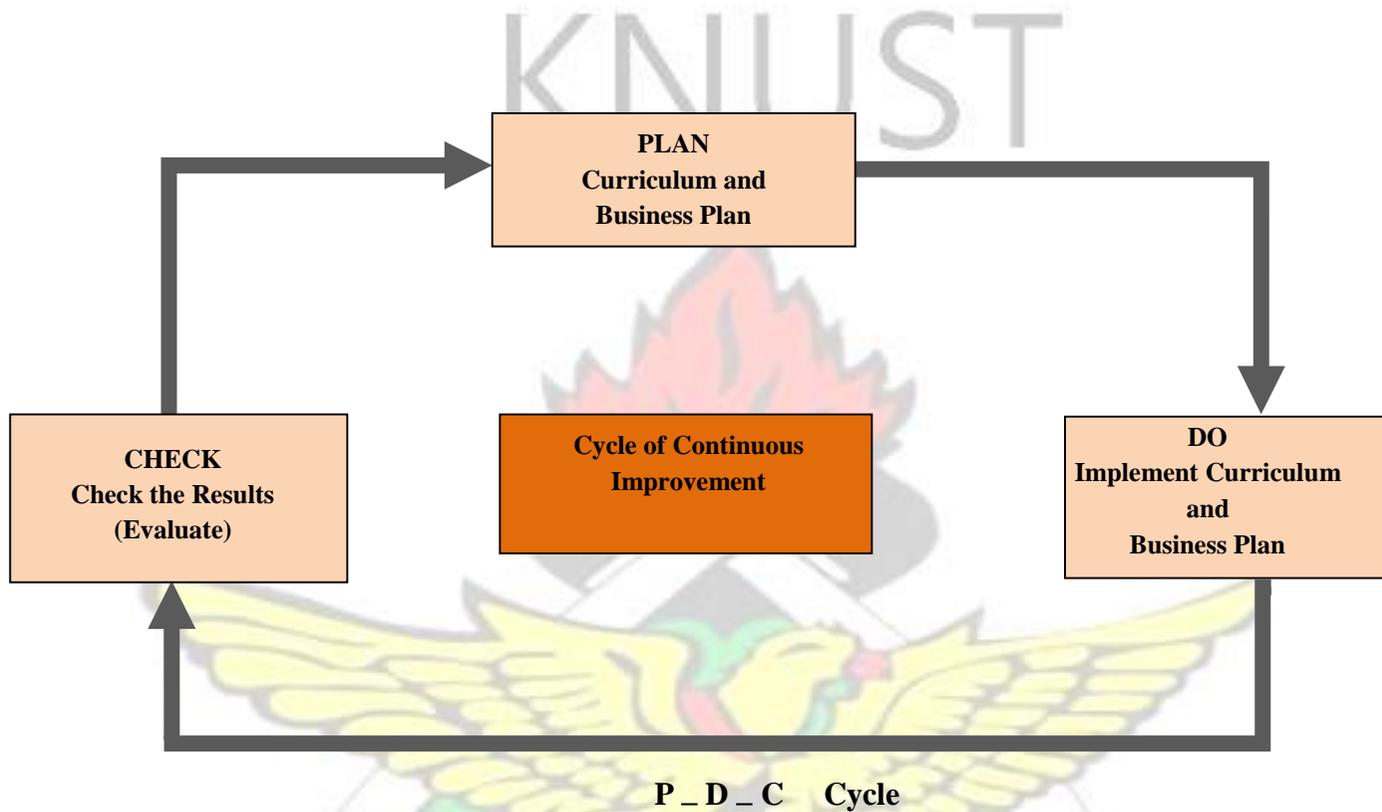


Figure 5.2: Developed by researcher (adapted from JICA 2008 Training in Vocational Education)

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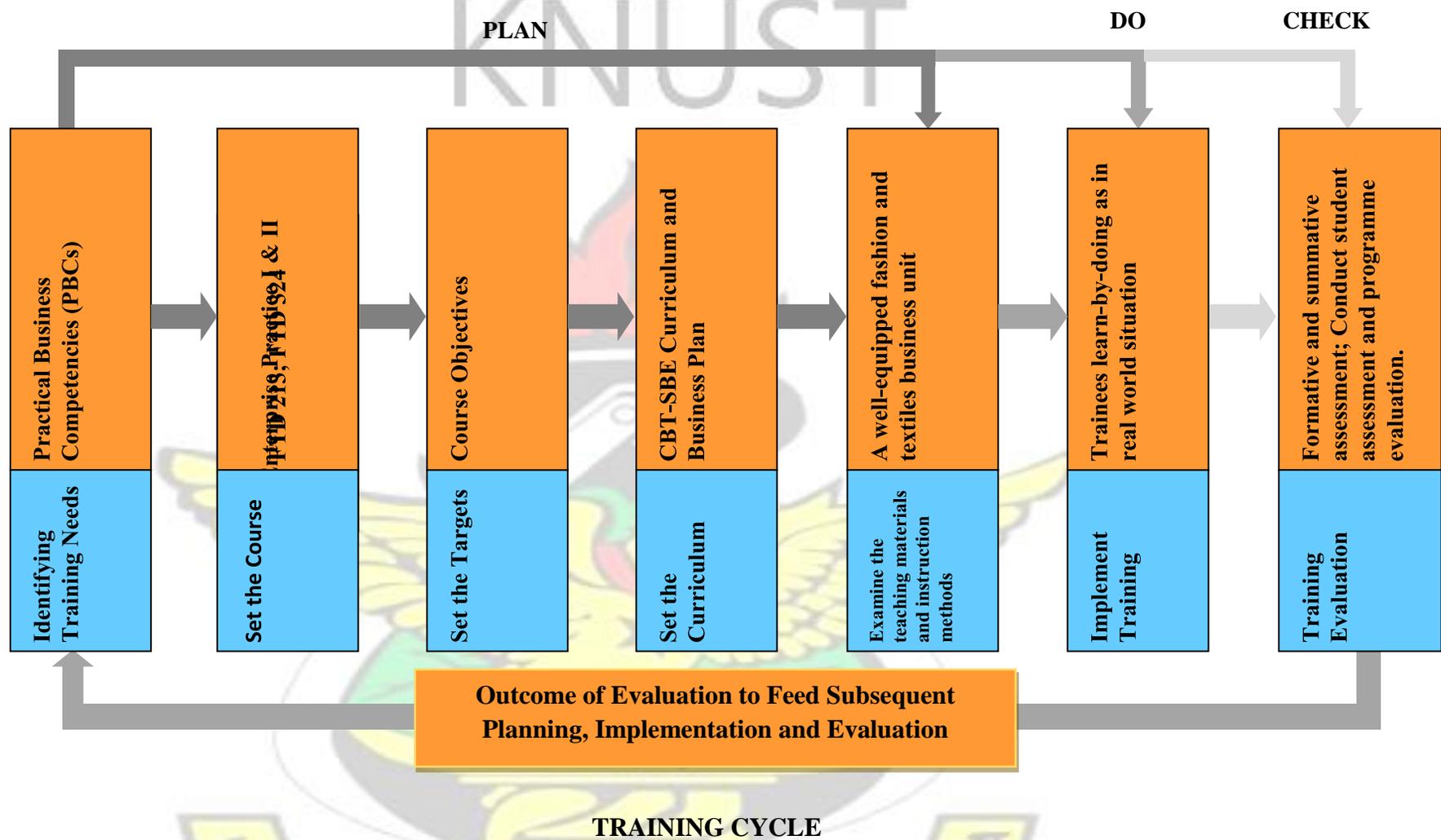
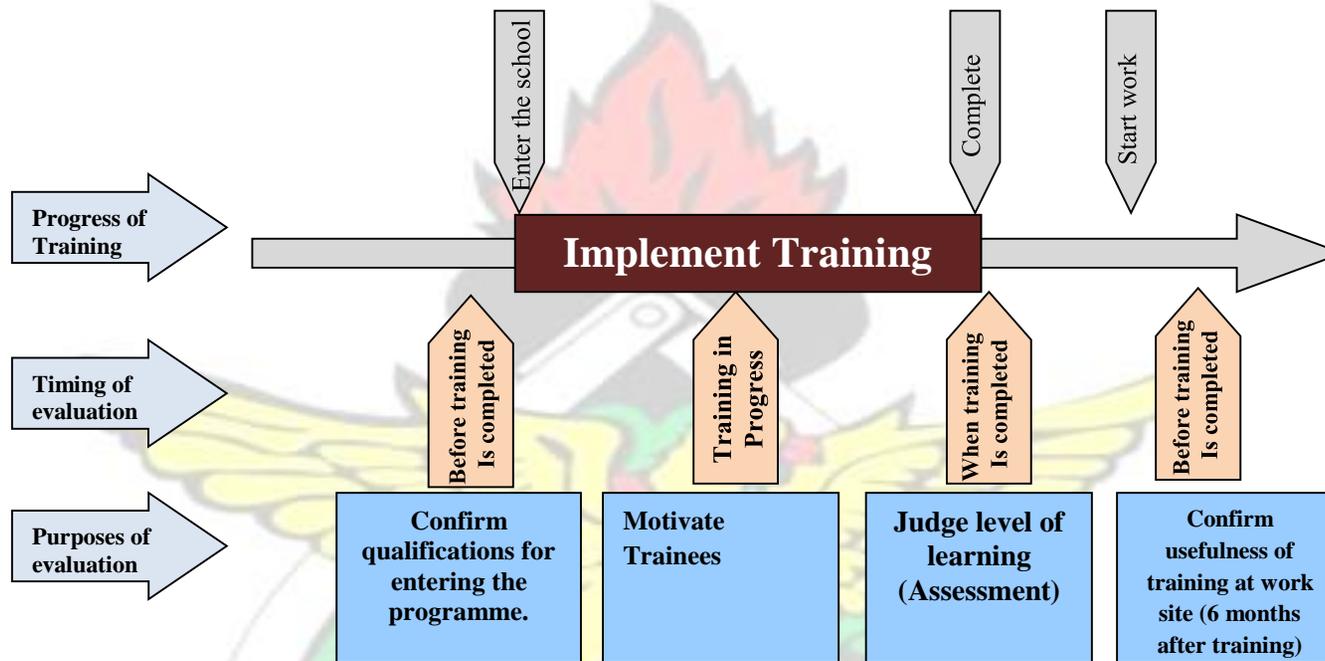


Figure 5.3: Developed by researcher (Adapted from JICA 2008 Training in Vocational Education)

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Timing of Training Evaluation and Purposes of Evaluation

Figure 5.4: Developed by researcher (Adapted from JICA 2008 Training in Vocational Education)

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5.2.1 Target Students Characteristics and Topic Area

The target student population are people with mixed experiences, knowledge and skills.

Broadly they have some knowledge in at least one of the following course areas: Visual Art, General Arts, Home Economics, Business Studies, Vocational /Technical Education and others as shown in the 2014 admission requirements of Kumasi Polytechnic (see section 5.2.2). The area of study is the practical business aspects of the HND Fashion and Textiles programme in Ghanaian Polytechnics. Courses in the existing programme that have bearing on the topic area are: Business Management, Production Management and Quality Control, Fashion Merchandising, Fashion and Textiles Marketing, Business Law and, Entrepreneurship.

These courses are delivered theoretically with total neglect of the practical skills and competencies components that ensure employability. It would also be helpful to include some basics of accounting and book-keeping to ensure a comprehensive business curriculum to be delivered practically. The delivery of these practical business programmes will operate within a fashion and textiles discipline that is vocational and technical in nature and also considered an art-based programme. Basically within the fashion and textiles programme, three art areas are explored; art, media and technology. Art represents the creativity aspect in the programme, the materials such as fabrics, fibres, yarns etc. represent the media whilst the technology aspect includes computers, sewing tools, machinery and equipment, drawing tools, textiles tools and machinery etc. The combination and use of all these elements culminate in acquisition of productive skills by students.

5.2.2 Relevant Existing Skills and Knowledge of Learners

The existing skills and knowledge of learners were deduced from the minimum admission requirements for the HND Fashion and Textiles programme. The requirements used here were sourced from the Kumasi Polytechnic Admissions Guidelines (2015). Therefore applicants of the programme may possess one or more of the following qualifications.

- A. SSSCE Candidates: Passes (A-D) in six (6) subjects comprising three core subjects; including English Language and Mathematics, plus credits in three (3) relevant elective subjects.
- B. WASSCE Candidates: Passes (A1-D7) in three core subjects; including English Language and Mathematics, plus credits in three (3) relevant elective subjects.
- C. General Certificate of Education (GCE) Advanced Level Candidates: Applicants must have passes in two 'A' Level (2) subjects (at least one of the passes should be grade D or better). Also the applicant must have had credit (Grade 6) in five (5) GCE Ordinary Level subjects including English, Mathematics and a Science subject.
- D. Old Intermediate Fashion/Advance Fashion/Teachers Cert 'A' Holders
 - (i) Must have three (3) credits in GCE 'O' Level including English Language and Mathematics OR (ii) Must have three (3) SSSCE credits including Core English Language, Mathematics and Integrated Science or Social Studies OR (iii) Passes in all the ACCESS programme subjects.

E. New Intermediate Fashion: Passes in all subjects of the New Intermediate programme accredited by NABPTEX:

Core: - English Language, Mathematics, Social Studies or Integrated Science

Elective:- Principles of Designing, Garment Construction Technology and Practical Assessment

F. Mature Applicants:

- (i) Must be 25 years old with any legitimate document or proof which is at least five (5) years old at the time of application
- (ii) Must have two (2) years professional experience (A letter from employer is required)
- (iii) Must pass a written examination or show proof of two (2) credits in English Language and Mathematics in WASSCE or any other nationally recognised standard high school level examinations.

(Source: Kumasi Polytechnic Admissions Guidelines, 2015)

The diverse backgrounds of the fresh students may have implications for teaching methods, bridging courses, support systems etc. For example Rajasekar (n.d.) cautions that the increasing numbers of non-standard and mature student entrants to higher education will not necessarily have conventional paper qualifications, but may possess skills and qualifications which will have an influence on programme design.

5.2.3 Programme Objectives

The objectives of establishing a School Based Enterprise as part of the HND CBT Fashion and Textiles programme are:

1. To create a Fashion and Textiles business environment to teach Practical Business Competencies in entrepreneurship, management, marketing, accounting and auxiliary business skills that pertain in the industry.
2. To design practical business courses that provide opportunity to reinforce knowledge, skills and attitudes required for careers in fashion and textiles vocations.
3. To integrate practical business systems and business orientation into HND CBT Fashion and Textiles programme.
4. To develop leadership and management skills among trainees on HND CBT Fashion and Textiles programme.
5. To organize 'in-house' pre-employment training to trainees in HND CBT Fashion and Textiles programme.
6. To produce quality merchandise and perform services at economical prices for staff, students and general public.

5.2.3.1 Expected Learning Outcomes

1. Student displays market research skills pertaining to fashion and textiles industry.
2. Student develops skills required for product planning, production and service delivery.

3. Student develops effective employer/employee communication, and appropriate customer relation responses in a business situation through their encounters with real customers.
4. Student demonstrates management and leadership skills on the job.
5. Student performs basic purchasing, pricing, promotion, selling, distribution and cashiering.
6. Student displays capacity to value and participate in projects which require teamwork.
7. Student manages competing demands on time, including self-directed learning.
8. Student demonstrates job readiness skills for fashion and textiles businesses. The expected learning outcomes were adapted from DECA (n.d.) guide for starting and managing school-based enterprises.

5.2.4 Instructional Methods

Based on the expected learning outcomes, teaching/learning activities and corresponding assessment methods are specified. The contents in Table 5.1 are based on the field research presented in chapter four. The assessment methods were adopted from the piloted HND CBT Fashion and Textiles curriculum (2009) at Accra Polytechnic and the work of Kennedy (2007). The choice of instructional and assessment methods were geared towards a more practical approach to a combined SBE and HND CBT Fashion and Textiles programme.

Table 5.1 Learning Outcomes with corresponding Teaching/Learning Activities and Assessment Methods

S/N	Learning Outcome	Teaching/Learning Activities	Kind of learning to be assessed	Assessment/Assessment Mode
1	Student <u>displays</u> market research skills pertaining to fashion and textiles industry	Fieldwork, Educational visits	Research skills, Inquiry skills	Written reports, Oral presentations
2	Student <u>develops</u> skills required for product planning, production and service delivery	Workshop practice, laboratory work, Clinical work	Technical skills, Professional skills	Practical assessment, Portfolio
3	Student <u>develops</u> effective employer/employee communication, and appropriate customer relation responses in a business situation through their encounters with real customers.	Seminars, Peer group presentation, role plays	Communication skills, Interactive response ability	Presentation, Interviewing
4	Student <u>demonstrates</u> management and leadership skills on the job.	Role plays, Coaching, Experience sharing,	Professional skills, Managerial skills, Leadership skills, Creativity	Clinical practice, Interviewing, Written reports
5	Student <u>performs</u> basic purchasing, pricing, promotion, selling, distribution, cashiering and book-keeping	Clinical work, Role plays	Professional skills,	Clinical practice
6	Student <u>displays</u> capacity to value and participate in projects which require teamwork	Case studies, Group projects, Group assignments, Peer group presentations	Relationship building, Teamwork, Tolerance	Presentation Project report
7	Student <u>manages</u> competing demands on time, including self-directed learning	Case studies, Seminars, Experience sharing, Coaching	Planning & Time Management, Skills needed in real life	Interviewing, Clinical practice
8	Student <u>demonstrates</u> job readiness skills for fashion and textiles businesses	Role plays, Coaching, Experience sharing,	Technical skills, Professional skills	Interviewing, Practical assessment, Portfolio

(Source: designed by researcher, 2014)

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The teaching and learning methodologies outlined are adult learning methods that are practice-based. These methodologies would ensure that students ‘learn-by-doing’ to facilitate their job readiness skills. The research findings in chapter four confirm the effectiveness of the teaching and learning methods proposed. The corresponding students’ assessments methods are also practice-based to test for specific competencies which are clear departure from the lengthy writings associated with theoretical examinations.

5.2.5 Course Details

The course details are presented following the format for the HND CBT Fashion Design and Textiles Programme Curriculum (2009) piloted at Accra Polytechnic. The details comprise two proposed courses; Enterprise Practice I, shown in Table 5.2 (with suggested code FDT 223) and Enterprise Practice II, shown in Table 5.3 (with suggested code FDT 323) to cater for the Management and Entrepreneurial Skills courses in the curriculum for the second and third year respectively. It is proposed that FDT 223 Enterprise Practice I be a four credits hour course to be taken in the first semester of the second year. Subsequently FDT 323 Enterprise Practice II will be a six credits hour course to be taken in the first year of the third year. Graduates’ dissatisfaction with the piloted CBT grading system (‘competent’ or ‘not competent’) in place of the former grading system (‘first class’, ‘second class’ etc.) prompted a revision of the grading system to the one introduced in the course details. The following grading system is proposed in the course details: 80%

and above ('competent with distinction'); 60% - 79% ('competent'); 50% - 59% ('fairly competent') and 0-49% ('failed').

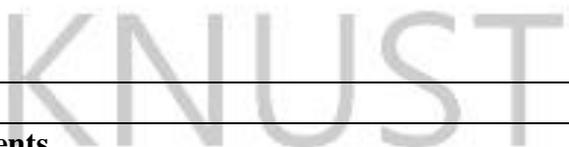
Appendix eight (8) provides reference to the course structure of the HND CBT Fashion Design and Textiles Programme Curriculum (2009) piloted at Accra Polytechnic.

Table 5.2 Details of Course: Year Two, Semester One

Course Code FDT 223	Enterprise Practice I (Proposed Course Name)
Credit hours	Four (4) Credits
Course description	The course is intended to provide students with the opportunities to gain realistic competencies in a unique 'hands-on' (practical) learning environment. Through these learning activities and opportunities students will be better prepared to enter the work force and participate in meaningful job duties and tasks.
Competencies addressed in course	<ul style="list-style-type: none"> a. Entrepreneurial capacity (exhibition of the ten (10) basic entrepreneurial competencies) b. Capacity to write business reports/ exhibit writing skills (eg. preparing resume, report on market research etc.) c. Capacity to conduct market research d. Capacity to identify market demand for fashion/textiles goods and services e. Capacity to identify sources of quality and less expensive raw materials for production f. Build capacity in standardized procurement practices and procedures g. Capacity to produce fashion and textiles goods h. Capacity to render quality services in the fashion and textiles industry i. Capacity to identify and suggest solutions to work related problems

References	Relevant textbooks and manuals that will provide information for knowledge and skills transfer include:
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	<ol style="list-style-type: none"> 1. Yegge, W. M. (1995) <i>Self-Defense Finance for Small Businesses</i>. Toronto – Canada: John Wiley & Sons, Inc. 2. JICA (2008) SME ToolBox: Total Know-how for Growing a Small Business in Ghana 3. Gugerty <i>et al.</i> (2008) <i>Developing and Operating SBEs</i>. http://specialpopulations.org/Vol%2031%201-3%20Chapters/JVSNEVol31%20-%201-3_Fall08_SBE.pdf (Retrieved 21st May 2012) 4. DECA SBEs http://www.deca.org/sbe/ (Retrieved 04/06/2012) <ol style="list-style-type: none"> a. http://www.deca.org/_docs/pageattachments/DECA_SBE_Academy_Guidelines.pdf b. http://www.deca.org/_docs/pageattachments/DECA_SBE_Guide_for_Managing.pdf c. http://www.deca.org/_docs/pageattachments/DECA_SBE_Sample_Store_Handbook.pdf d. http://www.deca.org/_docs/pageattachments/DECA_SBE_Best_Practices_Booklet.pdf 5. Granger, M. and Sterling, T. (2003) <i>Entrepreneurship: Retail Business Planning</i>. NY-USA: Fairchild Publications, Inc.
Resources/ materials used in the course	A well-equipped clothing and textiles production unit structured as an actual business entity.
Learning objective(s)	To enable students develop industry relevant skills in (market research, procurement processes, production management, service delivery) in a Fashion & Textiles School Based Enterprise

Total study hours for students	25 hours per week for four (4) weeks = 100 hours (one group)
	

Study hour table for students	
Attending lectures	<p>Topics for lectures, seminars, case study analyses:</p> <ol style="list-style-type: none"> a. Creating a business plan b. Attending job interview c. Market research d. Production planning and quality control e. Buying and pricing f. Receiving stocks / inventory g. Inventory control h. Rendering service i. Business decision making
Practicals	Students spend the entire semester/period working at various departments/units of the fashion and textile business established as part of their training.
Assignments	Students keep a logbook and record daily activities to help them complete their personal and group reports for presentation.
Self-study	Students work on their logbooks and reports. Students will have liberty to study carefully, areas of the business that interest them most.
Assessment	Students will be assessed based on their participation in the business activities, presentation of individual and group assignments.
Assessment procedures and criteria	

Assessment procedure	<p>Students will be assessed on the following:</p> <p>i. Participation in business activities - 60% ii. Presentation of individual projects or assignments - 20% iii. Presentation of group projects or assignments - 20%</p>
Assessment form	<p>Components of the assessment to determine students' learning will be as follows:</p> <p>i. Practical skills/competence - 60% ii. Values and attitude - 20% iii. Knowledge - 20%</p> <p>Students' work in the semester will be scored and graded as follows;</p> <p>80% and above..... Competent with Distinction 60 – 79%..... Competent 50-59%..... Fairly Competent 0-49%..... Failed</p>
Name of assessors	Course supervisors and external assessors
Teaching/Facilitating hour table for staff members	
Facilitating seminars, workshops and brainstorming sessions	Five (5) hours per week for six (6) weeks = 30 hours (one group)
Practicals	Forty-five (45) hours per week for four (4) weeks = 180 Hours (one group)

Assessment	<p>Both formative and summative assessments will be employed.</p> <p>Assessment will mainly centre on students' performance on the job.</p> <p>Students' knowledge about the enterprise will be revealed in oral presentations and written reports.</p>
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(Format adapted from Accra Polytechnic CBT Fashion and Textiles Curriculum-2009)
 Table 5.3 Details of Course: Year Three, Semester One

Course Code FDT 323	Enterprise Practice II (Proposed Course Name)
Credit hours	Six (6) Credits
Course description	<p>The course is a continuation of the second year, first semester Enterprise Practice One to give students opportunities to acquire Practical Business Competencies for fashion and textiles vocations. Here trainees will be engaged at a more professional level to serve as student managers, leaders and in other leadership capacities in the school business.</p>
Competencies addressed in course	<ul style="list-style-type: none"> a. Capacity to manage (plan, organise, co-ordinate, control, lead and motivate) b. Build capacity in finishing and packaging of finished products and services c. Capacity in costing and pricing of fashion/textiles goods and services d. Capacity in advertising and promotion techniques e. Capacity to market and sell fashion/textiles goods and services f. Capacity in accounting, book-keeping, cash handling and financial management (financial reporting and writing skills) g. Capacity to make critical work-based decisions

References	<p>Relevant textbooks and manuals that will provide information for knowledge and skills transfer include:</p> <ol style="list-style-type: none"> 1. Yegge, W. M. (1995) <i>Self-Defense Finance for Small Businesses</i>. Toronto - Canada: John Wiley & Sons, Inc. 2. JICA (2008). <i>SME ToolBox: Total Know-how for Growing a Small Business in Ghana</i>
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	<ol style="list-style-type: none"> 3. Gugerty <i>et al.</i> (2008) <i>Developing and Operating SBEs</i>. http://specialpopulations.org/Vol%2031%201-3%20Chapters/JVSNEVol31%20-%201-3_Fall08_SBE.pdf (Retrieved 21st May 2012) 4. DECA SBEs http://www.deca.org/sbe/ (Retrieved 04/06/2012) <ol style="list-style-type: none"> a. http://www.deca.org/_docs/pageattachments/DECA_SBE_Academy_Guidelines.pdf b. http://www.deca.org/_docs/pageattachments/DECA_SBE_Guide_for_Managing.pdf c. http://www.deca.org/_docs/pageattachments/DECA_SBE_Sample_Store_Handbook.pdf d. http://www.deca.org/_docs/pageattachments/DECA_SBE_Best_Practices_Booklet.pdf 5. Granger, M. and Sterling, T. (2003); <i>Entrepreneurship: Retail Business Planning</i>. NY-USA: Fairchild Publications, Inc.
Other resources/ materials used in the course	<p>A well-equipped clothing and textiles production unit structured as an actual business entity.</p>

Learning objectives	To enable students develop industry relevant skills in (management, finishing & packaging; costing & pricing; advertising & promotion; marketing; accounting & book-keeping) in a Fashion & Textiles School Based Enterprise
Total study hours for students	25 hours per week for four (4) weeks = 100 hours (one group)

Study hour table for students	
Attending lectures	<p>Topics for lectures, seminars, case study analyses:</p> <ol style="list-style-type: none"> a. Formulating Business Policies b. Managing fashion and textiles SMEs c. Operations management d. Advertising and Promotion e. Personal selling/ Customer service f. Cash handling /Accounting and book-keeping g. Financial management and reporting h. Security Issues in Business
Practical Work	Students spend the entire semester/period working at various departments/units of the fashion and textile business established as part of their training
Assignments	<p>Students keep a logbook and record daily activities to help them complete their personal and group reports for presentation.</p> <p>Other assignments are to be assigned to students to build their competence in weak areas.</p>

Self-study	Students work on their logbooks and reports. Students will have liberty to study carefully areas of the business that interests them most.
Assessment	Students will be assessed based on their participation in the business activities, presentation of individual and group assignments.
Assessment procedures and criteria	
Assessment procedure	<p>Students will be assessed on the following:</p> <ul style="list-style-type: none"> i. Participation in business activities (on-the-spot observation) <ul style="list-style-type: none"> - 60% ii. Presentation of individual projects or assignments <ul style="list-style-type: none"> - 20% iii. Presentation of group projects or assignments <ul style="list-style-type: none"> - 20%
Assessment form	<p>Components of the assessment to determine students' learning will be as follows:</p> <ul style="list-style-type: none"> i. Practical skills/competence - 60% ii. Values and attitude - 20% iii. Knowledge - 20% <p>Students' work in the semester will be scored and graded as follows;</p> <ul style="list-style-type: none"> 80% and above..... Competent with Distinction 60 – 79%..... Competent 50-59%..... Fairly Competent 0-49%..... Failed
Name of assessors	Course supervisors (facilitators) and external assessors
Teaching/Facilitating hour table for staff members	

Facilitating seminars, workshops and brainstorming sessions	Five (5) hours per week for six (6) weeks = 30 hours (one group)
Practicals	Forty-five (45) hours per week for four (4) weeks = 180 Hours (one group)
Assessment	Both formative and summative assessments will be employed. Assessment will mainly centre on students' performance on the job. Students' knowledge about the enterprise will be revealed in oral presentations and written reports.

(Format adapted from Accra Polytechnic CBT Fashion and Textiles Curriculum-2009)

5.2.6 Course Assessment and Evaluation

Student assessment on the course is both formative and summative. Since this is essentially an action research the programme evaluation is a continuous process as expressed by the 'Kaizen' Philosophy. The word 'Kaizen', the Japanese word for 'improvement' or 'change for the better' refers to the Philosophy or Practices that focus on continuous improvement of processes and results (Ocran & Ocran, 2011). In a nutshell, the whole programme of action or goal is to review constantly. As such, the programme undergoes series of reviews, especially in the formative years. This period, spanning a duration of three years is considered the pilot phase. A comprehensive evaluation of the programme is carried out at the end of the third year so that major structural and content

changes are effected. It must be acknowledged as expressed by Stern *et al.* (1995) that for a thorough and comprehensive evaluation of the programme a longitudinal evaluation is carried out that traces students after school placements in industry to assess their performance and this is seen to be difficult.

5.3 Overview of SBE Business Plan Model

The business plan is a professional one that meets all professional standards. It was developed such that, on its own, it can be implemented as a sole commercial enterprise. Crafting the business plan took into account the differences between a School-Based Enterprise and starting a commercial business. What makes the SBE Business Plan unique are considerations related to curriculum (using the business as platform for students' training so that students earn credits while they 'learn-by-doing'). Essentially the business will not be driven by purely profit motives but knowledge and skill transfer that participating students will take to their future jobs. Laying this foundation is important since the research is aimed at confidently proposing that: participation in an SBE will produce better students' outcomes in fashion and textiles vocations (as far as Practical Business Competencies are concerned) than if the same students were not offered the programme. This is the crux of the study.

The business plan serves as a 'road map' for the school enterprise so that staff and students would run the business professionally as they refer to it repeatedly and assess their progress from time to time. Also, the business plan is one important way to ensure that the SBE is not just another job for students (attachments) but a learning laboratory where students use writing, mathematics, social studies, critical thinking, business skills

(marketing, accounting, management skills), artistic (design and aesthetic skills) as well as technical skills (productive skills) to research and execute the business plan. For the purposes of training, students are expected to understand the plan to facilitate the key roles they will play in implementing the business plan. The SBE Business Plan developed by the researcher as part of the model is presented in Appendix One (1).

5.4 Guidelines for Implementation and Operation of the SBE Model

This guide is a proposed manual to guide the SBE's operation. It is therefore the SBE's Policy Manual. The rationale is to communicate to student workers the SBE's procedures, rules, expectation, goals and philosophy. It is to ensure that the SBE is run smoothly and consistently. If a business manual is not available, a lot of time would be spent orienting each new student, and a lot more time explaining procedures over and over to current students. Also, much time would be spent reviewing or explaining every time an issue is misunderstood, a privilege abused, or a policy changed.

5.4.1 Steps for Implementation

The following are basic requirements for takeoff:

- A. Approved curriculum plan by NABPTEX
- B. Approved business plan by Training Institution
- C. Accredited programme by NAB
- D. SBE Advisory Board established by Institution
- E. Established Fashion and Textiles Business, with state-of-the-art machinery and equipment duly registered
- F. Approved Operational Guidelines (SBE Policy Manual) by Institution
- G. Begin Operations

The operational guidelines and learning activities of the SBE (termed SBE Policy Manual) is presented in Appendix Two (2).

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CHAPTER SIX

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

6.1 Overview

The chapter summarizes the entire research. It summarizes the major findings, conclusions and the recommendations made.

6.2 Summary of the Study and Findings

The research was an exercise to investigate approaches to Practical Business

Competencies Development for incorporation into the HND CBT Fashion and Textiles Programme in Ghanaian Polytechnics. The problem was that the business aspects of fashion and textiles education has not been explored for inclusion into main stream educational curricula. This had therefore churned out graduates who were 'not trained' for self-employment, in the Ghanaian fashion and textiles industry. This problem confirmed an earlier assertion by Carnoy (1980) that production skill alone does not conjure materials, the market or work. What Carnoy meant was that, technical or productive skills alone does not offer graduates employment, but must be equally complemented with Practical Business Competencies to be successful in fashion and textiles enterprises. This call was found to be timely because the formal sector is very saturated, and thus the likely avenue for employment of up and coming graduates in fashion and textiles is with the informal sector. Indeed research by Edusah (1988), has shown that many opportunities exist in the informal sector which Higher Educational Institutions (especially Polytechnics) must prepare their graduates for. The researcher corroborates Edusah's position and emphasizes that opportunities in the informal sector keeps increasing by the day.

The study commenced with thorough literature search on some main themes and sub themes that were deemed appropriate. The areas explored included - the relationship between art, vocational/technical and general education; the new concept of Vocational, Technical Education and Training in Ghana, the school and work (employability of graduates); school-to-work transitions in art vocations; Work-Based Learning modules. Other areas explored included the relationship between skill and self-employment; working in visual art vocations; entrepreneurial ventures and school-based enterprises;

history of school-based enterprises; business planning; marketing and market research; as well as management.

To elaborate on selected few, the review established that the concept of SBEs was not new. Extensive work carried out by Stern *et al.* (1994) reveals that for years such a school environment promoting school and work is perceived to bring industrial work practices to the doorstep of students for trainees to be abreast with practices of industry while in school, but this brilliant concept had not been widely implemented. It also came to the fore that Work-Based Learning modules come in a variety of forms of which SchoolBased Enterprise is one module. Work-Based Learning modules in practice world-wide included; co-operative education, youth apprenticeship, clinical training, internships, job shadowing and entrepreneurial ventures. Of the lot, none makes a careful combination of technical, vocational, productive and business skills than School-Based Enterprises. Moreover, in some cases School-Based Enterprises were equated to Entrepreneurship Education.

To serve the main intent of the study, School-Based Enterprise was singled out and carefully investigated based on which efforts were made to replicate the concept as part of the HND CBT Fashion and Textiles programmes in Ghanaian Polytechnics. The design of the research was both qualitative and quantitative (a mixed approach), owing to the diverse nature of data gathered and presented. This also allowed for the choice of the descriptive-survey and case study methods employed in the study. In all, four (4) categories of population were studied. For the purposes of identification and easy reference they were categorized as follows;

Category A: Entrepreneurs in Fashion and Textiles Enterprises

Category B: Fashion and Textiles Educators in Ghanaian Polytechnics

Category C: Graduates and Students of the HND Fashion and Textiles Programme offered in Ghanaian Polytechnics and

Category D: Stakeholders in Private Enterprise Development and Higher Education.

Data was also gathered from Fashion and Textiles Production units in three Polytechnics in Ghana.

In this study, three basic tools for data collection were employed; namely observation, questionnaire and interviews. Questionnaires and interviews were used in order to make up for each other's shortcomings. Observation allowed facts to be observed. Two kinds of data, primary data (information collected directly by the researcher) and secondary data (others cited works) were employed in the study. The following criteria were established for admissibility of the data obtained. Information concerning the study was confirmed by a host of experienced professionals chosen from the following; Senior members of the Department of General Art Studies, KNUST, Kumasi; Lecturers of the Fashion and Textiles Departments of Polytechnics offering HND Fashion and Textiles programmes; Executive Officers of National Board for Small Scale Industries (NBSSI), Association of Small Scale Industries (ASSI), Association of Ghana Industries (AGI), Ghana Employers Association, Empretec Ghana Foundation, Ministry of Trade and Industry (MOTI), National Council for Tertiary Education (NCTE), National Accreditation Board (NAB), National Board for Professional and Technicians Examinations (NABPTEX), and the Council for Technical, Vocational Education and Training (COTVET). Only certified data

by the bodies mentioned above were used for this research to ensure validity of the data employed.

Analysis of data was mainly descriptive. Based on the objectives of the study and research questions, associated themes were derived. The themes constituted specific headings under which the responses gathered were assembled and discussed. Where possible data gathered were assembled in tabular form showing frequencies and percentages of the responses using the quantitative approach. Most of the data initially presented in tabular form were further developed into charts and graphs.

6.2.1 Summary of Findings: Respondents in Category A - Fashion and Textiles

Entrepreneurs

Respondents in Category A confirmed the importance of many PBCs useful to fashion and textiles graduates. Generally, the study revealed that these broad areas of competencies, namely: production skills, marketing skills, businesses organization skills and financial management skills are useful competencies that graduates must acquire. The study also confirmed that though the PBCs are very important, students do not exhibit such competencies. The entrepreneurs made that assertion with the reason that, students engaged for industrial practice do not exhibit these PBCs aside from production skills that schools normally focus on. In addition the entrepreneurs pointed out that most lecturers are not business inclined and do not exhibit these competencies themselves, making it difficult for some lecturers to impart these PBCs to trainees.

Discussing the production skills further, the entrepreneurs unanimously agreed that competence in production skills alone is not enough to enter and manage a business in

fashion and textiles successfully. They pointed out that production which is the technical know-how is a foundational skill in business. In the opinion of the fashion and textiles business leaders interviewed, it was okay to start businesses in the sector with production skills but not enough to sustain the business. The entrepreneurs' assertion agreed perfectly with the views of Carnoy (1980) that production skills alone do not conjure materials, the market or work. Other competencies recommended were: the ten (10) Personal Entrepreneurial Competencies (PECs), customer care skills, communication skills, time management skills, advertising and promotional skills, marketing and selling skills, costing and pricing skills, accounting and book-keeping skills and finally, financial managements kills.

The study revealed that trainees' desire to develop adequate PBCs for the world of work is usually an individualistic attitude. Respondents also believe that because informal training (apprenticeship system) offers 'hands-on' practice, informal training provides far greater opportunities for trainees to acquire PBCs than the formal school system.

Nevertheless, the entrepreneurs held the view that for this to be effective, it must be balanced with some theoretical aspects of the formal school system to achieve holistic training. On the other hand, respondents supported that formal school training system also need to expose trainees to the nitty-gritty of daily industry practices to be abreast with business practices while in school to guarantee adequate preparation for the world of work.

The study also unveiled that there is not one single approach to develop PBCs among trainees in fashion and textiles. What exists, per the study, is a multi-system approach where all sorts of conventional and unconventional methods are employed to impart the desired skills and competencies. These approaches are, but not limited to; exposure,

observation, experiential learning (learning-by-doing), workshops and seminars. The approaches constitute adult learning methods that are very practical and effective in problem solving than theoretical methods that are widely criticized as being less effective. To guarantee the acquisition of these PBCs, three cardinal conditions were mentioned to be paramount, namely: conducive place for training; experiences of the trainer and lastly; interest, willingness and desire of the trainee to learn and acquire such skills.

The fashion and textiles entrepreneurs were highly in favour of schools getting involved in School Business Enterprises. The respondents' reasons for the endorsement of SBEs fall in at least one of the following: technical skills training, business skills training and business gains (income generation).

6.2.2 Summary of Findings: Respondents in Category B – Fashion and Textiles

Educators

Respondents in Category B, endorsed the concept of SBEs as part of the school system. Their reasons for the massive endorsement were that, while trainees acquire skills and diverse learning on the job for future use, their efforts yield profits that ploughs back to support their training. More so, respondents advanced a number of reasons to affirm the importance of studying (both theoretically and practically) the business aspects of fashions and textiles at the HND level. Broadly speaking, the reasons cited fell in at least one of these; to assist with new business establishment; sales and marketing of fashion and textiles goods; for better business organization; for effective and efficient management of businesses; for better understanding of business practices within the fashion and textiles sub-sector; for entrepreneurial acumen as well as to make graduates

versatile in their future careers. One key assertion in supporting the study of the business aspects of fashion and textiles programmes was to lay foundation for graduates who would end up establishing self-businesses. In contrast to the above wide support for school businesses, some respondents disagreed. One thinks that, fashion and textiles business studies are ideal at the Bachelor of Technology (B' Tech) level, because at the HND level students need more time to acquire practical skills. The other registered his disagreement with the concern of who takes care of such a business.

Just like the Fashion and Textiles Entrepreneurs, the Educators also had diverse opinions about means of acquiring PBCs. By comparison of responses, a higher number of faculty members put production skills first followed by business organisation skills. Using best practices as the yardstick, the educators confirmed and ranked five (5) business development strategies that could be adopted to ensure the acquisition of PBCs by students. In order of importance the study revealed the following: firstly, lecturers must provide orientation to students in business practices during teaching; secondly, establish fashion and textiles SBEs to train students; thirdly, place students in industry for industrial practice; fourthly, invite experts from industry to share their experiences with students and lastly, take students on industrial visits.

The study revealed that formal school training in fashion and textiles did not meet labour market requirements of the Ghanaian fashion and textiles industry. The key reason being that too much theory with little practical work in schools made it difficult for majority of graduates to fit into industry – some of which have modern sophisticated machinery which immediate school leavers cannot operate. Nevertheless, about a third of the educators held

the view that formal school training in fashion and textiles relate closely to practices in real work.

In order to meet labour market requirements, the educators made valuable recommendations that could make training in the business aspects of fashion and textiles, closely related to actual working practices outside school. The educators also made suggestions on how to incorporate practical entrepreneurship and business skills into formal school fashion and textiles training curricula. Lastly, the Fashion and Textiles Educators made some vital recommendations to safeguard the CBT approach from retreating towards the traditional mode of education that promoted cram-learning.

6.2.3 Summary of Findings: Respondents in Category D – Stakeholders in Higher Education and Business

The majority of stakeholders held the view that current school training in fashion and textiles did not relate closely to actual working practices outside the school system. Their views confirm the position of Adipah (2000) that there is mismatch between what the school teaches and what happens in industry. The reason being that, the school system was largely characterized by rote learning-just to pass examinations; there is more theory than practice making it too bookish. To address the mis-match problem, it was proposed that there should be relational learning, that is, linking what is taught in school to what happens on the shop or factory floor. It would also require restructuring fashion and textiles programmes to afford trainees opportunity to acquire PBCs for the world of work. This path would ensure the country's goal of becoming self-reliant in the fashion and textiles sub-sector is realised.

The research revealed that effective methodologies to impart PBCs to trainees were to adopt adult learning methods. The adult learning methods proposed were; brainstorming case study, coaching, mentoring, experience sharing, practical demonstrations, group projects and presentations as well as increased visual component in teaching (use of audio visual aids). These adult learning styles identified, fit the level at which students are expected to be engaged – that is, the tertiary level.

The stakeholders also endorsed industrial attachment as a methodology to impart PBCs to trainees. They asserted that effective linkages and collaborations with industry is an opportunity to widen the scope of facilities and resources available to trainees for hands on practice. For attachment training to be effective, it was proposed that there must be reorientation of the educational calendar to match companies' peak times with vacation of institutions. In expressing their views on School Business Enterprises, only one respondent had a contrary view to schools establishing SBEs for the purposes of business training. The respondent's reason being that both business and education are full time jobs, hence there is trade-off between the two – thus, schools must focus on their central role of offering training and leave business to industry since each demands a great deal of work. Contrary to this opinion, all the rest of respondents were in favour of SBEs. They perceived SBEs as a form of business incubation. As business incubation, they serve as guide to students to learn and practice business skills before they leave school. The stakeholders also perceived SBEs to be very important avenues of training graduates for self-employment, as public sector jobs keep dwindling. Moreover SBEs act as a source of income generation to enable institutions acquire basic tools, equipment and machinery to facilitate quality training.

The stakeholders also prioritized assistance industry can provide to training institutions and rated attachment training for staff and students first. Respondents however rated provision of financial support to educational and training institutions last; this means that asking for financial support from industry may be an exercise in futility. The challenges confronting Ghanaian fashion and textiles industries (especially the influx of cheap imports) makes it unfavourable to meet certain requests.

6.2.4 Summary of Findings: Respondents in Category C1 – Graduates of the HND

Fashion and Textiles Programme

A study of the graduates of the HND Fashion and Textiles programme revealed that majority of them were working outside the manufacturing and core business sectors of the fashion and textiles industry. Though a little above fifty percent the graduates held the view that the PBCs acquired were adequate for their present jobs, these respondents were not working directly in the manufacturing and core business sectors of the fashion and textiles industry. The graduates expressed passionate views to redirect teaching methodology and instruction in the discipline. The views included student-centred instruction instead of over dependence on teacher-centred methods; focus on practical training; exposure of trainees to industry and industry practices through field trips, educational visits and excursions. Furthermore, respondents advocated for extensive use of seminars and effective blending of practical business skills with vocational and technical education.

On the issue of prioritization of assistance industry could provide to training institutions offering fashion and textiles programmes, the graduates agreed with Fashion and Textiles Educators as well as Stakeholders in Higher Education and Business.

All the graduates were in support of the SBEs as part of fashion and textiles programmes. The reasons being; technical skills development, practical business skills development and to address some challenges associated with industrial attachment. The graduates were of firm belief that business education should form a vital component of fashion and textiles programmes which falls under the TVET sector. They cited courses such as Entrepreneurship, Business Management, Marketing and Basic Accounting as important courses that must be studied both theoretically and practically as part of the HND CBT Fashion and Textiles programme.

6.2.5 Summary of Findings: Respondents in Categories C2a and C2b –Case Studies with

Students of the HND One and Three Fashion and Textiles Programme at Kumasi Polytechnic

The case study projects (*comprising production, marketing and sales*) conducted with HND One and Three fashion and textiles students revealed a number of findings that confirmed the importance of SBEs as a platform for acquiring PBCs for the world of work. The case study projects revealed that trainees are able to acquire practical business skills as well as generic work skills that make them industry relevant. Through productive activities in school, trainees acquire important employability and enterprise skills that are valuable to be improved upon for their future jobs. This invariably helps to prepare them for self-employment in the manufacturing and core business sectors of the fashion and

textiles industry. As such, it is possible to develop the following PBCs in school-based business activities as part of the school's training. Adequate competencies (knowledge, skills and attitudes) in:

1. identifying market demand for goods and services;
2. identifying sources of quality and less expensive raw materials for production purposes;
3. standardized procurement processes for raw materials, for the purposes of production and service delivery;
4. finishing and packaging of finished products and services;
5. costing and pricing of goods and services rendered;
6. advertising and promotion techniques to facilitate marketing;
7. sales and marketing of goods and services for profit; and
8. financial management (sourcing funds for business, cash handling, book-keeping, banking culture, funds management).

The study projects revealed one key challenge students encounter when engaged for business activities as part of their schooling, which is good feedback in planning subsequent projects. The challenge has to do with demands in combining productive activities with school tasks and assignments.

These revelations clearly confirm that SBEs are credible educational programmes in imparting Practical Business Competencies to students. The introduction of SBEs as part of fashion and textiles programmes would therefore be a step in the right direction.

6.2.6 Summary of Findings: Study Reports on Production Units in Selected Polytechnic

Fashion and Textiles programmes that are potential SBEs

In all three (3) production units were identified and described. These were the Kumasi Polytechnic Fashion and Textiles Sales and Exhibition Centre; the Accra Polytechnic Fashion and Textiles Production Unit and the Takoradi Polytechnic Garment Production Unit. A cursory survey of the production units in the selected Polytechnics revealed that the businesses commenced with no proper business documentation. The investigations revealed that these business operating units commenced with barely letters of intent and not comprehensive business plans required of every business entity/activity. As noted by Yegge (1995), a business plan is a vital part of thinking and actions contemplated or actions taken, and may represent a business road map for successful growth and increased profit. As such, the need to re-strategize and develop a business plan to steer the businesses cannot be overemphasized.

It was established that, there was marginal involvement of staff who were expected to bring their expertise to bear on the products and services offered for sale. Unfortunately, because the intention had not been to use the facilities for practical business training of students, both staff and students' involvement were conspicuously low. It was however recognized that Accra Polytechnic Fashion Production Unit had made some strides in involving students in production activities for commercial purposes.

The study revealed also that, there were problems relating to operational procedures, marketing, sales as well as handling of finances with the production units. Operating procedures were not documented mainly because the officers-in-charge showed ignorance of the existence of the Public Financial Administration Regulations Act (2004). The resultant effect of this was that without proper documentation of the procedures, deviation

from the norm would be difficult to be identified for corrections. Moreover, knowledge of the procedures would be lost should an officer concerned leave a unit abruptly, such that the institution would have to incur additional cost in training another person to assume that position. Information on transactions revealed that there were no sequential documentation in place to acknowledge orders received in production departments. Job cards were not in place to acknowledge the type of orders received in production centres. With such lapses, it becomes difficult to know the type of orders received and at what date and time.

Critical observation of the production units revealed that no serious efforts were made to market the centres; though strategies to market fashion and textiles goods and services abound. The centres therefore need critical interventions in the area of marketing mix: product quality, promotion, pricing and placement (distribution) to forge ahead of the competition. This is paramount because marketing, advertisement and selling are central to the survival of every business.

A 2014 Audit Report of one of the units revealed that: on financial administration, lodgments of funds at the bank or institutional safes were not done promptly to avoid funds being mismanaged. It was also realized that on many occasions the unit did not issue receipts for funds received from customers after jobs had been completed. The report noted that, according to the public Financial Administration Regulation Act (2004) section 28(i) for any transaction, an issuance of an original receipt to the payer is required and the duplicate and triplicate copies dealt with accordingly by accounting instructions. The effect was such that this could lead to improper accountability of funds accruing to these business units.

The research established that the business units offered tremendous benefits to students, teaching staff, the institutions and the general public as a whole. For staff and students, such establishments offer a door-step facility for hands-on training. Primarily the institutions see these establishments as great opportunities for income generation to enable them cater for their ever increasing costs. To the general public, staff and students, the units become an avenue for the supply of goods and services at reasonably low prices. The above benefits also represent the prospects of the business ventures so established. The researcher discovered that market for goods and services of the production units were numerous but unfortunately, the operators lacked the capacity to exploit the markets. Mainly, it was realized that the production units investigated had greater opportunities for income generation owing to an already existing market (students, staff and related groups within their environs). More so, there was opportunity on daily basis to render services to the Polytechnic community and its environs but these were not exploited.

The inability to seize such opportunities was partly due to the challenges confronting the production units. The challenges encountered included inability to: obtain space for operation and expansion projects; procure modern machinery and equipment making it difficult to execute contracts on schedules; boost staff morale and motivation for work. Other challenges were: the inability to recruit adequate and highly skilled personnel; staff ignorance on business procedures and processes; and finally, persistent interferences in the activities of the units by central administration of the Polytechnics.

It becomes obvious that there is the need to give urgent attention to the above challenges to make the production units truly business oriented ventures. Approaching the units as true business enterprises with added responsibility for HND fashion and textiles students'

training would therefore bring much rewards to the institutions and the Fashion and Textiles Departments within these Polytechnics.

6.3 Conclusions

Stakeholders in fashion and textiles enterprises believe that Practical Business Competencies are very important for the survival and successes of businesses. It was widely noticed that students lack these industry relevant skills. Therefore it is imperative for curriculum adjustments and introduction of SBEs to ensure that trainees leave school with employability, enterprise and industry relevant skills to ensure that they are functional, effective and efficient in their careers.

Since majority of HND Fashion and Textiles graduates struggle to establish themselves and practice successfully in the manufacturing and core business sectors of the fashion and textile industry, it connotes that they need additional skills to be successful in their area of specialization. This presupposes that the existing training leaves much to be desired and therefore some drastic actions need to be taken to address the lapses in the training - as far as practical business skills are concerned. Opportunities to develop PBCs exist in both formal school training and informal training. The challenge however is that there is over-emphasis on theoretical business studies in formal school training while the informal training system lack the theoretical basis of what trainees do. In this wise, there must be a fair balance between theory and practice to enable trainees acquire relevant skills for practice. According to the National Council for Tertiary Education (2012) there must be a seventy percent (70%) practical component and thirty percent (30%) theoretical

component of all that trainees are expected to learn in the Polytechnics whose mandate is to train vocational and technical oriented graduates.

Approaches to develop PBCs among fashion and textiles trainees are diverse. The diverse nature must inform careful combination and multi-faceted instruction methods and accompanying delivery systems that are deemed effective at any point in time. Focus must be placed on interactive approaches and instruction geared towards problem solving. The wide support for SBEs as Business Training Laboratories (BTLs) for TVET programmes especially fashion and textiles must inspire confidence in institutions to set-up functional, effective and efficient production units. It is acknowledged that SBEs as Business Training Laboratories yield three main benefits, namely; platform for technical skills training, practical business training (incubation) and also for income generation.

It stands to reason that the benefits of SBEs as part of the HND CBT Fashion and Textiles programme cannot be over-stated. The belief that business education should form a vital component of fashion and textiles programmes which in turn falls under Technical, Vocational Education and Training is established. Based on this premise, courses such as Entrepreneurship, Business Management, Marketing and Basic Accounting are seen as important courses that need to be studied both theoretically and practically as part of the fashion and textiles programme. It is noted that school authorities must do whatever it takes to implement business training systems for the purposes of teaching and learning. The responsibility therefore rests on management of education institutions to make appropriate investment into such facilities in expectation of the associated benefits.

There exist wide gaps between formal school training in fashion and textiles programmes and existing job openings where trainees are expected to work. Most industrialists, educators and key stakeholders in the fashion and textiles industry perceive the training offered to students as less related to industry practices. This means that some drastic action must be taken to redirect the focus of fashion and textiles educational programmes. This suggests that the mode of training for fashion and textiles programmes in tertiary vocational and technical institutions must be critically examined and the necessary changes made to reflect best practices and approaches that would make trainees competent.

A key intervention that could save the situation is to focus on Competency-Based Training and Learning (CBT/CBL) and School-Based Enterprises. The school must be fashioned as a mini-workplace where problem solving and critical thinking is encouraged for productive learning of trainees. This makes it imperative to adapt the concept of SchoolBased Enterprise (productive learning) as part of the Competency-Based Training and Learning approach.

Given the fact that attachment training for staff and students is the most important assistance industry can provide training institutions, great efforts must be made by schools to link and collaborate with industry for such trainings. The benefits schools derive from industry when they open their doors include; readily available facilities (tools, equipment, machinery, systems and procedures etc.) that contribute to expanded facilities for training. In turn, industry benefits from the fresh creativity, innovative ideas and information that academia has to offer. Sourcing financial assistance from industry may be an exercise in futility these days. Also with all the effort and energy to be exerted in seeking financial

assistance, it does not necessarily solve any significant percentage of the problem confronting education institutions if the funds are not well applied.

The research revealed that most HND Fashion and Textiles graduates divert to work in education institutions and other allied organisations of the industry leaving a few to work directly in the manufacturing and core business sectors of the fashion and textiles industry the programme was intended. This revelation means that the manufacturing and service sectors of the fashion and textiles industry is beset with numerous challenges that stifle its growth to allow for new entrants and retain those who enter. As such government and stakeholders in the industry must come together to address these challenges to make it attractive to new school leavers and entrants. The most probable assistance industry could provide staff and students in the educational sector is attachment training. This realization must inspire educational institutions to pursue such opportunities for practical training of both staff and students.

Following the experiences acquired in procuring quality raw materials for production, it could be concluded that if trainees are given right coaching, trainees could acquire skills necessary to procure suitable raw materials at reasonably low prices for production purposes. The profits generated by students who participated in the study projects demonstrate the potential benefits of School-Based Enterprises as viable means of generating enough revenue to offset the cost of education while offering opportunity for technical and business skills development for trainees as alluded to by von Borstel (as cited in Stern *et al.*, 1994).

If Practical Business Competencies can be acquired, then it means that a lot of competency areas are left uncovered by the school system that planners and trainers must re-visit. The

school therefore does not exhaust the training of graduates if training is limited to intellectual learning and technical skills acquisition while remaining silent on business related skills. It is vital that production units are founded on proper business premises. Chiefly, the idea of the establishment of production units are driven by largely financial motives leaving behind the enormous potential in using such facilities for both technical and practical business training of students. The vast benefits that schools stand to derive from SBEs must inspire management and administrators of academic institutions to establish viable SBEs for the purposes of training and associated benefits. The establishment of SBEs is essential as they serve as business incubation facilities to train the next generation of entrepreneurs, employers and workforce for the creative art industry that is private sector driven. Though numerous challenges could be envisaged, with determination and fortitude many successes could be achieved.

6.4 Recommendations

Based on the findings from the study and the conclusions reached, the following recommendations are made. It is expected that the recommendations would provide clear directions to appropriate institutions, agencies and organisations for the necessary actions towards tackling the issues raised.

1. It is widespread knowledge that vast differences exist between industry needs and what academic institutions offer. To address this challenge there is need for conscious efforts to align visions and missions of both academic institutions and industry that fall within the fashion and textiles sub-sector. Strengthening partnership and co-operation between academic institutions and industry for the

purposes of joint programmes and activities is the surest bet to relate training to actual working practices outside school. It is expected that such symbiotic relationships between Polytechnics and industry would make educational institutions relevant and also address the needs of industry.

2. To address the mismatch between graduates' skills and competencies and industry's expectations, Polytechnics must focus on relational learning. By relational learning, the Polytechnic must endeavour to link whatever is taught to what happens in the factory and business world.
3. To mitigate the challenges associated with balancing theory with practice and vice versa, it would be helpful for Polytechnics to adopt the German Dual system where practice is combined with theory while in school. The German Dual system allows for trainees /students to combine school and work-based training in a given term, semester or academic year.
4. There is an urgent need to strengthen partnerships, linkages and collaboration between Polytechnics and industry. The key path to strengthen partnership and collaboration with industry lies in signing memoranda of understanding on agreed areas of interest and mutual beneficial relationships and programmes. Most importantly, industry must accept that they are partners with Polytechnics in training and developing the next generation of skilled manpower. For industry to receive fair benefits from such collaborations Polytechnics must:
 - a. make their research relevant to address industry's challenges.

- b. step up advocacy for and on behalf of industry all in a bid to assist industry in addressing its numerous challenges.
- c. make realistic demands on industry especially on fashion and textiles businesses that are facing serious setbacks and challenges currently.

The researcher hereby impresses on government to offer attractive incentive packages to industrialists in the manufacturing and service sectors of the fashion and textiles industry in a bid to motivate industry to lead the drive in practical training of students.

- 5. To improve training delivery it is instructive that instructors/trainers in fashion and textiles are made to undergo periodic practical training in industry. Such regularity in training trainers will impart positively on the training of trainees and subsequently industry. It is therefore recommended that industrial liaison offices in the Polytechnics must facilitate processes for teaching staff to also undergo industrial training, instead of focusing on only students' attachments. The governing councils of Polytechnics must institute attractive packages for teaching staff to motivate them to undertake periodic attachment training.
- 6. A large number of Ghanaian small and medium size enterprises are located in the informal sector and lack proper structures to accommodate students for training. To enable SMEs play a lead role in students' training there is an urgent need to reorganize the set-up of most Ghanaian fashion and textiles workplaces and cottage industries to provide conducive learning environment to trainees. This need is urgent as trainees pick unhealthy habits and attitudes as pertain now in most SMEs across the country.

7. The mismatch between skills of graduates and industry needs/expectations can be traced to the use of outdated curricula in training institutions. To correct this anomaly, supervising bodies such as NABPTEX, NCTE and NAB must ensure that

Polytechnics review the curricula of their academic programmes at shorter intervals (at most within two years) to meet contemporary business trends.
8. Closely, related to the above is the absence of documented curricula for training fashion and textiles students when they arrive in industry for attachment training. In that sense, there would be the need for Polytechnics to collaborate with fashion and textiles businesses to craft well-structured and organized curricula to provide systematic training and also to avoid omissions and digressions.
9. As a matter of urgency Managers of Fashion and Textiles Production Units of Accra, Kumasi and Takoradi Polytechnics should develop business plans to govern their operations and procedures. A business plan is necessary to guide operations and actions of the management team responsible for the day to day operations. A business plan also represents a business road map for successful growth and expansion of the businesses and subsequently increased profits.
10. The major challenge confronting the school enterprises surveyed is a glaring absence of proper business practices that meet international best standards. To this end, there is the need for the authorities in Accra, Kumasi and Takoradi Polytechnics to ensure proper documentation of operational procedures, general and financial transactions.

Operating procedures should be documented properly to enhance efficiency and proper monitoring in production centres. Job cards should be maintained in order to

obtain full information about orders received into production centres and type of services rendered. It is also recommended that official receipts should be used for the collection of all moneys from customers to ensure proper accountability.

11. The business centres need critical interventions in the areas of the marketing mix; product quality, promotion, pricing and placement (distribution) to forge ahead of the competitive environment. Managers of the Fashion and Textiles Production Units in the Polytechnics must ensure that this is addressed because marketing, advertisement and selling are central to the survival of every business.
12. Authorities in the Polytechnics with Fashion and Textiles Production Units must convert these business outlets to SBEs to offer both technical and practical business training to students. This makes production units have dual functions as facility for students' practical training as well as mini-workplace to generate income.
13. Institutes, Faculties and Departments in Polytechnics must be creative in generating income from the products and services they deal in as it becomes increasingly difficult to obtain subvention from government and assistance from the business community to run their programmes and activities.
14. A hybrid SBE and Industrial Attachment Scheme is recommended for Polytechnics since operating SBEs in educational setting has been found to be challenging. This is also important to lessen the burden of training and skill acquisition for both instructors and trainees.

15. Last and more importantly, it is recommended that the study be replicated in all art disciplines (graphic design, sculpture, painting and decoration, ceramics, metals etc.) to make them business oriented.

Implications for Art Education

Art is the bedrock of manufacturing and service delivery. Therefore the saying ‘*Art for Art’s Sake*’ should give way for ‘*Art for Business Sake and Profit Making Venture*’. To achieve this, Art should not be studied in isolation but must be embedded in all disciplines (especially business) to be beneficial to the wider economy.

Suggestion for Further Research

Longitudinal studies are required on the implementation of the School-Based Enterprise Model for HND CBT Fashion and Textiles programme to establish graduates after-school performance on the job.

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Appendices

APPENDIX One

**KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY,
KUMASI, GHANA**

Department of General Art Studies

SBE BUSINESS PLAN MODEL

*(As Part of Conceptual Model of School Based Enterprise for HND CBT
Fashion and Textiles)*

Developed by: Timothy Crentsil

KNUST

June 2015



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List of Abbreviations

CBT – Competency Based Training

COGS – Cost of Goods and Services

GSS – Ghana Statistical Service

HND – Higher National Diploma

JICA – Japan International Cooperation Agency

KP F&T BU - Kumasi Polytechnic Fashion and Textiles Business Unit

NPV – Net Present Value

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1.0 Executive Summary

This Business Plan is specially designed for Kumasi Polytechnic's Fashion and Textiles Production Unit. The plan was developed through broad consultations involving the Business Development Manager and Head of the existing Production Unit all of Kumasi Polytechnic. The plan identifies the market for fashion and textiles goods within the Kumasi Metropolis and details strategies to capture significant share of the market. The business model is based on current industry figures using Kumasi Polytechnic's population as the target market. To enhance the brand, the business operates under the name *styleAfrica*, producing under the trade name *KPwears*. A strong management team is proposed to ensure optimum performance and profitability. Financial analysis and projections on the business yielded a positive Net Present Value (that is, greater than one) which connotes that the business is profitably viable. The uniqueness of the business are considerations for students training, and thus an SBE of great potential.

2.0 Business Description

The Kumasi Polytechnic Fashion and Textiles Business Unit (KP F&T BU) is a School Based Enterprise that seeks to capitalize on the skills, talents and competencies of staff and students to provide goods and services for sale to the general public. The core business areas are clothing manufacture and retail services. The unit is going to be a fully operated business dedicated to consistently providing high customer satisfaction by rendering excellent services, quality products and goods in an enjoyable atmosphere at excellent

price/value relationship. The unit will also maintain a friendly, fair and creative work environment which respects diversity, ideas and hard work. According to JICA (2001) the timing is right to re-invent the concept of campus companies in educational institutions to be more business focused while providing conducive platform for students' training and learning which would translate to future employment – thus making this unit one of great potential.

The Fashion Department consists of career focused and experienced faculty who have had enviable record in fashion and textiles. Additionally the unit would dwell on the rich expertise of industry players in the fashion and textiles businesses coupled with the fresh creativity and innovation of its teeming students to establish an extremely successful venture. The unit expects its growing reputation to lead to new clients and stakeholders to support the anticipated growth. To achieve its objectives the KP F&T BU would seek additional loan financing. This loan will be paid from the cash flow from the business, and will be collateralized by the assets of the company, and backed by the character, experience and personal guarantees of the Faculty of Creative Arts and Technology, Kumasi Polytechnic.

Vision: To be the hub of trendy fashion and textiles goods in Ghana.

Mission: As an SBE the unit will be driven by excellence in fashion and textiles goods and services; education and business. The unit will employ state-of-the-art machinery and equipment to come out with goods and services that will appeal to its clients' base. It would employ ICT-Technologies and extensive research to stay abreast with the

competition and expand its frontiers in business while providing a platform for students' learning.

Goal: The goal of Kumasi Polytechnic Fashion and Textiles Business Unit (KP F&T BU) is an SBE dedicated to providing Fashion and Textiles students with the opportunities to gain realistic, career focused competencies, in a unique 'hands-on' learning environment. Through these learning opportunities, students will be better prepared to enter the workforce and to participate in meaningful job duties and tasks.

Objectives:

1. To create a simulated business environment to teach fashion and textiles career principles.
2. To design a study programme to reinforce knowledge, skills and attitudes required for careers in fashion and textiles.
3. To integrate practical business systems and business orientation into HND CBT Fashion and Textiles programme.
4. To develop leadership and management skills among trainees on HND CBT Fashion and Textiles programme.
5. To organise 'in-house' pre-employment training to trainees on HND CBT Fashion and Textiles programme.
6. To produce quality merchandise and perform services at economical prices for staff, students and general public.

7. To generate income to support the programmes and activities of the institution.

Justification of Business:

The target customers (i.e. students & staff) are expected to look good amongst students and workers on campus. This service is of great importance to customers, since they are expected to learn and/or work on campus and time is of much essence to them. KP F&T BU will be located on the Polytechnic campus (at the door step of clients) and provide all the needed services under one roof at very competitive prices.

The local fashion industry is crowded with tailors and dressmakers who mostly do not keep to their promises and delivery dates. In some cases clients would pursue their belongings for a long time and even at some points give up. The KP F&T BU being institutionally owned and also constituted as a formal business will ensure that all contracts/engagements entered in with clients are honoured.

3.0 Products and Services

Since 2008, the Kumasi Polytechnic Fashion Production Unit has been producing wide range of fashion and textile goods to satisfy a segment of staff and students at the Polytechnic. The key features of the products and services are high quality, well-designed and trendy clothing. The range of products and services are:

Manufactured goods

Clothing – articles of clothing such as shirts, trousers, blouses, dresses, kaba and slit all for individuals

Institutional clothing - such as academic gowns, choir robes, Casual Friday wears, School uniforms

Industrial Work Gears – Overalls, overcoats, protective clothing for various categories of industries.

Clothing accessories – hand bags, carrier bags, belts, caps and hats, hair coverings, scarf, neckties, footwear etc.

Textiles Goods: Batiks and tie-dyes, Screen printed cloths, T-shirt printing, printing of clubs, associations and institutional goods and souvenirs. Modification and enhancement of traditional textiles (kente, adinkra printed cloths, nkwonu, ntiamu, mud cloth etc.)

Services: Decoration of venues and halls for diverse ceremonies (launching of events, anniversaries, inaugurations, official functions, entertainments) Sewing and hanging/fixing of curtains.

4.0 SWOT Analysis

Strengths:

- i. The faculty board and management of KP F&T BU are committed to a result orientated approach to attract and maintain customers in a highly focused market.
- ii. The business will operate with state-of-the art facility with latest equipment and machinery from seasoned manufacturers.

- iii. Proximity to target customers. Located in the heart of Kumasi Polytechnic Campus providing an easily accessible location for the target customers.
- iv. Low cost of products and services within the Kumasi Metropolis.
- v. The business will hire qualified and trained staff. Experienced staff from the faculty, innovative students in addition to renowned industry players would be engaged.

Weaknesses:

- i. Low demand for products and services during vacations
- ii. Attracting qualified staff on commission basis may be difficult
- iii. KP F&T BU is short of marketing budget to attract large business clients outside the campus.

Opportunities:

- i. Kumasi Polytechnic market (staff and students) is/are rapidly growing.
- ii. Need for a closer fashion and textiles shop without having to travel longer distances.
- iii. A large segment of market around Kumasi Polytechnic campus is untapped.

Threats:

- i. Reduction in revenue during vacations.
- ii. Low cost offer from well-established competitors.
- iii. Low cost offers from second hand clothing dealers
- iv. KP F&T BU may face a challenging situation in creating its brand image and attracting customers to goods and services due to the presence of already established players in the local market such as Uni Jay Fashion and Clothing Company; General Fashion Academy; KASS Fashion House; Sena Kreashns and

Osaam Designs.

5.0 KP F&T BU's Value Chain Model

In simple terms, the value chain is a series of value adding activities required to make a product or provide a service of value to customers. The set of activities describing the value-adding processes to produce fashion and textile products are the Raw Materials (fabrics, trimmings, etc), Design Processes, Production and Storage, Sales and Marketing, and Customer Service (Hines and Bruce, 2007).

As described in Figure one (1), KP F&T BU sources its raw materials from different suppliers in Ghana (i.e. major textile suppliers). Next after sourcing raw materials come design processes handled by a team of designers with extensive use of ICT Technologies. The business will employ cutting edge systems and processes to ensure effective and efficient production as well as storage. The sales, marketing and customer service will be driven by innovation and creativity associated with businesses in the creative industries. These primary activities are complemented by a competent management team and inspired workforce. Figure one (1) shows the value chain model of KP F&T BU. The model is expected to provide customers with value for money as well as product and service satisfaction.

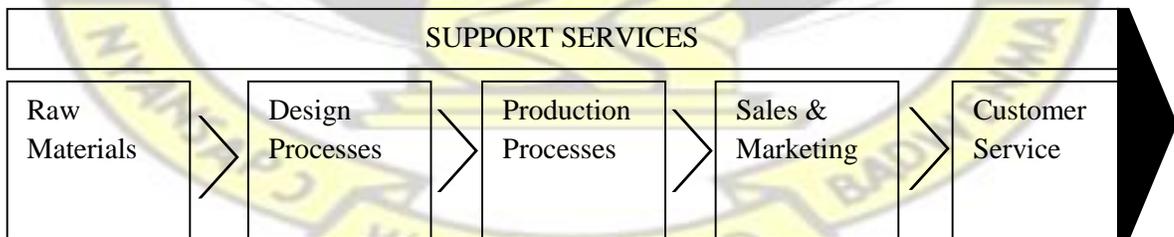


Figure One (1): Value Chain Model of KP F&T BU (Designed by researcher)

6.0 Industry and Market Analysis

This section is devoted to the description of fashion and textile products industry; it also identifies relevant trends and drivers on different levels of the market. Here an overview of the industry, industry trends and other important details about the fashion and textiles market are given.

6.1 Overview of the Industry

A Fashion Shop can be described as a production and service facility that is intended to provide clothing for both men and women. Other variations include tailoring and dressmaking shops. Some of the generalised goods and services provided by fashion shops include garments, accessories, footwear, textile fabrics, and other innumerable services. As there are no industry figures, it could be estimated that about close to 5,000 fashion shops can be found in the Kumasi Metropolis alone. The absence of reliable data can be attributed to businesses being micro enterprises and which have not registered their businesses with the relevant authorities. Research indicates that only few (less than 2% of the total number) has registered their businesses with the Registrar General's Department of Ghana (Ghana Audit Service, 2014).

The Ghana apparel industry is large, mature, and highly fragmented. The apparel industry comprises mostly small, medium and micro enterprises with average capital requirement of about GH¢ 20,000.00. The type of company structure is mostly sole proprietorship or partnership. Apparel sold in Ghana is produced both domestically and in foreign locations. According to estimates from the Ghana National Tailors' and Dressmakers' Association (GNTDA, 2012), an industry trade group in Ghana, the dollar value of domestic apparel

production was GH¢15.00 per unit. The Ghana apparel market can be divided into two tiers: local and foreign brands. Foreign brands are sold appropriately GH¢30.00 per unit in Ghana's retail market whereas local brands are sold on average approximately GH¢25.00. Apparel is sold at a variety of retail outlets: discount stores, off-price retailers, and factory outlets.

6.2 Industry Trends

The Fashion and Textile Industry is driven by economic conditions, demographic trends, and pricing. Fashion, while important for an individual company, plays a limited role in overall market demand. Sales of apparel at the retail level rose approximately 6.2% in 2010 (Quarshie, 2010). According to Quarshie (2010), approximately GH¢72 million was spent on clothing in 2010. The apparel industry is highly competitive. The players in the industry have attempted to lower manufacturing costs by changing their production strategies in order to increase revenue levels. As a result, employment levels for the Ghanaian apparel industry have risen sharply over the last decade.

6.3 Market Segmentation

The company plans to target males and females between the ages of 20 and 50 with a combined household income of more than an average GH¢15,000. Within this group, there are no colour barriers, and customers have diverse backgrounds. The KP F&T BU customer is a person with middle income status and is willing to pay a competitive price for quality clothing. The company's target group is seen as having enough disposable income to spend on reasonably priced, quality and styled clothing. From 2000 to 2011, for example, disposable personal income grew at a healthy average annual of eight percent (8.0%) (Ghana Statistical Services, 2005). Apparel expenditures increased at a strong two

percent (2%) annual rate during the same period according to GSS (2005). According to Quarshie (2006), in the men's and women's segment, much of the growth in spending is being driven by consumers with annual household incomes of more than GH¢15,000. Spending within this segment increased by approximately fifty percent (50%) from 2011 to 2012.

Indigenous Ghanaian Dress

According to eHow.com, people in Ghana continue to dress in indigenous styles despite an abundance of Western influence. Many people wear clothing that is custom-made to fit their unique shape. Ghanaian clothing is usually made of sturdy fabrics that are rich in colour and detail. Women in Ghana are more prone to dressing in the more indigenous styles of dress, whereas men often use trousers and shorts with a shirt or T-shirt to match. Older men drape cloth for special occasions such as funerals, church services etc. Pride in indigenous Ghanaian dressing strongly prevails among most citizens, young and old.

Women's Fashions

The styles of dress for women in Ghana are about three types: a long dress, skirt and top set, and wrap. All pieces are tailored by professional seamstresses using brightly coloured factory printed or hand-dyed fabrics. The long dress is usually worn during more formal occasions including parties and celebrations. The skirt and top set is a more casual outfit that is worn during the daytime on trips to the market and around the house. The wrap is worn mostly by the elderly especially in rural settings. There are many variations of the traditional long dress. Styles include strapless, halter and short-sleeved. Skirts tend to be fitted tightly about the waist although a more flared shape is also worn. Women often wear headbands made of twisted fabric, and accessorize their outfits with sashes tied around the

waist. Flat sandals are the most popular type of footwear, while heels are worn during nights and special occasions.

Men's Fashions

Ghanaian males embrace Western fashion more than the females. A mix of Western and Ghanaian fashions common among men as they are seen jeans, T-shirts, short or long sleeved shirts, trousers or shorts, tunics and traditional smock especially in Northern Ghana. Business executives and those in the services industry often wear suits to work; neck-ties, suits and draping cloths are usually used on formal occasions. Footwear alternates between sandals, dress shoes and sneakers.

6.4 Market Model

The company’s market model is built on Kumasi Polytechnic’s projected population growth rate of ten percent (10%) as shown in Table one (1). The population of Kumasi Polytechnic has shown an average growth rate of 10% consistently for the past 10 years. It is believed that the growth in revenues will be largely dependent on, amongst other things, the size of the population.

Table One (1): Total Population of Staff and Students (5-year period)

Category	2014	2015	2016	2017	2018
Male	8,770	9,620	10,554	11,581	12,711
Female	4,372	4,800	5,272	5,791	6,361
Total	13,142	14,420	15,826	17,372	19,072

(Source: Planning Office, Kumasi Polytechnic 2013/14)

Another determinant of the market model worth considering is the purchasing power of prospective customers, and this depends largely on how economically active the individual is. This is also shown in Table two (2).

Table Two (2): Economically Active Population by Employment Status

Employment Status	
Women	Percentage (%)
Self employed	70.5
Employees	8.7
Unpaid family workers	7.0
Others	3.1
All employed	89.3
Unemployed	10.7
Total (N)	4,121,505
Men	Percentage (%)
Self employed	61.2
Employees	19.6
Unpaid family workers	5.1
Others	4.0
All employed	89.9
Unemployed	10.4
Total (N)	4,170,609

Source: (Gender Statistics 1: Ghana Statistical Service 2005)

On the Polytechnic campus, however, staff members are known to be economically active more than the students. By moderate estimation, the average spending on clothes per month of staff and students are GH¢50.00 and GH¢25.00 respectively.

6.5 Market Niche

Niche markets comprises of clusters of consumers (market segments) within the larger market place who have similar demographic, buying behaviour, and/or lifestyle characteristics (Thilmany, 2001). The market niche for KP F&T BU products will be Staff and Students of Kumasi Polytechnic who are fashion conscious and are willing to spend on clothing.

6.6 Competition and Buying Patterns

A competitor is a business that provides the same or similar products or services. In this regard, KP F & T BU competitors are the fashion and textiles businesses within its catchment area that provide same or similar products/services. The competitors are twofold: direct and indirect competitors. The indirect competitors are businesses that do not offer products similar to what KP F&T BU would offer or offer similar products to different markets. Examples of these competitors are second-hand clothing dealers and large scale textile companies. Direct competitors are businesses offering same or similar products as KP F&T BU. Some of these direct competitors within the Kumasi Metropolis are profiled in Table three (3).

Although the apparel industry is mature and slow growing, it exists in a dynamic and competitive environment. In order to improve profitability, many companies are restructuring to create leaner organizations and adopt new technologies. Consolidation has been prevalent in this industry in the past few years, as larger companies gain leverage in market position and cost cutting. In the apparel industry, companies normally operate as retailers or manufacturers (wholesalers) or both. For instance, Awura Abena Fashion, a vertical retailer, manufactures and markets its own apparel and accessories. A company like Origin Africa in Accra does both, selling its products to both retailers and consumers (through retail outlets).

6.7 Competitive Edge

In a market where consumers are barraged by advertising and marketing campaigns delivering an onslaught of lifestyle and fashion messages, a brand name is a powerful weapon. Brands have become an increasingly significant factor in apparel and footwear.

Many consumers have less time to shop and are spending their disposable income more carefully. Established brand names, with their quality image, make the shopping experience easier and faster for many consumers. For manufacturers, brands build consumer loyalty, which translates into repeat business.

KP F&T BU will be branded with the name, *styleAFRICA*, which is a competitive advantage in itself. The products line will be called *KPwears*. The names are not attached to any particular group of customers and it allows entry into different segments of the industry. Another competitive advantage is the planned marketing strategy of the company. Through the use of celebrities and students, advertising, promotion and giveaways, *styleAFRICA* will be able to develop its presence in the market. Although the company would use retailers to sell its line, most of the marketing and advertising would be done in-house, and complemented by the institution's already established brand positioning and presence in the market. Table three (3) provides details of competitors' profiles. The competitors were selected based on their proximity to KP F&T BU and their relationship with the Fashion Department as industry partners for students' attachment training.

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Table Three (3): Competitor Profile

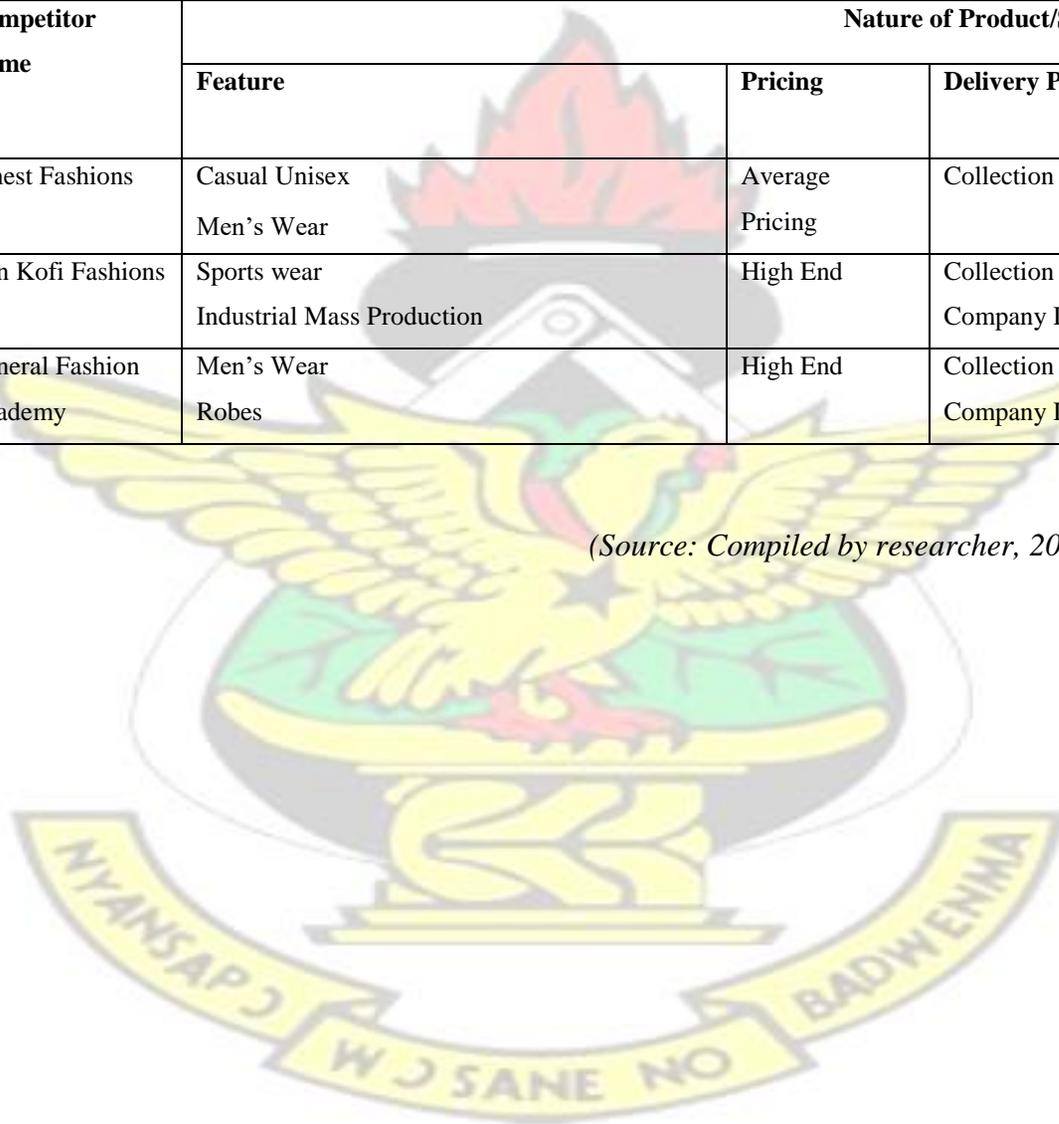
Competitor Name	Nature of Product/Services				
	Feature	Pricing	Delivery Process	Support Services	Location/Distance from K-Poly (in Kilometres)
KASS Fashion House	Bespoke Men's Wear Women's wear Industrial Mass Production	High End	Collection by Customers Company Delivery	Alterations	Asafo 0.49 km
Uni Jay Fashion Company	Men's Wear Women's Wear Industrial Mass Production	High End	Collection by Customers Company Delivery	Accessories Souvenirs	Ahinsan 3.06 km
Sena Kreashns	Casual Unisex Bespoke	Average Pricing	Collection by Customers	Alterations	Ayigya 3.75 km
Osaam Designs	Casual Unisex Bespoke	High End	Collection by Customers		Amakom 0.32 km
Victory Fashions	Men's Wear Women's Wear	High End	Collection by Customers Company Delivery		Roman Hill 1.02 km
Mazzelle	Casual Unisex Bespoke	High End	Collection by Customers	Accessories	KNUST Campus 4.20 km
Lydia Fashions	Women's Wear	High End	Collection by Customers Company Delivery		Odoum 7.52 km

Jenesis Clothing	Casual Unisex Bespoke	High End	Collection by Customers		Ayeduse 5.86 km
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15

Competitor Name	Nature of Product/Services				
	Feature	Pricing	Delivery Process	Support Services	Location/Distance from K-Poly (in Kilometres)
Ernest Fashions	Casual Unisex Men's Wear	Average Pricing	Collection by Customers		Asafo 0.49 km
Dan Kofi Fashions	Sports wear Industrial Mass Production	High End	Collection by Customers Company Delivery	Souvenirs	Pataase 3.52 km
General Fashion Academy	Men's Wear Robes	High End	Collection by Customers Company Delivery		Kwadaso 4.76 km

(Source: Compiled by researcher, 2014)



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7.0 Strategy and Implementation Summary

7.1 Marketing Mix Strategies

KP F&T BU will utilize the four Ps (product, price, promotion and place) as key strategies to implement its programmes. These marketing mix strategies are discussed as follows:

Product Strategy: The KP F&T BU will conduct continuous research into fashion needs of current and prospective clients. This will help to produce very quality and fashionable clothing in a bid to maintain customer loyalty. Some of the products and/or services of the business will include:

Clothing – articles of clothing such as shirts, trousers, blouses, dresses, kaba and slit all for individuals

Institutional clothing - such as academic gowns, choir robes, casual Friday wears, school uniforms

Industrial Work Gears – overalls, overcoats, protective clothing for various categories of industries

Clothing accessories – hand bags, carrier bags, belts, caps and hats, hair coverings, scarf, ties, foot wears etc.

Pricing Strategy: KP F&T BU will face a challenging situation in highly competitive market of Fashion and Textiles businesses in Kumasi. Therefore KP F&T BU will offer quality fashion and textiles goods at a cost less than existing market standard which is

maintained by players such as KAS Fashion House, Uni Jay Fashions, Dankofi Fashions and more. In addition KP F&T BU will offer other services low in cost to compete with the market. Based on the Pricing Strategy Model in Figure two (2), KP F&T BU will use the Price Penetration Strategy to acquire not only staff and student of the Polytechnic, but customers in the Kumasi Metropolis. This means KP F&T BU will offer high quality products at relatively low prices as depicted by the ‘penetration quadrant’ in Figure two (2).



Figure Two (2): Pricing Strategy Model

Promotion Strategy: Media Advertising - KP F&T BU will use internet, posters and fliers as the medium of advertisement. It will print 2,000 brochures for creating awareness in and around the Polytechnic Campus about its products and services; these brochures will be placed in all rooms, offices and cars on campus and around the Metropolis. Customer

Loyalty Promotions - KP F&T BU will reward loyal and first-time customers with a ten percent (10%) discount on purchases of clothing. There will also be special packages for institutional clothing.

Location Strategy (Place): KP F&T BU will have business premises in the heart of the Kumasi Polytechnic campus, which is centrally located in the Kumasi Metropolis. This means the business ensures proximity to target customers (mostly staff and students). Being centrally located in the Metropolis means the business will enjoy easy access.

7.2 Marketing Communications

The key message associated with the *KPwears* line is classy, upscale, versatile, and affordable clothing. The company's promotional plan is diverse and includes a range of marketing communications:

- a. *Public relations* - Press releases are issued to the institution's website, technical trade journals and major business publications such as The Vogue Magazine.
- b. *Trade shows* - The Company's business representatives will attend and participate in several trade shows such as Luv FM's Trade shows and Bridal fairs. This will be supplemented by the Annual Exhibition and Fashion shows organised by final year students of the Fashion and Textiles Department.
- c. *Print advertising* - The Company's print advertising programme includes advertisements in magazines such as Canoe Magazine, Vogue Style, Agoo and many more.

- d. *Internet - styleAFRICA* Company will establish a presence at the institution's website and also plan to develop a website on its own. Plans are underway to develop a professional and effective site that will be interactive from which sales will be generated worldwide. In the future, this is expected to be one of the company's primary marketing channels.
- e. *Others* - The Company also plans to use various channels including billboards, radio and television commercials, and a street team marketing its products and services.

7.3 Sales and Distribution Strategy

The *styleAFRICA* Company intends to build a sales team that will be tasked with generating significant sales within and outside Kumasi Polytechnic. They will also be responsible for establishing connections with retail outlets. A key factor in the success of the business will be its distribution. The company plans to use the following retail distribution channels: department stores, apparel specialty stores and internet store.

In recent years, several large retail chains, particularly in the apparel/clothing sector, have developed formats called superstores or fashion houses, which have more square footage dedicated to a particular product category. Consumers buy apparel from a variety of retail outlets: off-price, factory outlet stores, specialty stores, department stores, and other major chains, others are sold through mail order and other means. Differences exist in the distribution mix for men's, women's, and children's clothes. For example, more women's apparel is purchased in specialty and department stores than is the case for men's apparel.

Men's apparel is more prevalent in discount stores and general merchandise chains. In the children's segment, a considerably higher portion of apparel is purchased in discount stores.

Catalogues are another important method of distribution. Consumers have less time to shop, and for some, catalogues shopping offers a more convenient and pleasant alternative. The distribution channel that has received the most attention recently is the Internet. Although it now represents only a small portion of apparel sales and very new to consumers in Ghana, this distribution channel has the most potential for growth. Consumers like the convenience of being able to shop from anywhere and at any time they wish. Manufacturers with Internet sites use them for marketing and informational purposes. With expected technological advances in hardware, software, and data pipelines in the future, shopping for apparel should gain popularity.

Currently, however, due to technological and infrastructure limitations, consumers are not fully satisfied with the speed, quality, security, and cost of Internet shopping. Another hindrance to wider acceptance is the fact that consumers cannot see and touch the product. Although some manufacturers have started to sell directly to consumers on the Internet, many of them are being cautious not to alienate their retail (brick-and-mortar) customers. It is expected that these issues will be resolved eventually, however, and that the Internet will become an important method of distribution.

7.4 Market and Projected Entry Risks Resolved

Investors face market entry obstacles when investing in the apparel and textile sector of Ghana. These include: 1. the high cost of capital, 2. importation of foreign brands, 3. availability of capital employed, and 4. available market.

As a proactive company *styleAFRICA* has already resolved all the above challenges:

1. The *styleAFRICA* company intends to borrow from its mother institution, Kumasi Polytechnic, at a lower interest rate of 15% per annum and therefore, interest rates on loans are relatively lower than the market rates.
2. The local market is already inundated with foreign brands and customers are tempted to patronise them more often. However, *styleAFRICA*'s professional expertise allows it to design clothes to suit both local and foreign tastes.
3. One of the many setbacks is the availability of capital employed. The business is however supported by Kumasi Polytechnic as well as the cash flow from its current operations.
4. The Kumasi Polytechnic's staff and students are the main clients for the business, so there is already a market for the product. Additionally, the business has also made contact with key institutions for the supply of different kinds of clothes. As an academic institution, our credibility and integrity is highly respected by prospective clients, and this is what will drive the growth of the business.

8.0 Management Summary

8.1 Organizational Chart of KP F&T BU

The business activity of KP F&T BU is organized by function and this will be done to provide smooth operation. An organization chart is an excellent way to show the hierarchy of positions available in the school-based enterprise. A business organizational chart will help to define employee/management relationships within the SBE. This chart should also address the relationship with the Faculty/ Department board and Central administration. A written statement of job descriptions for each position would provide an informative way for employees not only to learn their role in the business, but also be a reminder to

review when training others. Figure three (3) proposes an organisational structure for adoption by the business. The structure could be revised from time to time to suit stakeholder’s purposes.

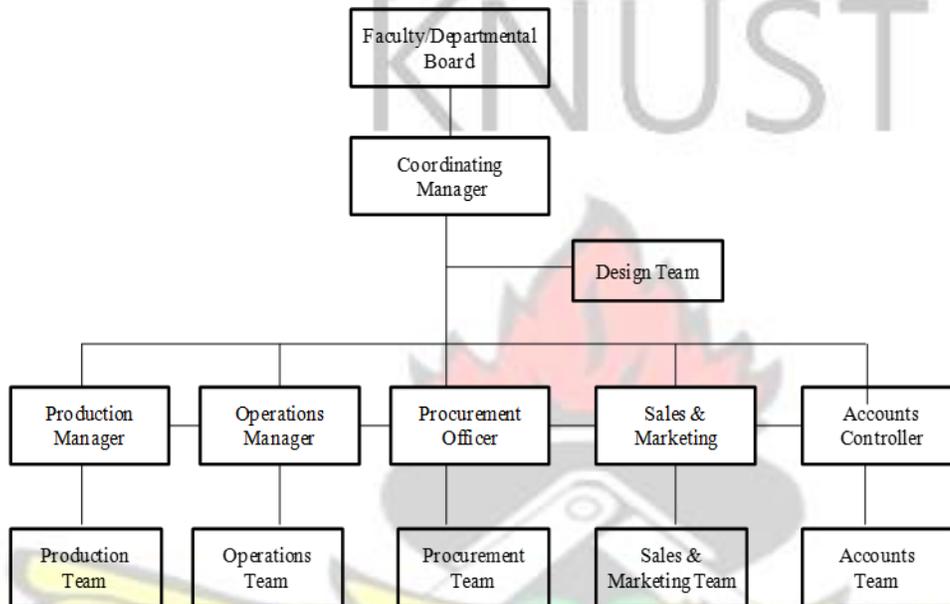


Figure (3): Organizational Structure of KP F&T BU (Source: designed by researcher)

KP F&T BU will be organized and managed in a creative and innovative fashion to generate very high levels of customer satisfaction, and to create a working climate conducive to high degree of personal development and economic satisfaction for both staff and student employees. Training classes to help improve employee product knowledge and skills will be conducted on a regular basis. As the business grows, the Fashion shop will consider offering an employee benefit package to include scholarships and vacation benefits for involved staff and students.

8.2 Personnel Plan

The management team will consist of the following members: Coordinating Manager,

Operations Manager, Procurement Officer, Production Manager, Sales and Marketing Manager and Accounts Controller. The coordinating manager will serve as the head of the management team and coordinate all the activities of the SBE. Details of the functions of the management team and personnel are spelt out in the operational guidelines. Table four (4) shows details of personnel plan and costs.



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Table Four (4): Personnel Plan (5-year period)

Name of Personnel	Number	2014	2015	2016	2017	2018
		GH¢	GH¢	GH¢	GH¢	GH¢
MANAGEMENT						
Coordinating Manager	1	1,800.00	1,800.00	1,980.00	1,980.00	1,980.00
Operations Manager	1	1,200.00	1,200.00	1,320.00	1,320.00	1,320.00
Production Manager	1	1,200.00	1,200.00	1,320.00	1,320.00	1,320.00
Sales and Marketing Manager	1	1,200.00	1,200.00	1,320.00	1,320.00	1,320.00
Accounts Controller	1	1,200.00	1,200.00	1,320.00	1,320.00	1,320.00
Procurement Officer	1	1,200.00	1,200.00	1,320.00	1,320.00	1,320.00
Sub-Total		7,800.00	7,800.00	8,580.00	8,580.00	8,580.00
STUDENT WORKERS AND SUPPORT STAFF						
Students	20	18,000.00	18,000.00	19,800.00	19,800.00	19,800.00
Other Support Staff	4	3,600.00	3,600.00	3,960.00	3,960.00	3,960.00
Sub-Total		21,600.00	21,600.00	23,760.00	23,760.00	23,760.00

TOTAL		29,400.00	29,400.00	32,340.00	32,340.00	32,340.00
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(Source: Projections by researcher, 2014)



9.0 Financial Plan

The goal of KP F&T BU is to be a profitable business beginning in the first month. The business will not have to wait long for clients to learn about it since the company will be situated in the heart of the market, and the faculty will take advantage of its community of students, staff and public within its environs. The following sections will outline important financial information.

9.1 Important Assumptions

The assumptions are based mainly on Kumasi Polytechnic's population (from 2013 projected for the next five years, that is, 2018). As much as possible the estimations made here are modest, between 10% and 30%.

- i. Cumulative Annual Growth Rate of the population – 10% as obtained from the Planning Office, Kumasi Polytechnic.
- ii. Market Share (Students) - 20%; increases to 30% in the 3rd year. iii. Market Share (Staff) - 30%; increases to 40% in the 3rd year.
- iv. Spending Rate per month for students and staff is GH¢25.00 and GH¢50.00 per month respectively.
- v. Labour represents the cost incurred on allowances for management team, hired students and support staff (Annual average labour cost for head of management team is GH¢120.00, other management members is GH¢100; and students and support staff is estimated at GH¢75.00 per person per month for 24 persons).

- vi. Marketing will include three items – Brochures (GH¢2000 per year), Radio advertisements (GH¢5000 per year) and Direct marketing would be GH¢5000 per year.
- vii. COGS represents the materials and items used for the production of a dress (Four yards of fabric/person at GH¢40, and trimmings at GH¢10 per person per year).
- viii. Increase of 2% of total cost per year for the next five years. ix. Training Cost for five (5) permanent staff at the unit (GH¢500 by 5).
- x. Earnings Before Interest and Taxes (EBIT) cannot be calculated since some cost positions are missing, especially overhead charges, such as utilities. However, contribution to profit is calculated.

9.2 Kumasi Polytechnic's Population and Growth Rate

Kumasi Polytechnic's population, as well as the Kumasi Metropolis will represent the size of the market. According to the Planning Office of Kumasi Polytechnic, the census on staff and student as of 2013 was 11,980, disaggregated by 3.29% and 96.71% respectively. The average growth rate of Kumasi Polytechnic's population has been estimated at 10% per annum. This figure is assumed for penetration rate or the cumulated annual growth rate for the business.

9.3 Target Market

Immediate target market of KP F&T BU will be students and staff of Kumasi Polytechnic. According to the 2013 staff and students' population of the Polytechnic, the total figure was eleven thousand, nine hundred and eighty (11,980). The projected staff and student population for five years is shown in Table five (5).

Table Five (5): Total Population of Staff and Students

Variables	2013	2014	2015	2016	2017	2018
Male	7,998	8,770	9,620	10,555	11,582	12,740
Female	3,982	4,372	4,800	5,272	5,790	6,369
Total	11,980	13,142	14,420	15,826	17,372	19,109

(Source: Projections based on figures from Planning Office, Kumasi Polytechnic 2013/14)

9.4 Segmented Market

The target market for the business is the staff and students (both males and females) of Kumasi Polytechnic who have the capacity to purchase items like clothes either for themselves or family members. According to the Planning Office of the Polytechnic, this figure represents 33% and 67% of total females and males respectively.

9.5 Financial Plan Summary

The following Tables (6, 7, 8, 9, 10, 11 and 12) and Figures (4, 5, 6, 7 and 8) represent the financial summary of the business. The combined use of tables and figures is to allow for easy comparison based on one's preference. The financials are based on the assumptions spelt above. The financial projections are also based on a five-year projected population of Kumasi Polytechnic from 2013 to 2018. As presented in the tables and figures, the

financial analysis is important to determine the viability of the business based on the Net Present Value obtained.

Table Six (6): Projected Student Population (5-year period)

Variables	2013	2014	2015	2016	2017	2018
Male	7,697	8,466	9,313	10,244	11,268	12,395
Female	3,889	4,278	4,706	5,176	5,694	6,263
Total	11,586	12,744	14,018	15,420	16,962	18,658

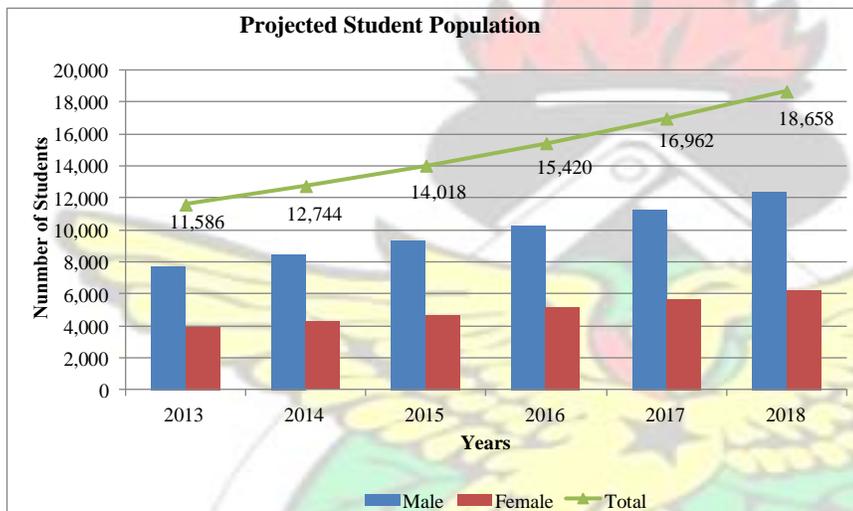


Figure (4): Projected Student Population (Planning Office, Kumasi Polytechnic 2013/14)

Table Seven (7): Projected Staff Population (5-year period)

Variables	2013	2014	2015	2016	2017	2018
Male	301	304	307	310	313	316
Female	93	94	95	96	97	98
Total	394	398	402	406	410	414

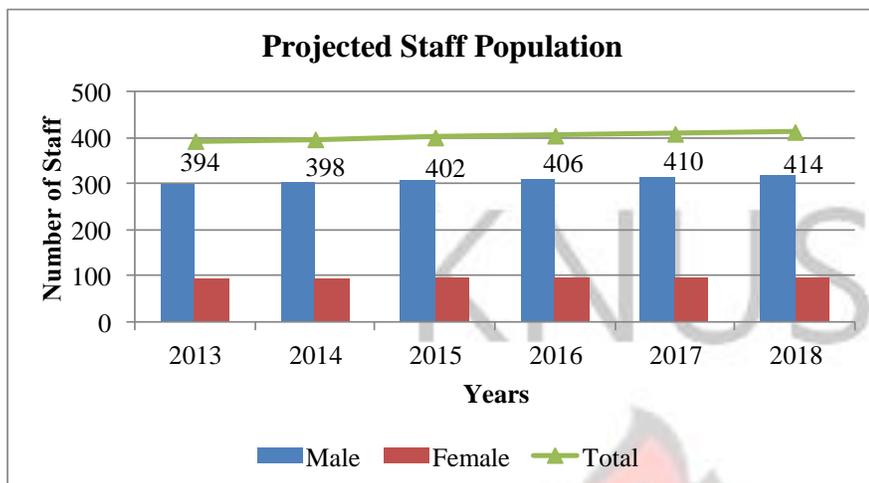


Figure Five(5): Projected Staff Population (Based on figures from Planning Office, Kpoly)

Table Eight (8): Total Population of Staff and Students

Variables	2013	2014	2015	2016	2017	2018
Male	7,998	8,770	9,620	10,554	11,581	12,711
Female	3,982	4,372	4,800	5,272	5,791	6,361
Total	11,980	13,142	14,420	15,826	17,372	19,072

(Source: Projections based on figures from Planning Office, Kumasi Polytechnic 2013/14)

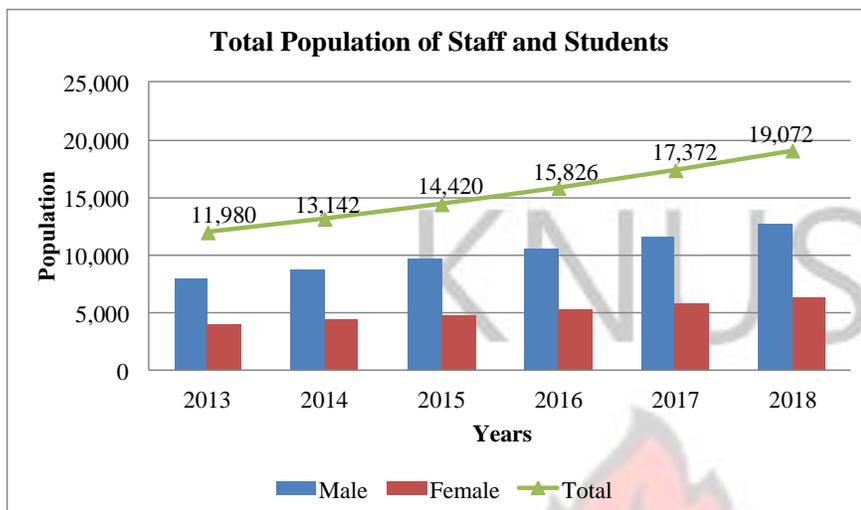


Figure Six (6): Total Population of Staff and Students Projected

Table Nine (9): Projected Revenue from Students and Staff

Variables	2014	2015	2016	2017	2018
	GH¢	GH¢	GH¢	GH¢	GH¢
Students	764,660	841,125	1,387,857	1,526,643	2,015,168
Staff	71,585	72,301	97,366	98,339	108,173
Total	836,245	913,427	1,485,223	1,624,982	2,123,342

(Source: Projections by researcher, 2014)

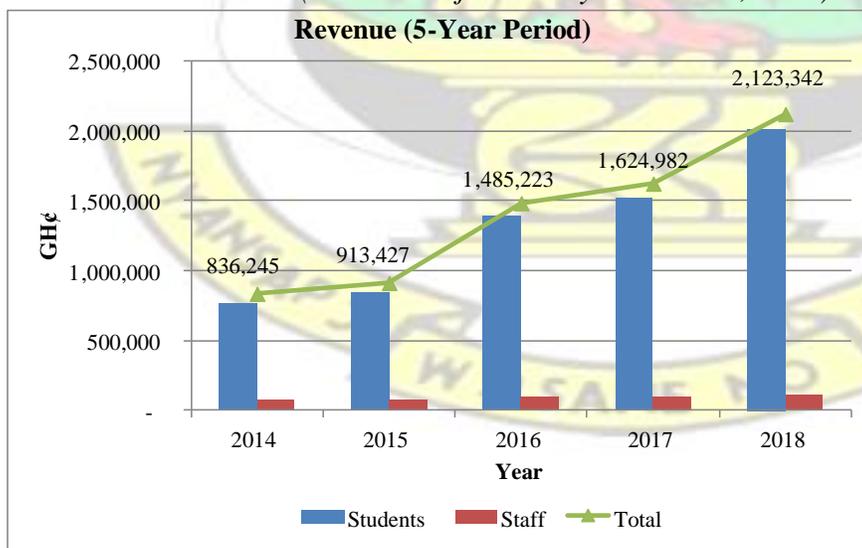


Figure Seven (7): Projected Revenue from Staff and Students (by researcher 2014)

9.6 Cost Projection

The main cost drivers for the model fashion business would be allowances, marketing costs, COGS, training and other administrative costs. The overhead cost such as utilities, rent and salaries are not part of the cost evaluation of business (this is borne by the Polytechnic) and therefore the returns on the business would not be declared as ‘profits’ but ‘contribution to income’. The term ‘contribution to income’ is chosen because the business become an invenue for the Polytechnic to generate revenue from its resources which otherwise may have laid dormant. The total cost projection (5-year period) is indicated in Table ten (10).

Table Ten (10): Total Cost Projection (5-year Period)

COST DRIVERS	COST PROJECTION (5-YEAR PERIOD)				
	2014	2015	2016	2017	2018
	GH¢	GH¢	GH¢	GH¢	GH¢
Allowance for Students & Staff	27,000.00	27,540.00	28,090.80	28,652.62	29,225.67
Marketing Cost	12,000.00	12,240.00	12,484.80	12,734.50	12,989.19
- Brochures	2,000.00	2,040.00	2,080.80	2,122.42	2,164.86
- Radio Adverts	5,000.00	5,100.00	5,202.00	5,306.04	5,412.16
- Direct Marketing	5,000.00	5,100.00	5,202.00	5,306.04	5,412.16
Cost of Goods Sold (COGS)	11,117.39	11,339.74	11,566.53	11,797.86	12,033.82
Training Cost	2,500.00	2,550.00	2,601.00	2,653.02	2,706.08
Maintenance Cost	12,000.00	12,240.00	12,484.80	12,734.50	12,989.19
Machinery and Equipment	30,000.00	-	-	15,000.00	-
Other Administrative Costs	5,000.00	5,100.00	5,202.00	5,306.04	5,412.16
TOTAL	111,617.39	113,849.74	116,126.73	118,449.27	120,818.25

(Projections by researcher, 2014)

Table Elevyn (11) : Contribution/Profit Projection (5-Year Period)

	2014	2015	2016	2017	2018
	GH¢	GH¢	GH¢	GH¢	GH¢
Revenue	836,244.81	913,426.62	1,485,222.56	1,624,981.92	2,123,341.50

Cost	111,617.39	113,849.74	116,126.73	118,449.27	120,818.25
Contribution/Profit	724,627.42	799,576.88	1,369,095.83	1,506,532.65	2,002,523.25
Contribution/Profit Margin (%)	86.65%	87.54%	92.18%	92.71%	94.31%

(Projections by researcher, 2014)

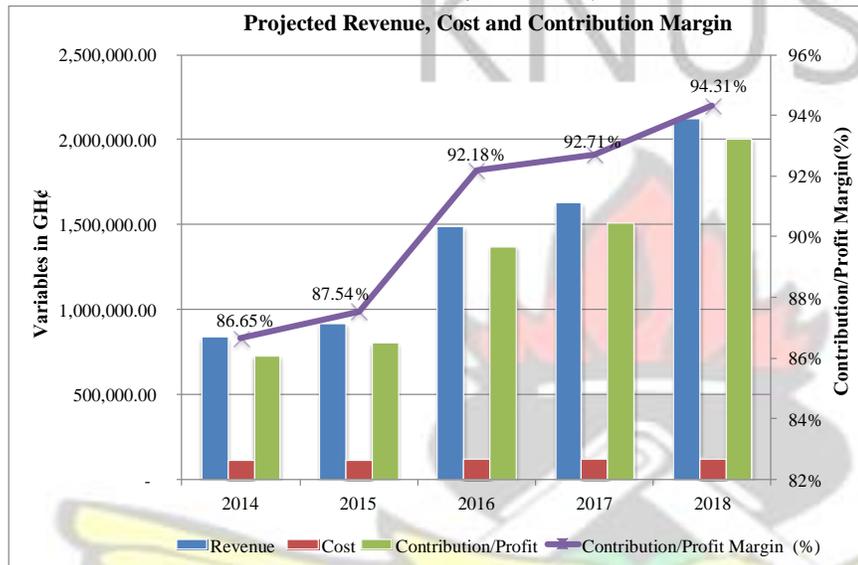


Figure (8): Revenue, Cost and Contribution Margin (Projections by researcher, 2014)

9.7 Net Present Value of the Business

The total investment/start-up cost is estimated at GH¢200,000 expected to be borrowed from the Polytechnic at an interest rate of 15% per annum for a five year period. The expected cash-flows (i.e. contributions) will be used to offset the loan. The Net Present Value (NPV) will show the viability of the business. A positive NPV of GH¢3,791,881.43 as shown in Table twelve (12) indicates that the business is very viable. *Table Twelve (12): Net Present Value (5-year period)*

NET PRESENT VALUE

		2014	2015	2016	2017	2018

Net Cashflows		724,608.19	799,555.70	1,369,060.72	1,506,494.01	2,002,472.15
NPV	- 200,000.00	630094.0811	604578.9822	900179.646	861342.8373	995582.5671
NPV > 0	3,791,778.11					

(Projections by researcher, 2014)

APPENDIX Two

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY,

KUMASI, GHANA

Department of General Art Studies

SBE POLICY MANUAL

Details of Operational Guidelines and Learning Activities

*(As Part of Conceptual Model of School Based Enterprise for HND CBT
Fashion and Textiles)*

Developed by: Timothy Crentsil

June 2015

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List of Abbreviations

DECA – Distributive Education Clubs of America

SBE – School-Based Enterpris

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1.0 Overview of SBE Policy Manual

The contents of the operational guidelines and learning activities were adopted from DECA's (n.d.) '*Guide for Starting and Managing SBEs*'. The sequence of presentation of the guidelines was however adopted from a presentation by NBSSI Manager for Ejisu, Ashanti Region (*Golightly, Personal Communication, February 2010*). The content of the operational guidelines and learning activities are presented under the following headings.

- A. Conducting Market Research for Strategic Business Planning
- B. Identification and Procurement of Materials /Resources
- C. Selecting Workforce
- D. Ensuring Effective Production and Quality Services
- E. Promoting, Marketing and Selling of Products and Services
- F. Managing Monetary Returns
- G. Keeping Record of Business Activities/ General Guidelines

2.0 Conducting Market Research for Strategic Business Planning

Typical areas where market research may be conducted are:

- i. product research
 - ii. operations research
 - iii. sales and market research
 - iv. competition research
 - v. advertising research
 - vi. customer research
 - vii. business responsibility research
- The following are some topics that can be used to orient student workers

about SBE business plan (adapted from DECA, n.d.).

1. Business Description

- i. name
- ii. logos and mantra
- iii. goals and objectives
- iv. value systems
- v. ownership
- vi. what is your market niche
- vii. identify and analyze your competition
- viii. who are your customers
- ix. identify trends in your specific market
- x. does your SBE make good marketing sense

2. Products and Services

- i. list your products and services you will offer
- ii. what is your competition selling
- iii. investigate other SBEs to help you to determine your product mix
- iv. where will you buy your products
- v. conduct market research

3. Sales and Marketing

- i. how will you price your products
- ii. how will you promote your business (promotional mix)

4. Operating Requirements

- i. address the size and location of your business
- ii. identify and describe the equipment

needed iii. create a layout of the SBE iv. discuss
management and student employees

5. Financial Management

- i. projected startup costs
- ii. projected income statement
- iii. projected cash flow statement
- iv. projected balance sheet

Additional Learning Activities

Some activities and assignments to complement creating a business plan:

1. Invite guest speakers to your classes. Some of these may include: entrepreneurs, bankers, small business administrators, venture capitalists, sales representatives, leasing agents, accountants, or lawyers.
2. Evaluate your competition to determine product mix and pricing that they offer. How will you compete with these businesses?
3. Use the Internet to research other business plans.
4. Prepare projected income statements.
5. Prepare projected balance sheets.
6. Prepare cash flow projections.

3.0 Identification and Procurement of Materials /Resources

The following are tips to locate suppliers:

i. Use the internet ii. Check individual
supplier's web sites iii. Attend trade shows iv. Visit
local suppliers and sales representatives

Determine Pricing – Prices of supplies must be reasonable to make final merchandise affordable - 'what the market will bear'.

Terms of Payment – Establish reasonable terms of payment with suppliers especially if you buy on credit. It is important to pay your bills on time to keep good credit. *Delivery of Supplies* - Persons who would be responsible for receiving merchandise should be apprised of the method of checking in and accounting new supplies. A log system complete with date, time, supplier, and signature of the person receiving packages is essential for accurate accounting.

Receiving Supplies (the Process) - A blind check procedure should be utilized which requires students to write down the quantities and descriptions of the items received, with date, time and all associated information. This information must be accurate as your billing amount depends on it. Also, check that supplies arrive in good condition. If they are damaged or soiled, notify the company at once for adjustment or replacement.

4.0 Selecting Workforce

4.1 Organisational Chart

A business is organized according to the various tasks that need to be done to provide a smooth operation. An organization chart is an excellent way to show the hierarchy of

positions available in the school-based enterprise. A business organizational chart will help to define employee/management relationships within the SBE. This chart should also address the relationship with the Faculty/ Department board and Central administration. A written statement of job descriptions for each position would provide an informative way for employees not only to learn their role in the business, but also be a reminder to review when training others.

4.2 SBE Management Team

The management team will consist of the following members: Coordinating Manager, Operations Manager, Procurement Officer, Production Manager, Sales and Marketing Manager and Finance Officer.

4.3 Job Description of SBE Coordinating Manager

The SBE Coordinating Manager will be in charge of and responsible for the total operations of the SBE. This person shall oversee the divisional managers and all other functions of the SBE. As the overall head the SBE Coordinating Manager will be responsible for the following:

- a. In consultation with the Advisory Board will initiate and drive the SBE's vision.
- b. Provides business analysis and marketing insight for the business.
- c. Liaises with all stakeholders in the execution of projects/contracts of the SBE.
- d. Liaises with the key management personnel in the development of new products/services.
- e. Supervises all projects of the SBE.

- f. Helps with the design and execution of marketing strategy of the SBE's products and services.
- g. Ensures the preparation of financial and non-financial reports for monthly SBE management meetings.
- h. Represents the SBE management team on the Advisory Board and reports to the Board at the end of every semester.

4.4 Job Description of SBE Operations Manager and Team

The SBE Operations Manager and team shall be in charge of the following activities:

- a. Handling and controlling merchandise from receiving through to the final sale.
- b. Handling space utilization, including the layout of merchandise units maximizing the flexibility necessary to accommodate changes in the sales outlet.
- c. Finding improved ways to present, display, and promote products carried using available fixtures.
- d. Controlling pilferage by maintaining a strong security system.
- e. Handling personnel schedules, training and performance evaluations.
- f. Developing necessary systems/procedures for 'paper' control of merchandise and record keeping.
- g. Handling upkeep and maintenance of the SBE's equipment and fixtures.

4.5 Job Description of SBE Procurement Officer and Team

The SBE Procurement Officer and team shall be in charge of handling the following activities:

- a. Determine what, how much and when to buy

- b. Locating and evaluating sources of supply
- c. Placing orders and handling pricing
- d. Maintaining stock control records of performance for analysis, evaluation and future planning
- e. Reordering of supplies

4.6 Job Description of SBE Production Manager and Team

The SBE Production Manager will have the following additional responsibilities:

- a. Supervision and execution of all jobs at the production department.
- b. Lead the production team in the design and construction of all types of clothing or product range.
- c. Help in the determination of material and equipment needs of the unit.
- d. Help in the determination of fair or competitive customer prices.
- e. Receives contracts or jobs from customers and determines equipment, materials and pricing for the job, as well as expected completion dates, in accordance with the business model of the SBE.

4.7 Job Description of SBE Sales & Marketing Manager and Team

The SBE Sales and Marketing Manager and team shall be in charge of handling the following activities:

- a. Planning promotional events

- b. Arranging for the use of the media (school announcements, school papers, local papers, etc.) for publicity
- c. Preparing promotional materials
- d. Handling window/store displays
- e. Increasing sales of various items through effective presentations
- f. Handling interior displays

4.8 Job Description of SBE Finance Officer and Team

The SBE Finance Officer and team shall be in charge of handling the following activities:

- a. Handling cash
- b. Managing financial record keeping and auditing
- c. Handling financial planning (both short and long term)
- d. Taking inventory, pricing, and evaluating age, turnover and profitability of items
- e. Evaluating cash flow and preserving credit and solvency
- f. Preparing financial reports

The above divisions need to be supplied with appropriate student personnel to handle all of the above functions. The number of people within the division will depend upon class sizes and amount of workload within each division. Personnel Training: instructors would provide basic training to students, and managers will train upcoming managers in their job duties, since it is intended that managers will rotate.

4.9 Job Description of Student Workers and Support Staff

SBE Design Team - The design team will be made up of experienced fashion designers with core responsibilities including creating/visualising an idea and making a sketch by hand or using computer aided design, keeping up to date with emerging fashion trends, liaising closely with sales, procurement and production teams to ensure the item complements other products, negotiating with customers and suppliers and overseeing production.

Student Workers and Support Staff - These would be staff (full-time/part-time) and student workers who will be involved in the actual day to day operations of the business. They will be involved in the purchasing, marketing, promotion, selling, taking records in specialized/assigned areas from time to time.

4.10 Application and Job Interview

Specify composition of panels to interview student workers for various job positions.

The following guidelines may be adapted for use during recruitments:

- a. Post each position with respective deadlines
- b. Require a cover letter and résumé to be considered for employment
- c. Complete an application for employment
- d. Conduct a job interview
- e. Create room for enquiries about job training and expectations

4.11 Learning Activities for Interviews

Activities that may be used to complement instructional units of study:

- i. Review the preparation of résumés and cover letters.

- ii. Review the factors that help to make-up an outstanding employee.
- iii. Review how to complete an application form.
- iv. Review how to prepare for an interview.

Students should feel comfortable in responding to the following interview questions:

- i. Why do you feel qualified for (specific position)?
- ii. What are your strengths and weaknesses?
- iii. Why would you be the best applicant for this position?
- iv. What work experience have you had that would help you with this position?
- v. Why do you want to be the (specify position)?

It is important to maintain the goodwill of the applicants that were not selected for the position for which they applied. Make every attempt to keep them motivated and involved in other aspects of the SBE.

5.0 Ensuring Effective Production and Quality Services

5.1 Production Processes

Institute production systems that deal with procedures and processes a job goes through before it is finally made for the value expected, and delivered to the customer. These systems also track efficient utilization of the SBE's financial and non-financial resources.

These procedures may be followed:

- a. The customer contacts the Head of the production department for a job request.
(*Job request form needed*).

- b. The head assesses the job and prepares quotation for the customer. (*Quotation Form needs to be developed*).
- c. The production department prepares a Requisition for the required materials needed for the completion of the Job. (*Requisition Form Needed*)
- d. The customer makes full or part payment for the Job at the accountants department. A copy of the receipt is submitted to the production department as evidence of payment. The receipts for all payments are to be kept for preparation of financial reports at the end of the month. (*Receipts needed*).
- e. The production department works on the job for the period. A work-in-progress inventory report/chart is to be kept at the production department for close monitoring and for measuring efficiency of fashion designers/students/technicians. The report/chart should include date of receipt and completion.
- f. The Head of production should prepare and send weekly and monthly reports to the SBE Operations Manager for his/her perusal and onward submission to the SBE Coordinating Manager. The reports per month should include the following:
- i. *Customer data report*
 - ii. *Work-in-progress report*
 - iii. *Production records*
- Management should schedule monthly meetings to discuss the various reports.

5.2 Services

Gift Wrap Services - Gift-wrap is an excellent service to provide for customers. This provides additional revenue for the SBE. Note that presentation is everything; a beautiful package implies thought, good taste and a personal touch.

Delivery Services - Accurate information such as full name, date, and time to be delivered is essential for good service. Delivery services include birthday gifts, valentines, Mother's/Father's Day gifts, and graduation gifts.

Decoration Services - decorations for in-school functions and events are viable business opportunities to explore.

6.0 Promoting, Marketing and Selling of Products / Services

6.1 Sales Promotion

For most artifact related products, major promotional activities may include visual merchandising, advertising, publicity and special events/promotions. Assigning a promotional department manager to oversee the promotional activities provides valuable assistance as well as providing an ideal learning opportunity. Department workers can be assigned to work with specific promotional activities as needed by the SBE. Develop a promotional mix that will effectively promote the SBE. There are several questions that have to be addressed in connection with promotion, and these include:

- a. Who are my customers?
- b. What are my promotional goals and objectives?
- c. What is my budget?
- d. What should I include in my promotional mix?
- e. What support can I obtain from the business community?

- f. How do I measure the effectiveness of the promotional activity?

6.2 Some Promotion Strategies

The SBE's promotion strategy should be a function of informing, persuading and influencing demand for the products and services. The business must use its existing products/services and brand advantage to entice customers to buy. The following strategies have been proposed.

1. Create Magazine or Album for the products and services of the SBE – this will serve as a testimonial for other customers who might hesitate to buy the products/services.
2. Segment the SBE's target customers: Educational Institutions, Other Institutions, Churches, Polytechnic Community, and Individuals.

Based on the segmentation and benchmarking, the SBE should consider carrying out the following activities:

- i. Write proposals to the institution for contracts to manufacture academic gowns, overcoats, overalls and other uniforms.
- ii. Write proposals to educational institutions (basic, secondary and tertiary) governmental and non-governmental agencies, churches, associations etc for contracts/jobs.
- iii. If necessary, carry out promotion of products by radically reducing prices of goods for staff/students of the institution.
- iv. Carry out advertisements on radio.

- v. The SBE can also explore the use of gift certificates and coupons as promotional events.

6.3 Stocking and Ticketing

After checking new merchandise, the next phase is to ticket the merchandise and either bring the merchandise to the selling floor or put it into 'back stock' until it is ready to be brought to the sales floor. Many different methods may be used for various kinds of merchandise. Universal Price Codes (UPCs) are widely used in business today for tracking merchandise. The UPCs are parallel bars and a row of printed numbers that once scanned describes the merchandise and its price. If the system is not as sophisticated, you may use an adhesive ticket, pin ticket, or plastic string ticket may be used. Have students fill out ticket using stock number, size and price. Cost code may also be implemented on the ticket. Having all merchandise priced and ticketed is essential for smooth daily operations. Implementing a system of merchandise ticketing aids in daily tracking of inventory. One needs to know what merchandise is selling and what items are slow movers.

6.4 Visual Merchandising/Display

Visual merchandising consists of exterior window displays, interior displays, and counter displays. Students should have an active role in planning, building, maintaining, and dismantling displays. These jobs may be assigned to a group of students in a promotion department, or to individual students on a rotating basis. Visual merchandising addresses a number of goals for a school business. They include:

- a. Attracting the attention of customers

- b. Stimulating interest in products or services
- c. Showing ways in which a product can be used
- d. Helping consumers make selections
- e. Identifying and promoting newly produced merchandise
- f. Suggesting additional merchandise to purchase

Any well-planned display can help increase sales for the business.

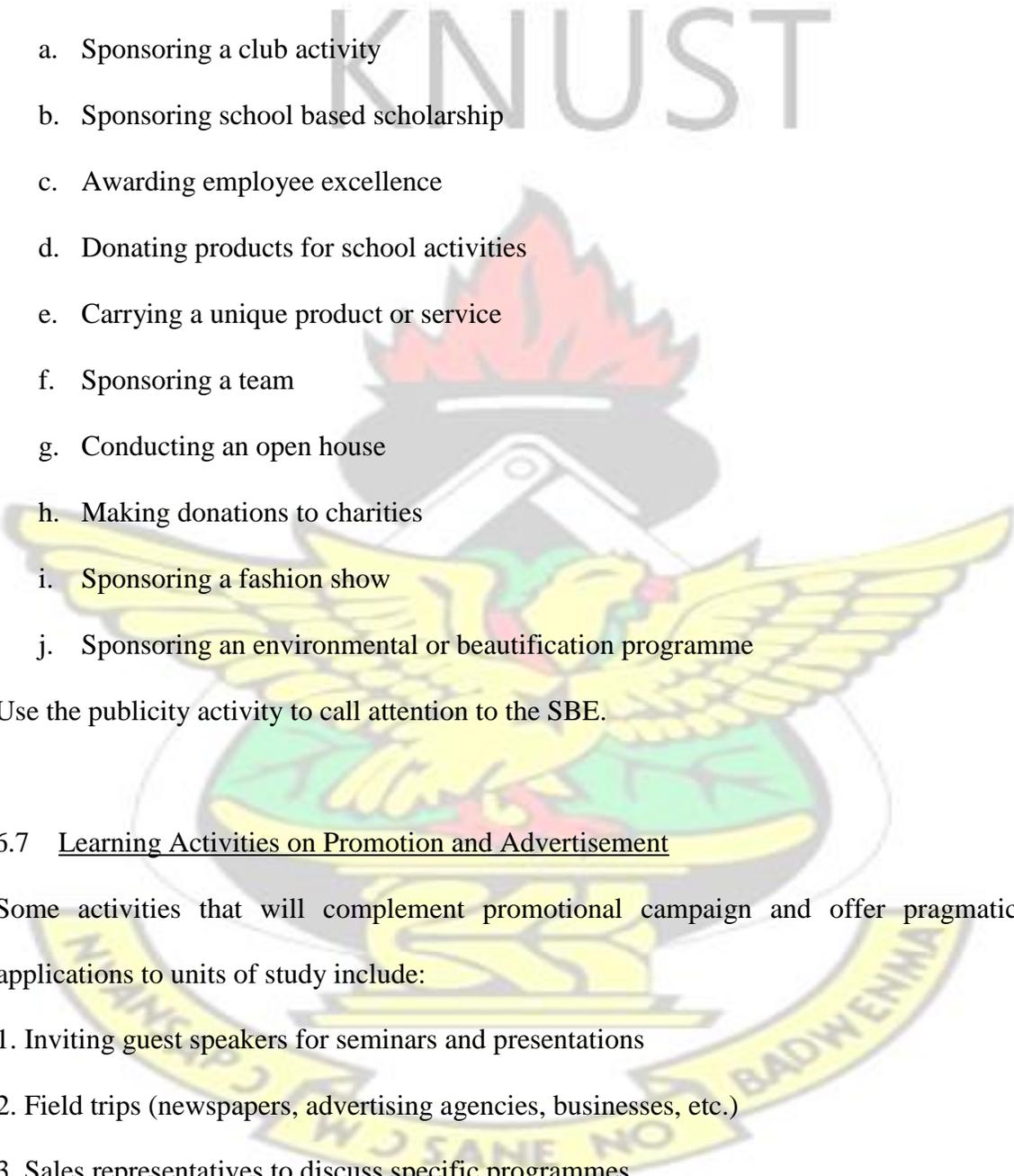
6.5 Advertising

Advertising activities which students can carry out as part of the SBE's promotional campaign may include:

- a. School newspaper ads
- b. Morning announcements - audio or video
- c. Banners - inside or outside of school
- d. Electronic signs in the shop
- e. Direct mail targeted to specific groups
- f. Ads in yearbooks, programmes, or other specialty publications
- g. Flyers
- h. Posters
- i. Catalogues

6.6 Publicity

Sponsoring various activities and events in school and having these events reported in the school or local media would be a great way to receive publicity. Some SBE publicity activities might include:

- 
- a. Sponsoring a club activity
 - b. Sponsoring school based scholarship
 - c. Awarding employee excellence
 - d. Donating products for school activities
 - e. Carrying a unique product or service
 - f. Sponsoring a team
 - g. Conducting an open house
 - h. Making donations to charities
 - i. Sponsoring a fashion show
 - j. Sponsoring an environmental or beautification programme

Use the publicity activity to call attention to the SBE.

6.7 Learning Activities on Promotion and Advertisement

Some activities that will complement promotional campaign and offer pragmatic applications to units of study include:

1. Inviting guest speakers for seminars and presentations
2. Field trips (newspapers, advertising agencies, businesses, etc.)
3. Sales representatives to discuss specific programmes
4. Organizing sales contests
5. Developing sales promotion activities

- 6. Creating displays
- 7. Preparing advertisements
- 8. Visit other SBEs

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6.8 Marketing Strategy

The SBE should as part of its marketing strategy, determine the clothing (or product) range for sale. The clothing or product range can be put in a tabular form as in the example shown in Table one (1).

Table One (1): Product Range and Pricing

Product Type	Gender	Price Range	Competitor's Average Price
Shirt			
Trousers			
Kaba			
Skirt			
Academic Gowns			
Choir Robes			
Overalls			
Hand bags			
Belts			

(Designed by researcher)

The Marketing Strategy defines how services are delivered by the SBE in order to satisfy the customer for increased sales and profit. The SBE is expected to utilise all of the marketing mix in order to attract and satisfy the customer. This should be the key objective of the business. The SBE can position itself through:

The Place/People - The place (or the SBE) and the people should be neatly presented to appeal to (external) customers.

The Product/Process - The product range should be of high quality as compared to the SBEs direct competitors. It should be the SBEs overall objective to deliver quality goods and services at all times. It is always vital for the Head to inform the key management staff with trendy and quality products available for necessary updates. The manufacturing cycle for products should also be as short as possible, and ensure that the department keeps to its promised dates/date of completion. This is the reason why Work-In-Progress Reports are very necessary.

Price - The SBE should determine prices that will not only be profitable, but competitive as well. That is, the business should not charge too high or too low of the competitive price. To do this, the SBE as a matter of urgency should do benchmarking of prices, products/services, business strategy, target customers, etc with competitors. The example in Table two (2) may be followed.

Table Two (2): Benchmarking with Competitors Prices

	Academic Gowns	Choir Robes	Kaba	Shirt	Trousers	Overalls	Straight Dress	Friday Wear	School Uniforms (SHS)	School Uniforms (JHS)	Target Customers	Strategy Type
Company 1												

Company 2												
Company 3												
Company 4												
Company 5												
K - Poly												

(Designed by researcher)

6.9 Learning Activities on Marketing

Activities and assignments to complement the curriculum:

1. Observe other successful businesses in the vicinity that are similar to the business operation.
2. Invite speakers to the classrooms to discuss the following topics:
 - a. Conducting market research
 - b. Personal success (or failure) stories
 - c. Sales representatives to sell products for the SBE.
3. Conduct market research for the SBE.
4. Use the internet for research on the business area.
5. Experiment with different merchandising methods—what works and what doesn't.

6.10 Personal Selling/Customer Service

Every SBE will rely on repeat sales from satisfied customers who will have been given personalized customer service by sales staff. All personnel are important sellers to the customer. Poor selling techniques can diminish much of the effectiveness of the SBS's promotional efforts by sales personnel. The SBE's selling policies need to be coordinated

with the promotional efforts in order to create continuity between the promotional and personal selling activities. The selling process generally consists of the following basic elements or steps.

Pre-approach

Sales associates must be able to exhibit knowledge of merchandise features and benefits. They must have a working knowledge of prices and sale items. Knowledge of product features alone will have little impact on a customer. Features become meaningful only when the customer can relate to something that will benefit them personally. Customers buy what the product will mean to them. Product or service knowledge is the foundation for any successful sales. Included in this knowledge would be:

- a. What brands, colours, sizes, and styles does the business carry?
- b. Knowledge of products' prices and how they compare with the competition.
- c. Being familiar with merchandise tags and care instructions. Knowledge of product composition and the manufacturing process would be very helpful.
- d. Know the location of the merchandise in the business. Workers should know where merchandise is kept and the current stock condition.
- e. Know what is being promoted and what is on sale.
- f. Know merchandise in other departments.
- g. Know how items in inventory are related to each other. Be prepared to sell related merchandise.
- h. Know and follow company policy and services.

In addition to obtaining basic knowledge of the product, sales associates should also be familiar with the typical customer who will be shopping the business. Part of this customer

knowledge will be an understanding of the buying motives of target population(s). Being prepared to deal with the various motives of a teenager or adult will make the job of communicating with and satisfying their needs and wants a much easier task.

'Approach' Customers

The step in the selling process when the customer and the sales associate first communicate is the 'approach'. Getting off to a good start with customers can set the tone for the entire customer visit. Some ways to ensure that positive impressions are made are:

- a. Approach or address the customer first. Being the first to speak is a sign that the associate is interested in the customer.
- b. Smile and use a friendly greeting.
- c. Use the customer's name, if possible. When the sales associate provides their name, personal communication can be established.
- d. Always try to be positive during the entire sales process.
- e. Be prepared to adjust sales talk depending on the type of customer being served.

The sales associate approaches the customer to gain their attention, and then directs the customer toward merchandise available for sale. In a school-based enterprise, the selling situation will typically be more informal than in a typical retail store situation. The greeting or service approach will probably be a more appropriate method to use, depending on the products or services being sold. In any situation, providing good customer service and prompt attention to all customers will be vital in the success of the business. Part of the selling policies might include a statement or two regarding the timing of an approach,

or typical lines that might be used depending on the merchandise or type of customer. In every case, the customer should be given immediate attention and approached promptly, with a friendly, courteous attitude. Sales associates should use one of the three basic approaches:

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The *Greeting Approach* should be used when a customer enters the business and has not yet shown an interest in specific merchandise.

The *Merchandise Approach* refers to greeting the customer by commenting on the merchandise they are looking at.

The *Service Approach* offers assistance to the customer. When the customer looks like they need help, or if they appear to be in hurry, then the service approach would be appropriate.

6.11 Determine Needs and Wants of Customers

Every customer that enters a business will come with special needs and wants. It is the role of the sales associate to find out what the customer has an interest in, and the reason for why they want the item.

6.12 Make Presentation to Customers

Once the needs or wants of a customer have been identified (determined), it will be the role of an effective sales associate to attempt to fill those needs with an appropriate product or service that will be acceptable to the customer. The sales associate should select products appropriate for the customer. When presented, the intent will be to satisfy the

customer's needs and wants. During the presentation, the sales associate must not only talk but also listen. They must involve the customer in the presentation. Effective sales associates get the product in the customer's hands and attempt to involve as many of the five senses as possible in their presentation. Show the merchandise in action. Handle the merchandise with care. Treat the stock like it is someone else's property. Get the customer involved in the presentation. Remember to stress the product's benefits to the consumer. On a number of occasions, a sales associate may not be able to satisfy the customer's specific request for a brand, style, or color. The sales associate should be able to substitute/sell merchandise that is similar in features and benefits that is currently in stock.

6.13 Handling Objections

Customer's objections may come at any time in the selling process. Objections are natural, arising primarily from customer's lack of understanding of the product's features or its benefits. The best way to handle objections is to expect them and be prepared to provide the customer with information that will resolve their concern with the product or service. A sales associate should welcome objections. They are signals that the customer is interested in the product. They also highlight the reason for not buying. They are signposts that highlight where to direct efforts.

Most often, objections for not buying can be matched to the five basic buying decisions about the need, product, price, source, or time. Sales persons can prepare for most objections by anticipating them and planning possible responses to them. Using various techniques to overcome objections will allow the sales associate to reassure the

customer that their needs will be met. Once the customer's concern with a product is removed direct efforts toward getting the customer to say, 'Yes'. General rules for handling objections include:

- a. Listen to the objection;
- b. Ask open-ended questions if more information is needed or to clarify the objection;
- c. Agree that the customer has a valid concern. Restate the objection to let them know the concern is understood;
- d. Reassure the customer by stressing benefits;
- e. Be positive in approach, don't be discouraged;
- f. Turn objections into an opportunity to sell; and
- g. After overcoming the objection, ask for the close.

6.14 Close the Sale

The goal of every sales presentation is to get the customer to 'close the sale'. From the very beginning of the sales presentation, the sales associate should look for an opportunity to ask the customer to buy. The sales associate needs to observe and listen for buying signals from the customer that they are ready to buy. Some sample buying signals might include:

- a. Facial expressions along with the focus of the customer's eyes.
- b. Actions or body languages that indicate the customer is ready to make a decision.
- c. Favorable responses to sale associate's questions.
- d. Did the customer show interest in one item? Did they keep coming back to an item or repeatedly pick it up?

- e. Did they make favorable comments about the merchandise? Do they make comments that imply ownership?

Once a buying signal is recognised attempt to close the sale. Numerous techniques for closing may be tried, generally depending on the individual selling situation.

6.15 Suggest Additional Goods/Services

A natural time to suggest additional merchandise is when the sales associate 'closes the sale'. Typical methods to increase the sale might include:

- a. Suggest related items;
- b. Suggest newly arrived items;
- c. Suggest a larger quantity of the items;
- d. Suggest trading up to higher priced, better quality merchandise;
- e. Suggest new or additional uses for merchandise;
- f. Suggest specially advertised items; and
- g. Suggest merchandise for special occasions.

6.16 Reassurance and Follow-up on Customers

After a successful closing, and before the customer leaves the shop, the salesperson should reassure the person of the wise buying decision they have made. Always thank the customer for shopping at the business and invite them to shop again. The salesperson should then follow-up the sale at a later date to check if all conditions of the sale have been completed and if the item purchased met the customer's needs. Also the follow-up is a great opportunity to inquire about future product needs of the customer.

6.17 Sales Related Activities

In addition to providing great customer service in the personal selling process, the student worker will also be required to complete a number of sales related activities. Included in these activities might be the recording of sales cheques completely and accurately. Sales workers may also be assigned cashiering duties and activities, including accurately handling money, completing cheques and credit card transactions, and handling various other selling forms and procedures.

Using the telephone as part of the selling process is another important selling related activity for the SBE worker. Most customers use the telephone as a way to save time by not having to visit the business to inquire about the merchandise, hours of operation, or specific prices. The sales associate's role in dealing with telephone customers is to provide prompt, knowledgeable, and accurate information as requested in the inquiry. A goal in telephone selling is to turn the caller into a loyal customer for both the sales associate and the business.

6.18 Inventory Control

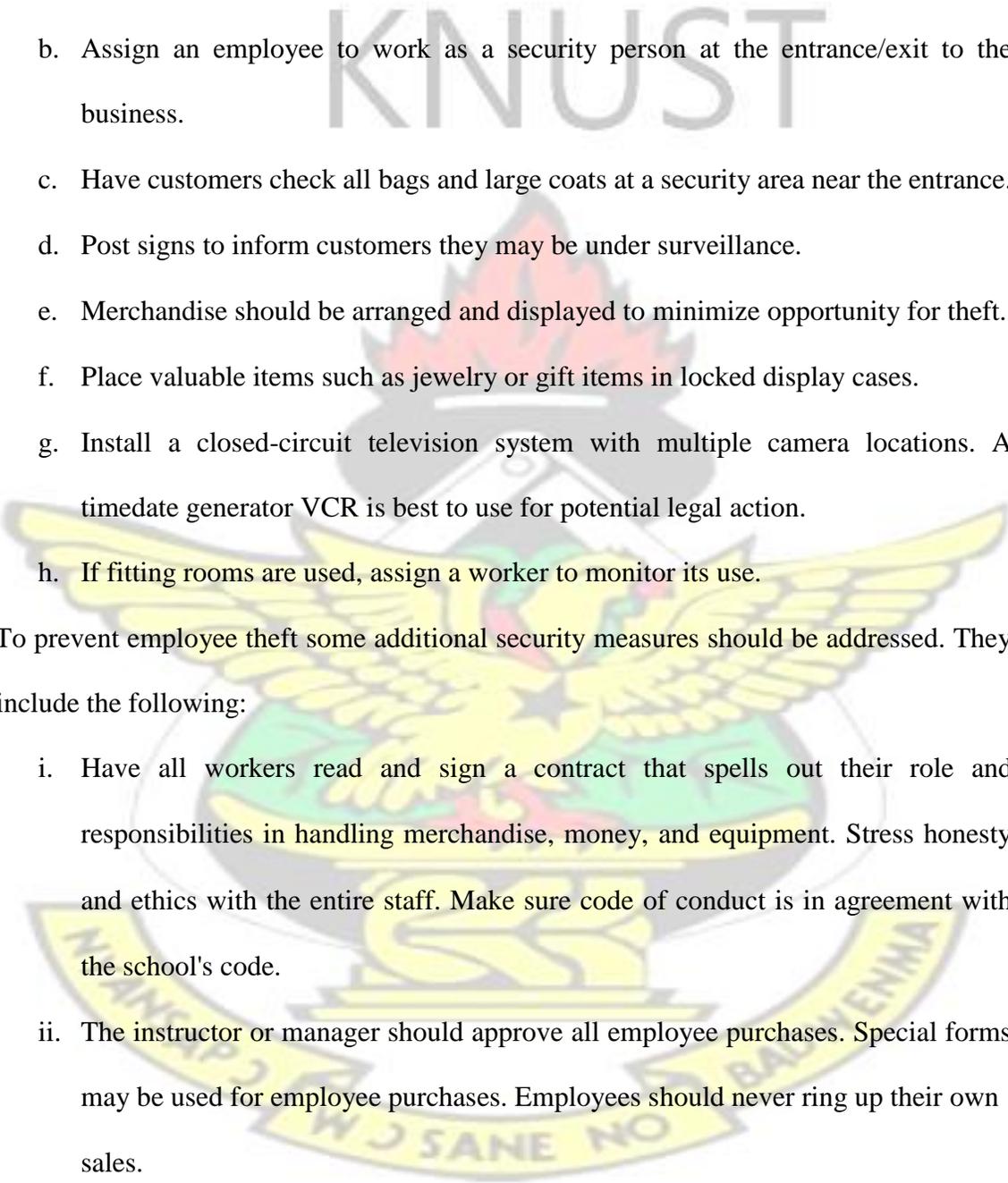
Keep a reliable inventory system. Inventory records are used to provide data for numerous business activities. Functions such as buying, accounting, pricing, selling, merchandising and promotion all rely on accurate and up-to-date inventory data to make the business run effectively. To get a true picture of the value of a business or its profitability, an accurate inventory evaluation is critical.

A Point-of-Sale (POS) system of inventory control would be most useful for the SBE, just as it is commonplace in the retail business world today. With a perpetual system, inventory records are updated whenever a change in inventory takes place. The key to an effective POS system is a networked computer that provides continuous feedback on the merchandise available for sale. Depending on the type of merchandise sold, the timing of a physical count of merchandise may vary from daily to weekly or monthly, to even once a semester or year.

6.19 Shrinkage of Inventory

When differences between recorded and physical inventory occur, the concept of inventory shrinkage needs to be addressed. Inventory shrinkage occurs when the physical count of inventory is lower than what the SBE's inventory records show. When discrepancies occur, a number of problem areas need to be looked into, some procedural in nature, some dealing with security problems. Shoplifting or theft by customers can be a major shrinkage problem. If left unaddressed, losses can create a great financial burden to overcome. An even bigger problem for many businesses, including SBEs is theft by employees. Once it is recognized that opportunities for theft exist, it is management's responsibility to institute preventive measures to discourage theft and shrinkage.

The following guidelines are offered as ways to reduce shoplifting.

- 
- a. Train workers to be observant of customers and be aware of procedures to follow if they believe shoplifting has occurred. Every member of the SBE staff should have security on their minds at all times.
 - b. Assign an employee to work as a security person at the entrance/exit to the business.
 - c. Have customers check all bags and large coats at a security area near the entrance.
 - d. Post signs to inform customers they may be under surveillance.
 - e. Merchandise should be arranged and displayed to minimize opportunity for theft.
 - f. Place valuable items such as jewelry or gift items in locked display cases.
 - g. Install a closed-circuit television system with multiple camera locations. A time-date generator VCR is best to use for potential legal action.
 - h. If fitting rooms are used, assign a worker to monitor its use.

To prevent employee theft some additional security measures should be addressed. They include the following:

- i. Have all workers read and sign a contract that spells out their role and responsibilities in handling merchandise, money, and equipment. Stress honesty and ethics with the entire staff. Make sure code of conduct is in agreement with the school's code.
- ii. The instructor or manager should approve all employee purchases. Special forms may be used for employee purchases. Employees should never ring up their own sales.
- iii. Limit access to certain merchandise areas and do not allow individuals in selling areas by themselves. Pay close attention to workers who arrive early and/or stay

late.

6.20 Learning Activity (Assignment) on Inventory Control

As a worker in a school-based enterprise, protecting the value of the assets in the business from shrinkage is a major responsibility. Identify areas of the business that might have potential for inventory shrinkage. Provide suggestions to improve the inventory control procedures or security procedures to minimize shrinkage.

6.21 Selling and Selling Process Policies

In addition to a thorough knowledge of the product and the customer, the SBE sales associate should also be well versed in the enterprise's policies as they relate to selling. What components of the selling process should be stressed in the SBE's selling activities? Selling activities may depend on the type of business operation, merchandise sold, or the presence of specific written policies.

7.0 Managing Monetary Returns

7.1 Overview of Accounting System

Teach students the basics of bookkeeping and accounting that will pass school audits. The best insurance against a bad situation is to protect the SBE with a good accounting system. An accounting system will alert any losses immediately. Basic accounting system would include:

- a. Cash Handling
- b. Cash Receipts

- c. Cash Disbursements
- d. Accounts Receivable, if credit is extended to customers
- e. Accounts Payable, if products from suppliers are purchased on credit.

7.2 Cash Handling

Cash Register - A cash register is essential for keeping sales records. A departmental register to keep records of sales in each department is preferable. Teach students.

Making Change - Today, students are so used to calculators in doing their math, that making change becomes a major task. Take time and teach students how to make change manually.

Accepting Cheques /Credit Cards - Determine whether the SBE will accept cheques or credit cards and teach student workers about the process appropriately.

General Guidelines on Handling Cash

1. All cash is to be counted at the end of each shift by a minimum of two people, one of which should be the cashier. An adult should be supervising the activity.
2. After the cash has been counted, a reconciliation form needs to be completed and signed by the individuals who counted the cash.
3. The cash and deposit form from the day's operation needs to be submitted to the bookkeeper or cashier by a designated person at the end of the shift. If this procedure is not able to be implemented, then the cash needs to be given to a designated person in the administration office that has access to a wall or locked safe. At no time should any money be kept in the school store or business facility. The money needs to be counted on a daily basis.

4. The bookkeeper, upon receiving the money from the school store, should immediately count the money and verify it with the student cashiers' report. A copy of this verification should be given to the student to be turned into the manager/instructor for proper record keeping.
5. At no time should any cash from the school store be used for business or personal use. A procedure for purchasing must be established and should be used at all times by instructors and students.
6. Both the cashier and supervisor on duty must immediately correct all transactions that are considered to be errors.
7. All returns must be documented at the time of the transaction by a supervisor.
8. All sales must be transacted through a register system, if available. No manual sales should be authorized without the instructor's permission.
9. All sales shall take place during the posted hours of operation.
10. A sound bookkeeping process must support all credit sales.
11. All changed funds should be returned daily to the administrator in charge of cash funds for safekeeping. No change funds will be kept in the school store unless authorized by the proper administrator and instructor.
12. The SBE must be encouraged to purchase and implement an electronic point of sale cash register system.
13. Leave all cash register drawers open when the school store is closed. An open cash drawer is a deterrent to potential break-ins. It also minimizes damage if a break-in should occur.

15. A daily file folder for every day of the school year should be kept with the following receipts and forms enclosed: (on holidays and non-operating days, a note should be kept in the file identifying why the store was not operating for that specific day).
- a. Cashiers reconciliation form with a report attached.
 - b. The daily sales deposit form.
 - c. Any report of sales generated from the computerized POS system.
 - d. A weekly cumulative report of sales at the end of the week.
 - e. A written report of any discrepancies that occurred during the day, week, month. The manager, supervisor, and cashier must all be a party to the report and each must sign the document.
 - f. A written report on how each of the discrepancies was handled. The auditor needs to see that there was action taken to rectify the problem.

SBE accountings records are considered to be public documents and are to be retained for a minimum of five (5) to seven (7) years. School administration and the SBE must work with the local policy regarding record keeping. Proper accounting controls call for all duties in the SBE to be isolated from one another to provide a check and balance system.

- A. One person should work the cash register until the end of their shift and then be responsible for the counting and balancing of their cash drawer. A supervisor then needs to sign off on the cashier's form to make sure there were no shortages or overages. The cashier also needs to be the one that takes the order, receives the cash due for the purchases and provides the proper change to customer.

- B. A second person needs to retrieve the merchandise from the shelf, verify the price with the cashier, and deliver the product to the customer.
- C. When using the cash register, the cashier should count the money received by the customer, give them their change due before placing the money received into the cash drawer.

7.3 Cash Receipts Journal

In this journal, enter daily cash deposits. Daily cash deposits are obtained from totaling daily deposit forms kept by the bookkeeper. Make sure the day's date and total sales are entered. The last column will be for the running balance.

7.4 Daily Receipts/Cash Flow

Assign a reliable student for processing daily receipts. At the close of business each day, make students come out with two (2) register receipts. One is used for the SBE's records and the other one for the Central Administrative Office. The student then fills out the end of the day report and attaches a copy of the register receipts slips each.

7.5 Daily Deposits

After the student completes the end of the day report, they then accurately fill out a bank deposit slip, while an adult endorse by checking. An authorized adult school employee deposits the day's sales and returns the slips accordingly. One of the deposit slips is kept by the SBE and one goes to the Central Administration. The daily deposit slips captured

into a journal must be tallied each month. Compare monthly and yearly figures to determine profits or losses.

7.6 Cash Disbursement Journal - This is where daily cash disbursements, or the money paid each day are recorded.

7.7 Ledgers - A general ledger usually has a separate page for each account. If credit is extended to customers, keep a separate ledger for accounts receivable. An accounts payable ledger is needed for each vendor to record information about balances owed.

7.8 Financial Statements

Use the information recorded in journal entries, to prepare financial statements, which are used for measuring the progress of the business in terms of its income, expenses, and assets.

7.9 Income and Expense Statement/ Profit and Loss

The income and expense statement takes the total amounts of all the income and expense accounts from the trial balance in the ledger. If the income is more than the expenses then a net income or net profit is made and if the expenses are more than the income then a net loss is made. These statements should be prepared monthly and kept in a file so auditors will have easy access to them.

7.10 Balance Sheet

The balance sheet is a financial statement that describes the SBE's assets, the amount it owes, and its equity, or the amount that is clear of debt. Current assets, or the amount that can easily convert to cash, are recorded first. Then record the liabilities, or debt. The equity is figured out by using the income statement as to whether there was a net profit or loss. If there was a loss it will be deducted from the equity and if there is a net profit that will be added to equity. Note that school organizations, depending on state requirements, will have to satisfy tax requirements. In a balance sheet, record total revenue and total expenses/purchases monthly. This could be called closing out the month. At the end of the year, profit/loss figures will be obtained from these.

7.11 Accounting Software

There are literally hundreds of different accounting and bookkeeping software programmes to choose from depending the SBE's needs. Most bookkeeping software can handle double-entry accounting, inventory, payroll, receivables, payables, and cheques. Most packages come loaded with templates for invoices, sales orders, and other bookkeeping paperwork. When selecting software keep in mind what the SBE's needs are and what type of business being operated. The rapid changes in technology these days will require considering a computerized accounting system.

8.0 General Policies

8.1 Hours of Operation—specify time to report for work, scheduled break time, will additional hours beyond the school day be required, i.e., special events, open houses.

8.2 Absences and Tardiness—stress the importance of being reliable and punctual for work. What role will absences play in a worker's evaluation and grading? Employees are expected to know their work schedules. If a worker will be absent or unavailable to work, how would a substitute be found? Students must be taught to inform their managers or supervisors as early as possible about their absences. All recorded absences and tardiness will be recorded and managed according to the policies established by the school, as well as policies established for the school business operations.

8.3 Telephone Procedures—Including taking messages, transferring calls, answering customer inquiries, selling, providing product knowledge, and use of the phone for personal use.

8.4 Dress and Appearance (Dress Code)

What is and is not appropriate to wear? Is a uniform or identification badge required to be worn? Identify basic grooming and personal cleanliness requirements. Teach student employees to take pride in being well-groomed. Since the fashion and textiles business demands a lot of face-to-face contact, good personal hygiene and habits will go a long ways to establish positive relations with customers and staff. Students that are not properly dressed and groomed for work may be relieved of their duties for that specific shift.

8.5 Employee and Customer Safety

What to do in the case of a medical emergency?

How to handle fire drills and other-related drills?

How to identify and correct unsafe acts or conditions?

8.6 Personal Behavior— How student workers should act, what will be expected of them.

Workers should keep a business-like attitude at all times, avoiding fooling around, swearing or wandering outside of their assigned areas. Included should be a statement of limitation on visiting with friends and how to keep busy showing initiative in completing routine tasks. Consumption of food or beverages during business hours and also the use of gum, toothpicks, or other oral objects should be addressed.

General conduct rules practiced in business which is expected of the student worker while working in an SBE include:

- a. Information regarding sales and costs of operation is to be kept confidential.
- b. Any notices or messages posted to the bulletin board must be coordinated with the manager and/or supervisor.
- c. Keep oneself busy and productive during slow times. Ask a manager if there are other duties or chores that can be performed. Look for routine tasks that can be done and do it without being asked. This is considered one of the most important traits of a valued employee. Most successful students have been those that look for opportunities to contribute rather than wait to be told.
- d. Loyalty to the school business operations and employer/employee relations is of critical importance to all of business success.

8.7 Maintenance—What needs to be cleaned? How often? (hourly, daily, weekly) Who is responsible for cleaning? A cleaning schedule is a helpful tool for these routine tasks.

8.8 Reprimands and Grounds for Dismissal from the programme

Define what acts will create reprimands and the consequences of the reprimand. Define what acts would be serious enough to cause removal from the programme. For example:

- a. conduct that is not consistent with the established code of conduct policies;
- b. evidence and conviction of dishonesty;
- c. committing or attempting to commit deliberate damage to the business property;
- d. excessive absences or tardiness;
- e. insubordination;
- f. negligence in performing duties assigned;
- g. granting privileges without proper authorization etc.

8.9 Evaluations—The purpose of an evaluation is to give each employee feedback on how they are performing in the business operation. It will identify the employee's strong points and areas they need to improve. The evaluation will also be used to assist in determining the employee's grade for working in the school-based enterprise.

8.10 Student-Employee Performance and Proficiency

- a. The supervisor or manager may, at any time, write a written documentation addressing employee behavior. Reports must be written and filed anytime a policy has been broken.
- b. Employee evaluations are to be completed at specific scheduled dates by supervisors.
- c. A student's grade will be added to his/her class grade to determine final grade for the semester and year.

8.11 Returns and Adjustments

Will the customer be allowed to return merchandise to the business? What, if any, restrictions are placed on items sold by the business? Will the enterprise guarantee the product's freshness, performance, wearability, or construction? A defined policy for returned merchandise, especially for refunds must be set in writing. The business can be as restrictive ("All sales final") to as liberal ("Total satisfaction guaranteed") as the SBE decides. Guidelines for returns may include:

- a. All merchandise returns must have an accompanying sales receipt;
- b. Set a time limit for returns;
- c. Restrict certain merchandise for refunds;
- d. Manager or advisor approval is required for all returns;
- e. Attempt to have the customer make an exchange (even or uneven) instead of a cash refund;
- f. Provide due bills instead of cash refunds; and
- g. Purchases of sale or clearance merchandise are final.

8.12 Delivery - Will delivery be available when selling items such as gifts, or general merchandise? The delivery policy should be defined as to include any fees, area limitations, and time restrictions.

8.13 Credit—Depending on the merchandise for sale, the business should consider offering some form of credit policy. For enterprises selling low-priced or consumable goods, credit usually is not an option. For others, the availability of credit is essential.

8.14 Discounts for Special Groups—The availability for special pricing for specific groups will encourage additional sales and repeat business from those targeted populations. In addition to discounts offered to SBE workers, school staff would be one group to focus on. Having staff members using, wearing, and consuming the products is an excellent way to promote the SBE operation throughout the school.

8.15 Pricing - The sales associate should be familiar with the enterprise's formal markup procedures. In addition, are discounts available for various groups of customers, such as the SBE staff, the professional school staff, or others? Also, will sales associates have any flexibility in negotiating the retail price? Maintain a price structure that is both competitive to common retail prices as well as beneficial

to customers on campus. The goal is to have a fair pricing structure that also allows a reasonable profit.

8.16 Complaints: If a customer complains or is greatly dissatisfied, do not argue with him/her. Remember that the customer is always right, until proven otherwise. Be a good listener, be considerate, and refer to the manager or supervisor. Complaints are normal to any business, but an employee's attitude and good manners will keep them to a minimum.

A repeat customer is a business' most valued customer.

8.17 Missing Class for SBE Related Business

Establish administrative policy that students will not miss their class or be off-campus without prior written approval of the SBE Coordinating Manager. The SBE Coordinating Manager will follow all rules and regulations of the institution that pertains to managing students accordingly.

8.18 Security (General Guidelines)

- a. The business facility must be locked when not open for business. All opportunities for theft must be considered and preventative measures need to be taken.
- b. The school shop should never be unattended during business hours.

Establish clear guidelines for the following situations:

- i. Personnel that are authorized to have access to the SBE premises during off-hours.

- ii. The issue of liability must be addressed prior to incidents of vandalism, theft, damage, etc., which may occur.

Security Equipment - Work with school administration on the selection and purchasing of suitable security equipment based on established budget.

Supervision of Workers - An adult (teacher or an aid) needs to supervise students in the school business at all times. It is important that the adult helps select and schedule the workers.

Loss Prevention – establish measures to address loss prevention

Loss prevention can also be addressed through policies such as:

- a. Employee Discounts
- b. Employee Purchases
- c. Shoplifting Prevention
- d. Shoplifting Apprehension
- e. Store Access - Access to the store should be as limited as possible.

8.19 Auditing Procedures Regarding Losses

1. Notify auditor of any significant losses; make a good effort to find out where the losses happened.
2. It is better to have records than not to have them at all.
3. Deposit receipts need to be intact.
4. A gross profit analysis should be done monthly.

5. Spoilage and shrinkage are going to occur, so keep track of it and keep it on record.
6. Taking money out of a cash drawer for refund is illegal
7. Keep records for at least five years, and when the records are to be destroyed, a signed document and witness (es) are needed.
8. Take appropriate action if there are losses.



APPENDIX 3.1: Questionnaire for Category 'A' Respondents:
Entrepreneurs in Fashion and Textiles Enterprises

Questionnaire for Doctoral Thesis

*Topic: SCHOOL-BASED ENTERPRISE AND SCHOOL-TO-WORK TRANSITIONS
IN FASHION AND TEXTILES VOCATIONS: A Conceptual Model for HND CBT
Fashion and Textiles Programme in Ghanaian Polytechnics*

Candidate: Timothy Crentsil

Supervisor: Dr. Patrick Osei-Poku

The questions found below were drawn based on the above topic. All information provided will be used strictly for academic purposes and additionally treated as confidential. Thank you in anticipation.

Personal data:

Name and Address.....
.....

Name of company/Establishment.....
.....

Location.....

Company profile
.....
.....

Type of establishment: Sole proprietor
 Partnership
 Limited Liability Company

1. From the group of business competencies listed below, rank them in order of priority starting from 1,2,3 and 4.

a. Production skills

- sourcing of raw materials
- economical purchasing of raw materials
- economy of raw materials usage
- efficiency in production processes
- skillful finishing and packaging

b. Marketing skills

- identifying market demand
- skills in advertising and promotion
- consumer handling skills
- selling skills

c. Business organisation

- business registration
- fulfilling legal obligations (taxation, property rates etc.)
- records keeping (inventory of stocks, financial records)
- insurance
- handling human resources
- skills in team work

d. Finance

- ability to cost production to generate profit
- prudent money handling skills
- banking culture/transactions
- sourcing capital

2. Judging from your interaction with Polytechnic Fashion and Textiles Students who you engaged for attachment, are the business skills mentioned above taught in the Polytechnics? Give reasons for your answer.

.....
.....

3. Comparing apprenticeship training (informal training) and school education in fashion and textiles, which one of these fashion and textiles training offer trainees opportunities to develop their entrepreneurial and business skills better. Give reasons for your responses.

.....
.....

4. Is competence in production (practical) skills alone enough to enter successfully and manage a fashion and/or textiles business? Give reasons for your answer. **Yes No**

.....
.....

5. Suggest practical ways in which trainees in fashion and textiles can be trained to acquire practical skills in business for application in the world of work.

i. Informal / apprenticeship training

.....
.....

ii. School training (Polytechnic level)

.....
.....

6. Based on your experience in the industry what recommendations would you give to training institutions to help incorporate practical business skills in their curricular

.....
.....

7. Would you recommend that schools establish business (production) units to train students who study fashion and textiles?

.....
.....

8. During students attachment training with industry what practical ways can industry adopt to impart practical entrepreneurship and business skills to trainees?.....

.....
.....

9. Any additional comments or information.

.....
.....



APPENDIX 3

.2: Questionnaire for Category 'B' Respondents: **Art Educators in Fashion and Textiles**

Questionnaire for Doctoral Thesis

Topic: SCHOOL-BASED ENTERPRISE AND SCHOOL-TO-WORK TRANSITIONS IN FASHION AND TEXTILES VOCATIONS: A Conceptual Model for HND CBT Fashion and Textiles Programme in Ghanaian Polytechnics

Candidate: Timothy Crentsil

Supervisor: Dr. Patrick Osei-Poku

The questions found below were drawn based on the above topic. All information provided will be used strictly for academic purposes and additionally treated as confidential. Thank you in anticipation.

Name:.....

Institution:.....

Designation/rank.....

1. Is the study of the business aspects of fashion and textiles important in fashion and textiles programmes offered in Polytechnics? Yes No

Give reasons for your answer

.....
.....

2. If Yes in (1) above, from the competencies listed below, rank them in order of priority starting from 1, 2, 3 and 4.

- a. Production skills
- b. Marketing skills
- c. Business organisation
- d. Finance

3. Following best practices around the world, in your opinion how can Polytechnics offering fashion and textiles programmes ensure that the practical competencies enumerated in (2) above are acquired by students before graduation. Use the responses below to grade in order of importance from (1, 2, 3, 4 and 5).

- a. Establish fashion and textile business laboratories in schools to train students
- b. Place students in industry for industrial practice
- c. Take students on industrial visits
- d. Lecturers' must orient students towards business practices during teaching
- d. Invite experts from industry to share their experiences with students

4. Would you agree that a school-business is important in training fashion and textiles students to acquire practical business competencies?

- Strongly agree
- Agree
- Disagree
- Strongly disagree
- Indifferent (Don't know)

Give reasons for your response

.....

.....

5. In your opinion, to what extent does formal school training in fashion and textiles (especially the business aspect) related to the actual world of work after graduation.

Mark one option. Exactly related

- Somehow related
- Less related
- Not related

Give reasons for your answer

.....

.....

6. In what ways can training in the business aspects of fashion and textiles businesses in Polytechnics be made to relate to actual working practices outside school?

- i.
- ii.
- iii.

7. As far as business education in fashion and textiles is concerned, what lapses in traditional curricular must be avoided to make the new CBT concept or approach truly work centred/business driven.

.....

.....

8. Any other comments

.....

.....

.3: Questionnaire for Category ‘C1’ Respondents:
Graduates of the HND Fashion and Textiles Programme in Ghanaian Polytechnics

Questionnaire for Doctoral Thesis

*Topic: SCHOOL-BASED ENTERPRISE AND SCHOOL-TO-WORK TRANSITIONS
IN FASHION AND TEXTILES VOCATIONS: A Conceptual Model for HND CBT
Fashion and Textiles Programme in Ghanaian Polytechnics*

Candidate: Timothy Crentsil

Supervisor: Dr. Patrick Osei-Poku

The questions found below were drawn based on the above topic. All information provided will be used strictly for academic purposes and additionally treated as confidential. Thank you in anticipation.

Graduates of HND Fashion and Textiles

Name
Institution
Year completed
Employment History
.....
Current employment.....

1. Did your programme in HND fashion and textiles prepare you adequately in entrepreneurial and business skills for application in business after school? **Yes**
No Give reasons for your answer

.....
.....

2. If your answer is NO in question (1), from the list below please tick (as many as you consider important) the entrepreneurial and practical business skills / competencies you wish you had acquired when you were in school.

a. Production skills

- sourcing of raw materials
- economical purchasing of raw materials
- economy of raw materials usage
- efficiency in production processes
- skillful finishing and packaging

b. Marketing skills

- identifying market demand
- skills in advertising and promotion
- consumer handling skills
- selling skills

c. Business organisation

- business registration
- fulfilling legal obligations (taxation, property rates etc.)
- records keeping (inventory of stocks, financial records)
- insurance
- handling human resources
- skills in team work

d. Finance

- ability to cost production to generate profit
- prudent money handling skills
- banking culture/transactions
- sourcing capital

3. What critical approaches must educators in art-based programmes adopt in terms of teaching methodology and instruction to ensure the development of practical business competencies in trainees?

.....
.....

4. Grade the list below, in order of priority starting (1,2,3 etc.) the assistance industry could provide to training institutions in art (especially fashion and textiles) to make training work-focused or work-related.

- a. Supply of tools and equipment
- b. Internship training for staff and students
- c. provision of financial support
- d. others (specify)

5. Would you recommend the establishment of production/business units as part of the school system for art-based programmes? **Yes** **No** Give reasons for your response.

.....
.....

6. Any other comments

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.4: Questionnaire for Category 'D' Respondents:
Stakeholders in Private Enterprise Development and Higher Education

Questionnaire for Doctoral Thesis

*Topic: SCHOOL-BASED ENTERPRISE AND SCHOOL-TO-WORK TRANSITIONS
IN FASHION AND TEXTILES VOCATIONS: A Conceptual Model for HND CBT
Fashion and Textiles Programme in Ghanaian Polytechnics*

Candidate: Timothy Crentsil

Supervisor: Dr. Patrick Osei-Poku

The questions found below were drawn based on the above topic. All information provided will be used strictly for academic purposes and additionally treated as confidential. Thank you in anticipation.

Personal Data

Name:

Address/Email.....

Name of institution/organisation

Designation/Position

1. Looking at the current curriculum of most art / art-related programmes in the country; to what extent does school education and training (especially the Polytechnic level) relate to actual working practices after school?

- Exactly related
- Somehow related
- Less related
- Not related

Give reasons for your answer

.....
.....

2. How can Polytechnic art-based programmes be made work-focused or work-oriented?

.....
.....

3. What critical approaches must educators in Polytechnic art-based programmes adopt in terms of teaching methodology and instruction to ensure development of practical work-related and business skills in trainees?
.....
.....

4. From the groupings of business competencies under-listed, grade in order of priority (1, 2, 3 and 4). Your grading must be based on how important the competencies are for trainees to acquire to be successful in the world of work.

a. Production skills

- sourcing of raw materials
- economical purchasing of raw materials
- economy of raw materials usage
- efficiency in production processes
- skillful finishing and packaging

b. Marketing skills

- identifying market demand
- skills in advertising and promotion
- consumer handling skills
- selling skills

c. Business organisation

- business registration
- fulfilling legal obligations (taxation, property rates etc.)
- records keeping (inventory of stocks, financial records)
- insurance
- handling human resources
- skills in team work

d. Finance

- ability to cost production to generate profit
- prudent money handling skills
- banking culture/transactions
- sourcing capital

5. Grade the list below, in order of priority starting (1,2,3 etc.) the assistance industry could provide to training institutions in art (especially fashion and textiles) to make training work-focused or work-related.

- a. Supply of tools and equipment
- b. Internship training for staff and students
- c. provision of financial support
- d. others (specify)

6. Would you recommend the establishment of production/business units as part of the school system for art-based programmes? **Yes** **No** Give reasons for your response.

.....
.....

7. Any other comments

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**APPENDIX 3.5: Questionnaire for Categories ‘C2a’ and ‘C2b’ Respondents:
Case Study Projects with First and Third Year HND Fashion and Textiles Students**

Questionnaire for Doctoral Thesis

*Topic: SCHOOL-BASED ENTERPRISE AND SCHOOL-TO-WORK TRANSITIONS
IN FASHION AND TEXTILES VOCATIONS: A Conceptual Model for HND CBT
Fashion and Textiles Programme in Ghanaian Polytechnics*

Candidate: Timothy Crentsil

Supervisor: Dr. Patrick Osei-Poku

The questions found below were drawn based on the above topic. The exercise is for academic purposes aimed at enhancing business initiatives among fashion and textiles students. Kindly respond to the following questions.

Group Number:

Business Name

Names of business partners.....

1. What item(s) do you intend producing / what service(s) do you intend rendering

.....
.....

2. Describe briefly market research conducted (efforts made) to show market demand for the product(s) you decide to produce / service(s) you wish to render. What, to whom, where, when, how etc.

.....
.....

3. Identify the sources of raw materials for the product(s)/services chosen. List and identify the source of each material.

Item(s)	Source
.....
.....
.....

4. State the sources of funding for your project. How you pulled resources together to fund your business. Please provide all the details.

.....
.....

5. What conditions did you consider before purchase/procurement of items?

Choose all that apply.

- Quality of raw material
- Suitability of raw material for the production of the chosen product
- Durability of raw material(s)
- Ease of use
- Pricing : Low Average Okay High
- Others (specify)

6. Name or state the approaches you adopted to make your production processes:

i. Effective (achieving your intended results)

.....
.....

ii. Efficient (achieving your intended results with minimal use of resources-time, money, energy etc.)

.....
.....

7. What did you do to ensure quality finishing of the items produced?

.....
.....

8. What did you do to ensure proper and better packaging of the item(s) produced for sale?

.....
.....

9. How did you arrive at the price of the items produced or services rendered?

.....
.....

10. What strategies did you employ to advertise and promote your item(s) for sale?

.....
.....

11. What strategies did you employ to market the goods/services you produced/rendered considering the competitive nature of the market?

.....
.....

12. Enumerate the challenges you encountered in offering the product(s)/ services for sale.

- i.....
- ii.....
- iii.

13. Based on the price(s) you were offered for the sale of the product(s)/services(s), how would you describe your profit margin? Mark what apply:

- Yes, made significant profit
- Yes, but very minimal profit
- Yes, average profit
- Just broke even
- No, made a loss

14. What did you do with the proceeds from the sales of your goods/services?

.....
.....

15. What would you do differently (to obtain better results) if you were to go through the entire exercise again? What would your competitive advantage be?

.....
.....

16. What did you learn from the exercise?

.....
.....

17. Any other comments? You may attach additional sheets bearing any other necessary information (eg. Invoices of orders, Receipts of purchases/sales, profit and loss accounts prepared, transaction documents, photographs of some of the products/services, copy of final business plan)

.....
.....

**APPENDIX 3.6: Interview Schedule for Respondents in Category ‘F’:
Identification and Analysis of Selected Polytechnic SBEs**

Questionnaire for Doctoral Thesis

*Topic: SCHOOL-BASED ENTERPRISE AND SCHOOL-TO-WORK TRANSITIONS
IN FASHION AND TEXTILES VOCATIONS: A Conceptual Model for HND CBT
Fashion and Textiles Programme in Ghanaian Polytechnics*

Candidate: Timothy Crentsil Supervisor: Dr. Patrick Osei-Poku

The questions found below were drawn based on the above topic. All information provided will be used strictly for academic purposes and additionally treated as confidential. Thank you in anticipation.

1. Establishment/ Brief History

.....
.....

2. Structure (together with organisational structure)

3. Operations and Activities

a. Scope of services and products

.....
.....

b. production processes, marketing and sales

.....
.....

c. Operations (daily, weekly, monthly, yearly; terms, semesters etc)

.....
.....

4. Staff and students involvement

a. role of staff (high, average, low)

.....
.....

b. role of students (high, average, low)

.....
.....

5. Financial administration / Handling of finances

.....

6. Benefits of the unit

a. to students' (learning and studies)

.....
.....

b. to staffs' teaching

.....
.....

c. to the institution

.....
.....

d. to the general public

.....
.....

7. Prospects of the business venture or activities

.....
.....

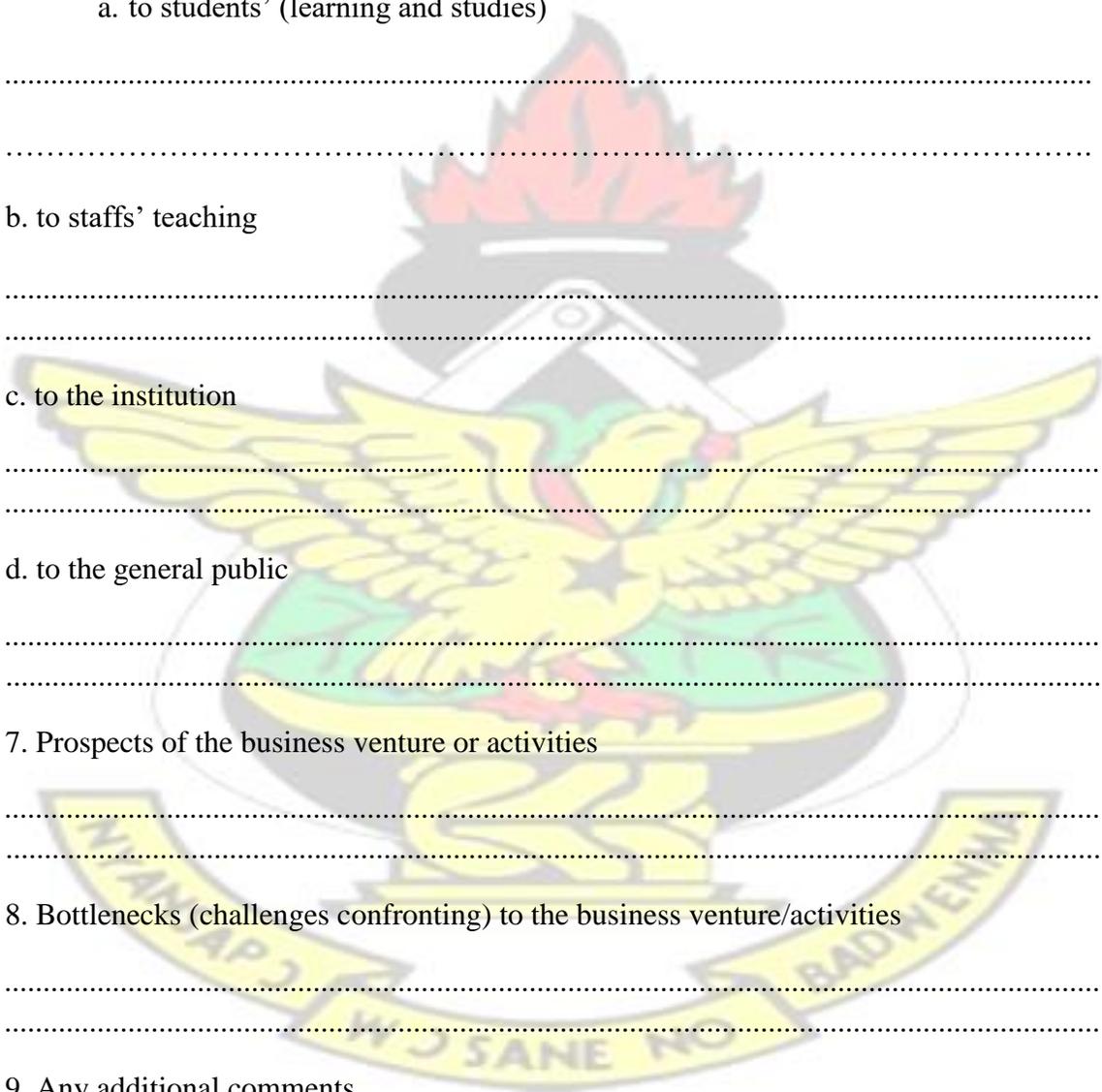
8. Bottlenecks (challenges confronting) to the business venture/activities

.....
.....

9. Any additional comments

.....
.....

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APPENDIX FOUR (4): WORK-BASED LEARNING PROGRAMMES

Appendix 4.1a Summary of Work-Based Learning Programmes

Work-Based Learning Programme	Description of Programme	Formal Linkage to post-Secondary Education	Payment for Work-Based Learning	Grade Levels Served	School-Based Related Learning	Expected Credentials
Job Shadowing	Experiential learning activities that are normally designed to be short-term, non-intrusive direct observation of individuals who are directly involved in the workplace	No	No	7-12	Sometimes. The experience may be related to a career exploration course or assignment	None other than expected degree (high school diploma) from educational institution.
School-Based Enterprise	Small businesses created and operated by students in which the educational institution implements a real, economically viable business venture.	Seldom	Seldom. Students may be paid in the form of an hourly wage, a stipend, or a percentage from the profits generated from the goods and services produced	9-16	Sometimes. A related course or seminar may be required.	None other than expected degree (High school diploma; postsecondary degree) from educational institution.
Entrepreneurial Venture	A student-created and managed business enterprise	Seldom	Seldom. Students may be paid from the profits generated from the entrepreneurial venture that is created if put into operation.	9-16	Sometimes. The student may enroll in a related course or seminar.	None other than expected degree (High school diploma; postsecondary degree) from educational institution.
Internship or Practicum	An arranged field-based training at a work site as a capstone experience in a career or academic preparation programme	Usually	Seldom	11-16	Sometimes. A related course or seminar may be required	High school diploma; postsecondary degree or credential.

Appendix 4.1b Summary of Work-Based Learning Programmes cont'd

Work-based Learning Programme	Description of Programme	Formal Linkage to Post-Secondary Education	Payment for Work-Based Learning	Grade Levels Served	School-Based Related Learning	Expected Credentials
Clinical Experience	Work-site learning that occurs in association with preparation for a credential in a professional field such as healthcare, law, or education	Usually	Seldom	11-16	Yes. Enrollment in a programme of study with specific occupational related courses is required.	High school diploma; postsecondary degree or credential.
Cooperative Education (Secondary)	A combination of vocational and academic course work and work-site experiences in which students earn credit working in jobs secured through written cooperative training agreements and plans.	Not usually	Yes. Students work part-time (15-20 hours per week) in a local business or industry usually at minimum wage.	11-12	Yes. Required enrollment in a minimum of one vocational-specific related course (e.g., marketing, business, diversified, trade, or industrial).	None other than expected degree (high school diploma) from educational institution.
Youth Apprenticeship	An articulated curriculum linking secondary and postsecondary education that incorporates employer-paid experience and guided work-site learning.	Yes	Yes. Students work part-time (15-30 hours per week) in a local business or industry at a progressive wage scale.	11-14	Yes. Required enrollment in one or more specific related courses at secondary level articulated to a postsecondary degree or certificate programme within an occupational area.	High school diploma; postsecondary degree or certificate; occupational skills certificate recognized by business or industry.

Source: (Smith et al., nd) *Standards and Guidelines for Work-Based learning Programmes In Georgia*

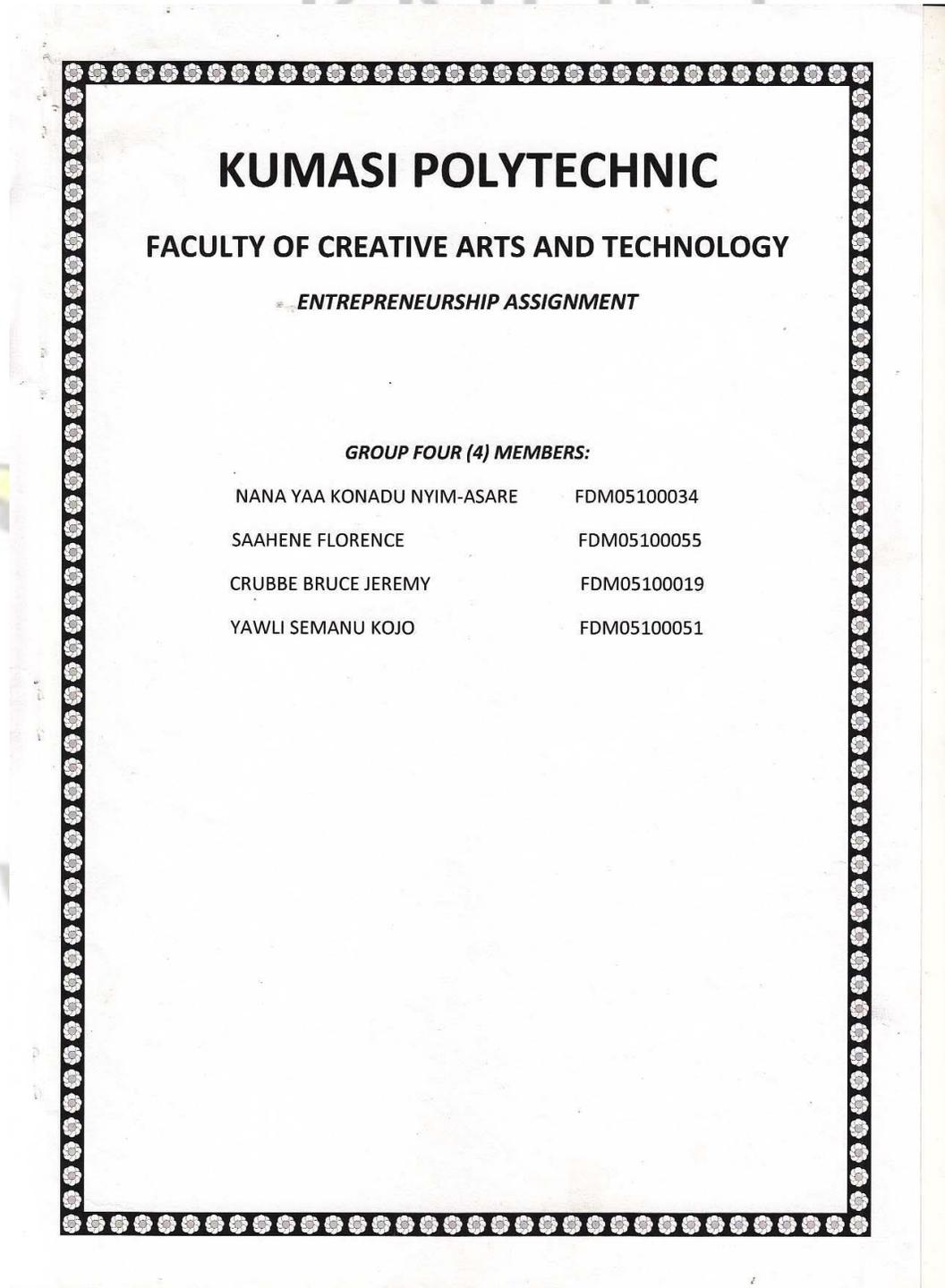


KNUST



APPENDIX FIVE (5): CASE STUDY MATERIALS

Appendix 5.1a Sample Business Plan from Case Study (Cover Page)



Appendix 5.1b Sample Business Plan from Case Study cont'd



BUSINESS PLAN

Executive Summary

Objectives

The objectives of NOVDES GEAR are:

- ❖ To promote a profitable and sustainable business activity that meets the customers' needs.
- ❖ To increase the company's market share
- ❖ To gain the competitive edge
- ❖ To increase the company's role in relations to social responsibility
- ❖ To provide excellent in the business market

Keys to Success

Our (NOVDES GEAR) keys to success are:

Passion, Availability to accept a risk, High self-esteem, Persistence, being nice to work with, who you know, master your craft and talent.

Business description

NOVDES GEAR is a vibrant fashion designing company established based on several surveys conducted in the fashion designing industry to bring home the truth behind designing and change the face of designing. NOVDES GEAR is into the specificities of designing, however, it goes extra 10% mile than its competitors in all aspect of dealings in the Fashion and Designing industry and for that matter a good company to deal with.

NOVDES GEAR is a newly established company and it is a partnership company owned by ^{four} ~~five~~ people. It has contributed tremendously to the development of the designing industry. All the members of the company played professional roles and has brought about high level of quality performance of the company.

Mission statement

Since technology has contributed greatly to the development of the fashion industry after a survey conducted by NOVDES GEAR with respect to fashion, our mission statement is to produce male and female T-Shirt with African designs and print at a reduced price for the people of Ghana and for fashion to take a different face altogether.

Appendix 5.1c Sample Business Plan from Case Study cont'd

Marketing plan

NOVDES GEAR designing company will use various marketing channels to distribute products to all its customers all places. The company will also bring promotion on board to encourage customers to purchase the product.

Competitive analysis

The company will do intensive survey by employing people to go round the industry to see what is on the market and do 10% more than its competitors. NOVDES GEAR will also allow promotion into the system for effective patronage of products.

Product plan

The company is going to target customers. That is primary and secondary customers. The company will also target both primary and secondary user.

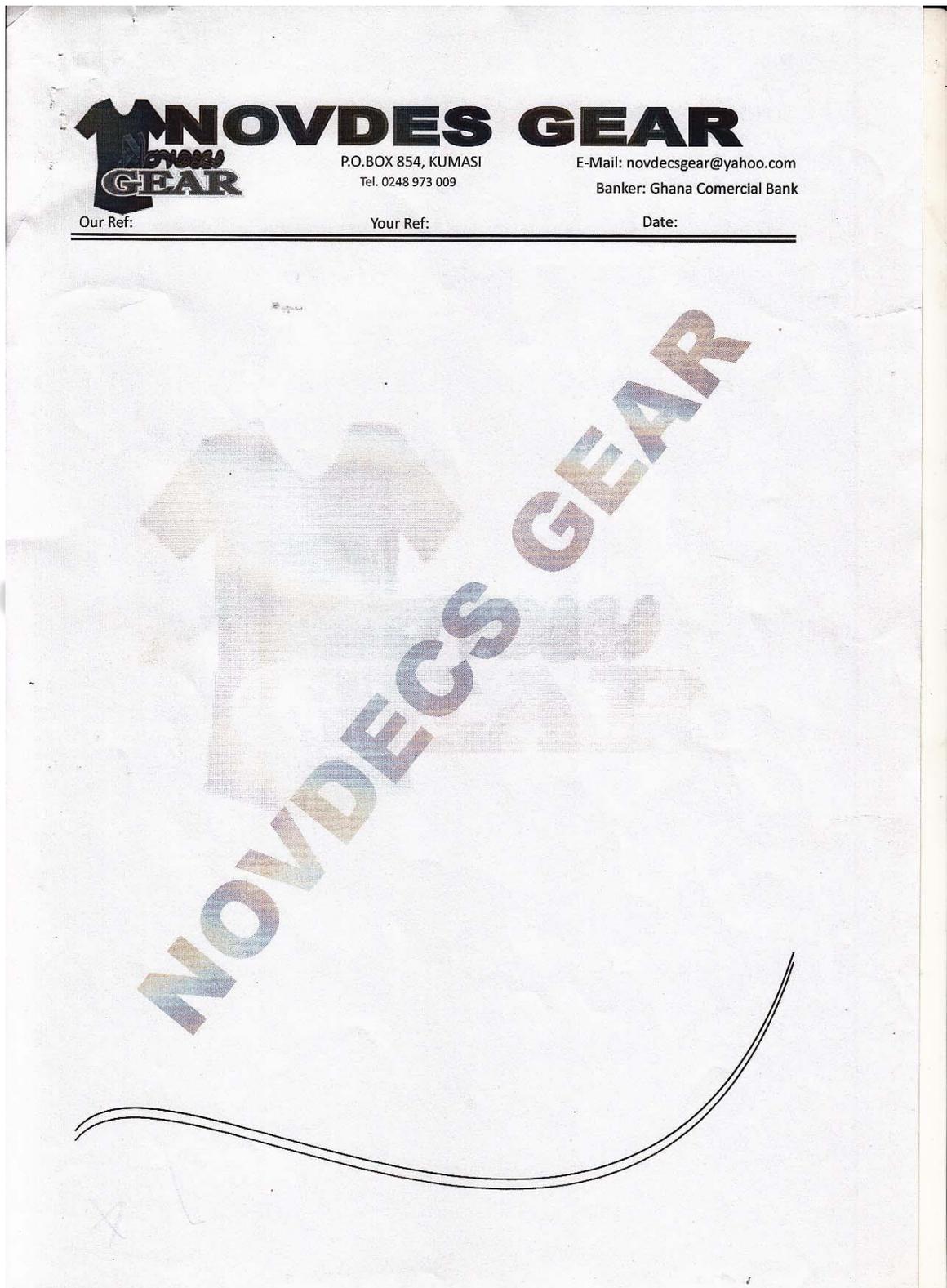
Financial plan

The company is going to do elimination of debt, retirement preparedness, etc. This will include a budget which organizes an individual's finances and will include a series of steps or specific goals for spending and saving future income. This plan will allocate future income to various types of expenses.

Operational plan

Every member on board is going to perform a task to bring success to the company through capacity, labor, productivity quality assurance, facility, improvement, maintenance distribution etc.

Appendix 5.3 Letterhead for a Study Group



NOVDES GEAR



P.O. BOX 854, KUMASI
Tel. 0248 973 009

E-Mail: novdecsgear@yahoo.com
Banker: Ghana Comercial Bank

Our Ref:

Your Ref:

Date:

NOVDECS GEAR

Appendix 5.4a Costing and Pricing Sheet for a Group

Expenses

Fabric (textured)	-	6.00
Thread	-	2.40
Fabric (plain)	-	18.00
Velcro	-	1.70
Labour	-	30.00
Total	=	<u>¢58.10</u>

Finished Product (Each)	-	4.00
Finished Product made	-	30
Therefore	-	4.00
		× 30
Total Sales	=	<u>¢120.00</u>

Therefore total sales minus expenses = profit
¢120.00 - ¢58.10

Thus, ¢120.00
- ¢58.10
Profit = ¢61.90

Total profit gained = ¢61.90

Appendix 5.4b Costing and Pricing Sheet for a Group

DIRECT COST	AMOUNT
Woodin 5yards (different kinds)	₱ 35.00
French line materials (3yards)	₱180.00
Buttons (cord)	₱ 5.00
Vilene (5yards)	₱3.00
Thread (5 packs)	₱1.00
Acrylic puff	₱20.00
Total	₱243.00

OVERHEAD	AMOUNT
Electricity	₱15.00
Transportation	₱7.00
Total	₱22.00

Total Cost

Direct cost + overhead cost

$$243 + 22 = ₱265.00.$$

Total sale = ₱500.00

Profit = 500 - 265 = 238



**APPENDIX SIX (6): CORRESPONDENCE FOR DATA COLLECTION
AND CBT CURRICULUM DEVELOPMENT**

Appendix 6.1 Correspondence for Data Collection

Department of Fashion and Textiles Studies
Kumasi Polytechnic
Kumasi
02/11/09

All Heads of Department
HND Fashion and Textiles Programmes
Accra, Kumasi, Takoradi and Ho Polytechnics

Thro:
The Coordinator
Fashion and Textiles CBT
Accra Polytechnic

Dear Sir/Madam,

REQUEST FOR ASSISTANCE TO GATHER DATA FOR A RESEARCH PROJECT

At the end of the final evaluation of the pilot curriculum for the CBT Fashion and Textiles programme, stakeholders identified three cardinal areas that need immediate addressing in no small way to make the curriculum holistic and all-encompassing. These areas are:

- i. Entrepreneurial skills development and enhancement
- ii. ICT and design skills
- iii. CBT, pedagogy and assessment

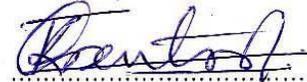
In line with addressing these critical areas, I am involved in a research project that tackles the entrepreneurship skills development and enhancement aspect as identified above.

I therefore write to solicit your help and assistance to engage some of your staff, students and some facilities on your campus to pick data for the study. Find attached a brief abstract on the research project.

I count very much on your kind cooperation and assistance.

Thank you.

Yours truly,



TIMOTHY CRENTSIL
(Fashion & Textiles Department, Kumasi Polytechnic)

Appendix 6.2a Correspondence on CBT Curriculum Development

Dear Sir,

TRAINING NEEDS CBT EDUCATION IN FASHION DESIGN AT FOUR POLYTECHNICS IN GHANA

The NPT project in the department of Fashion Design comes to an end on November 1st 2009. We however identify a number of issues and would like to solicit your assistance to execute them.

The Nuffic project NPT/GHA/046 *Building Capacity at Accra Polytechnic to Strengthen Fashion Design Education in Ghana* is about CBT education in Fashion Design. This was undertaken at Accra Polytechnic on a pilot basis since 2005. Representatives of the three other polytechnics at Ho, Kumasi and Takoradi together with the team at Accra Polytechnic during the final evaluation meeting held on October 12th 2009 at the British Council, Accra have identified the following training needs.

1. ICT and design skills
2. Entrepreneurial skills
3. CBT, pedagogy and assessment
4. Transfer of the CBT competencies to the other polytechnics

We therefore request the support of the Rectors of the four polytechnics to present our training needs as a group of Training Institutions to the Dutch government, through the Minister of Education of Ghana.

Attached, please find the details of our request to the Dutch Government for Training needs for assistance.

Sir, we have only two weeks within which we have to complete this request process through the Office of the Minister of Education to the Dutch Government if we have to succeed.

We look forward to discussing any details with you for clarity.

Thank you.


Francis Amenakpor
Project Director

Attachement 1: Outline

Appendix 6.2b Correspondence on CBT Curriculum Development cont'd

ATTACHEMENT

The outcomes of the NPT/GHA/046 *Building Capacity at Accra Polytechnic to Strengthen Fashion Design Education in Ghana* project have been presented during a stakeholder meeting on October 12th to Accra Polytechnic, management of the polytechnics from Accra, Ho, Kumasi and Takoradi and the fashion and textiles industry.

The extensive evaluation of the project has resulted in the following conclusions.

- The project has been successful in establishing a new CBT curriculum, which improved the level of graduates in general, and specifically their ability to create innovative and creative designs.
- Next to that A-Poly has been successful in linking students from the CBT programme to the fashion and textiles design and production industry through industrial placements.
- Also the project has been successful in delivering equipment and facilities for an effective learning environment for the IIND students at Accra Polytechnic.
- Teaching staff, specifically from Accra Polytechnic, has improved their competence in both teaching and in fashion and textiles design and production.

Nevertheless, the evaluation shows evidence that the project needs extension. The extension needs to focus on additional staff development and training activities.

There are a number of reasons for the necessity of this extension

- NPT project 046 has been based at Accra Polytechnic, which has resulted in an increased competence level of teaching staff at this specific polytechnic. Other polytechnics with IIND fashion and textiles courses (Ho, Kumasi and Takoradi) have been joining in the training sessions, but at this time lack competencies to teach the new CBT curriculum. The A-Poly teaching staff need to be enabled to share their competences with the sister polytechnics.
- The revised CBT curriculum has been implemented as a pilot at Accra Polytechnic, but still needs some revisions so it can be implemented at the sister polytechnics.
- Accra Polytechnic teaching staff and the fashion design and textiles industry put forward the necessity for additional staff development and training activities in
 - a) ICT and design skills
 - b) Entrepreneurial skills
 - c) CBT, pedagogy and assessment
 - d) Transfer of the CBT competencies to the other polytechnics

Duration:

The above request is a follow up Programme with two years life span

Modalities:

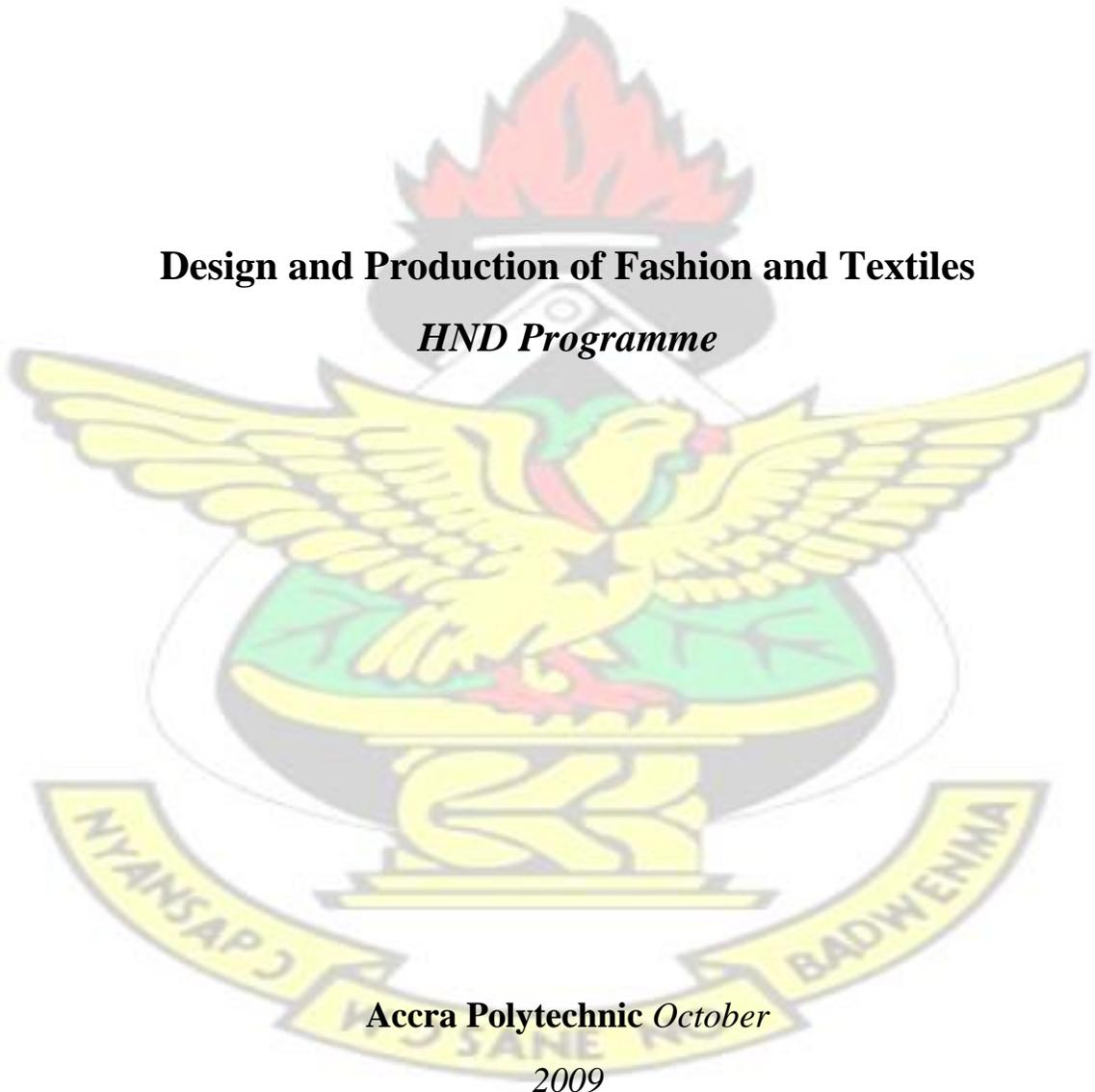
1. A part of the Training programme will take place at Accra Polytechnic Compound because the facilities are there in place;
2. But we will also rotate identified training sections amongst the four Polytechnics where possible especially on CBT, pedagogy and assessment;
3. Accra Polytechnic teaching staff will function as trainers for trainers where possible.

CBT CURRICULUM

Competency-Based Training Programme for the Fashion Department

Design and Production of Fashion and Textiles

HND Programme



Accra Polytechnic October

2009

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CHAPTER 1: BACKGROUND AND RATIONALE

Technological/scientific development in the field of Fashion has gathered momentum in Africa. There is a growing awareness and concern for clothes and the role of clothes as a medium of expression. Education in Design and Production of Textiles and Fashion addresses the general appearance of the individual at various stages of development. It also provides the knowledge and skills to understand the

human needs, according to the personality of the wearer. For the nation to experience growth in Design and Production of Textiles and fashion, the programme must be concerned, not only, with meeting Ghana's domestic needs but also opening up export opportunities for the economy. There is therefore the need for a new generation of creative/ innovative professionals to meet challenges and standards of the times.

1.1 GOALS AND OBJECTIVES

The purpose of education among others is to equip individuals with skills and knowledge to function effectively in the society. Education aims at helping the individual to possess the necessary competencies that will be required to operate in the industry. The curriculum is expected to address such needs. This curriculum aims to adopt and integrate a competency Based Learning approach. There are a number of reasons for implementing a CBL approach. "Traditional education" which is driven by theoretical knowledge gives little attention to skills, leading to problems such as:

- Graduate skill not tallying with the demands of trade and industry.
- Lack of integration between theory and practice i.e. students have difficulty applying theory when doing practical work.
- Students having only a vague idea why they learn what they are learning during the trainee period.
- Students having only a vague idea why they learn what they are learning during the trainee period.
- Students' inability to actively construct their own conceptual knowledge.

The goal of the CBL approach to teaching and learning is to produce better skilled and more competent students who will meet the standards of the world of work; and in the long run positively contribute to the growth of the Design, Textiles and Garment Industry. Again a CBL approach to education will create a new impulse for the industry and also help to stimulate economic growth. In the end, graduates will find more meaningful employment and support the development of the nation as a whole. The programme profile has been developed in a collaborative setting with representatives from industry, the Departments of Fashion Design and Textiles from the various Polytechnics as well as representatives from NABPTEX, NAB, and NCTE.

Educational experts believe that, there is no conclusive definition or approach to CBL. This curriculum has devised a concept to CBL, which meets the needs of a creative, and design oriented approach in the area of Design, and production of Textiles and Fashion. Competency Based learning (CBL) or Competency Based Learning (CBT) could be defined as education that focuses on the acquisition of the competencies necessary to be able to perform professional tasks. The core of the CBL approach in this programme is concerned with creating strong links with the industry and creating rich and challenging learning assignments through which students learn to develop their ability to perform professional tasks. The backbone of the programme is created in an

environment in which students learn to function professionally in a design, production and distribution in line with fashion and textiles. In addition to this, the curriculum gives attention to increasing the students' confrontation with the world of work and the autonomy of the student in his or her learning activities.

Role of the student

In designing the curriculum we have chosen an approach in which the autonomy of the student increases through the course of the programme. Because secondary education graduates have limited metacognitive skills, such as self-study skills, it is important to foster growth in this area. For each course we have identified contact and self-study hours. In the course of the programme the number of self-study hours increases over time. Students learn to work in an autonomous and independent way to be skilled for their future jobs in the world of works. Again we find it important that students and graduates become specialists in a specific area of the fashion and textiles industry. The industry demands these specialists. The final year offers the students this opportunity to specialize. In the CBL approach, students are supervised and coached during their studies with regard to their processes and choices within the study programme. In summary, the student will gradually become a proactive, independent/autonomous learner who increasingly directs his / her own personal and professional growth.

Rich and challenging learning assignments

In this re-designed CBL curriculum a variety of rich and challenging learning assignments have been created and formulated. We will make use of umbrella assignments, in-house industrial placements and a graduation project.

i. Umbrella assignment

A critical factor in deciding to make use of this approach is that many students find it difficult to connect the various courses and see the relationships and interrelatedness between them. The umbrella assignment is a pedagogical approach, which fosters an integrative perspective on course design and assessment. The umbrella assignment is constructed in such a way that (almost) all courses offered in a semester can relate to the assignment to teach students relevant knowledge, skills and attitudes. Therefore, an umbrella assignment will address all relevant elements of the discipline. This enables students to see the relationships and relevance of the topics taught. It also enables teachers to teach in context. For students, it is sometimes difficult to see why they have to learn certain knowledge, methods etc. The umbrella assignments will offer rich learning opportunities for both students and teachers. We will make use of an umbrella assignment in the second semester of the first year and the first semester of the second year.

Umbrella assignment for the students (first year, second semester)

Search for a traditional garment from your birth region and design & produce – based on the traditional one – a modified trendy garment.

In the second semester of the first year students will work on the umbrella assignment, which is described above. This assignment is rather challenging, because students do not possess all the necessary design and production skills at this stage to successfully perform this task therefore the students will need to identify what they need to learn, which makes their motivation to learn these skills more evident. This model influences the role of the teachers as well.

Figure 1 illustrates the flow of the umbrella assignment and the way (some of) the different courses are integrated to facilitate students' learning.

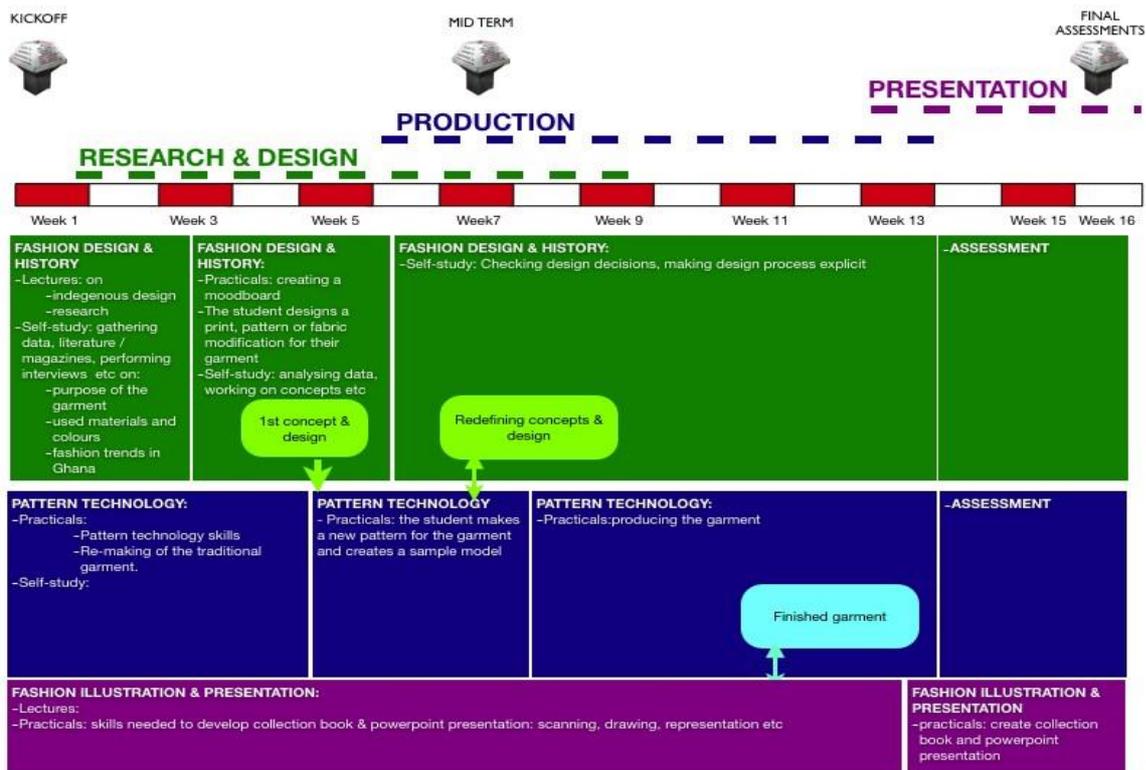


Figure 1: Illustration of flow of umbrella assignment in three courses ii.

In-house Industrial placements

After the first year students might have acquired basic production and design skills, knowledge and attitudes. It is therefore important for students to apply these new capacities in an authentic context in close relationship with the world of works. This will create the opportunity for the student to transfer what they have learned into a realistic setting in the production line that will be constructed in the new Fashion Design Department building of Accra Polytechnic. Here the student will be offered the opportunity to learn in a relative ‘safe’ learning environment in close relationship with the world of works. In the production line students will work on assignments that will be acquired from partners in the industry. For example: Students will work on the production of garments for a company, school clothing, etc. Staff members from the Fashion Design Department and the liaison officer will need to generate the authentic tasks and assignments and should therefore create and maintain a strong network with relevant partners. The main focus during this in-house industrial placement will be on production skills, knowledge and attitudes.

In the second semester of the second year, the students will go out for an industrial attachment for a period of four months. The departmental and the institutional liaison officer will offer the students support in searching for a placement that is most relevant for the personal and professional growth of the student. It is preferable that students should try to seek for a placement, which is relevant for their specialization in the third year.

iii. Graduation project

The graduation project is another rich and challenging assignment integrated in the curriculum. The graduation project will be a self-generated project that has to meet certain requirements. In this graduation project the student will have to demonstrate his / her competence in all relevant areas.

Role of teaching staff

The role of the teaching staff in the CBL changes from a 'frontal' / 'chalk-and-talk' approach to teaching towards a more coaching-oriented approach to learning. Because of the use of umbrella assignments and students' individual learning trajectories, teachers should demonstrate the ability and the flexibility to address students' individual questions in designing and producing the garments for their umbrella assignments. This requires a different kind of pedagogical expertise than most teachers are used to.

Next to that, the CBL approach requires a different mentality. During course development activities, umbrella assignments and also during the assessments, for instance, it is important that staff members share and tune their experiences, pedagogical strategies and insight. The staff members should become more or less a teaching community, which adopts an open mentality towards each other.

In the CBL approach we have defined two new roles that will provide support for the student-oriented approach we want to ensure in our education. First of all, students will be coached and guided by a tutor in their personal and professional development. This tutor specifically coaches on the different competencies that have been identified for the programme. The tutor supports the student in decisions regarding their specialization, motivational problems and so on.

The departmental liaison officer supports the student in finding qualified industrial placements. Next to that, the departmental liaison officer supports the teaching staff in finding contracts in the industry for the in-house industrial attachment.

Effective learning environment

To foster learning processes it is important to create an effective learning environment. A new building is planned for the Department of Fashion Design and Textiles of Accra Polytechnic, which incorporate a small production line similar to the ones used in the industry, design studios, computer labs and library etc.

The other Polytechnics should try to cater for such an effective learning environment as well.

CHAPTER 2: CURRICULUM

This section describes some of the main results of the CBL curriculum design process of the Fashion Design and Textiles course.

- In redesigning the curriculum we identified a number of steps to take to facilitate the design process and to ensure stakeholder involvement and agreement on different outcomes:
- Initial development in Utrecht with Accra Polytechnic/FND team June 2006
- Stakeholders meeting in April 2007
- Curriculum development workshop at Accra Polytechnic/FND team June 2007
- Stakeholder meeting August 2007
- Documents are sent to NABPTEX and then Industry and other stakeholders for comments. □
Appraisal Workshop and finalization of the document for accreditation.

Design process has resulted in several outcomes. For each of the outcomes we will refer to the steps above.

First of all the competencies which have been identified and which have guided the curriculum design process will be presented (paragraph 2.1). After that we will present and elaborate upon the curriculum outline, or curriculum blueprint, of the three years of the programme in the second paragraph. This curriculum outline illustrates the representation of the credit hours over the three years, the learning lines that guided the curriculum design process and the characterization of the different years. After that the first, second and third year of the curriculum and the courses for each of these years will be presented.

2.1 COMPETENCIES

A classification of eight competencies has been developed for the Fashion Design and Textiles programme (table 1). The development of this classification has been a collaborative effort between staff members from Accra Polytechnic and a Dutch delegation from HKU, consisting of the HOD from the Fashion Design Bachelor-and Master programme at HKU, a curriculum development specialist and the NPT-project-coordinator during the curriculum development workshop in June 2007. NABPTEX, NAB, and NCTE representatives were also present during the discussions. All stages of the discussions have been verified with the stakeholders. In an earlier stage, during a stakeholder meeting in April 2007 (see Annex 1), we benchmarked our initial blueprint of the competency list with stakeholders from the industry, NAB, NABPTEX, NCTE and representatives from the different Polytechnics as well. For each competency we have come up with a definition and indicators that describe competent behaviour of the students after they have completed the programme.

Table 1: Competencies for the Design and Production of Fashion and Textiles HND programme.

<p>A. Capacity to design the student is able to come up with personal, innovative concepts for garments, textiles and millinery and accessories.</p>

A1: in designing garments, textiles, millinery and accessories the student uses mood boards to creatively come up and present their concepts

A2: the student is able to formulate practical examples of design problems

A3: the student is able to design appropriate, functional millinery / accessories like hats, belts, bags or bags, which relate to garments and meet the aesthetic standards of the smallscale industry

A4: the student is able to research and innovate historic indigenous and/or traditional costumes

A5: the student is able to design marketable outfits for specific target groups.

A6: the student is able to make use of hand drawn and computer-illustrations to present their concepts and designs to their patrons, clients or small-scale industry

A7: the student is able to use both the free hand and the computer to generate interesting garment designs

A8: the student is able to design garments, textiles and millinery / accessories which bring a clear message across about the identity of the target group (for instance clothes which specifically have been designed for commercial or governmental organizations, or peer groups in society)

A9: the student is able to come up with appropriate designs for fabrics from various concepts

A10: the student is able to analyse the behaviour of fabrics and choose suitable fabrics for various assignments.

A11: the student designs garment, textiles and millinery / accessories from his own personal (artistic) view or perspective and the perspective of the specific target group; the student is able to connect both perspectives.

A12: in the design process the student interprets and transfers (theoretical) knowledge, impressions, intuitions and emotions into a design

A13: the student identifies design problems and demonstrates the ability to solve these problems through adequate, practical designs

A14: the student demonstrates, knowledge and skills in the way he uses symbols, shapes, textiles, materials, sizes and colours to create experiences and to bring across messages

B. Capacity to produce in the production of garments, textiles, millinery and accessories, which meet all requirements in the fashion industry, the student is able to interpret and analyse a design.

B1: the student is able to use appropriate machineries for production in small-scale industry
B2: the student demonstrates the ability to produce marketable outfits for specific target groups
B3: the student is able to interpret designs and to produce fabrics using suitable and appropriate techniques
B4: the student is able to observe and subsequently identify and analyse the process(es) involved in producing particular garments
B5: the student demonstrates, knowledge and skills in the appropriate and predominant production techniques and textile properties

C. Entrepreneurial capacity

the student has an overview of the market and is able to market designs and products

C1: the student is able to identify and work with budgets
C2: the student is able to formulate solutions to practical entrepreneurial problems
C3: the student is able to develop a business plan, based on the prevailing factors of production.
C4: the student is able to identify the basic needs, such as land; capital, labour, raw material and legal needs for a small-scale business in fashion and is able to represent these basic needs into a business plan.

D: Capacity to organize

the student is able to create and maintain an inspiring and functional working environment for himself

D1. The student is able - if necessary - to create networks and collaborations with different specialists, both within and outside the fashion design and textiles discipline.
D2: The student documents and archives work, among other methods, specifically in their collection books.
D3: The student is able to organize a fashion show or exhibition of his work.
D4: the student is able to plan a machine layout in a garment factory according to the required sizes of production.
D5: The student demonstrates the ability to employ and coordinate the services of organized labour in order to produce clothes to meet international standards.
D6: the student is able to articulate his design methods
D7: the student is able to manage his own design process

E. Capacity to communicate

the student is able to acquire and interpret an assignment from a client, to present and elaborate on his work effectively and is able to 'negotiate' about his work with clients and others involved

E1: the student is able to communicate both in visuals, oral presentation and written words about his work, work-in-progress or design process.
E2: the student is able to illustrate or draw his designs in such a way, that patrons are able to produce his designs.
E3: the student is able to communicate on his work, professional attitude and skills towards the local and international industry.
E4: the student is able to promote (market) his work to potential clients and other stakeholders
E5: the student is able to create and maintain a network with interesting partners
E6: the student is able to communicate about his work and the financial and organizational aspects involved with clients and others involved

F: Capacity to collaborate

the student is able to function in a team and to make a constructive contribution to a process or product in this team

F1: the student takes a goal-oriented and respectful attitude towards different roles / functions, responsibilities and stakes in the design and production process.
F2: the student is able to work professionally in a team in the small-scale industry.
F3: the student is able to work in a team by undertaking an assignment from the industry or in a self-generated project.
F4: the student demonstrates the ability to realize his personal goals without interfering with collective team goals

G. Capacity to reflect, learn and innovate the student is able to reflect on his own work and is able to grow as a skilled professional in learning new skills and developing / growing in the artistic domain

G1: the student explores traditions and theories in the fashion and textile industry
G2: the student is able to constructively deal with feedback, in a manner in which he demonstrates that he wants to learn from this feedback
G3: the student demonstrates a sharing attitude regarding his concepts, his design process, work-in-progress and final products.
G4: the student is able to assess his work on its practical / functional and artistic merits and understands the implications of design decisions and is able to show accountability for these design decisions in hindsight.
G5: the student is able to research all components relevant for his design process (repertoire-, target group -, context and documentation analysis)
G6: the student develops a personal artistic signature

H. Capacity to interact with and relate to target groups, the market and the world of works

the student is able to connect his work to the work of others, and to connect his work to target groups

H1: the student focuses his designs on a clearly defined target group and acquires necessary knowledge to adequately meet the target group's needs and wishes.
H2: the student incorporates garment designs of other ethnic groups in his design process to address possible needs from the international fashion industry.
H3: the student explores work of others, like artists, designers within and outside the discipline both from a national and international context
H4: the student demonstrates an overview over the fashion design and textiles world of works
H5: the student is able to give constructive feedback to others

For each of the courses in the programme has been established on which competencies the course specifically focuses. This information can be retrieved from the course descriptions.

2.2 DURATION OF THE PROGRAMME

This is a three-year programme; that is six (6) semesters of sixteen (16) weeks each.

The first year will be exploration and orientation, which will create awareness while the second year will be deepening and positioning participation. The last year will be a year of specialization, which will be centered on professionalizing, and innovation that is expected to make students creative.

2.3 ENTRY REQUIREMENTS

Admission is based on a selection procedure, which is handled by the Admissions Board. The entry requirements meet all forms of qualification not only from the Secondary level but also for Technical and Vocation graduates. Additionally, applicants must show evidence of creativity.

O' LEVEL AND A' LEVEL APPLICANTS

G.C.E. 'O' Level Applicants in this category need to have credits in English language, Mathematics and three other subjects. For 'A' Levels the candidate requires passes in any two (2) relevant subjects.

SSSCE APPLICANTS

SSSCE passes in Core English, Mathematics and Science Subject, in addition to three (3) elective subjects, not exceeding an aggregate of 24.

TECHNICAL AND ADVANCED CERTIFICATE APPLICANTS

Technician or Advanced Certificate of G. E. S. or City and Guilds or diploma certificate from any recognized higher institutions

TEACHER APPLICANTS

Four-year certificate 'A' or three (3) Post Secondary credits of four (4) GCE 'O' Level credits or four (4) SSSCE passes including English and Mathematics and at least three years working experience.

MATURE APPLICANTS

Mature applicant must be 30 years old, with four (4) GCE 'O' Level credits including English and Mathematics or four (4) SSSCE passes including Core English and Mathematics; must write and pass an aptitude test, interview with evidence of interest in the discipline of choice.

2.4 EMPLOYMENT PROSPECTS OF GRADUATES

Employment or job avenues for the Fashion and Textile graduates vary tremendously, but in the main, graduates operate in the following fields of occupation:

- Pattern maker/ grader
- Pattern cutter
- Quality assurance supervisor (garment factory)
- manager (garment factory)
- Production supervisor (garment factory)
- Supervisor (sewing room)
- Pressing/ finishing section)
- Milliner (entrepreneur)
- Textile designer (freelance, company) □ Entrepreneur (textile printing /dyeing)
- Facilitator for training centres (NGO's)
- Supervisor printing/dyeing section (textile industry)
- Supervisor spinning section (textile industry)
- Garment/ textile merchandiser
- Supervisor (colour kitchen)
- Design researcher (academic)
- CAD/ CAM technician
- Costume designer
- Digital prototyper □ Fit model
- Personal stylist.
- Designer (clothing items, branding, catalogs and magazines) □ Sample machinist.
- Show and exhibition organizer.
- Specification illustrator

2.5 GRADUATION REQUIREMENTS

For candidates to qualify for the award of a diploma, he/she must satisfy the following conditions:

- A minimum of 100 credit hours in the three (3) year duration.
- Attend all lectures and pass all the required courses. And should not score more than 10% of abstention in attendance to lectures.
- Complete a required period of industrial attachment.
- Obtain a minimum Cumulative Grade Point Average (CGPA) of 50% / 1.5.

The programme comprises the following inter-related elements of course work and examinations:

- LECTURES: Covering both theoretical and practical aspects of Fashion Design and Textiles.
- ASSIGNMENTS: Various assignments including class work, homework, Oral presentations, quizzes, and tests to enable students to gain a thorough understanding of the subjects taught and their applications to real life situations.
- FIELD TRIPS: Visits to Fashion and Textile designers, Workshops and factories, Seminars, Presentations to put studies into context.
- EXAMINATIONS: Mid-Semester and End of Semester Examinations comprising written and practical examinations in addition to assessment of industrial attachment.
- INDUSTRIAL ATTACHMENT: Students are expected to acquire practical skills in the industry. There will be two phases;
 - a. Six weeks after the second semester of the first,
 - b. Students will work as interns in the industry for the whole of the second semester.

2.6 MODE OF ASSESSMENT

i. Elements Of Assessment

Assessment of candidates in the programme shall be based on performance in the course-work, midsemester and end-of-semester examinations. The course-work and mid-semester examinations together shall constitute 70% of the overall mark for a semester, and the end-of semester examination will carry 30%.

Assessment is based on both continuous assessment and end of Semester examinations

Continuous assessment	-	70%
End of Semester Exams	-	30%

ii. Method of Assessment

A Team review, evaluation/assessment (All lecturers involved) e.g. Umbrella Assignment, or assessment by individual lecturers.

Pen/ pencil and paper test

- a. Test for knowledge on theories, philosophy, principles and concepts in a given examination will be as follows
- The level of cognition

Knowledge	-	10%
Comprehension	-	15%
Application	-	25%
Analysis	-	25%

Synthesis

- 25%

b. Test for skills through practical exercises and tests/examinations. Students will also be assessed on; Attendance,

Research,

Assignments,

Project work & Presentation (both oral and visual), individual and group work.

c. Evaluation of Industrial Attachment

Students Industrial Attachment and vacation training will be assessed based on the following:

Method of Assessment

a. Internal supervisor's report (Report from Industry)

b. Intern's report and Logbook.

2.7 METHOD OF GRADING

Student's work will be graded as follows;

Marks

Above 85%.....Distinction

From 50% but below 85%Pass

Below 50%.....Fail

2.8 RETENTION AND WITHDRAWAL

At the end of each year students who fail more than four (4) courses will be withdrawn and those who fail four (4) or less shall re-sit and pass all to be able to continue the programme.

Note: Students trailing in any practical course will have to take all classes and execute assignments along side the normal semester's work as an additional load

2.9 EXTERNAL EVALUATION AND CERTIFICATION

A minimum of four (4) semester examinations is required to be written by candidate taking the HND in Fashion Design and Textile Studies. Assessment/evaluation for the second semester of the second year will be based on the attachment grade for that semester whilst evaluation/assessment for the sixth semester will be based on student's end of programme project work/collection, exhibition and/or fashion show.

A successful candidate must obtain a minimum 50% and satisfy all other requirements of the institution and NABPTEX.

The Certificate shall be awarded by the NABTEX at the end of the programme to successful candidates. Certificates will be awarded at two levels as follows:

CLASS TITLE	AVERAGE
Distinction (Honours)	85% and above
Pass50%

MAJOR COMPONENTS OF THE PROGRAMME

	%	CREDITS
General Education	X	X
Related Studies.....	X	X
Specialist Studies.....	X	X
Total.....	100	X

DETAILS OF MAJOR COMPONENTS

General Education

Credit

1. Computer Literacy (I, II & III)
2. **African Studies** (Replaced with History of Fashion and Textiles)
3. Communicative Skills I
4. Entrepreneurship (I & II)
5. **Research Methods** (Emphasis on Artistic research for design projects, Umbrella assignment and graduation collection).

Related Studies

1. Business Management
2. Fashion Merchandising
3. Production Management
4. Fashion Marketing
5. Entrepreneurship

Specialised Studies

1. Pattern Technology
2. Garment Technology
3. Textiles
4. Fashion Drawing and illustration
5. Clothing Management Technology
6. Fashion Design
7. Fashion and Textiles History
8. Millinery and Accessories
9. Industrial Attachment
10. Project work, Collection/Portfolio/Fashion Show

2.10 CURRICULUM OUTLINE / BLUEPRINT

In developing the curriculum outline during the initial development workshop in Utrecht with Accra Polytechnic/FND team in June 2006, we have characterized each academic year with a title that describes the main aim of that specific year (see table 2). These characterizations have been discussed and agreed upon during the stakeholder meeting in April 2007.

The first year the students will explore and get to know the domains of fashion, textiles, design and production. After two semesters of following courses, students have acquired basic production and design skills, knowledge and attitudes. It is important for students to apply these new capacities in an authentic context in close relationship with the world of works. This will create the opportunity for the student to transfer what they have learned into a realistic setting. In the production line that will be constructed in the new Fashion Design Department building, the student will be offered the opportunity to learn in a relative 'safe' learning environment in close relationship with the world of works. In the production line students will work on assignments that will be acquired from partners in the industry. Polytechnics outside Accra could replace this in-house industrial placement period with an industrial attachment in the world of works. In the second year the student will follow one semester of courses, after which they'll determine (with support from staff members) their specialization. Hence, they have to take a position in the discipline. The second semester of the second year will be a 'confrontation' with the world of works via an industrial attachment. In the third year students will get the opportunity to choose either one of three specializations (which have been agreed upon in the stakeholders meeting of April 2007): Fashion Design, Fashion Production or Textiles Design & Production.

During the initial development workshop in Utrecht in June 2006 we have defined four different learning lines. The curriculum has been build upon these learning lines that relate to the different sub-domains in the Fashion and Textiles discipline:

- *Design:* clothing, textiles and millinery & accessories
- *Production:* clothing, textiles and millinery & accessories

- *Fashion management:* fashion merchandising and fashion marketing, production management (quality control and production process) and entrepreneurship
- *Presentation:* fashion illustration and computer skills

During the stakeholders meeting in April 2007 we have been able to agree upon these learning lines.

The curriculum outline, developed in the curriculum development workshop, has been discussed twice during this period with representatives from NAB and NABPTEX. After that the curriculum outline has been verified in the stakeholder meeting in and during the appraisal workshop. The curriculum outline in table 2 represents the learning lines, the characterizations of the three academic years and the distribution of the credit hours over the three years. The use of the credit hour system posed some problems at the start of the curriculum redesign process, because the credit hours specifically represent the contact hours between teachers and students, while in CBL education the independent learning activities are of crucial importance as well. Therefore we have sought for a solution that respects on the one hand the current way of thinking in contact hours, but which also acknowledges the importance of self-study activities. Hence, the distribution of credit hours in the curriculum outline represents the increased autonomous learning behaviour of students (and the decreased number of contact hours and credit hours).

Based on the curriculum outline we identified a course structure for the three academic years in the curriculum development workshop. Again the outcomes have been discussed twice with representatives from NAB and NABPTEX during this workshop. In the stakeholder meeting and the appraisal workshop, the representatives from the other polytechnics and the industry committed to this curriculum.

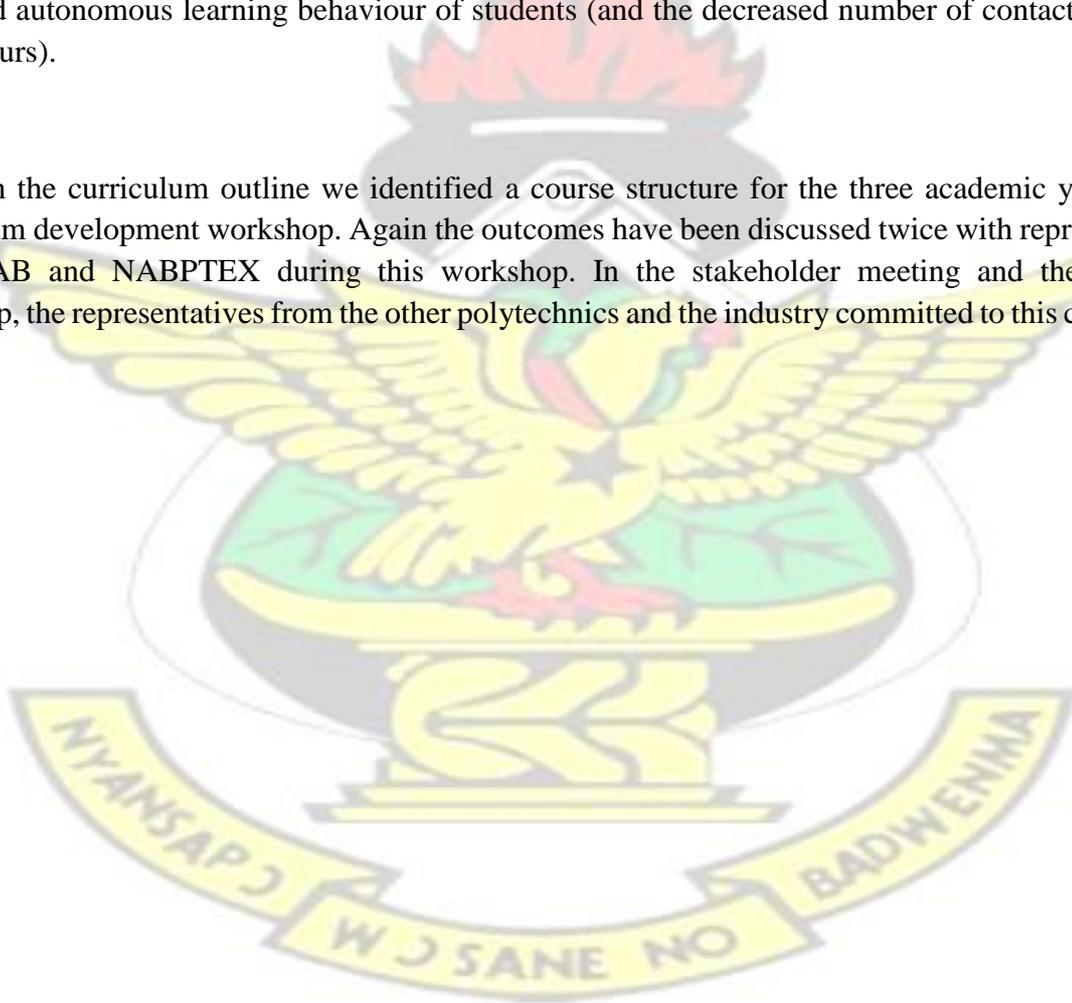


Table 2: Curriculum Outline Fashion Department: Design and Production of Fashion and Textiles, HND programme

YEAR 1			YEAR 2		YEAR 3		
Exploration and orientation: Awareness			Deepening & positioning: participating		Professionalizing & innovation: creating		
Semester 1: 16 weeks	Semester 2: 16 weeks	In-house industrial placement: 2 months	Semester 1: 16 weeks	Semester 2: 16 weeks	Semester 1: 16 weeks	Semester 2: 16 weeks	
Courses: 19 credit hours	Courses: 19 credit hours (integrated assessment through umbrella assignment)	In-house industrial placement: 4 credit hours Working on assignments from industry in production line	Courses: 21 credit hours (integrated assessment through umbrella assignment)	Industrial attachment: 9 credit hours	Courses: Specializations 19 credit hours	Graduation project, collection book & fashion show: 9 credit hours	
42 credit hours			30 credit hours		28 credit hours		100 credit hours

2.11 COURSE STRUCTURE

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YEAR ONE: SEMESTER ONE

Learning Lines	Courses	Course Code	Credit Hours	Contact Hours/Week	Self-Study Hours
Design:	Fashion Design I	FDT 109	3	5	2
	Textiles Design I	FDT 111	2	4	1
	Fashion & Textile History/ indigenous design Ghana/ Africa	FDT 117	2	2	1
Production	Pattern Technology I	FDT 101	3	5	1
	Garment Technology I	FDT 103	3	5	1
	Textiles Technology I	FDT 107	2	4	1
Management & Entrepreneur skills					
Presentation	Fashion Illustration I	FDT 105	1	2	1
	Computer skills I	FDT 115	1	2	1
	Communication skills	FDT 113	2	2	0
	Total Semester 1		19	31	9

YEAR ONE: SEMESTER TWO

Learning Lines	Courses	Course Code	Credit Hours	Contact Hours	Self-Study Hours
Design:	Fashion Design II	FDT 110	5	5	5
	Textiles Design II	FDT 112	2	2	1
Production	Pattern Technology II	FDT 102	2	4	1
	Garment Technology II	FDT 104	2	4	1
	Textiles Technology II	FDT 108	2	4	1
	Millinery / Accessories I	FDT 114	1	2	0
	Industrial Attachment I	FDT 120	4	4	36
Management/ Entrepreneur skills	Production Management I	FDT 118	2	2	1
Presentation	Fashion Illustration & Presentation II	FDT 106	2	3	2
	Computer skills II	FDT 116	1	2	1
	Total Semester 2		23	32	48

YEAR TWO: SEMESTER ONE

Learning Lines	Courses	Course Code	Credit Hours	Contact Hours/Week	Self-Study Hours
Design:	Fashion Design III	FDT 209	5	5	5
Production	Textiles Design III	FDT 211	2	4	1

	Pattern Technology III	FDT 201	2	4	1
	Garment Technology III	FDT 203	2	4	1
	Textiles Technology III	FDT 207	2	4	1
	Millinery & Accessories II	FDT 219	1	2	0
Management/ Entrepreneur skills	Fashion Merchandising & Entrepreneurship	FDT 213	2	2	0
	Production Management II	FDT 217	2	2	0
Presentation	Fashion Illustration & Presentation III (Computer Skills)	FDT 215	2	2	0
	Review study: Preparing specialization and industrial attachment	FDT 221	1	2	0
Total Semester 1			21	31	9

YEAR TWO: SEMESTER TWO

Learning Lines	Courses	Course Code	Credit Hours	Contact Hours/Week	Self-Study Hours
Production	Industrial attachment II	FDT 222	9	4	36



YEAR THREE: SEMESTER ONE-SPECIALIZATION

Specializations	Courses	Course codes	Course	Credit Hours
Fashion Design: Clothing, Millinery & Accessories	Design	FDT 309	Fashion Design	6
		FDT 319	Millinery & Accessories Design	2
	Management	FDT 321	Fashion/ Textile Marketing	2
		FDT 317	Production Management & quality control	2
	Presentation	FDT 323	Entrepreneurship	2
		FDT 305	Fashion Illustration V	3
		FDT 313	Computer Skills	2
				19
Fashion Production: clothing, Millinery & Accessories	Production	FDT 301	Pattern Technology IV	4
		FDT 303	Garment Technology IV	4
		FDT 325	Millinery & Accessories production III	3
	Management	FDT 317	Fashion Production/ Fashion Marketing	3
		FDT 317	Production Management & Quality Control	3
	Presentation	FDT 323	Entrepreneurship	3
		FDT 321	Computer Skills	3
				19
Textiles Design & Production	Textile production	FDT 311	Printing: Design & Production	4
		FDT 327	Weaving & Knitting: Design and Production	3
		FDT 329	Dyeing: Design & Production	4
	Management	FDT 317	Textile/Fashion Marketing	2
		FDT 321	Production Management & Quality control	2
	Presentation	FDT 325	Entrepreneurship	2
		FDT 313	Computer skills	2
				19

YEAR THREE: SEMESTER TWO-SPECIALIZATION / GRADUATION

Specializations	Course	Credit Hours

Fashion Design: Clothing, Millinery & Accessories	Graduation project: Designing and presenting a fashion collection (minimum of 4 designs) FDT 310	7
	Collection Book & Exhibition FDT 302	2
	Total	
Fashion production: Clothing, Millinery & Accessories	Graduation Project: Producing 4 garments with accessories FDT 306	7
	Collection book & Fashion show FDT 302	2
	Total	
Textiles: Design & Production	Graduation project: Designing and Producing two Printed Fabrics, Two dyed fabrics and One woven/knitted fabric FDT 312	7
	Collection Book & Exhibition FDT 302	2
	Total	9

APPENDIX 1: DETAILS OF A COURSE

Course number FDT 323	ENTREPRENEURSHIP I (COMMON TO ALL)
Credit hours	2 credit hours
Course description / introduction	The course aims to provide basic skills and knowledge in entrepreneurship.
Competencies addressed in course	Mark which competencies are addressed in the course <ul style="list-style-type: none"> ○ Entrepreneurial capacity ○ Capacity to organize ○ Capacity to communicate ○ Capacity to collaborate ○ Capacity to interact with and relate to target groups, the market and the world of works
References	
Other resources/materials used in the course	
Learning objectives	By the end of the course students will be able to; discuss entrepreneurship orientation and motivation, explain entrepreneurial behaviour development, discuss generation of business, project planning and preparation.

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Total study hours for students	2 hours /week for 15 weeks = 30 hours	
Study hour table for students		
Attending lectures	Topics <ul style="list-style-type: none"> o Entrepreneurship orientation and motivation, o Entrepreneurial behaviour development, o Generation of business, project planning and preparation. 	Hours: <ul style="list-style-type: none"> - 6 hours - 8 hours -12 hours
Practicals	<i>There is no practical component however; there will be a study tour of a modern Clothing Industry.</i>	
Assignments	Grouped or individual students conduct detailed research into topics of study, prepare a report and do a presentation given topics.	Hours; 15 hours/student
Self-study	Self-study involving; <ul style="list-style-type: none"> -Research work -Revision of notes -Preparation of assignments 	Hours; -15 hours (1 hour/week x 15 weeks)
Assessment	Students' work will be graded on the following: <ul style="list-style-type: none"> - Formative assessment- tests and assignments -Summative assessment – will cover most of the semester's work 	Hours <ul style="list-style-type: none"> -2 hours -2 hours
Assessment procedures and criteria		
Assessment procedure	i. Students will be assessed on the following: <ul style="list-style-type: none"> • Knowledge -90% • Values -5% • Attitudes -5% ii. The types of assessment will consist of the following: <ul style="list-style-type: none"> • Mid-semester examinations consisting of a pen and paper test, which will take, place halfway the semester and will carry 20% of the semester's assessment. • Short tests/quizzes/assignments/reports/presentations will carry 30% of the semester's assessment. • End of semester examination- to carry 50% of the semester's assessment. 	
Assessment form	Assessment will be based on knowledge, skills, values and attitudes imparted during the semester Students work in the semester will be scored and graded as follows; 0-49%.....Failed 50-79%.....Passed 80% and above...Distinction	

Names of assessors	Course lecturer
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Teaching hour table for staff members	
Conducting lectures	26 hours
Practicals	No practical component
Assessment	Specify the teaching hours for: <ul style="list-style-type: none"> - Formative assessments (giving feedback) -2 hours - Summative assessments (final, grading) -2 hours

APPENDIX 2: GLOSSARY CBL TERMINOLOGY

Assessment: Testing of (learning) behaviour and professional products through authentic and realistic learning assignments, which integrate skills, knowledge and attitudes.

Assessor: Staff member of external expert involved in an assessment

Attitude: Notions, norms and values, insights about oneself, a professional task or context, which direct behaviour.

Competency: Competencies can be defined as the quality of being competent, of possessing the required skills, knowledge, qualifications, or capacity to do something.

CBL / CBT: Competency based learning (CBL) or competency based training (CBT) could be defined as education that focuses on the acquisition of the competencies necessary to be able to perform professional tasks, i.e. tasks which the professional carries out in the context of his / her profession.

Umbrella An assignment which fosters an integrative approach to teaching in assignment separate courses and which fosters an integrative approach to assessment as well.

APPENDIX 3: STUDENT TIMETABLE

22-10	29-10	5-11	12-11	19-11	26-11	3-12	10-12	17-12	24-12	31-12	7-1	14-1
Week 1 Semester 1	Week 2 Semester 1	Week 3 Semester 1	Week 4 Semester 1	Week 5 Semester 1	Week 6 Semester 1	Week 7 Semester 1	Week 8 Semester 1	Week 9 Semester 1	Week 10 Semester 1	Christmas Holiday	Week 11 Semester 1	Week 12 Semester 1
TEACHING OF 1st SEMESTER COURSES											TEACHING OF 1st SEMESTER COURSES	
21-1	28-1	4-2	11-2	18-2	25-2	3-3	10-3	17-3	24-3	31-3	7-4	14-4
Week 13 Semester 1	Week 14 Semester 1	Week 15 Semester 1	Week 16 Semester 1	BREAK	BREAK	Week 1 Semester 2	Week 2 Semester 2	Week 3 Semester 2	Week 4 Semester 2	Week 5 Semester 2	Week 6 Semester 2	Week 7 Semester 2
TEACHING OF 1st SEMESTER COURSES		ASSESSMENT OF 1st SEMESTER COURSES				TEACHING OF 2nd SEMESTER COURSES						
21-4	28-4	5-5	12-5	19-5	26-5	2-6	9-6	16-6	23-6	30-6	7-7	14-7
Week 8 Semester 2	Week 9 Semester 2	Week 10 Semester 2	Week 11 Semester 2	Week 12 Semester 2	Week 13 Semester 2	Week 14 Semester 2	Week 15 Semester 2	Week 16 Semester 2	BREAK	BREAK	Week 1 industrial placement	Week 2 industrial placement

TEACHING OF 2nd SEMESTER COURSES							ASSESSMENT OF 2nd SEMESTER COURSES				(IN-HOUSE) INDUSTRIAL	
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											PLACEMENT PERIOD		
21-7	28-7	4-8	11-8	18-8	25-8	1-9	8-9	15-9	22-9	29-9	6-10	13-10	
Week 3 industrial placement	Week 4 industrial placement	Week 5 industrial placement	Week 6 industrial placement	Week 7 industrial placement	Week 8 industrial placement	BREAK	BREAK	BREAK	Start second year				
(IN-HOUSE) INDUSTRIAL PLACEMENT PERIOD													



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