Enterprise education for small artisanal businesses: a case study of Sokoban Wood Village, Ghana

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Enterprise education for small artisanal businesses: A case study of Sokoban Wood Village, Ghana

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Abstract

This chapter reports on a recent educational initiative involving academics from Ghanaian universities and members of an informal sector community of woodworking artisans. This pilot project examined how social and technological innovations, including open educational resources (OERs) might be used to create new learning experiences that were capable of addressing the artisans’ context-specific enterprise development needs. The concluding discussion identifies a number of practical lessons from the project. These findings are related to current debates regarding the potential role of education and training interventions in addressing the persistent policy challenge of transitioning enterprises to a more formal basis, and of promoting their growth and resilience.

Introduction

The role of micro and small businesses in promoting the economic development has been well documented (Robson et al. 2009). In Sub-Saharan Africa, most of these businesses are found in the informal sector (Adams 2008, Schneider 2008). In Ghana, informal sector employment represents about 80% of the total private sector labour force, a similar proportion to that found in other African countries (Debrah 2007, Palmer 2007). However, though the informal sector makes a major contribution to the Ghanaian economy, government support for enterprise development has largely focused on the formal sector (Robson and Obeng 2008). A recent report on job creation and skill development in Ghana noted that rising educational levels are producing higher levels of earnings in the informal sector (World 1

1 There are competing definitions of ‘informal sector’ or ‘informal economy’ (Adams 2008, Barber 2004, Chen 2008, Robson and Obeng 2008). In this chapter, the term is used with reference to a localised community of artisanal woodworkers and the discussion focuses primarily on the work-based activities of the master-craftsmen and apprentices who are based at the Sokoban Wood Village.
Bank 2008). While such developments are encouraging, it is also evident that many of Africa’s micro-enterprises still lack the necessary human and financial resources to ‘make the leap’ out of traditional market niches (Mamadou Dia 1996: 155). This longstanding issue is prompting calls for new forms of educational provision to help business owners to develop their enterprises (Adams 2008).

Several studies have examined the growth potential of informal sector enterprises in Ghana (e.g. van Dijk 1997, Buame 1996, Chamlee-Wright 1997). Researchers have also examined issues related to education and training in the traditional apprenticeship systems (Palmer 2007, 2009, Debrah 2007). However, though this work provides many valuable insights, there is still an important gap in our understanding of the ways in which educational services might be enhanced in order to promote enterprise development in Ghana’s informal sector. This chapter reports on a recent attempt to address this issue. It reports on a pilot project in enterprise education, developed over a two year period by a team of Ghanaian academics working in conjunction with artisans at the Sokoban Wood Village (SWV) near Kumasi, the capital of Ghana’s Ashanti Region.

The chapter is structured as follows. The case study opens with two context-setting sections, the first providing a brief overview of the current state of education, training and skills acquisition in Ghana’s informal sector and the second an introduction to SWV and its position within Ghana’s forestry industry. This is followed by a report on the enterprise education project at SWV, which combined traditional learning practices with more innovative learning approaches. The concluding section highlights some of the main learning points from the project and discusses the broader policy implications.

The context – Ghana’s informal sector

Informal sector education, training and skills acquisition

The informal sector is active in many different sectors of the Ghanaian economy, including personal services, retailing, trading, crafts, small scale manufacturing, agricultural production, animal husbandry and fishing (Debrah 2007: 1065). In contrast to their counterparts in formal sector enterprises, who often develop narrow specialisms, informal
sector workers require a wide variety of skills to operate successfully as their business operations often involve multiple functions (Adams 2008). A recent report on job creation and skill development in Ghana suggested that rising educational levels were producing higher levels of earnings in the informal sector (World Bank 2008). However, there is evidence to show that educational levels in the sector are still much lower than those of formal sector workers (Haan 2006, World Bank 2008). Furthermore, the traditional apprenticeship system is not providing young people entering informal sector enterprises with an adequate portfolio of skills to cope with a turbulent and competitive market environment (Palmer 2009). The majority of informal sector workers acquire their skills through traditional apprenticeships that involve a contractual arrangement between the apprentice or the parent/guardian and the master craftsman (Adams 2008, Barber 2004, Palmer 2007, 2009). Though this system has proved effective in some respects, it is now criticised on a number of grounds, including: lack of emphasis on theoretical knowledge, reliance on outdated technologies, standardised and inflexible pedagogic practices, and no standardised instruments to measure or evaluate the quality of the training provided. These limitations are seen as contributing to low productivity and income levels, and other problems such as low quality outputs, health and safety issues and environmental pollution (Liimatainen 2002). For many artisanal producers and manufacturers, including those working in the wood products industry, there are also intensifying competitive pressures from imported products. Relevant and cost-effective education, training and skills development programmes are needed to enhance the resilience of informal sector enterprises in the face of such external pressures (Palmer 2009, Sparks and Barnett 2010). This opens up the question of what type of provision is likely to be appropriate, given the distinctive characteristics of artisanal communities, including their educational backgrounds and business operations. While the

2 Liimatainen (2002) has estimated that about 70% of informal sector workers develop their skills through traditional apprenticeships, though both the proportion of workers pursuing this route and the ways in which their training is delivered is likely to vary significantly between countries and sectors.

3 The term ‘resilience’ is used here in combination with concepts of economic competitiveness and growth, to reflect a broader perspective on the artisanal woodworking community as an integrated system of people and the natural environment (Resilience Alliance 2012). In this context, resilience is measured in relation to the degree to which a system can undergo change, its ability to self-organize, and its capacity for learning and adaptation (Folke et al. 2010). In the case of Sokoban, resilience requires human responses to a complex assortment of challenges including the economic threat posed by cheap imported products, local pollution problems and the continuing degradation of Ghana’s forests.
evidence from previous attempts to enhance the managerial, accounting and entrepreneurial skills of master-craftsmen is mixed (Liimatainen 2002, Johnson and Adams 2004), shorter practical courses have proved more effective than longer classroom-based approaches (Palmer 2009: 76-77). The challenge is to create innovative learning experiences that are grounded in the culture and daily practices of the artisans, while also gaining their trust (Halme 2001, Lorenzen 1998).

**Forestry and woodworking in Ghana**

Ghana’s forestry sector is vitally important in economic, social and environmental terms. Revenue from the timber trade accounts for about $212 million (stabilized five year average), representing 4 per cent of Ghana’s Gross Domestic Product (GDP) and 11 per cent of the country’s export revenues (Forestry Commission, 2010; Osei-Tutu, 2010). However, forestry is under threat from a combination of factors, including illegal chainsaw operations, insufficient maintenance of afforestation projects and shortages of supply of wood products for the domestic industry. Ghana’s forests are located in the southern third of the country, comprising a total land area of about 8.2 million hectares. The forest zone includes 214 forest reserves (about 1.6 million hectares), but the larger portion is ‘off-reserve’. There is increasing concern about the economic, social and environmental consequences of forest degradation. Between 1996 and 2005, total tree standing volume in Ghana’s off-reserves is estimated to have fallen from 95 million m³ to 37 million m³ (Affum-Baffoe 2009: 12). The percentage of recorded timber production in the off-reserves has also fallen from about 80% in the early 1990s to about 30% by 2009 (Boateng et al. 2009: vi). Non-governmental organisations are working closely with Ghana’s Forestry Commission, university researchers and other stakeholders to address these problems (Nketiah and Owusu 2011).

The Sokoban Wood Village (SWV) is Ghana’s largest wood products manufacturing district. It is located on the outskirts of Kumasi, a city in the Ashanti Region. SWV was created as a replacement for long-established informal sector wood markets at in the nearby settlements of Anloga and Kyirapatere. Wood working operations were relocated as part of a $48 million Kumasi Roads and Urban Development Project, which was jointly financed by the Government of Ghana and Agence Française de Dévelopement (ADF). Kumasi Metropolitan Authority (KMA) acquired 12.35 hectares of land at Sokoban. Chinese contractors were
commissioned to create an industrial park which includes a 1 kilometre access road, electricity and water supplies, 62 large manufacturing and storage sheds, an administrative block and support services such as canteens, toilets, retail outlets and parking (Figure 1). SWV created a new base for approximately 5,000 wood workers who had operated for over 50 years from temporary structures in a largely unregulated environment. Re-location to a new, purpose-built settlement was presented as an opportunity to increase productivity, enhance working conditions and to reduce environmental impacts (ADF 2010, KMA 2009).

The new facilities are addressing several long-running problems, including waste management and fire safety. However, the artisans continue to face a number of serious challenges including wood supply shortages and increasing competition from imported furniture. For example, while the Ghanaian government is seeking to develop new markets for wood products, including the use of sustainable alternatives to traditional hardwoods, the durbar (traditional ceremony) to mark the first anniversary of SWV, included calls for additional training to attract younger people into the sector (Oppong 2010).

The Sokoban educational project

Origins, methods and aims (January to June 2010)

The project originated out of discussions at the first residential meeting of ABLE Ghana (‘Advancing Business Learning for Employability and Entrepreneurship in Ghana’) on the role of higher education institutions (HEIs) in enterprise education, and an associated exercise that mapped existing pedagogic practice. We also consulted relevant stakeholders such as Association of Ghana Industries (AGI), Ghana Chamber of Commerce, and the National Board for Small Scale Industries (NBSSI) to establish the requirements of their members operating in the informal sector and find out how they might be better supported. Our research confirmed that majority of informal sector workers acquired their skills through the traditional apprenticeship (Palmer 2009), and that informal social networks were the most popular vehicle for reproducing working practices. Given that Ghanaian business schools had largely side-lined Micro, Small and Medium-sized Enterprises (MSMEs), particularly,
those in the informal sector, we concluded that it should be a priority of the project to address this issue (Cloete et al. 2010).

The aim of our pilot project was to develop an educational intervention that combined the traditional learning practices of the informal sector with more innovative learning approaches, with a particular focus on promoting growth, formalisation and sustainability. Given the exploratory and participative nature of the study, we adopted a qualitative research design. Semi-structured interviews, secondary sources and observational methods were used to gather data in sufficient depth and detail (Patton 2002). Research team members were actively involved in the initial scoping study, design and delivery of the pilot and its evaluation. This allowed us to engage with the SWV artisans over an extended period. In doing so, we gained a more sophisticated understanding of how their educational requirements related to day-to-day operational practices (Holden et al. 2010).

Stage one – site selection and needs assessment (July to October 2010)

The project fieldwork began during the second residential meeting in Kumasi. In preparing for the project, the team Kumasi’s Suame Magazine, an informal sector cluster of metal workers and associated trades that has been the subject of previous studies (e.g. Nyaki Adeyu 2008). We randomly selected and visited about eight garages and engaged in informal interactions with the artisans on issues related to skills needs, business networks and contacts, and challenges facing their businesses. Based on this experience, we developed a semi-structured interview checklist for informal sector owner-managers. We then arranged a one day visit to SWV where we collected evidence from 3 senior administrators and 16 artisans. SWV was selected on the grounds that it was a purpose-built facility, with a suitable infrastructure including meeting rooms in an administrative building that could be used for educational purposes. Access was also straightforward due to the layout of the site, with its large open-sided sheds, and because both the SWV artisans and administrators expressed an immediate interest in the project. A further field visit was undertaken to assess the detailed needs of the artisans and to consider the conditions under which training programmes could be designed and delivered (Table 1):

INSERT TABLE 1 HERE
Stage two - developing the pilot module (November 2010 to February 2011)

The stakeholder consultation, including the responses of the artisans and the experiences of the academics involved in designing the curriculum suggested that pilot project should focus on the following learning aims:

- Developing the managerial and entrepreneurial capabilities of the artisans, many of whom are self-employed.
- Introducing them to appropriate technologies that will add value to their business.
- Enlightening them on more effective ways of marketing their products and services.
- Encouraging them to consider other viable businesses that are economically and environmentally sustainable.
- Providing guidelines on the bidding and tendering process for contracts.

In the event, we decided to piloting a course design on product marketing, a topic of particular interest to the artisans at Sokoban, and one that has been identified as requiring further development (Osei-Tutu et al. 2010: 26). During the design phase, reflected on the personal characteristics of the artisans (e.g. age, education, skill and knowledge requirements), and decided to adopt a model of teaching and learning that was organised around the artisans’ existing practices. This approach was selected following a review of enterprise education methods (Cope 2005). It was adapted from practice-based learning approaches used at The Open University and similar institutions, and was informed by the experiences of team members as academics specialising in enterprise education and MSMEs (Obeng and Blundel 2011, Tackie 2011). We concluded that an experientially-based programme, which was both problem- and learner-centred, was likely to prove the most attractive to the artisans because it enabled the integrating of academic concepts and practical application (Higgins 2009 Thorpe et al. 2009: 203).

The module content was based on a variety of sources including Open Educational Resources (OERs), textbooks and case materials that were contextualised using material gathered from our interviews with the artisans and other local stakeholders. We also emphasised visual media in the design in order to prompt discussion, enhance participants’ understanding of core concepts and to overcome literacy issues. These included local newspaper
advertisements, our photographs of other carpenters displaying their own products, and a short video recording in which we acted out a typical customer service issue.

**Pilot study and initial feedback (March 2011)**

The aim of the initial pilot study was to introduce participants to the basic principles and concepts of marketing and the applications of the principles and the concepts in the marketing of goods and services to achieve customer satisfaction and profit. In all 35 artisans from five different associations participated in the half day workshop at SWV. The workshop was facilitated by three members of the ABLE-Ghana team and the medium of instruction was a combination of *Twi* (a language used by the Akans in Ghana) and English (Figure 2).

**INSERT FIGURE 2 ABOUT HERE**

At the start of the workshop, we collected some initial comments from the participants on their motivation for attending the workshop and their expectations of the day. This is presented below as verbatim comments (translated from *Twi*):

‘*How to improve finishing; Increase sales; How to understand customers; Want to be able to help others; How to add value and understanding of marketing and management practices; How to attract customers; Why sales have been up and down; How to manage work; How to help and handle customers; How to improve relationship with customers through communication skills*’.

We quickly realised that using *Twi* as the primary medium of instruction would help to enhance the participants’ understanding of the core concepts and enable the majority of them to contribute to class discussions. The key challenge was to find suitable *Twi* words to explain particular marketing terms. However, though one of the facilitators was not fluent in this language, his colleagues were available to clarify some of the ideas and principles.

One unanticipated problem related to the very limited writing skills of most participants, which undermined a few of the planned activities. In the event, these activities had to be abandoned. However, we found that the use of practical examples related to participants’ business operations enabled us to introduce marketing principles and concepts, while the
visual materials we had assembled, such as photographs and video, helped us to make connections between the participants’ personal experiences and the more general themes of the session. Encouraging participants to contribute examples and anecdotes also helped to reinforce their active participation. At the end of the training, participants were provided with lunch and asked to complete an evaluation exercise. The following are verbatim comments (translated from Twi), from this session:

- **Ways to improve the course:**

  ‘Government intervention [to support artisan education and training]; Increase number of days of the seminar; Course must be in a dialogue way [i.e. interactive]; Use local [Twi] dialect; Visit workshops to study trends on the ground; Repeat training’.

- **Overall assessment:**

  ‘Course is timely; Good start; Good; It is good in that formerly we were ignorant of many things that [were] a hindrance to the progress of our business in general; We now know how to deal with our customers; Ensure continuity’.

**Second stage evaluation (December 2011)**

Nine months after the initial workshop, two team members visited SWV re-interview the participants. We also spoke to a number of non-participants, to provide a comparison. Specific objectives of the evaluation were to:

- Explore the views and perceptions of the participating owners and managers, noting any changes that have taken place during the intervention.

- Investigate the key challenges facing participants in implementing the practical ideas and learning that they gained from the workshop.

- Gain a better understanding of work, employment and managerial practices in the participating enterprises, with particular reference to their resilience and growth potential.
In all, 20 artisans were interviewed, comprising 13 workshop participants and 7 non-participants. The respondents were randomly selected and interviewed using a semi-structured questionnaire. The average age of the respondents who participated in the sessions was 40 years while that of the non-participants was 28.5 years. This marked difference in age between the two groups reflected the fact that the workshop participants were mostly master craftsmen and more experienced artisans. The respondents reported an average of nine years’ basic education, though a few reported that they had received no formal schooling. With regard to their skills acquisition, most of the artisans (both participants and non-participants) had obtained their skills from the traditional apprenticeship system, typically being trained by either their father or brother (Palmer 2009)\(^4\).

Our initial evaluation generated a number of interesting findings that we are exploring in a more extensive follow-up study. These include verbatim comments (translated from Twi), on the key issues that they are facing, perceived actual and potential benefits of the workshop, and obstacles that still need to be overcome.

The benefits were demonstrated in their response to a question about what they thought of their businesses before and after the workshop. The general theme that emerged is that they have more confidence in handling marketing issues and particularly in dealing with customers:

‘Before the training, I was finding it difficult to get jobs. After the training, I now understand my customers better and I have many jobs today than before. The training opens my mind about certain things like how to handle my customers. I remember that statement always’.

‘It was difficult but after the training it is better. I had no idea how to market my products. Now I know how to convince the customer’.

Responses to the same question by non-participants appear to suggest a number of frustrations in running their businesses. These comments also highlight more general problems faced by the SWV artisans, which include as lack of wood supplies and limited credit facilities:

\(^4\) While all of the woodworking artisans we observed were male, there were also many female workers at SWV. These included a number of central administration staff and others who specialised in finance and credit arrangements for the timber and woodworking enterprises.
‘Initially it was good but these days lack of wood supplies is affecting production. The Forestry people are worrying us’.

‘It is difficult. I am not enjoying this work. There are many artisans competing on price. Currently, I do not have a full shed. I do not have regular customers. I wait for customers to come before production. Due to inadequate capital, we cannot bid for big contracts so we depend on the handouts from big carpenters when they get big orders from customers with tight delivery schedule’.

One of the major practical challenges raised by SWV artisans was in introducing power tools to boost productivity. Some artisans also identified the lack of trust as an important, though less tangible, obstacle that could hinder efforts to promote the sharing of new ideas. The lack of trust appeared to be the result of competitive threats and the tendency for more senior artisans to be resistant to their younger counterparts getting training. It will be necessary to address such tensions if Sokoban’s woodworkers are to move beyond their traditional market niches and grow their businesses (Mamadou Dia 1996: 155).

**Concluding discussion**

**Learning from the Sokoban project**

The pilot project reported in this case study has demonstrated a possible approach to enterprise education for artisans in informal sector, with a particular focus on addressing the challenges that owners and managers face when they attempt to break out of traditional market niches and seek to compete more effectively with imported products. It is also important to acknowledge that the success of the pilot was in part a product of its location at SWV, a purpose-built settlement that benefitted from the active support of the local administrators, plus a well-developed infrastructure. The findings of this single-site project cannot be readily generalised to other locations or sectors. However, the SWV pilot has opened up a number of issues regarding future approaches to enterprise education in the informal sector by:

- Indicating the willingness of artisans to adopt new ideas and to learn new skills that can help them grow their businesses and make them more resilient.
• Questioning previous research that questioned whether informal sector artisans were receptive to formalised learning environments. Our pilot suggests that classroom-based enterprise education can be effective provided that it is combined with a highly contextualised, problem-centred and interactive pedagogy.

• Demonstrating the potential of engaging academics from research-oriented universities in informal sector educational initiatives. From the academics’ perspective, it represented a departure from normal practice. We were challenging prevailing views of our role by taking an active part in what is sometimes regarded as low status vocational activity. From the artisan’s perspective, the experience of engagement boosted their confidence, and let them believe in themselves and their profession. As the leader of the SWV Carpenters Association remarked in his welcome message, ‘Today GIMPA, which organises training for the Cabinet, parliamentarians, chief executives, has come to Sokoban’.

• Reinforcing the need for close and continuing interaction between the academic team and the artisans, with both parties recognising that they are engaged in a learning process. On our part, we quickly realised that it was essential to gain a good understanding of the wood workers’ motivations, practices and culture, and to allow this understanding to shape our pedagogic approach.

• Signalled the importance of effective monitoring, and of how it might be enhanced in future projects. We gained a great deal of useful feedback during the initial workshop and in the post-training evaluation. Given the exploratory nature of the pilot study, the use of informal and largely qualitative approaches proved appropriate and effective. However, more formal evaluation would be necessary to support larger-scale interventions at Sokoban, or the replication of this initiative amongst other informal sector artisans. In the context of tight budgetary constraints on publicly-funded programmes and increasingly stringent monitoring and accountability requirements, this will require appropriate evaluation methodologies (cf. Gertler et al. 2010, Pawson 2006, White 2009).

The project has also highlighted a number of practical and social obstacles that affect the resilience and growth of artisanal woodworking businesses, and which need to be addressed alongside any future programme of enterprise education:
• The traditional apprenticeship method of skill training does not provide trainees with adequate skills in management that can help them to run their business successfully. This includes access to computing facilities at SWV.

• The nature of skills training provided by the traditional apprenticeship system produce artisans that lack adequate knowledge and use of modern technology hence affecting their productivity and quality of their finish products.

• Other challenges identified include lack of access to credit facilities, intense competition among local producers and imported cheap furniture products from China. Inadequate supplies of timber were also affecting their operations. This raises wider question of environmental sustainability and resilience. Education in the management of these resources could help to address the depletion of Ghana’s forests.

Policy implications

The project has indicated the potential of a new approach to enterprise education amongst Ghana’s woodworking artisans, which may have a broader application. The model has the potential to be replicable and scalable, but in any such efforts it will be essential to remain sensitive to context-specific needs and practices and to evaluate both the immediate impact and longer-term outcomes. In addition, policy-makers need to address other key factors that are hindering the growth of informal businesses or undermining their resilience. Many of the challenges are largely practical or technical in nature, such as securing improved information and computing facilities. There was also evidence of persistent social and cultural structures, such as the lack of trust between competing artisans and between the generations, may also impede innovation. However, even this kind of obstacle can be overcome with the help of well-designed educational interventions. For example, you might encourage small groups of artisans to consider the factors underlying the traditional lack of trust and the potential benefits of adopting a more collaborative approach. Efforts can also be focused on areas where collaboration might be mutually beneficial, such as in developing location-based marketing schemes and training initiatives in order to compete with foreign imports (Afenyadu et al. 2001, McGrath 2009, Masakure et al. 2009).
The authors of a recent review argued that, “Governments need to unequivocally recognize and admit the importance of the informal sector and find ways to encourage its growth.” (Sparks et al. 2010: 5). The Sokoban project has explored one potentially fruitful contribution to realising this ambition, through providing innovative approaches to education and training for informal sector artisans. However, initiatives of this kind will need to be complemented by more strategic and inclusive approaches to create supportive enterprise environments for informal sector industries (Palmer 2007: 416)

Such a strategy is likely to include action in four related areas: establishing enabling environments and supportive regulatory frameworks; improving basic facilities and amenities and infrastructure; increasing ability to obtain property titles and access to credit; improving national data bases and establishing uniform standards (Sparks et al. 2010: 5-6).

There is considerable scope for policy makers to support a more ambitious programme of collaborative learning projects between tertiary institutions and the informal artisanal sector, specifically designed to enhance the competitiveness and growth potential of informal artisanal workers in today’s challenging business environment. These programmes should aim at developing context-specific training and skills development in the areas such as entrepreneurship, small business management, sustainable production, and the use of information technologies. They should also explore the potential of experiential, problem- and learner-centred pedagogies as vehicles for introducing new concepts and perspectives while also complementing long-established informal apprenticeship methods and respecting local practices. From a resilience perspective, new forms of collaborative learning and political action are also essential across multiple scales (Folke et al. 2010) if small scale learning initiatives, such as those taking place at Sokoban, are to contribute towards broader institutional changes in the forestry system (Smith and Stirling 2010), and help to preserve a fragile eco-system upon which so much else depends.
References


Figure 1: Sokoban Wood Village

Caption: First field visit to Sokoban and view of a woodworking shed Source: The authors
Table 1: Initial needs assessment – summary of responses

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| 1. | Age | Master craftsmen: 25 to 45 years  
Apprentices: under 25 years |
| 2. | Years in business | 5 to 20 years |
| 3. | Ownership | Sole proprietorships, partnerships and family-owned businesses |
| 4. | Motivation | Mixture of family influences (traditions), preference for self-employment and intrinsic love for job (n.b. factors not explored in detail) |
| 5. | Associations | Various, reflecting specialisms (i.e. carpentry, lumber, plywood, firewood, hardware and saw millers). |
| 6. | Benefits from associations | Social support and members’ welfare (e.g. in the case of injury or illness). |
| 7. | Previous education and training | Traditional apprenticeships; little or no formal management or enterprise training. |
| 8. | Education and training needs | Product/service marketing; financial management; general business management; use of appropriate modern technologies; improving product finishing to add value (n.b. artisans recognised that many topics were inter-related). |
| 9. | Main challenges | Product/service marketing; adding value; use protections; basic utilities (e.g. electricity, drainage, transportation); access to finance (e.g. working capital); macro environmental factors (e.g. government policy on timber felling, shortages of timber, waste disposal; cost of living). |