

The Impact of the Activities of National Board for Small Scale Industry (NBSSI) on the Dressmaking/ Small and Medium Scale Fashion Industries in Ghana

(A Case Study of Keta and Ho Municipalities)

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Abstract

Local entrepreneurs form the bulk of the Informal Sector in dressmaking/ small and medium scale fashion industry in Ghana; however this industry that produces a lot of clothing for the Ghanaian populace is battling with financial problems which is hampering its growth. The National Board for Small Scale Industry (NBSSI) which has the mandate to train local entrepreneurs and support their financial needs is not doing much to boost the growth of this sector. Already the local dressmaking/ small and medium scale fashion sector is faced with operational problems such as inadequate infrastructure, inefficient marketing, the use of absolute tools and equipment and inadequate technical know-how which calls for the quick intervention of the National Board of Small Scale industry (NBSSI) to salvage the situation. Unfortunately, the response normally received from this industry concerning financial support is mainly characterized by excessive loan processing system, high interest rate, high loan processing cost and unfavorable repayment schedules. There is also the realization that a lot of variation exist in the efficiency of the dressmakers within and across the groups which indicates that there is ample scope for raising their level of efficiency. In addition to the operational problems mentioned earlier on, the significant determinants of technical inefficiencies of Ghanaian dressmakers are; immaturity of operators, lack of business experience, low level of education and unavailability of credit system. There is the need for the establishment of dialogue and sharing of experiences among operators of small scale enterprises in the dressmaking sector. Government representatives, academic institutions, non-governmental organizations, private and public institutions must find ways of fine tuning the managerial deficiencies and problems in the small scale dressmaking sector. A total of (110) respondents comprising one hundred (100) dressmakers from the Keta and Ho municipalities and ten (10) workers of NBSSI in Ho, Ghana were used for the research which involved the employment of the qualitative approach. Findings from the research revealed that though NBSSI has been mandated and empowered to work towards the goal of growth, proper development and financial sustainability of small and medium enterprises of which the dressmaking sector is a part, they have not done much in this sector to achieve the said goals.

Keywords: National Board for Small Scale Industry (NBSSI), Dressmakers/Small and Medium Scale Fashion Industry.

1.0 INTRODUCTION

Small scale enterprises are drawing attention in both transition and developing countries worldwide. Success stories of small and medium scale enterprises are discussed in many countries and their activities are contributing to revitalize local communities. The sector has increasingly become the target of official development assistance.

It has now been commonly recognized that those enterprises play key role in the revitalization and development of the national economy in many countries and their role has been essential. According to Aryeetey and Urdu (1997), small scale enterprises are instrumental in creating job opportunities, promoting stability, developing regional economies, enhancing economic efficiency through competition and cooperation, expanding business scope, and producing high value added products through innovations.

As part of the institutional arrangement made by the government of Ghana for the development of small scale sector, the National Board for Small Scale Industry (NBSSI) was established in 1985 by an act of Parliament. The Board was created to perform the function as an apex government body for the promotion and development of the Small and Medium- Scale Enterprise (SME) sector in Ghana.

It is a known fact that, a person without the required entrepreneurial competencies in business stands very little chance of surviving in today's dynamic and competitive business environment. It is in this light that the NBSSI introduced the Business Advisory Centre (BAC) concept in 1991 to maintain regular and constant interaction between the NBSSI and the small scale entrepreneurs. The research was however limited to the dressmaking sector in the fashion industry.

2.0 REVIEW OF RELATED LITERATURE

This is the chapter that provides information from the secondary source for the research. In this chapter, information from books, write-ups, interviews etc on the topic will be discussed under various sub headings.

The dressmaking/ small and medium scale fashion industry operates in an environment that has become turbulently unpredictable all over the world. Cultures around the world are constantly influencing each other; hence the world's cultures are changing fashion constantly (Stuart, 1995)

The fashion industry in Ghana especially dressmaking/small and medium scale fashion industries (which is the main focus of this study) has not been left out of economic, political, social, cultural and legal pressures brought to bear on the sector.

2.1 The Concept of the Small Scale Industry

In Ghana, NBSSI defines small scale enterprise which includes small scale fashion designers/dressmakers as a production unit that engages primary manufacturing. The term cottage shop is used for enterprises with fewer number of workers (less than five workers) as in the case of most fashion shops that operate from the home. However, the small scale industry is defined as the one which employs lesser people, does not use too much sophisticated machinery and have a smaller set up capital as compared to large scale industries.

According to Aryeetey and Urdu (1997), small scale enterprise which also includes tailors and dressmakers or fashion designers are instrumental in creating job opportunities, promoting stability, developing regional economies, enhancing economic efficiency through competition and co-operation, expanding business scope and producing high value added products through innovation. From their view, these enterprises contribute significantly to employment generation (of about 50% to 60% in developing countries) of which Ghana is not an exception.

Applying the definition stated earlier to the dressmaking sub- sector in the fashion industry in Ghana, it could be seen that the sector is dominated with small scale, one person owner workshop that are supported by several apprentices.

2.2 Background of the Dressmaking/Small and Medium Scale Fashion Industries in Ghana

Ghana enjoys a long tradition of costume- made clothing. Traditional apparel styles associated with Ghana include the *kaba* (fitted blouse), *slit* (fitted long skirt) *boubou* (long loose garment sometimes embroidered) kaftan and *fugu* (loose woven top mostly for men).

Contemporary designers also manufacture western-style trouser suit, skirt, coats, and jackets, often incorporating indigenous African designs. Ghanaian apparel is produced from local wax, batik, tie and dye and screen printed fabric as well as imported cotton, linen and silk.

The industry is supported by 21 National Vocational Training institutes throughout the country. (Source: A publication of the Ghana investment Promotion Center-GIPC).

These institutes provide basic practical and theoretical training in tailoring and dressmaking. There are also a growing number of private fashion design institutes and internationally acclaimed designers that teach the latest techniques to aspiring clothing designers. Their design techniques include pattern drafting, multiple layer cutting and high volume construction and finishing methods.

In addition to the training institutes, the Ghana National Tailors and Dressmakers Association (GNTDA) maintains offices in all ten regional capitals in Ghana. It has a membership of 48,000 tailors and dressmakers each of them works with 10-12 apprentices. It is estimated that the industry employs between 600,000-1,000,000 people including the members and employees of the GNTDA and the Ghana Association of Fashion Designers, as well as the many independent tailors and dressmakers named in Ghana as seamstresses operating throughout the country. It is estimated that almost 90 percent of the cotton apparel produced in Ghana is sold locally. Presently, very few large scale garment industries exist in Ghana which employ few fashion designers who graduate from the country's Polytechnics.

2.3 The Impact of NBSSI Training Activities on the Dressmaking/Small and Medium Scale Fashion Industries

For most developing countries including Ghana, small scale enterprises including dressmakers collectively account for more than 70% of the total industrial employment. In view of their large numbers, they constitute a potentially important target group for policy makers concerned (Ayeertey, 1994). In Ghana the informal apprenticeship system in which a young person serves under a master for a given period to learn a craft or trade, plays a key role in skill formation in the small scale dressmaking sector. The NBSSI through Business Advisory Centers (BAC), provide relevant information, training and guidance to individuals including small scale dressmakers/small and medium scale fashion industries. The training is intended to make them increase their output leading to enhanced revenue streams.

Aryeetey (1994) has also noted that lack of extensive training in marketing; financing and management

constitute a major setback in small scale enterprise development in Ghana. In its effort to fill this gap, dressmakers are trained by NBSSI on the need to keep customer invoice books in which they can record the needed services, and specific information such as account, partial payment and due balances. Others are also encouraged to relocate their shops after being taken through growth plans which call for the need to start fashion schools to train others in dressmaking. Dressmakers are also equipped with marketing and customer service skills. They are thought how to increase sales by attracting tourists and other visitors to localities, but few dressmakers benefit from the activities mentioned.

2.4 Assessment of NBSSI's Financial Support for the Dressmaking/ Small and Medium Scale Fashion Sector

The major source of finance opened to small scale enterprises including dressmakers is the one operated by NBSSI. In Ghana, this dates back to 1970 under the Ghana Government Small Scale Business Loan Scheme (SBLs) where a total amount of one thousand, five hundred Ghana cedis (GHS 1,500.00) was provided by the government to the offices of Business Promotion to operate a revolving loan scheme under which credit was to be given to small businesses all over the country, (Abaka and Mayer, 1994).

The aim of the scheme was to enable Ghanaian owned businesses including dressmakers have access to credit. Loan granted under the scheme enabled dressmakers to acquire equipment such as sewing machines. This credit line allows application for financial assistance involving amount not exceeding fifty Ghana cedis (GHS 50.00) to be considered and approved by the Regional Secretariats of the NBSSI. Any amount exceeding fifty Ghana cedis (GHS 50.00) but below two hundred and fifty Ghana cedis (GHS 250.00) should be considered by the national Credit Committee at the headquarters.

In 1992 another credit scheme instituted by NBSSI was NBSSI revolving fund. The Ghanaian government provided an amount of eight thousand Ghana cedis (GHS 8,000.00) to NBSSI. Entrepreneurs in the dressmaking/small and medium scale fashion industry were encouraged to form groups and request assistance in the form of tools under revolving fund. The maximum loan ceiling under the scheme was one hundred and fifty Ghana cedis (GHS 150.00) per enterprise or member of beneficiary group. Investigations have shown that there are so many sources of finance aids existing in Ghana for the dressmaker/ small and medium scale fashion industries but it is only the short term source of finance which is woefully inadequate. Also, accessing the loan is very difficult.

2.5 Challenges facing the dressmaking/ Small and Medium Scale Fashion Industries in Ghana and Strategies to Enhance their Activities

The Ghanaian dressmaking sector of the fashion industry faces many challenges which include:

- The rise of low cost goods from Asia
- A slowdown in consumer spending
- Difficulty in accessing capital
- Lack of innovation from designers
- Relatively high cost of products
- Poor distribution channels and inability to promote local brands

It has been established that the main constraints identified by the dressmakers were inadequate credit and too depressed domestic demand for their products partly due to excessive influx of used clothing. Another problem is uncoordinated efforts of agencies to assisting grouping. Thomi and Yankson (1995) expressed the need to utilize more efficient institutions which support small scale firms.

Asante, the Volta Regional Head of the Business Advisory Committee (BAC) of NBSSI stated in Daily Graphic (10th May 2005) edition that the problem of small scale enterprise including those in the dressmaking/ small scale and medium fashion industries is mainly lack of high sense of business practice. Policy objectives enacted by Government of Ghana in 1998 also outlined that small businesses in Ghana are characterized by the following problems:

- Poor entrepreneurial skills
- Inaccessibility to credit facilities
- Inadequate technical and managerial skills

For these problems to be resolved there is the need to urge entrepreneurs to exhibit a high sense of steadfastness in order to grapple with any crises that may crop up in their trade or vocations. The policy has it that, they should show high level of maturity in handling teething problems by applying strategies to overcome such problems.

3.0 METHODOLOGY

This part of the paper aims at introducing the reader to general approaches and choices to the types of data,

research design, location, target population and sample, sampling procedure, data collection techniques used, data analysis method, and practical methods employed.

3.1 Research Design

The research study was a descriptive one. This type of research portrays an accurate profile of persons, events or situations. The descriptive research therefore offers the opportunity to elaborate and tap the diverse views of respondents. To receive the full aim of the study, a case study approach was adopted. A case study strategy is of great interest, if one wishes to gain a rich understanding of the context of a research and the process being enacted.

In examining how the activities of National Board of Small Scale Industries (NBSSI) impacts on small scale dressmakers performance, the researcher believes using a case study technique is appropriate to the study in answering the research questions and arriving at the objectives. The merits of the approach was to enable the researchers understand the case in detail, recognizing its complexity and its context.

3.2 Location

The research was undertaken at Keta and Ho municipalities. These two towns are located in the Volta Region of Ghana. Keta is located along the coast of the Volta Region in the Southern part of Ghana. With a population of about one hundred and twenty thousand people (120,000), the municipality was elevated in the year 2008 to its present municipal status. The prominent primary economic activity there is fishing and rural agriculture. Fishing takes charge of about 50% of productive labour force in the primary sector. However, the fishing industry is characterized by extreme seasonality. Other economic activities such as the one under study are operative there. The regional office of NBSSI is located at Ho which is the regional capital over eighteen (18) municipal and district assemblies in the Volta Region. It is located one hundred and fifty kilometers (150km) from Keta, one of the study locations of this research. NBSSI operates with designated offices and departments within the district. Being the regional capital, of the Volta Region, many dressmakers/Small and Medium Scale Fashion designers are located there making the area also a suitable place for the research.

3.3 Target Population and Sample

The target population consisted of workers of National Board for Small Scale Industries NBSSI at Ho and dressmakers at Keta and Ho. An accessible population was identified since it was very difficult to reach all participants in the population. One hundred and ten (110) respondents were chosen as sample and contacted. The study population comprised ten (10) senior employees of NBSSI and one hundred 100 dressmakers.

3.4 Sampling Techniques

Sampling technique provides a range of methods that enable one to reduce the amount of data one needs to collect by considering only data from a subgroup rather than all possible cases or elements. The method of sampling adopted was purposive sampling. This form of sampling is often used when one wishes to select cases that are particularly informative. The purposive sampling is convenient, reliable and suitable to take care of a small population. It is in this vain that this method was chosen for the research.

3.5 Data Collection Technique

The study employed qualitative approach to collect and analyze data. Data collected and analyzed using the qualitative way can enrich in-depth understanding of a problem or circumstances. Hence the choice to provide the researcher an appropriate means to study the phenomenon and arrive at a reliable and gripping conclusion. The Statistical approach was employed to enable the researchers explore, present, describe and examine relationships and trends within the data collected through the use of tables, graphs and statistical instruments. Structured interviews and questionnaires were also used to retrieve information for the research. One hundred and ten (110) questionnaire copies were administered and one hundred percent of that was retrieved. Semi structured interviews and questionnaires are survey methods and techniques where list of themes and questions are covered although this might vary from one interviewee to another. The order of questions may also be varied depending on the flow of conversation.

The structured questionnaire helped the researchers to obtain in-depth and accurate information on the subject understudy and also the opportunity to correct any unclear questions and the structured interviews also enabled the researchers to be able to interpret non verbal behavior as well as get immediate feedback.

4.0 DATA ANALYSIS AND DISCUSSIONS

This section of the paper presents the analyses and discussion of data collected for the research.

Table 1: Demographic Characteristics of respondents

Age	Number of Respondents	Percentage (%)
15-25 years	60	54.5
26-35years	22	20.0
36-45years	15	13.6
46-55years	10	9.2
56-years and above	3	2.7
Total	110	100%

Source: Research survey 2012

The ages of the various respondents are represented in the table above. According to the table, 60 respondents representing 54.5% of the sample population fall between the ages of 15 to 25. This was because most of the dressmakers could not further their education to a higher level thus they could not go beyond junior high school so the main opportunity opened to them was to learn a trade through apprenticeship. The table also shows that majority of the workers are quite young.

Table 2: Educational Background

Educational level	Number of Respondents	Percentage (%)
Technical education	45	40.9
Apprenticeship	60	54.5
Senior high – tertiary	5	4.6
Total	110	100

Source: Research survey 2012

The educational level of respondents was technical qualification with majority of the respondents resorting to apprenticeship. It was realized that 45 of the respondents representing 40.9% of the sample population had technical qualification whilst 60 respondents representing 54.5% of the sample population were engaged in apprenticeship because they are illiterate and as such cannot attend a formal school to pursue a fashion programme. This explains why most of the respondents have little experience in bank credit operation and book keeping. Those whose educational level ranges from senior high to tertiary were the workers at NBSSI.

Table 3: Ownership Structure within the Dressmaking/ Small and Medium Scale Fashion Industry

Type of Ownership	Number of Respondents	Percentage (%)
Sole ownership	80	80.0
Partnership venture	20	20.0
Limited Company	0	0.0
Total	100	100

Source: Research survey 2012

The table depicts the ownership structure in the dressmaking/ small and medium scale fashion industry. From the response gathered, 80 of the dressmakers were operating as sole proprietors or one person ventures, and 20 as partnership ventures. None of the respondents operates as Limited Company. The domination of sole ownership in the sector could be attributed to the fact that sole proprietorship is easier to form and operate mainly because it requires small initial investment and logistics.

Table 4: Source of initial Capital (This question was posed to only the dressmakers/SMEs)

Source	Number of Respondents	Percentage (%)
Loans	75	75.0
Savings	25	25.0
Total	100	100

Source: Research survey 2012

The table above which indicates the source of initial capital reveals that the major source of initial capital of the dressmakers/ small and medium scale fashion industries was from loans.75 respondents of the industry representing 75.0% of the dressmakers and SMEs indicated that they started with loans and 25 respondents representing 25.0 % of the dressmakers and SMEs said they started with their own savings. This is so because the capital requirement of small entrepreneurs is very small and moreover lending institutions normally do not request for valuable collateral securities to back up loans.

Table 5: Dressmakers/Small and Medium Fashion Industries who have heard and Registered with NBSSI

Respondents	Number	Percentage (%)
Number who have heard and registered with NBSSI	30	30.0
Number who have heard but did not register with NBSSI	50	50.0
Number who have not heard at all about NBSSI	20	20.0
Total	100	100%

Source Research survey 2012

Table 5 depicts the number of dressmakers who have heard of NBSSI and those who have registered with them. From the table, it could be deduced that 80% of the dressmakers have heard of NBSSI but only 30 have registered with them. Those who have heard but did not register claim that they have tight schedules so cannot make time to go and register. Others also said they do not trust the executive committee members of the Dressmakers Association so cannot establish any financial relationship with them to enable them register. 20 respondents have not heard at all about NBSSI.

Table 6: Financial Beneficiaries of NBSSI

Response of financial beneficiaries from NBSSI	Number of Respondents	Percentage (%)
Yes	20	20.0
No	80	80.0
Total	100	100

Source: Research survey 2012

The table above shows the number of respondents who have benefited financially from NBSSI. According to the table, only 20 respondents representing 20% of those who registered with NBSSI had financial support from them. However the majority forming 80% had never had any financial help from NBSSI even though some have registered with them. Surprisingly, those who were supported by NBSSI complained that there were strings and high interest rate attached to the loans collected which resulted in great discouragement for going for more.

Table 7: In- service Training by NBSSI for Dressmakers/Small and Medium Scale Fashion Industry.

Beneficiaries of NBSSI In-Service Training	Number of Respondents	Percentage (%)
Yes	20	20
No	80	80
Total	100	100

Source: Research survey 2012

Table 6 depicts training programmes organized by NBSSI and beneficiaries. From the Table, it is apparent that only 20 respondents have had access to training programmes from NBSSI and 80 never had any training from NBSSI. The NBSSI had a major objective of creating enabling and productive environment for dressmakers/small and medium scale fashion industry. Response from NBSSI personnels interviewed indicated that most of the dressmakers are not educated as such they find it very difficult to engage in activities that involve reading and writing. In addition to that, majority of the respondents did not take part in the training activities due to the fact that they did not register with NBSSI. Those who attended the trainings however attested to the fact that there is improvement in their skills.

Table 8: Level of Output before and after Registration with NBSSI

Year	Output Level Before	Year	Output Level After
2009	45.1%	2009	68.5%
2010	49.7%	2010	70.6%
2011	27.8%	2011	72.0%

Source: Research Survey 2012

With respect to the level of output before or after registration with NBSSI, it was very clear that there had been a lot of improvement in the level of output after the dressmakers and Tailors registered with NBSSI and partook in their training programmes. With regards to output level, respondents from NBSSI's office revealed that firms in the dressmaking industries showed enough sign that there had been improvement in output.

Table 9 Ranking of problems of dressmakers/small and medium scale fashion industry

Problems	Ranking
Finance	1
Marketing	2
Acquisition of equipment and raw materials	3

Source: Research survey 2012

The study portrayed the problems encountered by the dressmakers/ small and medium scale fashion industry. The problems were ranked in order of magnitude. One being the highest and three being the lowest in magnitude. Most of the respondents indicated the problem of finance as the highest. According to them, most dressmakers cannot get access to loans in larger amounts to enable them venture into large scale production that would feed the Ghanaian society and for export. Marketing was the second highest problem due to the competition they face from dealers of imported used clothing.

From the response gathered, acquisition of equipment and raw materials has been a problem for the dressmaking industry. Complaints received from them indicated that it is difficult for them to acquire raw materials because of the lack of funds. It is in this regard that the government of Ghana has set aside a fund to assist the small scale entrepreneurs specifically in the dressmaking and tailoring industry. The funds are at present meant for the following purposes: procurement of raw materials, purchase of equipment and equipment rehabilitation, but as it was detected earlier on during the research; the fund is not easy to assess.

CONCLUSIONS

- The study noted that the level of output noticed in the Keta, and Ho municipalities concerning the dressmaking/small and medium scale fashion industry registered slow growth. Personnels from the office of NBSSI who were interviewed also mentioned the same fact.
- About 30% of dressmakers/ small and medium scale fashion industries have registered with NBSSI but 80% have heard about NBSSI.
- With regards to training programmes organized by NBSSI, only 20% of the respondents benefitted from it.
- The study also revealed that with regards to output levels of the dressmakers/ small and medium scale fashion industries, the activities of the NBSSI actually influenced it and did have some positive impact but was not enough for positive growth for the whole sector.
- It was also noted that none of the producers export their products because of non effective organizational structure to support them in venturing into the export market.
- Another problematic area was marketing. This was due to the fact that unlimited foreign competition exists in the importation of used clothing.

Recommendations

In the light of the above findings and conclusions, the following recommendations were made;

- Since it was observed that dressmakers/ small and medium scale fashion industry lack basic managerial skills essential for their business entity, the need to fully equip them to obtain practical knowledge in the managerial skills is a necessity. This would strengthen their capabilities.
- The activities of the NBSSI should be refocused to the specific needs of the dressmakers /small and medium scale fashion industry. The government of Ghana through NBSSI should have a clear cut policy for the sector.
- The Board should focus their attention on promotional seminars for dressmakers/ small and medium scale fashion industries in Ghana.
- The Board should also engage in regular follow ups, evaluation of business operations and help trainees to secure needed financial, infrastructural and related assistances.
- Since most dressmakers/ small and medium scale fashion industries do not receive adequate credit facilities from NBSSI, it is recommended that the emerging Micro Non Banking Financial sector in Ghana should be encouraged to make its services more beneficial to the dressmaking sector.
- It is also recommended that the Government of Ghana should encourage Commercial banks to channel more loans to viable enterprises like that of the dressmakers/ small and medium scale fashion industries.

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