



Master's Thesis 2018 30 ECTS SCHOOL OF ECONOMICS AND BUSINESS STÅLE NAVRUD

VALUING INTANGIBLE CULTURAL HERITAGE.
A CONTINGENT VALUATION STUDY OF
PRESERVING KENTE WEAVING IN GHANA.

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ACKNOWLEDGEMENT

I thank Almighty God for the opportunity and blessing of education. I consider the successful completion of this work a gift from God and I am truly grateful.

This thesis has been a reflective process that has counted on numerous collaborators. My sincere and deepest appreciation goes to my lead supervisor Professor Ståle Navrud. I was very much fortunate to have had such a wonderful supervisor. His good guidance, invaluable contribution, and patience made it possible for the completion of this project. Prof. Ståle Navrud you are really my mentor because I have learnt a lot from you and will continue to learn from you. Thank you very much! I am really indebted to you.

I would like to express gratitude to my deputy supervisor, Dr. Kofi Vondolia for his valuable suggestions, guidance, and support from the beginning to the end of this project. This thesis would not have been possible without your immense support. The financial support from both supervisors is highly appreciated.

Also. I am grateful for the immense support provided by staff and teaching assistants from Centre for Settlement Studies, Kwame Nkrumah University of Science and Technology, during the fieldwork embarked in Ghana. I would like to especially thank Prof. Rudith King for her wonderful support throughout the fieldwork.

Finally, I will thank any other personalities who contributed towards this work.

ABSTRACT

Ghanaian culture has a long and proud textile tradition as one of the most significant features. Kente cloth as an intangible culture heritage has become the best known and most widely recognized of all African textiles. It has a unique ability to induce powerful emotions and symbolizes some of the fundamental human ideas ever imagined in Africa, within Ghana, and can cut across ethnic divisions and inculcates a sense of national pride. While there are many studies valuing tangible cultural heritage, there are only a few valuation studies of intangible cultural heritage and to my knowledge none in a developing country context. This study adds to this scarce literature by documenting the economic value of preserving kente weaving in terms of households' willingness-to-pay (WTP) for establishing kente national centres in Ghana.

A random sample of 415 households in the cities of Accra and Kumasi were interviewed inperson in a Contingent Valuation (CV) survey about their knowledge, attitude, kente buying behaviour, and WTP to preserve kente weaving by establishing kente national centres. Mean WTP/household/year was 47 GHS (10.4 US\$), which constituted 0.3% of the mean annual household income.

Respondents who are young, female, have higher education and say they are likely to visit kente centres have a significantly higher WTP. Further, respondents with a higher level of knowledge about kente weaving, the interpretation of kente symbols and kente cloth in general, have higher WTP. Also, households in Accra, who live further away from the kente weaving towns are willing to pay more to establish these kente centres than households in Kumasi who live in the kente weaving area. However, public education must be embarked on to create awareness on the need to establish these kente national centres. Only 7.2, 8.7 and 11.8% of the respondents have a high level of knowledge about kente weaving, knowledge in interpretation of kente symbols and about kente cloth in general; respectively. Thus, stakeholders should create national programs to preserve kente weaving. A majority of the respondents (51.3%) said, they are likely to visit the centre if they were to be established.

Keywords: Contingent Valuation, Payment Card, Intangible Cultural Heritage, Kente weaving, National Centres.

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Heritage deals with, specifically goods which are in general unique, cannot be replicated and are sustained overtime. Political focus on cultural heritage has being heightened because of higher public interest in heritage per se and because many people see heritage as a channel to quicken economic activity in regions with economic problems (Bowitz & Ibenholt, 2009).

UNESCO Convention on the protection of world (UNESCO, 1972), Grenada convention for the protection of European architectural heritage of (Europe, 1985) and the Charter for the Protection of historic cities (ICOMOS, 1987) all recognized both tangible and intangible values of culture heritage as object of protection. UNESCO in 2001 incorporated nineteen new masterpieces categorized as cultural goods linked with orality or the immaterial dimension (Blake, 2001).

Intangible cultural heritage (ICH) involves the expressions, practices, representations, knowledge, and skills that belong to communities and are embraced by given members. It continually transforms and innovates but not static. ICH elements are deeply delved in communities and territories and embody critical factors for creating new global and competitive scenarios (Cominelli & Greffe, 2012).

Furthermore, a proposal by UNESCO gave music, dance, theatre, oral traditions and languages much prominent. It expressed the opinion that craft techniques formed part of the intangible heritage and wished that traditional handicrafts which were often on the verge of vanishing may be added among the activities for preservation as a matter of significance (UNESCO, 1993).

Local economy boomed not only in terms of cultural consumption but increased employment and income when we invest in cultural heritage and other forms of culture. Economists try to estimate the value of various aspects of culture. They are characterized as public goods, thus not traded in an ordinary market (Bowitz & Ibenholt, 2009; Choi, Ritchie, Papandrea, & Bennett, 2010; Dalmas, Geronimi, Noël, & Sang, 2015).

Largely, visitors and non-visitors obtain the economic benefits accumulated from the preservation of cultural heritage. Visitors are willing to pay to access the heritage sites which hold both use and non-use values. Thus, contingent valuation survey can be applied on the site (Navrud & Ready, 2007). Valuation on cultural heritage policy depend on income and on any form of cultural and educational related investments (Mourato & Mazzanti, 2002).

Furthermore, clothing is an integrated part of culture and most societies have developed because they paid attention to their cultures which consists of beliefs, local languages, religious customs as well as costumes in the core of modernization (Gyekye, 1996).

Ghanaian culture has long and proud textile tradition as one of the most significant features. Kente cloth as an intangible culture heritage has become the best known and most widely recognized of all African textiles. It has a unique ability to induce powerful emotions and symbolizes some of the fundamental human ideas ever imagined in Africa, within Ghana, and has the ability to cut across ethnic divisions and instils a sense of national pride (OFORI, 2016). Kente is a visual representation of history, religious beliefs, oral literature, social values and political thoughts (OFORI, 2016).

Kente weaving in Ghana has attracted the attention of both domestic and foreign tourists who visit these weaving towns to learn more about how the cloth is woven. Again, willingness to pay- estimates should be added to obtain overall outcome of the social benefits to emerge from this intangible cultural heritage.

1.2 Problem statement

Cultural heritage concept in recent years, has gone through twofold change and adapting content. Primarily, it has widened the nature and scope of the tangible elements open to inclusion. In addition, it has expanded its range to incorporate goods that are also intangible and its range to incorporate goods that are also intangible and are able to express the idiosyncrasy of a group, reflect the recognition of an identity, or convey the value of a tradition. a kente weaving thus provide one emblematic example of immaterial cultural heritage, since they express artistic innovations but also draws on traditions (del Barrio, Devesa, & Herrero, 2012).

Although, there are several studies on valuation of tangible cultural heritage, but there are only a few studies on valuation of intangible cultural heritage. However, to the best of my knowledge, no studies have been done on valuation of preserving kente weaving as a form of intangible cultural heritage in a developing country context. This tend to preserve its tradition. Therefore, I will use logit and tobit regression analyses to find out the factors that affect the public willingness to pay for kente national centres. These centres will be for demonstrating kente weaving and interpretation of kente symbols.

Thus, my thesis intends to answer the following research questions

- 1. What are the public knowledge of kente weaving and interpretation of its symbols?
- 2. How much are the public willing to pay to establish kente national centres in Ghana?
- 3. What are the key factors that determine the public willingness to pay for kente national centres in Ghana?
- 4. What are the key factors that determine the amount of money (both zeros and positive WTP amounts) that public are willing to pay for establishing kente centres?

1.3 Hypothesis

It was expected that, respondents who have kente cloth (HaveKente) knows the significance of the culture embodied in the cloth and will be willing to pay to preserve these traditions. Therefore, I hypothesized that;

H1: HaveKente has positive and significant effect on willingness to pay for national kente centres.

Respondents who are likely to visit the kente national centres (VisitCentre) will value the essence of kente weaving and its symbols being preserved. They are open to learn to attain knowledge of the kente traditions. Thus, I hypothesized that,

H2: Visit Centre has a positive and significant effect on willingness to pay for national kente centres.

Most younger folks love fashion. Therefore, they will like to have knowledge on how kente is weaved. Also, understand the symbols on the kente cloth that they wear for outdoor activities. Thus, I hypothesised that,

H3: Age has a negative and significant effect on willingness to pay for national kente centres

This study expects female respondents to be more willing to pay than men, since women have more fashion sense. Likewise, they have high purchasing power in terms of patronizing of cloth. Therefore, I hypothesized that:

H4: Men have a negative and significant relationship with willingness to pay for national kente centres

Educated respondents are more enlightened and knowledgeable about the kente cloth and its symbols. They would value the need to establish centres to preserve its traditions in order not to disappear. Thus, I hypothesized that:

H5: Education has a positive and significant relationship with willingness to pay for national kente centres.

According to economic theory, one would expect individuals with higher incomes to have higher willingness to pay value than those with lower income. Thus, the following hypothesis is formulated

H6: Annual Household income has a positive and significant effect on willingness to pay for national kente centres

It is expected that, respondents who have better knowledge on kente weaving, interpretation of its symbols and cloth in general will be willing to pay more to establish and maintain the national centres. The KnowledgeMeanStat is calculated by finding the average score of the knowledge of kente weaving, interpretation of kente symbols and kente cloth. This is because of the similarities in the statements. Thus, I hypothesized that;

H7: KnowledgeMeanStat has a positive and significant effect on willingness to pay for national kente centres.

Generally, it is expected that, the differences in distance between Accra and Kumasi from kente weaving centres will lead to higher WTP for respondents in Kumasi. This is because, kente weaving towns such as Bonwire are closer to Kumasi. I thus hypothesized that,

H8: Distance has a negative and significant relationship with WTP for establishing kente centres

1.4 Literature Review on Preserving Kente as Intangible Cultural Heritage

Traditional costumes are characteristic of an ethnic group or a nation, which normally retains strong elements of the culture from where it originates. These costumes are usually worn in connection with special events and celebrations, mostly those linked with cultural traditions, heritage, or pride (ADZOBU, 2016).

Diverse cultures have diverse costumes and fashion history that spots them. That is, from the old to the modern, using adornments and cloths as means of publicizing their personal status and social age. Therefore, clothes design remains as a significant tool for non-verbal communication mode of the fashion or language, showing the importance that accompany the symbols expressed in them (Jones, 2005; Omatseye & Emeriewen, 2012).

The republic of Ghana is identified with its rich kente cloth which has become synonymous with the country and the country's traditional rulers, who always highlight this rich national asset during festivals and other occasions. The kente cloth is made from silk and cotton fabric. The cloth serves as a source of pride to its owners as it exhibits one's status and position in the community depending on the kind worn (Badoe & Opoku-Asare, 2014; GoG, 2018).

Again, Kente is used as symbol of respect for departed souls during burial rites and ancestral remembrance ceremonies. Its significance as symbol of joviality and prestige is clear during festivals and community celebrations when people proudly wear the best of their kente cloth to display the spirit of the event (OFORI, 2016).

Another stimulating development in the traditional kente is the introduction of diverse colour formations and yarns in weaving (Fening, 2006). That is, colour usage in kente weaving has distinctive importance. Prevalent colours such as white for purity or for the funerals of the very old; black, red, orange and dark colours are used for funerals and mourning; gold for richness; blue and silver for the Queen mother and brown for seriousness of purpose or war (Asmah, Gyasi, & Daitey, 2015).

Tyler (2016) did a study to explore the use and knowledge of Ghana's kente cloth by African and Caribbean and American college students. Two focus groups were held with 20 students who either identified as African, Caribbean, or African American. The results showed that,

students use kente cloth during special occasions, although they have little knowledge of the history of kente.

Tuan and Navrud (2008) conducted a contingent valuation survey of a preservation program for a world heritage site (My Son). Again, the study did a cost-benefit analysis (CBA) of the preservation project and showed how the outcome can be applied to validate investments in cultural heritage preservation. Results show that, the adoption of optimal pricing regime would both increase revenues and reduce congestion at the site. In addition, the level of preservation of My Son will not be optimal for the site nor the society if the investments were only based on entrance fees. Also, the CBA results indicate that, My Son cultural heritage preservation project is an economically viable proposition.

Báez and Herrero (2012) studied an approach which merges contingent valuation and costbenefit analysis to design a cultural policy aimed at restoring the urban cultural heritage of the city of Valdivia, Chile. That is, Contingent valuation was used to estimate the expected benefits from heritage for both residents and tourists visiting Valdiva. Also, cost-benefit analysis was applied to the findings to evaluate the project to restore the historical ensemble through a nonprofit foundation.

Tuan, Seenprachawong, and Navrud (2009) compared the results of two contingent valuation studies involving historic temples in Vietnam and Thailand. The study found that, adjustments for differences in purchasing power parity, income level and income elasticity between the sites substantially increased rather than decreased transfer errors in many instances. It further suggests that, there are other significant factors such as cultural, physical and institutional variables that need to be taken into consideration in explaining the differences in WTP for cultural heritage apart from the normal income and socio-economic variables captured in contingent valuation studies.

Wright and Eppink (2016) did a study to find common drivers of the economic value of cultural and historical heritage by performing a meta-analysis of heritage valuation studies. The study found that, conservation that supports adaptive re use of sites generates higher values than passive protection. Again, heritage sites in areas with higher population density hold higher value. Also, it sought the need for economic valuation on non-built heritage.

del Barrio et al. (2012) conducted a study on evaluating intangible cultural heritage. That is, cultural festival was the case. The study seeks to suggest a proposal for evaluating cultural festivals; estimating the value given to individuals, calculating economic impact and evaluating the efficiency of public institutions.

Lee (2015) used the contingent valuation to determine the economic benefits of Intangible Cultural Hall in Jeonju, Korea. Results show that, the mean WTP for Jeonlabuk-do and other regions were estimated to be 4.53 USD and 4.92 USD respectively. In addition, the study used a spike model to consider these zero responses because 46.7% of respondents stated no to the given bids for the project. The results also reveal that, an increase in the respondent's income will have a direct impact on their interest in cultural facilities.

Several studies have been conducted on cultural heritage as stipulated above. However, there are few studies conducted in valuing intangible cultural heritage. Thus, performing economic valuation on establishing kente national centres is the first study to be conducted on intangible cultural heritage in a developing country context. These centres will be places for demonstrating kente weaving and interpretation of kente symbols.

1.5 Structure of the Study

The main objective of my research is to assess the public willingness to pay for the establishment of national kente centres. The entire research will lay emphasis on four research questions. The study is organized into five chapters. Chapter one contains the background of the study along with the problem statement, research questions, literature review and the hypotheses of my study. Chapter two discusses the various economic theories such as consumer theory, environmental valuation technique and estimation strategy. The chapter three describes in detailed the study area, data collection and sample size used in the study. Chapter four provides descriptive analysis from the survey data and discusses the empirical findings. The last chapter presents conclusions with recommendation aspect focusing on some concluding remarks along with a summary of the research findings, some policy implications. It further discusses about the limitations and recommendations for further research.

CHAPTER TWO

THEORY

2.1 Consumer's Utility and Measures of Welfare Change

Welfare measures or descriptions of changes in well-being may be explained by concepts equivalent variation (EV), compensating variation (CV), willingness to accept and willingness to pay (Engel, 2008).

Willingness to pay is termed as the maximum amount of income the individual will be willing to pay for an enhancement or to avert a decline in their conditions. Also, WTP is defined using the indirect utility function as:

$$V(p,q^*,m-WTP)=V(p,q,m)$$
....(1)

Where p is the price of goods, q is the public good and m is defined as income

Where $q^* \ge q$ and increases in q are advantageous $\left(\frac{\partial v}{\partial q_i} > 0\right)$ signifying that higher consumption levels of q result in higher utility.

Empirical measures of economic surplus such as EV and CV as indicators of welfare change cannot be directly derive, because utility cannot be observed directly. Nonetheless, it can be derived from demand functions indirectly which can be empirically specified using revealed preference data. Moreover, empirical research on measures of WTP and valuation turn to substitutes such as stated preference methods when data on observed actual choices of consumers or products are not obtainable for a couple of reasons (Engel, 2008).

Thus, in the situation of kente national centres in Ghana, where data on observed market choices are not available and so the need to use stated preference methods such as the contingent valuation (Carson & Hanemann, 2005).

2.2 Environmental Valuation Technique

Normally, the focus in valuation studies is in estimating total economic value, which contains not only use values, but also intangible non-use values not usually captured in private market transactions (Choi et al., 2010). Cultural institutions and heritage sites often provide a range of

public contributions (Hansen, Christoffersen, & Wanhill, 1998; Sable & Kling, 2001; Throsby, 2001). Thus, their economic values are not easily determined from transactions in actual markets.

However, stated preference nonmarket valuation techniques can be used to estimate total economic value (Bateman et al., 2002; Bennett & Blamey, 2001; Hensher, Rose, & Greene, 2005; Noonan, 2003). Priorities are given to such methods because cultural goods have the features of nonmarketed goods (Choi et al., 2010). Also, revealed preference approaches are applicable only when data on market activities or transactions are present (Choi et al., 2010). In addition, stated preference method is used to estimate both use and non-use values whilst revealed preference method estimates only use values.

Under stated preference methods, individuals are asked to directly state how much they are willing to pay or accept for a given good through contingent valuation method (CVM). Also, to choose the preferred option among a given set of choices through choice modelling (Noonan, 2003; Venkatachalam, 2004).

CVM have numerous variations that are used to elicit WTP information including, dichotomous choice, auction bidding and payment cards. In this study, payment cards approach was used, whereby respondents were asked to choose from a list of prices the one that best reflects their WTP for the good (Choi et al., 2010).

Moreover, CVM estimates are exposed to different kinds of biases such as hypothetical or strategic bias and starting point bias (Bateman et al., 2002; List, 2001; Loomis, Brown, Lucero, & Peterson, 1996; Neill, Cummings, Ganderton, Harrison, & McGuckin, 1994). Starting point bias happens whereby the respondent is influenced by the initial bids given as part of a range in a survey. Strategic bias occurs where the respondents want a specific outcome. These biases are characteristic in the method, whether applied to natural or urban heritage (Dalmas et al., 2015).

However, the peculiarity of contingent valuation, a direct method, is that it allows intangible or non-use values to be assessed and has been subsequently the most preferred method of assessing heritage (Navrud & Ready, 2002; Noonan, 2003; Provins, Pearce, Ozdemiroglu, Mourato, & Morse-Jones, 2008)

Furthermore, the application of CVM approach to cultural heritage is right because respondents accept the concept of public provision of these goods (Navrud & Ready, 2002). This makes it an apparent choice for valuing cultural heritage goods. Further recommendations by the findings of the NOAA panel of experts on CVM (Arrow et al., 1993), and extensively applied in both developed and developing countries (Mourato & Mazzanti, 2002; Tuan & Navrud, 2007; Whittington, 1998).

2.3 Estimation Strategy

The method that was used to assess the characteristic of the public willingness to pay for national kente centres was logit model. To analyse the factors of WTP for national kente centres, the study applied threshold decision-making theory suggested by Hansen et al. (1998) and Pindyck and Rubinfeld (1981). It further stated that, when an individual is confronted with a circumstance to decide in this instance to pay for establishing national kente centres or not to pay he or she has a reaction threshold, which is dependent on a specific set of factors. That is, at a certain value of stimulus below the threshold, no reaction is observed whilst at the critical threshold value, a reaction is stirred. Thus, such happenings are usually modelled using the relationship,

$$Y_i = \beta X_i + \mu_i \dots (2)$$

where Y_i is equal to one when a choice is made to pay for establishing kente national centres and zero otherwise, this implies,

 $Y_i=1$ if X_i is larger than or equal to a critical value, X^* and $Y_i=0$ if X_i is less than a critical value, X^*

That is, X^* indicates the threshold value of the independent variables (X). Equation (2) signifies a binary choice model concerning the estimation of the probability of willingness to pay for establishing kente national centres (Y) as a function of explanatory variables (X). Also μ represents the error term.

Mathematically shown as,

$$\operatorname{Prob}(Y_i=1)=F(\beta'X_i),$$

$$\text{Prob}(Y_i = 0) = 1 - F(\beta' X_i)$$
....(3)

That is, Y_i is the observed response for the *i*th observation of the response variable, Y. This shows that $Y_i = 1$ for an individual who is willing to pay for establishing kente national centres and $Y_i = 0$ for an individual who is not willing to pay for kente national centres. Also, X_i consist of explanatory variables.

However, the logit model applies a logistic cumulative distributive function to estimate P as follows,

$$P(Y=1) = \frac{e^{\beta X}}{1 + e^{\lambda}X},$$
By implication $P(Y=0) = 1 - P(Y=1) = 1 - \frac{e^{\beta X}}{1 + e^{\beta X}} = \frac{1}{1 + e^{\beta X}}......(4)$

The method that was used to estimate the parameters was maximum likelihood. Again, the estimation procedure applied resolves the problem of heteroscedasticity and restricts the conditional probability of making the decision to pay for establishing kente national centres lie between one and zero (Awunyo-Vitor, Ishak, & Seidu Jasaw, 2013).

Furthermore, to estimate the determinants of the amount of money the public are willing to pay, the method used is the Tobit model. Also, the model used follows Tobin (1958).

The general formulation of the Tobit model is normally given in terms of index function (Cameron & Trivedi, 2005). This function is shown in (5) as

$$y_i = X'\beta + \varepsilon_i$$
(5)

That is, y_i is the dependent variable, that is, the amount of money, the respondents are willing to pay. X_i is comprise of independent variables, and ε_i is presumed to be an independently and normally distributed stochastic term with zero mean, (μ) and constant variance, (σ^2) . Let assume that, there is a perceived utility U(y) for paying for establishing kente national centres, and a utility U(0) for not paying for kente national centres (Awunyo-Vitor et al., 2013), then

 $y_i = 0$ if $y_i^* \le 0$ for not paying for kente national centres, $y_i = 1$ if $y_i^* > 0$ for paying for national kente centres.

where y_i^* is the threshold which is observed only when y_i or the amount of money individuals are willing to pay is positive or unobserved latent variable. Again, the expected value E_y of the amount of money they are willing to pay to establish kente national centres is given as;

$$E_{y} = X_{i}\beta F(z) + \sigma f(z) \dots (6)$$

Thus, X is the vector of independent variables; F(z) is the cumulative normal distribution of z; f(z) is the value of the derivative of the normal cure; z is given as $\frac{X\beta}{\sigma}$; β is a vector of Tobit maximum likelihood estimates; σ is the standard error of the model (Awunyo-Vitor et al., 2013).

Furthermore, Greene (2008) stated the log likelihood of the Tobit model as;

$$\ln L = \sum_{y_{i}>0} -\frac{1}{2} \left[\log(2\pi) + \ln \sigma^{2} + \frac{\left(y_{i} - X_{i}'\beta\right)^{2}}{\sigma^{2}} \right] + \sum_{y_{i}=0} \ln \left[\frac{1 - \phi(y_{i} - X_{i}'\beta)}{\sigma} \right] \dots (7)$$

In addition, maximising this likelihood function with respect to β and σ presents the maximum likelihood estimates of these parameters.

CHAPTER THREE

DATA AND METHODS

3.1 Sampling Techniques and Methods of Data Collection

The data used in this study was obtained through a WTP survey performed in Greater Accra and Ashanti regions of Ghana in 2018. The surveyed population was all users and non-users of kente cloth.

For the first step, the metropolis was purposively sampled each from both regions. That is, Accra and Kumasi metropolis respectively.

In the second step, suburbs in these metropolis were conveniently sampled based on three income groups. Namely; low, middle, and high-income areas respectively. It was based on income groups just to ensure fairly representation across the metropolis.

Furthermore, respondents were proportionally and randomly sampled from the various income groups areas from these selected metropolis.

Again, key informants such as local authorities and other expert's opinions were included.

As shown in table are the distribution of users and non-users of kente cloth according to the

type of income groupings communities in both metropolis.

Table 3. 1 Distribution of Respondents within the Cities Sampled

Region	Cities	Communities	Income	No. of	
			Groupings	respondents	
Greater	Accra	East Legon/ Airport	High Income	71	
Accra		Residential Area			
		Osu/Art Centre	Middle	71	
			Income		
		Jamestown	Low Income	66	
Ashanti	Kumasi	Maxima/Atonsu/Bomso	High Income	66	
		KNUST G/F, B/A Lines	Middle	70	
			Income		

	KNUST	D/E	Lines,	Low Income	71
	Ayigya				
Total					415

Source: Field Survey, 2018.

In all a total of 415 (that is, at least 200 respondents from each metropolis) were interviewed for the study with the expression; $n = \frac{N}{1 + (e)^2}$; where, n is the sample size; e is the level of

precision (5 percent) and finally, N is the population of individuals living in both metropolis (Yamane, 1967). Therefore, the populations of both Accra and Kumasi metropolis are 3,883,678 (GSS, 2010).

That is;
$$n = \frac{3883678}{1 + 3883678(0.05)^2} = 399.95 \approx 400$$
; However, 15 samples were added to make 415

respondents.

The beneath table 3.2 presents some results of the sample characteristics in comparison of the population statistics of Ghana. This to ensure fairly representation of the country's population.

Table 3. 2 Results of Some Socio-economic Characteristics

Variable	Sample	Population
Age	35.6	45.1
Male	47.0	48.2
Female	53.9	51.8
Education levels		
Junior Secondary or Less	21.0	85.2
Senior Secondary/Tertiary	79.0	14.7
Total Sample	415	

Source: Field Survey, 2018 and GSS (2014).

The average age for the sample size and the population is 36 and 45 years respectively. Again, both sample gender variables (47.0 and 53.9 %) are close to the population gender variables (48.2 and 51.8 %). Therefore, the sample size for gender is not skewed. Contrary, the educational levels go in opposite direction. That is, the sample size for senior secondary and above level of education (79%) is very higher than the population statistics (14.7%).

Moreover, the questionnaire comprised of series of sections. It included questions on knowledge and attitudinal statements on kente weaving and interpretation of its symbols. Again, the questionnaire contained questions on the public socio-economic characteristics such as, age, gender, educational levels, income status and so forth. Also, a section obtained information on the public WTP for national centres for demonstration of kente weaving and interpretation of kente symbols.

The WTP questions were design with payment card format. The contingent valuation method questions were included in the survey instrument to assess the public WTP an amount for establishing national kente centres.

Furthermore, the survey questionnaire was pre-tested in some suburbs in Kumasi to validate the logic and content of the questionnaires. Also, focus group discussion was used to check the validity of the data obtained from the individual interviews. Additionally, the questionnaire consisted of both closed-ended and open-ended questions.

In the contingent valuation part of the questionnaire, respondents are presented with various bids and asked to circle the maximum amount they would be willing to pay. This method imitates real life by allowing individuals to shop around for the value which is the most they would pay (Boccaletti & Nardella, 2000; Donaldson, Jones, Mapp, & Olson, 1998). In addition, this method is appropriate for its simplicity (Boccaletti & Nardella, 2000).

Furthermore, a scenario was presented to the respondents before the WTP questions. It states that, the Government of Ghana considers establishing nation centres to demonstrate the weaving of kente and to interpret kente symbols and thus contribute to preserving this tradition in Ghana. Therefore, to ask the respondents the highest amount that they are willing to pay annually over the next years. The amounts range from 0 cedi (GHS) to 100 GHS. Respondents had the option to pay an amount higher than 100 GHS.

Moreover, a face to face interview technique was chosen given the low response rates of mail surveys encountered in developing countries in particular (Engel, 2008). Again, this provided the chance to explain questions which are difficult to answer, to obtain the specific information needed for the study, and to afford the interviewer the opportunity to educate the respondents (Owusu, 2009).

3.2 Methods of Data analysis

Descriptive statistics such as frequency distribution tables, mean and standard deviation were used to analyse the socio-economic characteristics of the respondents. Likewise, knowledge and attitudinal statements. Also, the mean willingness to pay amounts were analysed by descriptive statistics.

The logit model was used to examine relationship between willingness to pay and respondents' socio-economic and other characteristics respectively. Classification test was done on the model to predict whether the model was correctly specified. Again, the estimation procedure applied minimized heteroscedasticity problems. Also, multicollinearity test was done.

The relationship between willingness to pay amounts (both zeros and positive WTP) and respondents socio-economic and other factors respectively, were analysed using tobit regression analysis.

The parameters of the models were estimated with the maximum likelihood estimation technique, and the above analyses were estimated by the statistical packages such as SPSS and STATA.

3.3 Dependent Variables Definition and Description of Independent Variables

In the logit analysis, the dependent variable called WTP_binary is dummy. That is whether respondents are willing to pay for kente national centres or not. Again, in the tobit analysis, the dependent variable called WTPMidpoint are midpoints of the bid the respondents choose and the next higher bid. The likelihood that respondents may not reveal their true WTP and lead to biases are high. Thus, midpoint gives the average of the upper and lower bids limits of the respondents. This better gives us close to the true WTP amounts of respondents and therefore minimizes biases. Again, the tobit model relies critically on normality, so the WTP midpoint values were modelled as lognormal (Cameron & Trivedi, 2010). Also, this further reduces the skewness of the WTP amounts data.

Furthermore, some of the independents variables as pertained on the questionnaire were modified in the analysis. For instance, the education and income status were reduced to three and four levels respectively. That is, junior secondary education level or less was used as a base or reference variable in the analysis. Likewise, low income level was used as base or reference variable in the model. In addition, VisitCentre responses were further reduced to two levels.

Also, an average was calculated on the knowledge on kente weaving, interpretation of kente symbols and kente cloth in general likert statements to get an individual score called KnowledgeMeanStats. This was done because of similarities of the kente knowledge statements.

Again, the areas of study, that is Kumasi and Accra metropolis. Accra was used as a dummy variable and takes on a value of 1. Kente weaving towns such as Bonwire and Adanwomase are close to Kumasi metropolis compare to Accra metropolis. Thus, this study will seek to find whether WTP differ between these metropolis due to distance.

Correlation and covariance matrix analysis performed on the independent variables revealed that, multicollinearity is not an issue in these models.

Moreover, there were other socio economic and other variables indicated in the primary study, but they were not included in analysing the WTP estimates.

Specifically, the logit regression explaining the household WTP for establishing kente national centres is specified as:

```
WTP\_binary = \alpha_0 + \alpha_1 Age + \alpha_2 GENDER + \alpha_3 Education \, \text{Se} \, nior + \\ \alpha_4 Education Tertiary + \alpha_5 Hincome Dontknow + \alpha_6 Hincome Middle \\ + \alpha_7 Hincome High + \alpha_8 Knowledge Mean Stats + \alpha_9 Have kentNew + \alpha_{10} Visit Centre + \alpha_{11} Dis \, \text{tan} \, ce \\ ........(8)
```

Empirically, the tobit regression explaining the household WTP amount for establishing kente national centres is given as:

```
WTPMidpo \ \text{int} = \beta_0 + \beta_1 Age + \beta_2 GENDER + \beta_3 Education \ \text{Se} \ nior + \\ \beta_4 Education Tertiary + \beta_5 Hincome Dontknow + \beta_6 Hincome Middle \\ + \beta_7 Hincome High + \beta_8 Knowledge Mean Stats + \beta_9 Have kentNew + \beta_{10} Visit Centre + \beta_{11} Dis \ \text{tan} \ ce \\ ......(9)
```

Where α_0 and β_0 are the constant terms, and α_s and β_s are the vectors of coefficient that have information about the marginal effects.

Further, detailed definition of the variables employed in the empirical models (8-9) are provided in table 3.3

Table 3. 3 Variables Used in the Regression Models

Variable	Definition of Variable	Mean	Standard Deviation
Dependent Variables			
WTP_binary	Willingness to pay for Kente Centre	0.91	0.29
	Willingness to pay in		
WTPMidpoint	Midpoints Amounts for Kente	47.13	289.41
	Centre		
Independent			
Variables			
Age	Age of respondents in years	34.7	10.9
GENDER	1 if respondent is male, 0 otherwise	0.49	0.50
	1 if respondent has senior		
EducationSenior	secondary education, 0	0.39	0.49
	otherwise		
EducationTertiary	1 if respondent has tertiary education, 0 otherwise	0.44	0.49
HincomeDontknow	1 if household dontknow income, 0 otherwise	0.34	0.48
HincomeMiddle	1 if household has middle income, 0 otherwise	0.20	0.40
HincomeHigh	1 if household has high income,0 otherwise	0.29	0.45
KnowledgeMeanStat	Average scores of knowledge	2.60	1 36
S	of kente statements	4.07	1.30
HavekentNew	1 if respondent has kente cloth, 0 otherwise	0.62	0.49
KnowledgeMeanStat s	Average scores of knowledge of kente statements	2.69	1.36

VisitCentre	1 if respondent will likely visit kente centres, 0 otherwise	0.92	0.28
Distance	1 if respondent from Accra, 0 if respondent from Kumasi	.48	.50

GHS is the unit of currency in Ghana. At the time of the survey, GHS4.47 = US \$1

Source: Field Survey, 2018

A total of 307 observations out of the overall total of 415 were used in the models. This excluded respondents who gave zeros and don't know responses to the willingness to pay bids. This constituted about 108 respondents. About 91% of respondents were willing to pay for the establishment of kente weaving and demonstration centres. The average of respondents interviewed was about 35 years.

Again, males (49%) and females (51%) were near equally represented in the survey. Furthermore, respondents educational level was measured at three levels; junior secondary or less as reference variable, senior secondary, and tertiary education respectively. Most of the observations in the models had higher level of education, that is senior secondary (39%) and tertiary education (44%). Moreover, about 34% of respondents did not know their household income. That is in a majority as compare to high and middle household income levels.

Over 60% of the respondents interviewed had a cloth made of kente. Also, respondent's knowledge level of kente weaving, interpretation of kente symbols and kente cloth in general was low (2.7 mean score). Also, 92% of the respondents are likely to visit the kente national centres when established.

Finally, 48% and 52% of respondents sampled were from Accra metropolis and Kumasi metropolis respectively.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

This chapters covers public level of knowledge of kente in general. Also, the likelihood of visits if the national centres are established. Again, public mean WTP to pay and the empirical results on WTP with their characteristics are presented.

4.1 Public Level of Knowledge on Kente

The definition of the knowledge level was defined by the number of public responding to the top scale levels in ascending order.

Table 4.1 Levels of Public Knowledge on Kente

Knowledgeability statements	Knowledgeability Levels (%)						
Ç ,	1	2	3	4	5	6	Total
Kente Cloth in General	21.2	19.3	20.7	19.5	7.5	11.8	100
Kente Weaving	52.3	18.3	10.8	6.3	5.1	7.2	100
Kente Symbols	32.5	17.1	18.6	14.5	8.7	8.7	100
N= 415							

Source: Field Survey, 2018

Surprisingly, majority of respondents interviewed had little knowledge on kente weaving (7.2%) and interpretation of its symbols (8.7%) as presented in table 4.1. Similarly, the public had little knowledge of kente cloth in general (11.8). This results concurs with the findings by Tyler (2016) which indicated that respondents had little information on the history of kente.

4.2 Household Likelihood of Visits to Kente National Centres

Results showed that, if the national centres are established for kente weaving and interpretation of the symbols as shown in table 4.2.

Table 4. 2 Visitation to Kente National Centres

Visitation Statements	(%)
I will certainly visit one of the National Centres	51.3
I am likely to visit one of the National Centres	18.6
I may visit one of the National Centres	17.3
I may not visit one of the National Centres	5.1

I am not likely to visit one of the National Centres	5.8
I will certainly not visit one of the National Centres	1.9
Total	415

Source: Field Survey, 2018

Majority of the respondents will likely visit these centres. A smaller percentage of respondents (1.9%) will certainly not visit the national centres if it were to be established.

4.3 Estimating Willingness to Pay for Establishing Kente National Centres

A total of 415 respondents were interviewed in the survey. About 12 % of the sample did not give any response to the WTP amount to choose as presented in table 4.3.

Table 4. 3 Mean WTP Amounts for Establishing Kente National Centres

	With Protest Zeros		Without Pro	otest Zeros
	WTP(GHS	WTP(GHS)-	WTP(GHS	WTP(GHS)-
WTP Amounts)	Midpoints)	Midpoints
Mean	36.3	36.9	42.8	47.1
Standard Deviation	265.9	265.9	289.5	289.4
Median	10	12.5	10	12.5
Minimum	0	0	0	0
Maximum	5000	5000	5000	5000
Sub Total	365		307	
% of Zeros Respone	20.2			
% of Protest response	26			
%of.Don't Know Response	12.0			
%of.Don't Know				

Note: 1US Dollar = 4.47 Ghana Cedi (GHS) at the time of the survey

Source: Survey Data, 2018

However, 20.2% responded paying zero amounts and 26% WTP answers were protest responses. Moreover, with regards with midpoint values, the sample with protest zeros responses recorded 37 GHS (8 US\$) for the establishment of kente centres per household per annum. Thus, the mean WTP for the establishment of kente centres is 47 GHS (10.4 US\$) per

household per annum without protest zeros. That is, when protest zeros responses are taken from the observations, we get a much higher and better mean WTP estimates. In addition, the mean WTP amount constituted about 0.3% of the mean annual household income (16,644.59 GHS) of Ghana (GSS, 2014). Again, the mean WTP amount indicated about 0.9% of mean annual per capital income of Ghana (GSS, 2014). This implies that, respondents WTP bids are quite low as compare to their mean annual household and per capital income per year.

4.4 Empirical Estimates of Willingness to Pay for Establishing Kente National Centres The logit regression results of factors influencing willingness to pay for establishing kente centres in Ghana are presented in table 4.4. This explains whether respondents are willing to pay for establishing kente centres or not. The first model explained the household WTP with both income and education variables. The second model estimates had no education variables. Also, the third model excluded the income variables. Again, the fourth model estimates

Table 4. 4 Logit Regression Results of Factors Affecting Household Willingness to Pay for Establishing Kente National Centres

included Distance variable.

	Model 1	Model 2	Model 3	Model 4	
Variable	Coeff (S.E)	Coeff (S.E)	Coeff (S.E)	Coeff (S.E)	
HavekentNew	-0.308	-0.347	-0.282	-0.415	
	(-0.499)	(-0.491)	(-0.495)	(0.506)	
VisitCentre	2.330***	2.379***	2.415***	2.162***	
	(-0.551)	(-0.545)	(-0.541)	(0.563)	
Age	0.003	-0.012	0.002	0.003	
	(-0.023)	(-0.020)	(-0.022)	(0.023)	
GENDER	-0.975**	-0.759*	-0.969**	-0.870*	
	(-0.483)	(-0.455)	(-0.469)	(0.492)	
EducationSenior	-1.335**		1.198**	1.450**	
	(-0.647)		(0.614)	(0.667)	
EducationTertiary	1.043*		0.895*	1.323**	
	(-0.653)		(0.567)	(0.697)	
HincomeDontknow	-0.077	0.110		0.152	
	(0.677)	(0.673)		(0.719)	

HincomeMiddle	-0.574	-0.271		0.251
	(0.696)	(0.676)		(0.844)
HincomeHigh	-0.367	0.056		0.517
	(0.758)	(0.673)		(0.903)
KnowledgeMeanStats	0.131	0.113	0.133	0.077
	(0.173)	(0.177)	(0.171)	(0.182)
Distance				1.339**
				(0.705)
Constant	0.025	1.093	-0.197	-0.892
	1.203	1.073	1.068	(1.323)
Observations	307	307	307	307
Pseudo R2	0.149	0.126	0.144	0.169
Loglikelihood	-79.781	-81.933	-80.244	-77.910

^{***} Significant at 1%, ** Significant at 5%, * Significant at 10%

Source: Field Survey, 2018

The VisitCentre variable shows positive and significant relationship with willingness to pay for kente centres for all models at 1 percent. The marginal effect (table 4.5) revealed that, a unit increase in visits to the centres will increase the likelihood of person's willingness to pay for the establishing kente national centres by over 30%. This means that, people who are likely to visit the centres if established will be willing to pay a premium. Although income and education models have a slightly higher impact on WTP than the full model. This is in line with hypothesis that, respondents who are likely to visit the centres will be more willing to pay.

The coefficient GENDER variable is negative and significant at 5% for model 1 and model 3 and 10% level of significance for model 2 and model 4. The result signifies that, female respondents have a higher likelihood of willingness to pay for kente centres as compare to their male counterparts by 6% for models 1 and 3 respectively. In addition, females have the higher probability to pay for establishing of kente centres by 5% for models 2 and 4 respectively. The result agrees with the hypothesis set. This is especially so, because in Ghana women spend more on clothing then their male counterparts. That is, women have a lot of fashion sense than men.

The coefficient of EducationTertiary was positive and statistically significant at 10% and 5% in the WTP model 1 for establishing kente centres. The marginal effect showed that, whether the respondents had tertiary education would increase the likelihood of their willingness to pay for kente centres by 8% than Junior secondary or less education as base variable for model 1 and 4. This means that, as individuals receive education, they need to understand the essence of preserving traditions and culture. Surprisingly, the EducationSenior variable is negative and significance at 5% level of significance for model 1. This implies that, whether respondents had secondary education will decrease the likelihood of their willingness to pay for national kente centres by 8% compare to junior secondary or less education.

The coefficients of EducationSenior variable shows positive and significant relationship with willingness to pay for national kente centres at 5% level of significance respectively for model 3 and 4 respectively. Again, the coefficients of EducationTertiary variable was positive and statistically significant at 10% and 5% for model 3 and 4 respectively. The marginal effect revealed that, whether respondents had senior education would increase the likelihood of their willingness to pay for national kente centres by 7% Likewise, whether respondents had tertiary education increases the likelihood of their willingness to pay for national kente centres by 5% and 7% for models 3 and 4 respectively. The higher the education, the higher the probability of the person's willingness to pay for national kente centres. The higher the education, the higher they tend to understand the need to establish centres for demonstration of kente weaving and interpretation of the symbols.

Furthermore, the coefficient of the Distance variable shows a positive and significant relationship with WTP for kente centres at 5% level of significance. The marginal effect indicated that, respondents in Accra would increase the likelihood of willingness to pay for kente centres than respondents in Kumasi by 8%. This is in contrary with the hypothesis formulated. This can be attributed to Accra having the highest mean annual household and per capital income in the country (GSS, 2014). In addition, people in the capital city are more concerned about fashion and for matter, kente. Again, Accra dwellers are more concerned about their tradition, (their roots and kente symbols) as they come from other parts of the country and thus will be willing to pay more to preserve kente. Moreover, there are multiple kente weaving centres in Ghana. For instance, there are even few kente weaving centres in the capital city. Also, Kente is worn by people across the country, so geographical location may not affect their WTP to preserve this tradition.

Table 4. 5 Marginal Effects Results of Factors Affecting Public Willingness to Pay for Establishing of Kente National Centres

	Model 1	Model 2	Model 3	Model 4
Variable	dy/dx	dy/dx	dy/dx	dy/dx
HavekentNew	-0.018	-0.022	-0.017	-0.023
VisitCentre	0.316	0.343	0.339	.267
Age	0.000	-0.000	0.000	0.000
GENDER	-0.060	-0.051	-0.062	-0.051
EducationSenior	0.075		0.069	0.076
EducationTertiary	0.062		0.054	0.074
HincomeDontknow	-0.005	0.007		0.008
HincomeMiddle	-0.041	-0.019		0.013
HincomeHigh	-0.024	0.003		0.027
Knowledge Mean Stats	0.007	0.007	0.008	0.004
Distance				0.078

Source: Field Survey, 2018

The HaveKentNew, Age, KnowledgeMeanStats and income levels variables were insignificant in the willingness to pay logit models for establishing national kente centres.

4.4.1 Logit Model Model Diagnosis

The pseudo R2 among the three models are slightly different. But all models predicted over 12% of the variability of WTP. The log likelihood of ratio (LR) statistics for all models are significant at one percent, implying that at least one of the variables has coefficient different from zero. Thus, the logit models used have integrity and should be retained.

One measure of goodness of fit is the percentage of correctly classified observations based on classification tests.

First, the overall rate of correct classification (Appendix) is estimated to be 91.86% for model 1 with 99.64 % of the WTP group correctly classified (sensitivity) and only 14.29 % of not WTP group correctly classified (specificity). Thus, it does a good work when predicting of WTP for establishing national kente centres. Thus, it is a good model and should be retained

Again, the overall rate of correct classification is estimated to be 90.88% for model 2 with 98.92 % of the WTP for establishing kente centres group correctly classified (sensitivity) and only 10.71 % of not WTP group correctly classified (specificity). Thus, it does a good work when predicting when WTP for national kente centres. Therefore, it is a better model.

Also, the overall rate of correct classification is estimated to be 92.18% for model 3 with 100 % of WTP for establishing kente centres group correctly classified (sensitivity) and only 14.29 % of not WTP group correctly classified (specificity). Thus, it does a good work when predicting when WTP for national kente centres. Thus, this is a better model.

Furthermore, the overall rate of correct classification is estimated to be 92.51% for model 4 with 100% of the WTP group correctly classified (sensitivity) and only 17.86% of not WTP group correctly classified (specificity). Therefore, it does a good work when predicting when WTP for national kente centres. Thus, this is a good model.

4.5 Empirical Results on the Factors that Affect the WTP Amounts for Establishing Kente National Centres.

The estimates on factors influencing how much household are willing to pay for establishing national kente centres in Ghana are presented in table 4.6. The Tobit model was used, because some of the response variables are censored. In addition, the dependent variable includes both zeros and positive WTP amounts. The first model explained the amount, households are willing to pay with the inclusion of all independent variables. Also, the second model estimates had no education variables. Likewise, the third model excluded the income variables. Again, the fourth model included the Distance variable.

Table 4. 6 Tobit Regression Results of Factors Affecting Public Willingness to Pay Amounts for the Establishment of Kente Centres

	Model 1T	Mode 2T	Model 3T	Model 4T
Variable	Coeff (S.E)	Coeff (S.E)	Coeff (S.E)	Coeff (S.E)
HavekentNew	-0.038	-0.079	-0.003	-0.115
	(0.167)	(0.169)	(0.166)	(0.166)
VisitCentre	1.406***	1.441***	1.481***	1.316***
	(0.285)	(0.289)	(0.284)	(0.281)

Age	-0.006	-0.012*	-0.007	-0.006
	(0.007)	(0.007)	(0.007)	(0.007)
GENDER	-0.156	-0.119	-0.175	-0.102
	(0.156)	(0.157)	(0.155)	(0.154)
EducationSenior	0.667***		0.602***	0.720***
	(0.227)		(0.224)	(0.224)
EducationTertiary	0.277		0.166	0.378*
	(0.232)		(0.218)	(0.231)
HincomeDontknow	0.006	0.057		0.095
	(0.216)	(0.218)		(0.214)
HincomeMiddle	-0.338	-0.257		0.103
	(0.241)	(0.242)		(0.273)
HincomeHigh	-0.272	-0.241		0.263
	(0.239)	(0.227)		(0.287)
Knowledge Mean Stats	0.206***	0.198***	0.204***	0.185***
	(0.058)	(0.059)	(0.058)	(0.057)
Distance				0.704***
				(0.217)
Constant	0.923	1.462	0.803	0.417
	(0.457)	(0.415)	(0.430)	(0.477)
N	307	307	307	307
Pseudo R2	0.052	0.042	0.048	0.062
Loglikelihood	-500.516	-505.673	-502.430	-495.300

^{***} Significant at 1%, ** Significant at 5%, * Significant at 10%

Source: Field Survey, 2018

The coefficient of VisitCentre variable shows positive and significant relationship with the amount of money the respondents are willing to pay for establishing kente national centres at 1% level of significance for all models. As the number of visits increase by one unit, the amount of money individual's will be willing to pay would increase by 1.4 units while holding all other variables in the model constant.

The coefficient of the KnowledgeMeanStats variable was positive and significant relationship with the amount of money individuals are willing to pay for national kente centres at 1%

significance level for all models. A unit increase in knowledge of kente weaving, interpretation of the symbols and cloth in general are likely to increase the amount of money the respondents are willing to pay for establishing kente national centres.

The Age variable had negative and statistically significant relationship with WTP amounts at 10% level of significance for model 2T. This means that, younger respondents are willing to pay higher amount of money for establishing national kente centres.

Again, the coefficient of senior secondary education variable was positive and significant relationship with WTP amounts at 1% level of significant for all models. Also, tertiary education variable shows positive and significant relationship with WTP amounts at 10% significance levels for model 4T. The higher the education level, the higher the likelihood of the individual's willingness to pay an amount of money for establishing kente national centres.

Moreover, the coefficient of the Distance variable show a positive and significant relationship with WTP for kente centres at 1% level of significance. The general demand of goods and services in Accra metropolis (capital city) is high than all the other metropolis. This can be attributed to Accra having the highest mean annual household and per capital income in the country (GSS, 2014). Thus, it is expected that the WTP amounts differ between Accra and Kumasi. That is, residents in Accra are likely to pay higher amounts than their counterparts in Kumasi. In addition, people in the capital city are more concerned about fashion and for that matter, kente. Again, Accra dwellers are more concerned about their tradition, (their roots and kente symbols) as they come from other parts of the country and therefore will be willing to pay more to preserve kente. Moreover, there are multiple kente weaving centres in Ghana. For instance, there are even few kente weaving centres in the capital city. Also, Kente is worn by people across the country, so geographical location may not affect their WTP to preserve this tradition.

The HavekentNew, Gender, the income levels, and Age variable for models 1T, 3T and 4T show insignificant relationship with the amount of money the respondents are willing to pay for national kente centres.

4.5.1 Tobit Model Diagnosis

The pseudo R2 among the three models are slightly different. The independent variables for all models explain about 5% of the variation in the WTP midpoints values in the sample. The log likelihood of ratio (LR) statistics for all models are significant at one percent, implying that at least one of the variables has coefficient different from zero. Thus, the tobit models used are appropriate and should be maintained.

4.6. Model Robustness Checks

The estimates on characteristics influencing WTP positive amounts for establishing national kente centres in Ghana are shown in table 4.7. Therefore, when the dependent variable for model 4T change to only WTP positive values. The results indicate that, the coefficients and the significance levels are the same.

Table 4. 7 Tobit Regression Results of Factors Affecting Public Willingness to Pay Positive Amounts for the Establishment of Kente Centres

Variable	Coefficient	Standard Errors
HavekentNew	-0.049	-0.133
VisitCentre	0.535**	0.266
Age	-0.007	0.006
GENDER	0.109	0.122
EducationSenior	0.483***	0.183
EducationTertiary	0.153	0.188
HincomeDontknow	0.093	0.168
HincomeMiddle	0.042	0.216
HincomeHigh	0.116	0.227
Knowledge Mean Stats	0.183***	0.045
Distance	0.451***	0.411
Constant	1.655	0.411
N	279	
Pseudo R2	0.057	
Loglikelihood	-379.056	

^{***} Significant at 1%, ** Significant at 5%, * Significant at 10%

Source: Field Survey, 2018

Thus, just one model robustness checks imply that, the models used are valid. The factors that affects both WTP zeros and positive amounts are the same factors that influence positive WTP only values.

4.7 Hypothesized Signs Results Checks

The hypothesis VisitCentre variables was accepted for both logit and tobit models as presented in table 4.8. Also, the hypothesis signs for education variables in all models were accepted.

Table 4. 8 Logit and Tobit Regression Results Hypothesized Checks

Hypothesize	Expecte	Dagisis	on to ooo	ant ar ra	ioot (Tm	or Folo	2)		
	-	Decision to accept or reject (True or False)							
d	d Signs	(Tobit models with the T's)							
Variable		Mode	Mode	Mode	Mode	Mode	Mode	Mode	Mode
		1	1	1	1	1	1	1	1
		1	2	3	4	1T	2T	3T	4T
H1:	+	False	False	False	False	False	False	False	False
HaveKente									
H2:	+	True	True	True	True	True	True	True	True
VisitCentre									
H3: Age	-	False	False	False	False	False	True	False	False
H4: Male	-	True	True	True	True	False	False	False	False
H5:	+	True		True	True	True	True	True	True
Education									
H6:	+	False	False		False	False	False	False	False
Household									
Income									
H7:	+	False	False	False	False	True	True	True	True
Knowledge									
MeanStat									
H8:	-				False				False
Distance									

Source: Field Survey, 2018.

Furthermore, the hypothesized signs for the KnowledgeMeanStat variables in the tobit models was accepted. Also, the male variable hypothesis for the logit models was accepted. Moreover, the age hypothesis sign for tobit model 2T was accepted.

CHAPTER FIVE

CONCLUSION

This study presents the findings of household's knowledge level on kente weaving, interpretation of kente and kente cloth in general. It further explores the likelihood of visits to the kente national centres if they were to be established. Again, it discusses the average amount individuals are WTP and examine the factors that affect household's WTP for establishing kente national centres using the logit model. In addition, the research sought to find the likely factors that will influence household WTP amounts for establishing kente national centres using the tobit model. These centres will be used to demonstrate kente weaving and interpretation of kente symbols.

To my knowledge, no valuation studies have ever been done on intangible cultural heritage in a developing country context. Therefore, assessing the public WTP for establishing kente centres is the first study to be conducted.

This is a primary study with 415 observations which was done from both Accra and Kumasi metropolis of Ghana. A contingent valuation survey with a payment card was used to estimate WTP for establishing kente national centres. The study finds that, majority of the respondents have little knowledge about kente weaving and the interpretation of kente symbols. However, most respondents reported that, they are likely to visit the kente national centres if they were to be established.

The effective sample size for calculating WTP was 307 after protest zeros and don't know responses had been eliminated. The mean WTP estimate is 47 GHS (10.4 US\$) per household per annum, which constitutes about 0.3% of the mean annual household income.

The study found out that, female respondents have a higher likelihood of willingness to pay for kente centres as compare to their male counterparts. Also, individuals who are likely to visit the kente centres if established will be more willing to pay a premium. Again, the higher the education level of respondents, the higher the willingness to pay for establishing kente centres. Moreover, contrary to what is expected under Distance variable, Accra respondents who live far from kente weaving towns are more willing to pay as compare to their Kumasi counterpart who live near. This is because, people who live in Accra are more concerned about their

tradition, as they come from other parts of the country and thus will be willing to pay more to preserve kente. Again, there are multiple kente weaving centres in Ghana. Also, geographical location may not affect their WTP, since kente is worn by people across the country.

Again, it can be seen from the results that, respondents who are likely to visit kente centres will have higher WTP amounts. Furthermore, the higher the education levels, the higher the WTP amounts. Also, respondents level of knowledge on kente will influence the WTP amount for establishing kente centres. In addition, younger respondents are willing to pay higher amounts to establish kente centres in Ghana.

The scope of this thesis, like all others, is and had to be limited. A limited number of communities and metropolis were examined in both regions of the study. Future studies should be replicated for other communities, districts, and regions to get a more representative estimate of WTP for preserving kente among households in Ghana overall. Also, the collected data on kente weaver's willingness to accept compensation to demonstrate their techniques at the centres should be analysed in the future.

Furthermore, some of the variables tested in the WTP models were not statistically significant which could be due to the small sample size, due to limited time and budget for surveys. Thus, to address this statistical limitation, future studies should consider a larger sample size to increase the degree of freedom.

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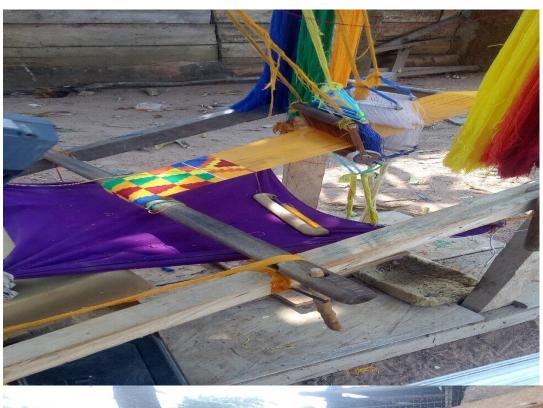
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APPENDIX A

Map of Ghana Showing Accra and Kumasi



APPENDIX BKente Weaving in Bonwire Ghana





Source: Field Survey, 2018

Kente Cloth Symbols



The Golden Stool - The Golden Stool is a symbol of absolute power in Ghana



Fathia Nkrumah - Fatha Nkrumah was the wife of the first president of Ghana



Baako mmu man - It takes two to council; One man cannot rule a country



Nsatea - All fingers are not equal



Nnuatoma - You must measure everything that you do.



Your heart's desire

Source: (Home, 2018)

APPENDIX C

Summary Statistics

Variable	Obs	Mean	Std. Dev.	Min	Max
WTP_binary	307	.9087948	.2883708	0	1
WTPPremium	307	42.76873	289.5207	0	5000
WTPMidpoint	307	47.13355	289.4127	0	5000
HavekentNew	307	.6221498	.4856415	0	1
VisitCentre	307	.9153094	.2788752	0	1
Age	307	34.67427	10.8636	19	86
GENDER	307	.4983713	.5008137	0	1
EducationJ~r	307	.1791531	.3841066	0	1
EducationS~r	307	.3876221	.488003	0	1
EducationT~y	307	.4364821	.4967588	0	1
HincomeDon~w	307	.3420195	.4751606	0	1
HincomeLow	307	.1726384	.3785514	0	1
HincomeMid~e	307	.2019544	.4021138	0	1
HincomeHigh	307	.2899023	.4544576	0	1
KnowledgeM~s	307	2.694897	1.355186	1	6

Correlation Analysis

	Haveke~w	VisitC~e	Age	GENDER	Ed~unior	Ed~enior	Educat~y	Hinc~now	Hinc~Low	Hincom~e	Hincom~h	Knowl~ts
HavekentNew	1.0000											
VisitCentre	0.2455	1.0000										
Age	0.2045	0.0750	1.0000									
GENDER	-0.1369	-0.0010	0.0365	1.0000								
EducationJ~r	0.1714	0.0201	0.3328	-0.1259	1.0000							
EducationS~r	-0.0970	0.0019	-0.1882	0.0093	-0.3717	1.0000						
EducationT~y	-0.0321	-0.0154	-0.0692	0.0948	-0.4112	-0.6867	1.0000					
HincomeDon~w	0.1228	0.0960	-0.0347	-0.1830	0.0929	0.0747	-0.1499	1.0000				
HincomeLow	0.0893	0.1080	0.0956	0.0618	0.2361	-0.0273	-0.1587	-0.3293	1.0000			
HincomeMid~e	-0.0598	-0.0510	0.0091	0.0665	-0.0234	0.0994	-0.0828	-0.3456	-0.2298	1.0000		
HincomeHigh	-0.1388	-0.1409	-0.0583	0.0667	-0.2611	-0.1547	0.3641	-0.4455	-0.2919	-0.3214	1.0000	
KnowledgeM~s	0.2198	0.0871	0.2272	0.1814	0.0865	-0.0907	0.0253	-0.0184	0.0075	-0.0245	0.0238	1.0000

Logit Results of WTP for kente centres

Iteration 0: log likelihood = -93.732445
Iteration 1: log likelihood = -89.163715
Iteration 2: log likelihood = -80.561885
Iteration 3: log likelihood = -79.784643
Iteration 4: log likelihood = -79.781089
Iteration 5: log likelihood = -79.781089

Logistic regression Number of obs = 307

LR chi2(10) = 27.90 Prob > chi2 = 0.0019 Pseudo R2 = 0.1488

Log likelihood = -79.781089

WTP_binary	Coef.	Std. Err.	Z	P> z	[95% Conf.	Interval]
HavekentNew	3083032	.4990255	-0.62	0.537	-1.286375	.6697688
VisitCentre	2.330111	.5509533	4.23	0.000	1.250263	3.40996
Age	.0031472	.0219845	0.14	0.886	0399416	.0462361
GENDER	9750965	.4829404	-2.02	0.043	-1.921642	0285506
EducationSenior	1.334844	.6469071	2.06	0.039	.0669296	2.602759
EducationTertiary	1.043074	.6525314	1.60	0.110	2358637	2.322012
HincomeDontknow	0766646	.677482	-0.11	0.910	-1.404505	1.251176
HincomeMiddle	5740993	.6957329	-0.83	0.409	-1.937711	.7895121
HincomeHigh	3672394	.7575856	-0.48	0.628	-1.85208	1.117601
KnowledgeMeanStats	.1309308	.1732258	0.76	0.450	2085855	.4704471
_cons	.0251056	1.203462	0.02	0.983	-2.333636	2.383847

Marginal Effects of Logit Model

Marginal effects after logit
y = Pr(WTP_binary) (predict)
= .93499962

variable	dy/dx	Std. Err.	Z	P> z	[95%	C.I.]	Х
Haveke~w*	0181782	.02845	-0.64	0.523	07394	.037584	.62215
VisitC~e*	.3157408	.11228	2.81	0.005	.095667	.535815	.915309
Age	.0001913	.00133	0.14	0.886	002425	.002808	34.6743
GENDER*	0608254	.02986	-2.04	0.042	11935	002301	.498371
Ed~enior*	.0746662	.03325	2.25	0.025	.009506	.139826	.387622
Educat~y*	.0615932	.03736	1.65	0.099	011639	.134825	.436482
Hinc~now*	0047094	.04205	-0.11	0.911	087121	.077702	.34202
Hincom~e*	0407353	.05669	-0.72	0.472	151838	.070367	.201954
Hincom~h*	0239416	.05257	-0.46	0.649	12698	.079097	.289902
Knowl~ts	.0079574	.01047	0.76	0.447	012571	.028486	2.6949

^(*) dy/dx is for discrete change of dummy variable from 0 to 1

Classification Test Results of Logit Model . estat classification

Logistic model for WTP_binary

True ———								
Classified	D	~ D	Total					
+	278	24	302					
_	1	4	5					
Total	279	28	307					
Classified + if predicted $Pr(D) >= .5$ True D defined as $WTP_binary != 0$								
Sensitivity		Pr(+	D) 99.64%					
Specificity		Pr (- ~	D) 14.29%					
Positive pre	edictive value	Pr(D	+) 92.05%					
Negative pre	edictive value	Pr(~D	-) 80.00%					
False + rate	e for true ~D	Pr(+ ~	D) 85.71%					
False - rate	e for true D	Pr (-	D) 0.36%					
False + rate	e for classified +	Pr(~D	+) 7.95%					
False - rate	e for classified -	Pr(D	-) 20.00%					
Correctly cl	Lassified		91.86%					

Correction Matrix of Logit Model

Correlation matrix of coefficients of logit model

e (V)	WTP_bi~y Haveke~w	VisitC~e	Age	GENDER	Ed~enior	Educat~y	Hinc∼now	Hincom~e	Hincom∼h	Knowl~ts	cons
	navene "										
WTP_binary											
HavekentNew	1.0000										
VisitCentre	-0.3821	1.0000									
Age	-0.1126	-0.0242	1.0000								
GENDER	0.2036	-0.1442	-0.0878	1.0000							
EducationS~r	0.0417	0.0203	0.3124	-0.2241	1.0000						
EducationT~y	-0.0009	-0.0084	0.2873	-0.2675	0.6524	1.0000					
HincomeDon~w	-0.0070	0.0340	0.0831	0.1881	-0.1189	-0.1621	1.0000				
HincomeMid~e	0.0298	0.1070	0.0059	0.1068	-0.2317	-0.2313	0.6088	1.0000			
HincomeHigh	0.0558	0.1423	0.0408	0.1795	-0.2565	-0.4540	0.6286	0.6535	1.0000		
KnowledgeM~s	-0.1744	-0.0101	-0.0957	-0.1818	0.0760	0.0130	-0.0288	-0.0013	-0.0521	1.0000	
_cons	-0.0438	-0.2441	-0.6875	-0.1102	-0.3959	-0.3054	-0.4134	-0.3576	-0.3623	-0.2208	1.0000

Logit Estimates without Education Levels

Iteration 0: log likelihood = -93.732445
Iteration 1: log likelihood = -91.081251
Iteration 2: log likelihood = -82.748765
Iteration 3: log likelihood = -81.937799
Iteration 4: log likelihood = -81.93263
Iteration 5: log likelihood = -81.93263

Logistic regression Number of obs = 307

Number of obs = 307 LR chi2(8) = 23.60 Prob > chi2 = 0.0027 Pseudo R2 = 0.1259

Log likelihood = -81.93263

WTP_binary	Coef.	Std. Err.	z	P> z	[95% Conf.	Interval]
HavekentNew	3471146	.4910914	-0.71	0.480	-1.309636	.6154068
VisitCentre	2.378659	.5445812	4.37	0.000	1.311299	3.446018
Age	011674	.0203027	-0.57	0.565	0514665	.0281185
GENDER	7591834	.455009	-1.67	0.095	-1.650985	.1326179
HincomeDontknow	.109747	.6729128	0.16	0.870	-1.209138	1.428632
HincomeMiddle	2713005	.6757479	-0.40	0.688	-1.595742	1.053141
HincomeHigh	.05559	.6729549	0.08	0.934	-1.263377	1.374557
KnowledgeMeanStats	.1128708	.1773746	0.64	0.525	234777	.4605185
_cons	1.092548	1.073356	1.02	0.309	-1.011191	3.196288

Marginal Effect of Logit Model without Education Levels

Marginal effects after logit

y = Pr(WTP binary) (predict)

= .92914916

variable	dy/dx	Std. Err.	Z	P> z	[95%	C.I.]	X
Haveke~w*	0221001	.03008	-0.73	0.463	081063	.036863	.62215
VisitC~e*	.3434752	.11345	3.03	0.002	.121127	.565823	.915309
Age	0007685	.00133	-0.58	0.564	00338	.001843	34.6743
GENDER*	0507533	.03035	-1.67	0.094	110236	.00873	.498371
Hinc~now*	.0071201	.04301	0.17	0.869	07718	.091421	.34202
Hincom~e*	0191689	.05115	-0.37	0.708	119418	.08108	.201954
Hincom~h*	.0036233	.04344	0.08	0.934	081519	.088766	.289902
Knowl~ts	.0074304	.01162	0.64	0.523	015353	.030214	2.6949

^(*) $\mathrm{d}y/\mathrm{d}x$ is for discrete change of dummy variable from 0 to 1

Classification Tests of Logit Model without Education Levels

	True ——		_					
Classified	D	~ D	Total					
+	276	25	301					
_	3	3	6					
Total	279	28	307					
Classified + if predicted $Pr(D) >= .5$ True D defined as $WTP_binary != 0$								
Sensitivity		Pr(+	D) 98.92%					
Specificity		Pr(- ~	-D) 10.71%					
Positive pre	edictive value	Pr(D	+) 91.69%					
Negative pre	edictive value	Pr (~D	-) 50.00%					
False + rate	e for true ~D	Pr(+ ^	~D) 89.29%					
False - rate			D) 1.08%					
False + rate	e for classified +	Pr(~D	+) 8.31%					
	e for classified -		-) 50.00%					
Correctly classified								

Logit Results without Income Levels

Iteration	0:	log	likelihood	=	-93.732445
Iteration	1:	log	likelihood	=	-89.565055
Iteration	2:	log	likelihood	=	-80.934343
Iteration	3:	log	likelihood	=	-80.247655
Iteration	4:	log	likelihood	=	-80.244159
Iteration	5 :	log	likelihood	=	-80.244159

Logistic regression Number of obs = 307LR chi2(7) = 26.98

WTP_binary Coef. Std. Err. P> | z | [95% Conf. Interval] Z -.2817719 .4949147 -0.57 -1.251787 0.569 HavekentNew .688243 3.475065 .5408503 VisitCentre 2.415018 4.47 0.000 1.354971 .0450384 -.0406438 Age .0021973 .0218581 0.10 0.920 -2.07 -.050052 GENDER -.9692863 .4690057 0.039 -1.888521 1.198445 .6136309 1.95 0.051 -.0042491 2.40114 EducationSenior .894523 .5673807 1.58 0.115 -.2175227 2.006569 EducationTertiary 0.77 0.439 KnowledgeMeanStats .1326128 .1712528 -.2030366 .4682621 -.1971763 1.068061 -0.18 0.854 -2.290538 1.896185 _cons

Marginal Effects without Income Levels

Marginal effects after logit

y = Pr(WTP_binary) (predict)

= .93360908

variable	dy/dx	Std. Err.	Z	P> z	[95%	C.I.]	X
Haveke~w*	0169861	.02892	-0.59	0.557	073674	.039702	.62215
VisitC~e*	.3386247	.11066	3.06	0.002	.12174	.555509	.915309
Age	.0001362	.00135	0.10	0.920	002518	.00279	34.6743
GENDER*	0616285	.02964	-2.08	0.038	119723	003534	.498371
Ed~enior*	.0686471	.03262	2.10	0.035	.004713	.132581	.387622
Educat~y*	.0538995	.03333	1.62	0.106	011435	.119234	.436482
Knowl~ts	.0082198	.01055	0.78	0.436	012467	.028906	2.6949

^(*) $\mathrm{d}y/\mathrm{d}x$ is for discrete change of dummy variable from 0 to 1

Classification Tests of Logit Model without Income Levels

Logistic model for WTP_binary

		True ———	
Classified	D	~ D	Total
+ -	279 0	2 4 4	303
Total	279	28	307

Classified + if predicted Pr(D) >= .5True D defined as $WTP_binary != 0$

Sensitivity	100.00%	
Specificity	$Pr(- \sim D)$	14.29%
Positive predictive value	Pr(D +)	92.08%
Negative predictive value	Pr(~D -)	100.00%
False + rate for true ~D	$Pr(+ \sim D)$	85.71%
False - rate for true D	Pr(- D)	0.00%
False + rate for classified +	Pr(~D +)	7.92%
False - rate for classified -	Pr(D -)	0.00%

Correctly classified

92.18%

Tobit Regression Results (Midpoint values- normal data)

Tobit regression Number of obs = 307 LR chi2(10) = Prob > chi2 = Pseudo R2 = 21.41 0.0184

Log likelihood = -2001.4204

WTPMidpoint	Coef.	Std. Err.	t	P> t	[95% Conf.	Interval]
HavekentNew	10.41399	39.09974	0.27	0.790	-66.53366	87.36164
VisitCentre	89.87856	69.13999	1.30	0.195	-46.18779	225.9449
Age	3161171	1.739951	-0.18	0.856	-3.740312	3.108078
GENDER	1.136102	36.43693	0.03	0.975	-70.57117	72.84338
EducationSenior	114.71	53.52955	2.14	0.033	9.364746	220.0553
EducationTertiary	47.83795	54.65958	0.88	0.382	-59.7312	155.4071
HincomeDontknow	-81.80738	50.22983	-1.63	0.104	-180.6589	17.04411
HincomeMiddle	-107.5781	56.48513	-1.90	0.058	-218.7399	3.583739
HincomeHigh	-107.0356	55.79997	-1.92	0.056	-216.849	2.777813
KnowledgeMeanStats	38.33996	13.53849	2.83	0.005	11.69642	64.98349
_cons	-141.702	108.3741	-1.31	0.192	-354.9804	71.57634
/sigma	295.3562	12.52984			270.6976	320.0147

Obs. summary:

28 left-censored observations at WTPMidpoint<=0

0.0053

279 uncensored observations

0 right-censored observations

Tobit Regression Results (Without Education Variables- normal data)

Tobit regression Number of obs = LR chi2(8) =
Prob > chi2 =
Pseudo R2 = 15.83 0.0449 Log likelihood = -2004.21110.0039

WTPMidpoint	Coef.	Std. Err.	t	P> t	[95% Conf.	Interval]
HavekentNew	3.206284	39.25953	0.08	0.935	-74.0537	80.46627
VisitCentre	94.01774	69.34072	1.36	0.176	-42.43991	230.4754
Age	-1.334401	1.670408	-0.80	0.425	-4.621647	1.952846
GENDER	7.39064	36.3456	0.20	0.839	-64.13494	78.91622
HincomeDontknow	-72.68499	50.24697	-1.45	0.149	-171.5675	26.19751
HincomeMiddle	-93.27297	56.15754	-1.66	0.098	-203.7871	17.24112
HincomeHigh	-101.7705	52.53528	-1.94	0.054	-205.1562	1.615234
KnowledgeMeanStats	36.74636	13.6234	2.70	0.007	9.936454	63.55626
_cons	-46.31778	96.75117	-0.48	0.632	-236.7173	144.0817
/sigma	297.7998	12.64208			272.9211	322.6786

Obs. summary:

28 left-censored observations at WTPMidpoint<=0

279 uncensored observations

Tobit Regression Results (Without Income Variables- normal data)

Number of obs = 307 LR chi2(7) = 16.73 Prob > chi2 = 0.0192 Pseudo R2 = 0.0042 Tobit regression Log likelihood = -2003.7594

WTPMidpoint	Coef.	Std. Err.	t	P> t	[95% Conf.	Interval]
HavekentNew VisitCentre	16.35051 107.1219	39.10316 68.9383	0.42	0.676	-60.60071 -28.54197	93.30173
Age	3732748	1.753323	-0.21	0.832	-3.823645	3.077096
GENDER	7.372151	36.17427	0.20	0.839	-63.8153	78.55961
EducationSenior	93.40883	52.90913	1.77	0.079	-10.71121	197.5289
EducationTertiary	16.30117	51.33938	0.32	0.751	-84.72975	117.3321
KnowledgeMeanStats	37.21434	13.61836	2.73	0.007	10.41473	64.01394
cons	-218.0177	102.771	-2.12	0.035	-420.2609	-15.77438
/sigma	297.7161	12.63215			272.8572	322.5749

Obs. summary:

28 left-censored observations at WTPMidpoint<=0

279 uncensored observations

0 right-censored observations

Tobit Regression Results (WTP Amounts in lognormal form)

Number of obs = 307 LR chi2(10) = 56.74 Prob > chi2 = 0.0000 Pseudo R2 = 0.0539 Tobit regression Log likelihood = -498.17657

lWTPPremium	Coef.	Std. Err.	t	P> t	[95% Conf.	Interval]
HavekentNew	0450148	.1662902	-0.27	0.787	3722711	.2822414
VisitCentre	1.417669	.2855289	4.97	0.000	.8557531	1.979586
Age	0057916	.0074219	-0.78	0.436	0203977	.0088146
GENDER	1373021	.1554504	-0.88	0.378	443226	.1686217
EducationSenior	.704663	.2268289	3.11	0.002	.2582674	1.151059
EducationTertiary	.3046846	.2318966	1.31	0.190	151684	.7610532
HincomeDontknow	.0252661	.2150709	0.12	0.907	3979899	.4485221
HincomeMiddle	3185669	.2408758	-1.32	0.187	7926066	.1554728
HincomeHigh	2468949	.2386393	-1.03	0.302	7165331	.2227433
KnowledgeMeanStats	.2161603	.0578681	3.74	0.000	.1022768	.3300438
_cons	.608422	.4568443	1.33	0.184	2906401	1.507484
/sigma	1.273716	.0554179			1.164654	1.382777

Obs. summary:

28 left-censored observations at lWTPPremium<=0

279 uncensored observations

Tobit Regression Results (Education Variable excluded- lognormal form)

Tobit regression	Number of obs	=	307
	LR chi2(8)	=	45.41
	Prob > chi2	=	0.0000
Log likelihood = -503.84336	Pseudo R2	=	0.0431

lWTPPremium	Coef.	Std. Err.	t	P> t	[95% Conf.	Interval]
HavekentNew	0875546	.1689312	-0.52	0.605	4199993	.2448901
VisitCentre	1.454753	.2898582	5.02	0.000	.884332	2.025173
Age	0120872	.0072109	-1.68	0.095	0262778	.0021033
GENDER	0979685	.1568015	-0.62	0.533	4065429	.2106059
HincomeDontknow	.0800949	.2176784	0.37	0.713	348281	.5084707
HincomeMiddle	2315709	.242365	-0.96	0.340	7085282	.2453864
HincomeHigh	2084082	.2271705	-0.92	0.360	6554637	.2386472
KnowledgeMeanStats	.2075103	.0589099	3.52	0.000	.0915797	.3234409
_cons	1.181548	.4147891	2.85	0.005	.3652725	1.997824
/sigma	1.298281	.0565089			1.187075	1.409486

Obs. summary:

28 left-censored observations at lWTPPremium<=0

279 uncensored observations

0 right-censored observations

Tobit Regression Results (Income Variable Excluded- lognormal form)

Tobit regression	Number of obs	=	307
	LR chi2(7)	=	53.11
	Prob > chi2	=	0.0000
Log likelihood = -499.99187	Pseudo R2	=	0.0504

lWTPPremium	Coef.	Std. Err.	t	P> t	[95% Conf.	Interval]
HavekentNew	0108135	.1661306	-0.07	0.948	3377423	.3161154
VisitCentre	1.48939	.2840726	5.24	0.000	.9303624	2.048417
Age	0065527	.0074549	-0.88	0.380	0212233	.0081179
GENDER	1583531	.1541654	-1.03	0.305	4617357	.1450296
EducationSenior	.6439304	.2239725	2.88	0.004	.2031743	1.084687
EducationTertiary	.2013692	.2171857	0.93	0.355	2260312	.6287696
KnowledgeMeanStats	.21387	.0581257	3.68	0.000	.0994843	.3282557
_cons	.5057053	.4303231	1.18	0.241	3411289	1.352539
/sigma	1.281817	.0557727			1.172062	1.391573

Obs. summary:

28 left-censored observations at lWTPPremium<=0

279 uncensored observations

Tobit Regression Results (Midpoints WTP Amounts in lognormal form)

Tobit regression Number of obs = 307 LR chi2(10) 54.85 Prob > chi2 0.0000 Log likelihood = -500.51612Pseudo R2 0.0519

lWTPMidpoint	Coef.	Std. Err.	t	P> t	[95% Conf.	Interval]
HavekentNew	0380653	.1665755	-0.23	0.819	3658832	.2897525
VisitCentre	1.405937	.2849544	4.93	0.000	.8451519	1.966723
Age	0059916	.007435	-0.81	0.421	0206234	.0086403
GENDER	1555748	.1557656	-1.00	0.319	462119	.1509694
EducationSenior	.6667302	.2271443	2.94	0.004	.2197138	1.113746
EducationTertiary	.2766994	.2322425	1.19	0.234	1803501	.7337489
HincomeDontknow	.0059237	.2155524	0.03	0.978	4182798	.4301273
HincomeMiddle	3384018	.2413164	-1.40	0.162	8133085	.1365049
HincomeHigh	2722671	.2391533	-1.14	0.256	7429168	.1983827
KnowledgeMeanStats	.2061007	.0579978	3.55	0.000	.091962	.3202393
_cons	.9233292	.457003	2.02	0.044	.0239548	1.822704
/sigma	1.277172	.0556797			1.167595	1.386749

Obs. summary:

28 left-censored observations at lWTPMidpoint<=0

279 uncensored observations

0 right-censored observations

Tobit Regression Results of WTP Midpoint (Education Variable Excluded-lognormal form)

Tobit regression Number of obs = 307 LR chi2(8) 44.53 Prob > chi2 = Pseudo R2 = 0.0000 Log likelihood = -505.672840.0422

lWTPMidpoint	Coef.	Std. Err.	t	P> t	[95% Conf.	Interval]
HavekentNew	0786702	.168961	-0.47	0.642	4111734	.2538331
VisitCentre	1.4411	.2889101	4.99	0.000	.8725449	2.009655
Age	0119204	.0072119	-1.65	0.099	0261129	.002272
GENDER	119122	.1568618	-0.76	0.448	4278149	.189571
HincomeDontknow	.0569224	.2178178	0.26	0.794	3717277	.4855725
HincomeMiddle	2573088	.2424453	-1.06	0.289	7344241	.2198066
HincomeHigh	2409563	.2272758	-1.06	0.290	688219	.2063064
KnowledgeMeanStats	.1979308	.0589475	3.36	0.001	.0819262	.3139354
_cons	1.462031	.4145667	3.53	0.000	.6461926	2.277869
/sigma	1.299665	.0566771			1.188128	1.411201

Obs. summary:

28 left-censored observations at lWTPMidpoint<=0

279 uncensored observations

Tobit Regression Results of WTP Midpoint (Income Variable Excluded- lognormal form)

lWTPMidpoint	Coef.	Std. Err.	t	P> t	[95% Conf.	Interval]
HavekentNew	0027772	.1664902	-0.02	0.987	3304136	.3248593
VisitCentre	1.481482	.2836124	5.22	0.000	.92336	2.039603
Age	006746	.007471	-0.90	0.367	0214483	.0079562
GENDER	1747499	.1545451	-1.13	0.259	4788797	.1293799
EducationSenior	.6015016	.2243784	2.68	0.008	.1599467	1.043057
EducationTertiary	.1659911	.21756	0.76	0.446	2621459	.5941281
KnowledgeMeanStats	.2035336	.0582797	3.49	0.001	.0888448	.3182225
_cons	.8029635	.4304612	1.87	0.063	0441424	1.65007
/sigma	1.285821	.056058			1.175504	1.396138

Obs. summary:

28 left-censored observations at lWTPMidpoint<=0

279 uncensored observations

0 right-censored observations

Logit Regression Results with distant decay included

Iteration 0: log likelihood = -93.732445
Iteration 1: log likelihood = -87.393276
Iteration 2: log likelihood = -78.643192
Iteration 3: log likelihood = -77.912933
Iteration 4: log likelihood = -77.910406
Iteration 5: log likelihood = -77.910406

Logistic regression

Number of obs = 307 LR chi2(11) = 31.64 Prob > chi2 = 0.0009 Pseudo R2 = 0.1688

Log likelihood = -77.910406

WTP_binary	Coef.	Std. Err.	Z	P> z	[95% Conf.	Interval]
HavekentNew	4154247	.5068032	-0.82	0.412	-1.408741	.5778914
VisitCentre	2.161607	.562703	3.84	0.000	1.05873	3.264485
Age	.0029907	.0228563	0.13	0.896	0418069	.0477883
GenderNew	8707711	.4916174	-1.77	0.077	-1.834324	.0927813
EducationSenior	1.450073	.6667704	2.17	0.030	.143227	2.756919
EducationTertiary	1.328702	.6972317	1.91	0.057	0378471	2.695251
HincomeDontknow	.1516294	.7196334	0.21	0.833	-1.258826	1.562085
HincomeMiddle	.2513453	.8435487	0.30	0.766	-1.40198	1.90467
HincomeHigh	.5169378	.9028078	0.57	0.567	-1.252533	2.286409
KnowledgeMeanStats	.0767777	.182098	0.42	0.673	2801277	.4336832
Distant_Decay	1.338518	.7047824	1.90	0.058	0428302	2.719866
_cons	8920001	1.322522	-0.67	0.500	-3.484095	1.700095

Marginal Effects of Logit Model with Distant Decay included

Marginal effects after logit

y = Pr(WTP_binary) (predict)

= .93935519

variable	dy/dx	Std. Err.	z	P> z	[95%	C.I.]	X
Haveke~w*	0227396	.02665	-0.85	0.393	074965	.029486	.62215
VisitC~e*	.2672774	.11042	2.42	0.015	.050863	.483692	.915309
Age	.0001704	.0013	0.13	0.896	002379	.00272	34.6743
Gender~w*	0506943	.02867	-1.77	0.077	106896	.005508	.498371
Ed~enior*	.0758586	.03223	2.35	0.019	.012681	.139036	.387622
Educat~y*	.0737519	.03753	1.96	0.049	.000188	.147316	.436482
Hinc~now*	.0084631	.03934	0.22	0.830	068636	.085563	.34202
Hincom~e*	.013426	.04222	0.32	0.750	069321	.096173	.201954
Hincom~h*	.0269557	.04355	0.62	0.536	058403	.112315	.289902
Knowl~ts	.0043738	.01038	0.42	0.674	015978	.024726	2.6949
Distan~y*	.0780346	.04189	1.86	0.062	004067	.160136	.478827

^(*) dy/dx is for discrete change of dummy variable from 0 to 1

Tobit Regression Results with Distant Decay Variable

Tobit regression Number of obs = 307 LR chi2(11) = 65.28 Prob > chi2 = 0.0000 Log likelihood = -495.30099 Pseudo R2 = 0.0618

lWTPMidpoint	Coef.	Std. Err.	t	P> t	[95% Conf.	Interval]
HavekentNew	115644	.1655215	-0.70	0.485	4413921	.2101041
VisitCentre	1.315961	.2818135	4.67	0.000	.7613489	1.870573
Age	0062868	.007312	-0.86	0.391	0206768	.0081033
GenderNew	1023905	.153966	-0.67	0.507	4053973	.2006162
EducationSenior	.7200532	.2241016	3.21	0.001	.2790189	1.161087
EducationTertiary	.3779104	.2306426	1.64	0.102	0759967	.8318174
HincomeDontknow	.095119	.2136827	0.45	0.657	3254109	.5156489
HincomeMiddle	.1034993	.2733858	0.38	0.705	4345269	.6415256
HincomeHigh	.263377	.2870998	0.92	0.360	3016385	.8283925
KnowledgeMeanStats	.1850191	.057367	3.23	0.001	.0721202	.297918
Distant_Decay	.7044642	.2166335	3.25	0.001	.2781272	1.130801
_cons	.4171429	.4769091	0.87	0.382	5214194	1.355705
/sigma	1.255258	.0546999			1.147609	1.362908

Obs. summary:

²⁸ left-censored observations at lWTPMidpoint<=0

²⁷⁹ uncensored observations

⁰ right-censored observations

Tobit Regression Results of Positive WTP Amounts

279 Tobit regression

45.79 0.0000

Number of obs =
LR chi2(11) =
Prob > chi2 =
Pseudo R2 = Log likelihood = -379.055780.0570

lWTPMidpoint	Coef.	Std. Err.	t	P> t	[95% Conf.	Interval]
HavekentNew	0499383	.1332859	-0.37	0.708	312359	.2124825
VisitCentre	.5347414	.26621	2.01	0.046	.0106125	1.05887
Age	0071249	.00585	-1.22	0.224	0186427	.004393
GenderNew	.1095764	.1221176	0.90	0.370	1308556	.3500083
EducationSenior	.4835716	.1831203	2.64	0.009	.1230342	.844109
EducationTertiary	.1531537	.1879869	0.81	0.416	2169653	.5232726
HincomeDontknow	.0933138	.167615	0.56	0.578	2366958	.4233233
HincomeMiddle	.0415128	.2160543	0.19	0.848	3838669	.4668924
HincomeHigh	.1159011	.2273081	0.51	0.611	3316356	.5634379
KnowledgeMeanStats	.1832893	.0450848	4.07	0.000	.0945238	.2720547
Distant_Decay	.4511751	.1726971	2.61	0.009	.1111595	.7911907
_cons	1.655025	.4108327	4.03	0.000	.8461544	2.463895
/sigma	.9522151	.0419953			.8695325	1.034898

Obs. summary:

¹⁵ left-censored observations at lWTPMidpoint<=1.5040774

²⁶⁴ uncensored observations

⁰ right-censored observations

APPENDIX D

QUESTIONNAIRE – PUBLIC (USERS AND NON-USERS OF KENTE) SECTION 1: INTRODUCTION

1.1: Do	you have kente cloth (or a clothing that is completely made of kente)?
	Yes
	No
	Don't know
1.2: Ar	e parts of some of the clothing you have now made of kente?
	Yes
	No
	Don't know
1.3: Ho	ow often do you use clothing made of kente?
	Everyday
	Once a week
	Once a month
	5 – 11 times a year
	2 – 4 times a year
	Once a year
	Less than once a year
	Not at all
1.4: Ho	ow often do you see kente weaving?
	Everyday
	Once a week
	Once a month
	5 – 11 times a year
	2 – 4 times a year
	Once a year
	Less than once a year
	Not at all
1.5: Pl	ease tick which brand(s) of kente do you have? (<i>Tick all that apply</i>).
	Ashanti kente
	Ewe kente
	Northern kente
	Kente from other African countries
	Other, please indicate

Ewe kente										
□ Northern kente										
☐ Kente from other Afric	an countri	es								
☐ Other, please indicat	:e									
1.7: How knowledgeable are y	ou of kent	te cloth in g	general? Ple	ease rate on	a scale from 1 - 6 with 1					
being "not very knowledgeable at all" and 6 being "very knowledgeable".										
1	2	3	4	5	6					
Not knowledgeable at all			-		Very knowledgeable					
1.8: How knowledgeable are y	ou of kente	e weaving?	Please rate	on a scale fro	om 1 - 6 with 1 being "not					
1.8: How knowledgeable are you of kente weaving? Please rate on a scale from 1 - 6 with 1 being "not very knowledgeable at all" and 6 being "very knowledgeable".										
very knowledgeable at all" and	l 6 being "\	ery knowle	dgeable".							
very knowledgeable at all" and	l 6 being "\	ery knowle	dgeable".							
very knowledgeable at all" and	l 6 being "\		dgeable".	5	6					
		ery knowle	-	5	6 Very knowledgeable					
1			-	5	6 Very knowledgeable					
1	2	3	4	5						
1 Not knowledgeable at all	2	3	4		Very knowledgeable					
1	2	3	4		Very knowledgeable					
1 Not knowledgeable at all	2 ou of kente	3 e symbols?	4 Please rate		Very knowledgeable					
1 Not knowledgeable at all 1.9: How knowledgeable are y	2 ou of kente	3 e symbols?	4 Please rate		Very knowledgeable					
1 Not knowledgeable at all 1.9: How knowledgeable are y	2 ou of kente	3 e symbols? I	4 Please rate	on a scale fro	Very knowledgeable					
1 Not knowledgeable at all 1.9: How knowledgeable are y at all knowledgeable at all" an	2 ou of kente	3 e symbols?	4 Please rate edgeable".		Very knowledgeable Dom 1 - 6 with 1 being "not					
1 Not knowledgeable at all 1.9: How knowledgeable are y at all knowledgeable at all" an	2 ou of kente	3 e symbols? I	4 Please rate edgeable".	on a scale fro	Very knowledgeable om 1 - 6 with 1 being "not					
1 Not knowledgeable at all 1.9: How knowledgeable are y at all knowledgeable at all" an	2 ou of kente	3 e symbols? I	4 Please rate edgeable".	on a scale fro	Very knowledgeable om 1 - 6 with 1 being "not					
1 Not knowledgeable at all 1.9: How knowledgeable are y at all knowledgeable at all" an	2 ou of kente	3 e symbols? I	4 Please rate edgeable".	on a scale fro	Very knowledgeable om 1 - 6 with 1 being "not					
1 Not knowledgeable at all 1.9: How knowledgeable are y at all knowledgeable at all" an	2 ou of kente	3 e symbols? I	4 Please rate edgeable".	on a scale fro	Very knowledgeable om 1 - 6 with 1 being "not					
1 Not knowledgeable at all 1.9: How knowledgeable are y at all knowledgeable at all" an	2 ou of kente	3 e symbols? I	4 Please rate edgeable".	on a scale fro	Very knowledgeable om 1 - 6 with 1 being "not					

1.6: Please tick which brand(s) of kente do you prefer? (*Tick all that apply*).

☐ Ashanti kente

1.10: How important do you think these **threats are** to <u>maintaining kente weaving in Ghana</u>? Please rate each threat on a scale from 1 to 6 with 1 being "not important at all" as a threat and 6 being "very important" as a threat to kente weaving.

	Threats to kente weaving	1 Not important at all	2	3	4	5	6 Very important	Don't know
1.10.1	Imitation of kente designs							
1.10.2	Little Documentation of kente symbols							
1.10.3	Low Public knowledge of interpretation of kente symbols							
1.10.4	Inadequate public interest in kente							
1.10.5	Low patronage of kente							
1.10.6	High importation of clothing							
1.10.7	Informality of kente weaving							
1.10.8	High price of kente							
1.10.9	Out-moded production method							
1.10.10	Unattractive kente designs							
1.10.11	Unprofitable kente weaving							
1.10.12	Low use of kente							
1.10.13	Lack of export opportunities							

1.10.14	Lack of credit/finance				
1.10.15	Other factors:				

1.11: How important do you think these threats to maintaining the <u>interpretation of kente symbols in Ghana</u> are? Please rate each issue on a scale from 1 to 6 with 1 being "not important at all" as a threat and 6 being "very important" as a threat to the interpretation of kente symbols

	Threats to interpretation of kente symbols	1 Not important at all	2	3	4	5	6 Very important	Don't know
1.11.1	Imitation of kente designs							
1.11.2	Little documentation of kente symbols							
1.11.3	Low Public knowledge of interpretation of kente symbols							
1.11.4	Inadequate public interest in kente							
1.11.5	Low patronage of kente							
1.11.6	High importation of clothing							
1.11.7	Informality of kente weaving							
1.11.8	High price of kente							
1.11.9	Out-moded production method							
1.11.10	Unattractive kente designs							
1.11.11	Unprofitable kente weaving							

1.11.12	Low use of kente				
1.11.13	Lack of export opportunities				
1.11.14	Lack of credit/finance				
1.11.15	Other factors:				

1.12: How do you rank the responsibility of the following groups on the promotion of kente weaving? Indicate your opinion on a scale from 1 - 6 with 1 being "not responsible at all" and 6 being "very responsible".

	Groups	1 Not responsible at all	2	3	4	5	6 Very responsible	Don't know
1. 12.1	General public							
1. 12.2	Kente users							
1. 12.3	Individual kente weavers							
1. 12.4	The Association of weavers							
1. 12.5	Kente festivals							
1. 12.6	Non-Governmental							
	Organizations (NGOs)							
1. 12.7	Global certification							
1. 12.8	National certification							
1. 12.9	The Government							

1. 12.10	Other important stakeholder(s);				
	please specify				

1.13: How do you rank the responsibility of the following groups on the promotion of <u>public understanding of kente symbols</u>? Indicate your opinion on a scale from 1 - 6 with 1 being "not responsible at all" and 6 being "very responsible".

	Groups	1 Not responsible at all	2	3	4	5	6 Very responsible	Don't know
1. 12.1	General public							
1. 12.2	Kente users							
1. 12.3	Individual kente weavers							
1. 12.4	The Association of weavers							
1. 12.5	Kente festivals							
1. 12.6	NGOs							
1. 12.7	Global certification							
1. 12.8	National certification							
1. 12.9	The Government							

1. 12.10	Other important stakeholder(s);				
	please specify				

1.13. How do you rank the responsibility of the following groups on the <u>promotion of use of kente in Ghana</u>? Indicate your opinion on a scale from 1 - 6 with 1 being "not responsible at all" and 6 being "very responsible".

	Groups	1 Not responsible at all	2	3	4	5	6 Very responsible	Don't know
1.13.1	General public							
1.13.2	Kente users							
1.13.3	Individual kente weavers							
1.13.4	The Association of weavers							
1.13.5	Kente festivals							
1.13.6	NGOs							
1.13.7	Global certification							
1.13.8	National certification							
1.13.9	The Government							

1 13 10	Other important stakeholder:	П	П	П	П	
1.13.10	other important stakenoider.					

SECTION 2: WILLINGNESS TO PAY FOR WEAVING OF KENTE WEAVING AND INTERPRETATION OF KENTE SYMBOLS

National Centres for demonstration of kente weaving and interpretation of kente symbols

2.1.1: Imagine that the Government of Ghana considers establishing National Centres throughout the whole of Ghana to <u>demonstrate the weaving of kente and to interpret kente symbols and thus contribute to preserving this tradition in Ghana; and would like to find out whether households in Ghana support the establishment of these Centres. These Centres will serve as the main places where weaving of kente will be demonstrated, and information on the interpretation of all kente symbols will be available to all citizens in Ghana free of any entry charge.</u>

However, the final decision on the establishment of these Centres depends on the support of the households in Ghana as indicated by the households' willingness to pay for the establishing and running of these Centres. If the households in Ghana are willing to pay the costs of establishing and running the centres, they will be established. If households are not willing to pay for the establishment and operation of the Centres, the Government will not establish the Centres.

Think about what the preservation of kente weaving and kente symbols means to you and your household. Taking into account your income and your usual expenses, what is the highest amount that your household is almost certainly willing to pay <u>annually over the next 10 years in increased value-added tax (VAT)</u> for these Centres to be established and running?

0 GHS per year
2 GHS per year
5 GHS per year
10 GHS per year
15 GHS per year
20 GHS per year
30 GHS per year
40 GHS per year
50 GHS per year
75 GHS per year
100 GHS per year
More than 100 GHS per year; please specify amount;per year
Don't know

	For those who indicate 2 GHS or higher amounts in 2.1 above, how much of your WTP should oted to demonstration of kente weaving and interpretation of kente symbols?
	Out the amount indicated in 2.1 above, this should be devoted to demonstration of kente weaving.
	Out the amount indicated in 2.1 above, this should be devoted to the interpretation of kente symbols.
	Out the amount indicated in 2.1 above, this should be devoted to other aspects of kente weaving and interpretation of kente symbols. Please, specify what other aspects:
	For those who choose 0.GHS or "Don't know" in 2.1 above, please select the main reason for ecision (JUST ONE REASON ALLOWED)
	I cannot afford to pay.
	I think other public goods are more important to pay for.
	I do not care about preserving kente weaving and/or interpretation of kente symptoms. I think the government should pay from what they already collect in VAT and other taxes.
	I don't think the extra VAT collected will be used to establish the Centre.
	I don't think the Centres will benefit me.
	I think kente weaving and/or interpretation is best preserved without the centres Other reason; please specify:
	the National Centres are established for both kente weaving and interpretation of kente ls and are accessible to you free of charge, how likely is it that you will visit one or more of
	I will certainly visit one of the National Centres.
	I am likely to visit one of the National Centres.
	I may visit one of the National Centres.
	I may not visit one of the National Centres.
	I am not likely to visit one of the National Centres
	I will certainly not visit one of the National Centres
SECT	ION 3: SOCIO-ECONOMIC BACKGROUND
3.1: In	which year you were born?
3.2: In	which city/town/ country do you come from?
3.3: A	re you?

	Female Male
3.4	: What is your highest education level that you have completed?
	☐ Have not been to school
	□ Primary school
	☐ Junior Secondary school
	☐ Senior High school
	☐ College/ university
	□ Postgraduate/graduate/professional
3.5	: What is your main work status?
	Work full time
	Work part time
	Student
	Housework/unpaid work
	Retired
	Unemployed
	Other, please specify:
	: Are you and/or anyone in your household and/or your family is in kente business eaving, trade, and/or interpretation of kente symbols)? Tick all relevant alternatives.
	☐ Yes, I am in the kente business
	Yes, others in my household is in the kente businessYes, others in the family (outside my household) is in the kente business
	□ No
	□ Don't know
3.7	: Household size:
	3.7.1: number of people above 18 years (including yourself) living in the household:
	3.7.2: number of people who are 18 years or younger living in the household:

3.8: What was your annual personal gross income including social security payments, pensions, etc (i.e. before taxes were deducted) in 2017?

	less than 1000 GHS
	1000 – 2000 GHS
	2000 – 3000 GHS
	3000 – 4000 GHS
	4000 – 5000 GHS
	5000 – 6000 GHS
	6000 - 7000 GHS
	7000 - 8000 GHS
	8000 - 9000 GHS
	9000 - 10 000 GHS
	Above 10 000 GHS; please specify
	Don't know/Don't want to answer
	hat was the annual gross income (i.e. before taxes were deducted) in total for your hold in 2017?
	ilold III 2017 !
	less than 2000 GHS
_	
	less than 2000 GHS
	less than 2000 GHS 2000 – 4000 GHS
	less than 2000 GHS 2000 – 4000 GHS 4000 – 6000 GHS
	less than 2000 GHS 2000 – 4000 GHS 4000 – 6000 GHS 6000 – 8000 GHS 8000 – 10 000 GHS
	less than 2000 GHS 2000 – 4000 GHS 4000 – 6000 GHS 6000 – 8000 GHS 8000 – 10 000 GHS
	less than 2000 GHS 2000 – 4000 GHS 4000 – 6000 GHS 6000 – 8000 GHS 8000 – 10 000 GHS 10 000 – 12 000 GHS
	less than 2000 GHS 2000 – 4000 GHS 4000 – 6000 GHS 6000 – 8000 GHS 8000 – 10 000 GHS 10 000 – 12 000 GHS 12 000 - 14 000 GHS
	less than 2000 GHS 2000 – 4000 GHS 4000 – 6000 GHS 6000 – 8000 GHS 8000 – 10 000 GHS 10 000 – 12 000 GHS 12 000 - 14 000 GHS 14 000 – 16 000 GHS
	less than 2000 GHS 2000 – 4000 GHS 4000 – 6000 GHS 6000 – 8000 GHS 8000 – 10 000 GHS 10 000 – 12 000 GHS 12 000 - 14 000 GHS 14 000 – 16 000 GHS 16 000 – 18 000 GHS
	less than 2000 GHS 2000 – 4000 GHS 4000 – 6000 GHS 6000 – 8000 GHS 8000 – 10 000 GHS 10 000 – 12 000 GHS 12 000 - 14 000 GHS 14 000 – 16 000 GHS 16 000 – 18 000 GHS 18 000 – 20 000 GHS

