SMALL & MEDIUM SIZE TEXTILE MANUFACTURERS IN NORTHERN REGION: CHALLENGES AND THE WAY FORWARD

Volume 1, September 2019 **Pages: 201 - 216**

ISSN: 2665-0983 (ONLINE) **DOI: 10.35738/ftr.v1.2019.14**

AUTHORS

Mohammed Majeed
Department of Marketing, Tamale Technical University, Tamale

Joana Akweley Zanu
Department of Fashion Design and Textile, Tamale Technical University, Tamale

Gloria P. Adabla
Department of Fashion Design and Textile, Tamale Technical University, Tamale

Corresponding Author's Email: tunteya14june@gmail.com

ABSTRACT

The role of small and medium size enterprises in the northern region and Ghana at large cannot be over emphasized. The goal of the present study was to assess the problems and prescribe the way forward for the textile small to medium size firms. The main approach to this study is quantitative with descriptive design. Questionnaire was used to assemble data from the respondents among artisans in the metropolis. The major source of funding for these people in the textile business in the Northern region is savings from sales and Susu among friends. Lack of modern technology, unavailability of ready market, insufficient government support, inadequate knowledge in record keeping, lack of collaboration, cheap imported western textiles and inadequate funds are the major challenges. It was concluded that so many problems exist in the sector and require serious attention from all stakeholders.

Keywords: Small & Medium Size Textile Manufacturers; Challenges; Way Forward

1.0 INTRODUCTION

Small and medium size enterprises have gained increasing recognition in the fashion and textile literature. Exactly how innovation occurs in these firms is still rather unknown (Ndesaulwa, Kikula & Chao, 2017). Firms whose staffs are not up to ten (10) are referred to small and medium size enterprise (Abor & Quartey, 2010). Diversification of family, individuals and communities basic needs is bases of development. Economic but national growth and development are achieved via country's mix of all resources including material and human (Ogundnyile, 2002). Aremu

(2014) therefore agreed that harnessing total resources allow for the economy to be reshaped, actualizing the desire growth. The textile sector is been regarded as means of financial independence and employment opportunities (Aremu, 2014). Textile industry is noted as one of the biggest industry worldwide (Majory, 1986; Bennett & Dilorenzo, 2009).

The passion for continues growth of the SMEs in textile sector is a motivation for many articles written by researchers. The goal of this research is to unearth the challenges of the industry and provide enhancement strategies. According to Ministry of Trade and Industry MOTI (2004), the Structural Adjustment Programmes (SAP) adopted and implemented in 1980s through to 1990s by chance government has worsen the employment situation in Ghana by reducing employment rate from 7000 in 1995 to 5000 in 2000 in the public sector. This according to Quarey (2006) has enlarged importation of textile leading the collapse of many textile SME firms. Quartey (2006) also figured out that there is a decline of textile exportation revenue. MOTI (2005) confirmed that export revenue declined from US$ 179.7 million in 1994 to US$ 3.173 million. Specifically the study seeks to identify the demographic characteristics of respondents that relates to challenges among small & medium size textile manufacturers. And to identify the nature of businesses small & medium size textile manufacturers in the northern region are engaged in. It will further unearth the major challenges among small & medium size textile manufacturers in the northern region and finally identify the enhancement strategies for small & medium size textile manufacturers in the northern region.

1.1 Concept of Textile

Makinde et al. (2015) refers to textile as a broad term which means any material made of inter wearing of fibre including carpet, cloths, belt and fabrics. Traditional Ghanaian textiles are categorized as dyed, pattern, woven and non-woven which draped, designed and ornated at the surface with structure. These include Fugu (Gonja) Bingbaa (Dagbani) Kente (Twi) among other languages. Textiles made locally have the feature of been durable, traditional designs and exceptional texture. The traditional relevance starts from wearing it to occasions (Festivals), weddings, chieftaincy ceremonies and house warming.

1.2 The Role of SME in Textile Industry

According to Beck and Demirguc-Kunt (2004) opined that SMEs is a major player in the development of the economy. Textile firms and activities provide employment opportunities and create income in the pockets of people (Adjei, 2012). One of the critical economic contributors of developing economies like Nigeria is the textile sector

June 2019 - Fashion And Textiles Review, ISSN: 2665-0983

(Makinde, 2006). Makinde, Fajuyigbe and Ajiboye (2015) regarded textile as a major human need in the man's need hierarchy after food and shelter. The relevance of textiles to mankind, economic and socio-cultural development of a country cannot be glossed over. (Makinde et al. 2015; Ndesaulwa, 2017). Oloyede (2014) noted that in the manufacturing sector, the textile sub-sector employs 100% of Nigerian labour force. Asaju (2004) stated that textile industry offers both socio- economic and cultural development of a nation.

The textile industry provides a platform for a county's development by creating jobs and increasing standards of living of the citizenry (Bennett & Dilorenzo, 2009; Ndesaulwa, 2017). APTMA (2000) revealed that the textile sector contributes significantly of up-to 65% with expert income in Pakistan, whilst employing 11% with 8% GDP. According to world Trade Organization Report (2004) the world economic giants such as the US, EU, India, China and Pakistan relies mainly on textile manufacturing marketing. The textile sector realised over US$ 450 billion globally, employs 2.1 million people, makes annual sales of E200 billion in 2001 in Europe (WTO, 2004). Frings (2001) observed that trade liberalization has increase the importation and exportation of fabrics and apparel. This, frings (2001) said is a golden opportunity for producers to utilize.

1.3 Challenges

Though Textile industry has contributed immensely form SMES role in economic growth and development, it is bedevilled with vexing constrains. Inadequate and short of skilled entrepreneurs regarding negatively affect the processing and manufacturing in the SME textile industry (Echtner & Zhao, 2011). Echner and Zhao (2011) added that ineffective management approaches and technique and non-availability of required technology were found to problematic to the industry. Also marketing of textile products were found to be a challenge to many weavers. The entrepreneurs must produce but send it to market centres in the cities to sell (Dzramedo & Dabou, 2015).

As a form of SMEs lack collateral security to grantee artisans for financial assistance is yet a major constrain. For this reason, they are unable to increase the size. The size of the business (Dzramedo & Dabou, 2015) Echtner and Zhao (2011) studied the degree and impact ICT on textile industry; it was revealed that SME textile operators focused in the traditional method, whilst the larger manufacturers adopted high technology. Riyanti (2004) proffered that government in the development countries concentrate on improving the political economic and social status of its citizenry. Whitehead and Stevens (1985) observed that a SME textile focuses on individual operations than collaborative work. Resultantly, they do not achieve synergies thereby affecting the individual artisans negative. Achieving global market status cannot be possible since the industry is battled with issues of inadequate funds, lack of funding, lack of motivation,

June 2019 - Fashion And Textiles Review, ISSN: 2665-0983

inadequate managerial skills, lack of facilities and amenities. Lisa et al. (2013) observed that the purchase and use of textile raw materials vise-a-visa it cost and shortages is major challenges.

There is decreasing demand for locally made textile due to cheap imported second-hand clothing from the west. These second-hand goods are everywhere dominating the Ghanaian market thereby creating significant challenge to the textile industry leading to low patronage for Ghana consumers (Adetoun, 2009). Consequently, economic development slowed down, low productivity; low income and cost of job (Chapman, 2006). Again, trade liberalization and globalization has significantly affected the exportation of local textiles; because these SMEs cannot compete with their western counterparty (Cassil & Oxenham, 2006). Cassil and Oxenham (2006) said that "the ability to produce products efficiently at lower comparative cost by China is threatening the textile and apparel industries that are unable to compete in price" (p. 420).

1.4 A Way Forward

The future of the artisans of textile products lies in many hands such as the artisans, government and suppliers of the raw materials. It is against this background, Dzramedo and Dabou (2015) stated that the sustainability of the industry requires artisan sharpening the skills to developing new products; application of appropriate technology and enhanced methods with different colour traits; identifying new markets; improving on quality of the textile products; and government generating markets for the locally made textile as well as creating export promotion strategies for the textile entrepreneurs.

The issue of sustaining the work of artisans and income conditions of the people make the textile industry paramount in the rural folk (Riyanti, 20004). According to Akalaare (2000), demand for textiles such as smock as a product is growing. The tradition artisans should therefore consider the weaving craft as trade or business and not a culture. This will increase the patronage of smock and for people to wear it for fashion instead of symbol for ceremonies (Akalaare, 2000). According to Gam and Banning (2011), smock as a product has the potential of becoming a global product. Lisa et al. (2013) opined that sustainability in the textile industry is achieved via product value maintenance, meeting customer requirement, adjusting to material and labour cost, and aesthetics and quality maintenance.

Parrish, Cassil and Oxenham (2006) remarked that the understanding the consumer of company's products is a major but critical factor the all firms need. The fibre manufacturing sectors have started to blend fibres to start new physical and inherit properties for fashionable and technical applications (Spande & World, 2009). Gaining competitive advantage by vying for more customers and sales from different segment must be the focuses of the local artisans. After all, customer satisfaction creates

June 2019 - Fashion And Textiles Review, ISSN: 2665-0983

competitiveness which is measured by level of productivity enhancement (Kotler, 2003).

2.0 RESEARCH METHODOLOGY

According to Saunders (2009) methodology is a procedural structure within which the survey is conducted. This section will consider research approach, population and sample size, data collection instrument, and data analysis.

2.1 Research Approach and Design

Copper and Schindler (2001) stated that a research design is plan for gathering and performing data analysis. The main approach to this study is quantitative and a descriptive design. According to McGvern (2009) there are two types of research methods including Quantitative and Qualitative. The quantitative approach will be used to measure how the subjects act fell or act the way they do (Amaratung et al., 2002). Quantitative analysis consists of using a mathematical way of searching, presenting, and ensuring data results (Bernard & Bernard, 2012). It sources data and used statistical analysis which is structured well and formalized with data from usually large sample size (Sekaran & Boegi, 2016). Descriptive design is not used to infer results or make judgment. The main objective of the descriptive research is verification of developed hypothesis that reflect current situation (Rizwan, & Jan, 2012) using past & present literature.

2.2 Population

A set of elements that have the information that is sought by the researcher, and about which in service are done (Malhotra, 2007). For the purpose of the research, the population comprise of SMEs artisan in textile sector within Tamale metropolis. This group is made of dressmakers, smock weavers, producers of batik and Tie and dye. Though the participating groups are small (3 groups) but it constitutes a chunk of the SMEs in the textile sector.

2.3. Sampling and Sample Size Determination

A representation of group to avoid using the entire population is sampling (Fraenkel & Wallen, 2006). Fraenkel and Wallen (2006) believed that sampling serves time, minimizes cost and with reduced effort. The sample size formula as follows:

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

Where n = sample size
N = population
e = margin of error
n =?

N=
e = 5% (0.5)
n=80

2.4 Data Sources

The study gather data from both primary and secondary sources (Sauders et al., 2009) the secondary data was gathered from literature of previous researcher (Hair, et al.,2006) whilst primary data was sourced specifically for the problem of this study (Sauders et al., 2009). Sauders et al. (2009) opined that, secondary data lows cost but faster than primary data. However, there is poor collation between the present study and conduct because of vacation of purpose of original study and the current study (Hair et al., 2006). Questionnaire was used to assemble data from the respondents among artisans in the metropolis.

3.0 ANALYSIS OF FINDINGS, RESULTS AND DISCUSSIONS

This section contains the analysis and report of the responses ascertained from the questionnaires distributed on the subject of challenges and the way forward for small & medium size textile manufacturers in northern region. The analysis is done in five (5) parts; the first and second parts contained the demographic characteristics of the respondents who formed the sample population of the project and Nature of Businesses respondents they engaged in respectively. The other parts concentrates on achieving the main objectives of the study.

June 2019 - Fashion And Textiles Review, ISSN: 2665-0983

3.1 Demographic Characteristics of Respondents

The demographic characteristics of respondents used for the study is summarized in Table1 below.

Variable	Category	Frequency	%
Age range	15-35	34	66.7%
	36-55	17	33.3%
	55+	0	0.0%
	Total	**51**	**100.0**
Gender	Male	30	58.8%
	Female	21	41.2%
	Total	**51**	**100.0**
Level of Education	No Education	5	9.8%
	Primary	11	21.6%
	JHS	20	39.2%
	SHS	11	21.6%
	Tertiary	4	7.8%
	Total	**51**	**100.0**
Number of Years in Business	1-3	4	7.8%
	4-6	8	15.7%
	7-10	18	35.3%
	10+	21	41.2%
	Total	**51**	**100.0**

Table 1: Distribution of respondents by demographic characteristics of education

Source: Field Survey, 2018

June 2019 - Fashion And Textiles Review, ISSN: 2665-0983

Table 2: Distribution of respondents by the Nature of Businesses they are engaged in

Variable	Category	Frequency	%
Types of Business	Dress making	22	43.1%
	Smock weaving	26	51.0%
	Batik Tie & Die	1	2.0%
	Shoe making	2	3.9%
	Total	**51**	**100.0**
Increase in sales over the years	Yes	45	88.2%
	No	6	11.8%
	Total	**51**	**100.0**
Your Motivation of been an Artisan Entrepreneur	Employment	24	47.1%
	It was a vision	7	13.7%
	Supplementary income	1	2.0%
	Tradition and culture	9	17.6%
	Family business	10	19.6%
	Total	**51**	**100.0**
Sources of Market Information	Friends	25	49.0%
	Family	4	7.8%
	Internet	7	13.7%
	Workshops	7	13.7%
	Radio	7	13.7%
	TV	1	2.0%
	Total	**51**	**100.0**
Source of Funding	Bank loan	3	5.9%
	Sales Savings	36	70.6%
	Family Support	2	3.9%
	Support from friends	4	7.8%
	Susu among friends	6	11.8%
	Total	**51**	**100.0**

Source: Field Survey, 2018

From Table 2, twenty-six (26) respondents representing almost 51% are engaged in smock weaving whilst 22 respondents representing 43.1% are into Dress making. Cumulatively only 3 respondents representing 6% are engaged in Batik Tie & Die and Shoe making.

Forty-five (45) respondents representing 88.2% pointed out that they have an increase in sales over the years whilst the rest indicated otherwise. Also, Twenty-four (24) respondents representing 47.1% indicated that, being employed was their major motivation of being artisan entrepreneurs' whist only 2% of them indicated that supplementary income generation was the motivation. Almost 20% of the respondents are in those businesses because they belong to their families and they just have to keep them alive.

With regards the source of market information, 25 respondents representing 49% indicated that friends were their source of market information whilst Television served as a source of market information for 2% of the respondents. 13.7% the respondents each indicated that internet, workshops and radio were their sources of market information.

With regard sources of funding for their businesses, 70.6% of the total respondents indicated that savings from sales are their main source of funding whist 11.8% of them rely on Susu among friends as the source of funding their businesses. Almost 6% of the respondents indicated that Bank loans were rather their source of funding their businesses.

3.2 Measuring the Internal Consistency of the Data

Cronbach's alpha is the most common measure of internal consistency ("reliability"). It is used since the questions in a survey/questionnaire forms a scale and it is wished that we want to determine if the scale is reliable in determine the challenges facing small & medium size textile manufacturers as well as determining the factors that could help to enhance the textile industry. The Reliability Statistics is shown in Table 3 below.

Table 3: Reliability statistics in measuring internal consistency of the research instrument

Construct	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Challenges facing small & medium size textile manufacturers in Northern region	0.837	0.860	9
Factors that could possibly enhance the textile industry in Northern region	0.899	0.921	10

Source: Field Survey, 2018

From Table 3 above, the Cronbach's alpha in determining the internal consistency of the responses regarding challenges facing small & medium size textile manufacturers in the northern region is 0.837 and that in establishing the factors that could possibly enhance the textile industry is 0.899. These values are greater than the recommended level of 0.7 and therefore indicate a very high internal consistency among the various variables in each construct and therefore providing a firm groundwork for further analysis to be performed.

3.3 Challenges Facing Small & Medium Size Textile Manufacturers in the Northern Region

Respondents indicated their level of agreements with statements relating to challenges facing small & medium size textile manufacturers in Northern region on a 5-scale point scale, where points 1 and 5 represents "Strongly Disagree" and "Strongly Agree" respectively. Their responses are summarized below in Tables 4 below.

Table 4: Mean score analysis in establishing the challenges facing small & medium size textile manufacturers

Variable	Mean	Std. Deviation
Lack of technology	4.08	0.350
Lack of ready market	4.25	0.048
Inadequate skills in the sector	4.33	0.350
Insufficient government support	4.92	0.088
Challenge with Globalization and trade liberalization	4.88	0.378
Lack of collaboration	4.44	0.128
Cheap imported western textiles	4.90	0.077
Lack of funding and inadequate funds	4.08	0.471
Inadequate knowledge in record keeping	4.12	0.321

Source: Field Survey, 2018

The variables "Inadequate skills in the sector", "Lack of technology", "Lack of ready market", "Insufficient government support", "Lack of collaboration", "Cheap imported western textiles", "Lack of funding and inadequate funds", and "Inadequate knowledge in record keeping" recorded mean scores closer to 5 indicating that respondents agreed more with these statements. Their low standard deviations also indicates how little respondents varied in their opinions regarding them.

3.4 Enhancement Strategies for the Textile Industry in the Northern Region

Respondents indicated their level of agreements with statements relating to factors that would help enhance the textile industry in the northern region on a 5-scale point scale, where points 1 and 5 represents "Strongly Disagree" and "Strongly Agree" respectively. Their responses are summarized below in Tables 5 below.

Table 5: Mean score analysis in determining the factors that could help enhance the textile industry in the northern region.

Variable	Mean	Std. Deviation
Government support	4.02	1.021
Training and sharpening weaving skills	4.00	1.321
Adopting marketing strategies	4.13	1.142
funding and availability of credit	4.90	1.403
Weaving quality products	4.06	.885
Maintaining quality product value	4.17	1.209
Availability of raw materials	4.30	1.372
Technology and equipment	4.88	1.378
Good brightening of workshops	3.01	1.473
Standard workshop for Artisans	4.78	1.539

From Table 5 above, the variables "Good brightening of workshops" obtained a mean score closer to 3 indicating that respondents are uncertain on how that could enhance the textile industry.

However, the Variables "Government support", "Training and sharpening weaving skills", "Adopting marketing strategies", "funding and availability of credit", "Weaving quality products", "Maintaining quality product value", "Availability of raw materials" , "Technology and equipment", and "Standard workshop for Artisans" had mean scores closer to 5 indicating that respondents agreed more with these statements as factors that could possibly enhance the textile industry.

3.5 Establishing the relationship between the Challenges respondents face in the textile industry and suggested strategies to enhance the industry.

		Lack of technology	Lack of ready market	Inadeq. skills in the sector	Insufficient government support	Globalization and trade liberalization	Lack of collaboration	Cheap imported western textiles	Lack of funding and inadequate funds	Inadequate knowledge in record keeping
Maintaining quality product value	Pearson Correlation	-.091	.406	-.091	.327	.155	-.122	.291	.089	-.136
	Sig. (2-tailed)	.527	.003	.527	.019	.282	.395	.038	.543	.343
Government support	Pearson Correlation	-.078	.972**	-.078	.816**	.163	-.058	.873**	.305	-.094
	Sig. (2-tailed)	.585	.000	.585	.000	.257	.684	.000	.033	.511
Training and sharpening weaving skills	Pearson Correlation	.979**	-.124	.979**	-.071	.094	-.156	-.012	-.193	.976**
	Sig. (2-tailed)	.000	.387	.000	.622	.518	.276	.934	.184	.000
Adopting marketing strategies	Pearson Correlation	-.062	.046	-.062	-.012	.302	.048	-.026	.305	-.072
	Sig. (2-tailed)	.665	.749	.665	.934	.033	.737	.857	.033	.617
funding and availability of credit	Pearson Correlation	-.137	.320	-.126	.225	.301	.513**	.211	.965**	-.147
	Sig. (2-tailed)	.348	.025	.388	.121	.037	.000	.145	.000	.315
Weaving quality products	Pearson Correlation	.096	.537**	.062	.351	.077	.010	.340	.187	.051
	Sig. (2-tailed)	.501	.000	.668	.012	.593	.944	.015	.197	.725
Availability of raw materials	Pearson Correlation	-.244	.730**	-.244	.602**	.206	.282	.641**	.415	-.241
	Sig. (2-tailed)	.085	.000	.085	.000	.151	.045	.000	.003	.088
Technology and equipment	Pearson Correlation	.133	.153	.133	.209	1.000**	-.036	.249	.299	.094
	Sig. (2-tailed)	.356	.288	.356	.146	.000	.803	.081	.039	.518
Good brightening of workshops	Pearson Correlation	-.207	.275	-.207	.191	.270	.499	.179	.966**	-.204
	Sig. (2-tailed)	.154	.056	.154	.188	.063	.000	.218	.000	.160
Standard workshop for Artisans	Pearson Correlation	-.145	.281	-.104	.305	.324	.462	.293	.874**	-.124
	Sig. (2-tailed)	.321	.050	.475	.033	.025	.001	.041	.000	.397

4.0 DISCUSSION OF FINDINGS

The study revealed that almost two-thirds of artisans in this business are in their youthful ages and can therefore bring that to bear in transforming their business with majority of them being males. Majority of people in the textile business in the Northern region have at least some form of formal education and majority of them have stayed in the business for at least 7 years. Their great experiences in the bossiness could also impact positively of their businesses if proper guidance and assistance is given them. Majority of people in the textile businesses in the Northern region are engaged in smock weaving and Dress making with very of them rather engaging in Batik Tie & Die and Shoe making. The study also revealed that, Majority of the people engaged in the textile business in the Northern region have increases in sales over the years where friends and radio are their major source of market

information. Only a few of them rely on internet and Television adverts to relay their market information. The major source of funding for these people in the textile business in the Northern region is savings from sales and Susu among friends. Only a few of them rely on Bank loans as a source of funding their businesses. Lack of modern technology, unavailability of ready market, insufficient government support, inadequate knowledge in record keeping, lack of collaboration, cheap imported western textiles and inadequate funds are also of the major challenges facing small & medium size textile manufacturers in Northern region.

4.1 Management Implication

Training and sharpening weaving skills can help address the problem of Lack of technology, inadequate skills in the sector, and inadequate knowledge in record keeping. Government support can help address Lack of ready market for textile products, insufficient government support and Cheap imported western textiles. Funding and availability of credit can help address Lack of collaboration and Lack of funding and inadequate funds. Availability of raw materials can help address lack of ready market, insufficient government support and cheap imported western textiles.

5.0 CONCLUSION

The goal of the present study was to assess the problems and prescribe the way forward for the textile small to medium size firms. It was concluded that so many problems exist in the sector and require serious attention from all stakeholders. The sector is comprised of a lot of manufacturers such as Dress making, smock weaving, Batik Tie & Die and Shoe making.

6.0 RECOMMENDATION

Based on the results found in the study, the following recommendations have been put forward. First of all, the Municipal and District Assemblies and NGO's in the areas visited should organize workshops to educate the younger generation on the benefits that can be derived from engaging in the local textile industry. This will help to increase the revenue base of the local Assemblies since these people will be paying taxes. It will also help more people to be self-employed and as such will not wait on the central Government to provide jobs for them.

Additionally, private enterprise owners and medium-size businesses can invest in the trade of textile raw materials such as yarns, calico, dyes and other accessories which could reduce the cost of production and consequently reduce the cost price of the

finished products. The artisans can also form associations so that they can purchase materials in bulk from bigger markets in order to avoid buying at a higher cost from smaller markets close to them.

Furthermore, the Municipal and District Assemblies should help put the manufacturers in groups so that the Manufacturers could put their works together and assess bigger markets such as international and even other bigger local markets in the region. This will also help the groups to assess loans from banks to purchase raw materials and equipment for expansion as well as pay other people who work for them.

Also there is the need to establish an occasion where weavers and designers could showcase the latest styles and equipment for the production of these materials. This will go a long way to boost the market of the product

Also, adequate Government support such as technology and equipment availability, funding and availability of credit facilities, building standard workshop for artisans as well as provision of raw materials to these artisans could help improve the textile industry.

REFERENCES

Abor, J., and Quartey A. (2010). Issue in SME Development in Ghana and South Africa. International Research Journal of Finance and Economics, 39, 14

Adjei, S. B. (2012). Accounting for spousal abuse in Ghana. (Master's Thesis), Department of Psychology, *Norwegian University of Science and Technology. (NTNU),* Trondheim. Available at: http://hdl.handle.net/11250/270835

Aremu, J. O. (2014). Exploring the Role of Trade and Migrations in Nigeria-Ghana Relations in the Pre-Colonial and Colonial Periods. *International Journal of Arts and Humanities, 3*(4)

Aremu, M. (2014). Relationship Between Strategic Management And Firms' Performance In Nigerian Banking Industry. Kuwait Chapter of Arabian Journal of Business and Management Review Vol. 4, No.3; November.

Beck, T., Demirguc-Kunt, A., and Maksimovic, V. (2004). Bank Competition and Access to Finance: International Evidence**.** *Journal of Money, Credit and Banking, 36*(3), 627-48

All Pakistan Textile Mills Association (APTMA). (2000). Private Sector Perspective with Reference to Textile Industry. *Pakistan Development Forum* - Meeting 12-14 May 2003

Adetoun, A. A. (2009), Strategies for Economically Sustainable Resist Dyeing Industries in Abeokuta, Ogun State, Nigeria (Ph.D Thesis), Winchester School of Art, University of Southampton, England).

Bennett, T. T. & DiLorenzo, T. J. (2009). Import Problems and Public Policies: The U.S.

Amaratunga, D., Baldry, D. Sarshar, M., Newton, R (2002). Quantitative and qualitative research in the built environment: Application of 'mixed' research approach. *International Journal of Productivity and Performance Management, 51*(1), 17-31.

Chapman, L. A. (2006). Acceptance and Mindfulness in Behavior Therapy: A Comparison of Dialectical Behavior Therapy and Acceptance and Commitment Therapy. *International Journal of Behavioral Consultation and Therapy, 2*(3), 1-7. Cassill, N. L., Erin D. Parrish, and William Oxenham, (2006). Niche market strategy for a mature marketplace. *Marketing Intelligence & Planning, 24*(7), 694-707

Frings, G. S. (2001). *Fashion from Concept to Consumer.* USA: Vancouver Pearson Education Ltd.

Fraenkel, J. R., & Wallen, N. E. (2006). *How to design and evaluate research in education* (6th ed.). New York, NY: McGraw-Hill.

Gam S. and Banning, D. (2011). Environmental Uncertainty, Strategic Orientation, and Quality Management : A Contingency Model. *The Quality Management Journal, 10*(4), 17- 31.

Hair.Jr., J. F., Black., W. C., Babin., B. J., Anderson., R. E., & L.Tatham., R. (2006). *Multivariant Data Analysis.* New Jersey: Pearson International Edition.

Kquofi, S., Amate, P., & Tabi-Agyei, E. (2013). Symbolic representation and socio-cultural significance of selected Akan proverbs in Ghana. *International Institute for Science, Technology & Education, 3*(1), 86-98.

Ndesaulwa, A. P., Kikula, J., and Chao, E. (2017). Investigation of Barriers to SMEs Innovation Capacity in Tanzania: Can Technology and R&D Mitigate Their Effects? *Journal of Business and Management Sciences, 5*(1),11-17. doi: 10.12691/jbms-5-1-2.

Quartey, P. (2006). The textiles and clothing industry in Ghana. In H. Jauch, & R. Traub-Merz (Eds.), The future of the textile and clothing industry in Sub-Saharan Africa (pp. 135-146). Germany: Bonn: Friedrich-Ebert-Stiftung.

Quartey, P., & Abor, J. (2011). Do Ghanaians prefer imported extiles to locally manufactured ones? Modern Economy, 2, 54-61. http://dx.doi.org/10.4236/ me. 2011.21009

Tull & Hawkings, 1990). Knowledge transfer in intra-organizational networks: Effects of network position and absorptive capacity on business unit innovation and performance. *Academy of Management Journal, 44*(5), 996-1004. http://dx.doi.org/ 10.2307 /306944.

Saunders, A., Lewis, P. and Thornhill, A (2009). *Research Methods for Business Students* (5th ed). Prentice Hall: Pearson Education

Kotler, P (2003) *Marketing Management*: Pearson Education, Inc. 5th edition

Lisa B., David H., and Williams, L. (2013) Academic Benefits of Peer Tutoring: A Meta-Analytic Review of Single-Case Research. *School Psychology Review, 42*(1), 39–55

Malhotra, N. (2007). *Marketing research: An applied approach*. New Jersey: Pearson Education, Inc., page 75.

Majory, J. (1986). *Introductory to Textile Science*. New York: CDS College Publications.

Ministry of Trade and Industries (2000). Study of the Textile Sub-Sector, a report prepared by Brucks and Associates for MOTI, Ghana.

Ministry of Trade and Industries (2004). Study of the Textile Sub-Sector, a report prepared by Brucks and Associates for MOTI, Ghana

Makinde et al. (2015) Value Adding Processes (Printing, Embroidery, Washing) – A Study, NIFT, Chennai.

McGvern, E. P. (2009). Art and the modern man: The Nigerian environment. A symposium paper presentation, Association of Fine Art Students of the Lagos State College of Science and Technology.

Stevens, Z. (1985). Contemporary printmakers in Nigeria. An up-date. *Journal of Creative Arts, 2*(1), 100-106.

Oloyede, P. (2014). Professionalism in the practice of the textile art. *Creative Dialogue-A Journal of the society of Nigerian Artists, 2*, 19-26.

Ogunduyile, S. R., Kayode, F., & Ojo, B. (2008). Art and design practices in Nigeria: The problem of dropping out. International Journal of Education & the Arts, 9(4). Retrieved [date] from http://www.ijea.org/v9n4/.

Riyanti, B. P. D. (2004). Factors influencing the success of small-scale entrepreneurs in in Indonesia. In B. N. Setiadi, A. Supratiknya, W. J. Lonner, & Y. H. Poortinga (Eds.), Ongoing themes in psychology and culture: Proceedings from the 16th *International Congress of the International Association for Cross Cultural Psychology.* https://scholarworks.gvsu.edu/ iaccp_papers/236

Riyanti, B. P. D. (2004). Factors Influencing the Success of Small-Scale Entrepreneurs in Indonesia. Atmajaya Indonesia Catholic University, *International Association for Cross Cultural Psychology Conferences.*

World Trade Organization Report (2004). Textiles and apparel quotas elimination for 148 WTO nations under ATC. Retrieved 28/04/2009 from http://www.duke.edu/web/mms190/textiles/