



# **Appraisal of Factors Influencing Small and Medium Enterprises (SMES) in Textile Sub-sector in Yoruba Land, Southwest Nigeria**

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### **Authors' contributions**

*This work was carried out in collaboration among all authors. All authors read and approved the final manuscript.*

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## **ABSTRACT**

SMEs in the textile sub-sector are the main players in domestic economic activities, especially as providers of job opportunities for unemployed youths. However, the sector has been devilled by the high influx of counterfeit and smuggled goods which have resulted in low patronage of Nigerian-made textiles materials. This study, therefore, seeks to appraise the factors influencing SMEs in the textile sub-sector in Yoruba Land, Southwest, Nigeria. Purposive sampling technique was employed to select 50 indigenous textile entrepreneurs from Iseyin, Oyo State, Nigeria. The study employed primary data, sourced through structured questionnaire. Descriptive statistics such as frequency, simple percentage, and mean were used to analyze the data. Results reveal that the major motivating factors are; employment generation, to have control over life, opportunity to create a fortune, high job security, and impressive profit attraction. Results also reveal that the high

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influx of counterfeit and smuggled goods are most factors affecting the performance of SMEs in textiles in Nigeria. Subsequently, the study recommends that the federal government should earmark a substantial amount to bail out the SMEs in the textile sub-sector and also to ban the importation of textiles. This will ultimately drive many young graduates into the sector.

*Keywords: SMEs; textile; Aso-Oke; fabric; performance appraisal; youth; job creation.*

## 1. INTRODUCTION

SMEs in the textile sub-sector popularly known as 'Aso-Oke' are the main players in domestic economic activities, especially as providers of job opportunities for unemployed youths, and hence generators of primary or secondary sources of income for many households, especially textile industry. This is evidenced by the figures from the Federal Ministry of Investment, Trade, and Industry shows that the textile industry used to generate an average of \$2 billion annually across the value chain in its boom years. In line with this assertion, Aguiyi et al. [1] affirm that the sector was the second largest employer of labour providing estimated direct employment which was about 500,000 persons and indirectly about 1,750,000. Furthermore, this industry is composed of a majority of micro, small and medium enterprises (MSMEs), which can rapidly generate decent jobs - both skilled and unskilled - especially for youth and women. According to Ajila [2], SMEs in the textile sub-sector popularly known as 'Aso-Oke' has been a bedrock of sustainable economic development by empowering rural households and youths in particular, with job opportunities and, self-reliance in correcting and improving citizenry social order of life.

Having recognized the contributions of the sector to the economic development, Nigerian government has taken giant strides to turn around the fortunes of the sector, with the former Minister of Industry, Trade and Investment, introducing an Industrial Revolution Plan aimed at revamping and fast-tracking the growth and development of the cotton, textile and garment (CTG) sector, and addressing the various problems facing it. For example, in 2009, the federal government under late President Umaru Yar'Adua announced that it had earmarked N100 billion to bail out the ailing textile industry and the ban on importation of textiles, which ultimately drove many investors into the sector. Despite these steps, it is obvious that, at the moment, one of the most daunting challenges staring the sector on the face is the influx of foreign textiles into the country. With the lifting of the ban on

textile importation in 2010, Nigeria now has almost 80% of its textiles imported from China, Indonesia, Taiwan, and other countries. Consequently, the sector has been experiencing the distressed syndrome. This is evidenced by Nasir, Aliu and Sani [3], that no fewer than 151 textile firms closed factories. Bala [4] in his interview also confirmed that as of 2016, over 700,000 workers in the textile industry have lost their jobs. This menace has put Nigeria into a mesh, while Boko-Haram, Kidnaping, insurgency, and other anti-social activities have been the order of the day. No wonder why Nigeria cannot stand its feet among the commit of Nations.

Based on this background, this study intends to appraise the factors influencing SMEs in the textile sub-sector in Yoruba Land Southwest Nigeria.

The specific objectives of this study are;

- i. To describe the basic demographic characteristics of indigenous textile entrepreneurs
- ii. To examine the factors motivating indigenous textile entrepreneurs
- iii. To identify factors affecting the performance of indigenous textile entrepreneurs

## 2. LITERATURE REVIEW

### 2.1 Concept of Small and Medium Enterprises (SMEs)

Literature is yet to provide a conclusive definition of what constitutes a small and medium sized enterprise. The definition varies from one country to another and from one organization to another. For instance, World Bank [5] sees small and medium enterprises as enterprises which have at most 300 employees and an annual turnover not exceeding 15 million US dollars. Further to the above, there is the distinction between small enterprises having fewer than 50 staff members and up to 3 million US dollars turnover while micro-enterprises have up to 10 persons and \$100,000 turnover. In the UK, sections 382 and

465 of the Companies Act, 2006 defines an SME for the purpose of accounting requirements. According to this, a small company is one that has a turnover of not more than £5.6 million, a balance sheet total of not more than £2.8 million and not more than 50 employees. A medium-sized company has a turnover of not more than £22.8 million, a balance sheet total of not more than £11.4 million and not more than 250 employees.

The National Small Business Act (102 of 1996) in South Africa defines SMEs based on their standard industrial sector and subsector classification, size of class, equivalent of paid employees, turnover and asset value. National Council of Industries refers to SMEs as business enterprises whose total costs, excluding land, are not more than two hundred million naira (₦200,000,000.00) [6]. The Small and Medium Sized Development Agency of Nigeria (SMEDAN) defines SMEs based on the following criteria: a micro enterprise as a business with less than 10 people with an annual turnover of less than ₦5,000,000.00, a small enterprise as a business with 10-49 people with an annual turnover of ₦5 to 49,000,000.00; and a medium enterprise as a business with 50-199 people with an annual turnover of ₦50 to 499,000,000.00. Small and Medium Enterprise has been the vehicle that drives economic growth and development globally, especially SMEs has contributed immensely to the economic growth in developing countries, Nigeria inclusive.

According to Muritala, Awolaja and Bako [7], SMEs has contributed to greater utilisation of local raw materials, employment generation, encouragement of rural development, development of entrepreneurship, mobilisation of local savings, linkages with bigger industries, provision of regional balance by spreading investments more evenly, provision of avenue for self-employment and provision of opportunity for training managers and semi-skilled workers. The vast majority of developed and developing countries rely on dynamism, resourcefulness and risk tasking of small and medium enterprises to trigger and sustain the process of economic growth. In overall economic development, a critically important role is played by small and medium enterprises. Small and medium enterprises advocate, firstly, it endurance competition and entrepreneurship and hence have external benefits on economy wide efficient, and productivity growth. Akingunola [8] also argues that SMEs expansion boosts employment

more than large firm growth because SMEs are more labour intensive thereby subsidizing SMEs may represent a poverty alleviation tools, by promoting SMEs and individual countries and the international community at large can make progress towards the sustainable development goals of 2030.

## 2.2 SMEs in Textile sub-sector in Nigeria

According to Yusuf [9], the production of traditional hand crafted textiles among the people of Africa is long rooted in their culture. These textiles are produced from locally sourced fibres they range from cotton, local silk, and hair of animals to raffia, and are commonly used in weaving. "Aso-Oke" which is a traditional hand woven fabric of the Yorubas who are the people of the south-western political zone of Nigeria. Makinde, Ajiboye and Ajayi [10] define "Aso-Oke" as the Yoruba traditional hand woven fabric, which is a strip of cloth. In another study, Alejo [11] states that "Aso-Oke" means "Aso-Ilu Oke", meaning cloth from the up-country. "Aso-Ofi", being a rare name to the youths, means clothes from the loom. It is a fabric woven from traditional materials in Yoruba land. Gereffi [12] argues that textile industry is one of the oldest, largest and most global industries in the world. The textile industry form a major part of manufacturing production, employment and trade in many developing countries. According to Brenton and Hope [13], textile industry has significant impact on economic development because the sector absorbs large numbers of unskilled labour, typically drawing them from rural agricultural households to rural locations. The popularity of the indigenous textile in Nigeria is rising more even among the non-Yoruba speaking people because cloths satisfy not only social but cultural needs. Export of the cloth to other parts of the world had also been on the increase, which indicated that the use of the cloths had cut across ethnic, religious and geographical boundaries. The industry, on a broader sense, can therefore be said to be facilitating the development of indigenous entrepreneurial culture among Yoruba people [14].

Bello et al. [15] also postulate that the sector plays important roles to mankind and its major output, fabrics, has been established as a basic need. In addition to this, textile materials are used in furniture, coverings and blinds, interiors of vehicles and health gadget such as bandages and gloves. According to Bello et al. [15], the textile industry is also known for its capacity to

generate huge employment; hence, serving as a source of livelihood to many households. In the same vein, Aguiyi et al. [1] aver that the industry served as a major source of revenue to the government. Okeowo [16] notes that Nigerian textile industry was well-established in the pre-colonial era when for many years, various textile processes including textile weaving, spinning and dyeing, ginning and carding were done with bare hands. According to Okeowo [16], Nigerian textile industry was ranked the third largest in Africa, next to Egypt and South Africa, as well as the second largest employer of labor in Nigeria, with a total number of about 700,000 workers, operating up to 175 mills, generating a turnover of over US\$8.95 billion and contributing about 25 per cent to the nation's manufacturing value added. In a similar study, Bello et al. [15] also affirm that the industry offered good support to the economy because the country had adequate raw materials for textile production.

### **2.3 Factor Affecting SMEs in Textile Sub-sector in Nigeria**

Several factors have been attributed for the dwindling performance of the SMEs in textile sub-sector. According to Nasir, Aliu and Sani [3], SMEs in textile sub-sector is faced with many factors among which are the lack of poor legal right to guarantee property right and safety, lack of good governance, corruption, political instability and low access to investible funds. Other issues associated with the sector are the cost of acquiring and implementing the technology.

In the works of Gado and Nmadu [17], Banjoko et al. [18] and Eneji et al. [19] they identify the following factors as major problems responsible for continuous dwindling performance of the SMEs in textile sub-sector, this include, massive smuggling of textiles products, high cost of production, lack of basic infrastructure, multiple taxation, low labor productivity, low capacity utilization, lack of technical know-how, inefficient manpower development, low product quality, dependency on foreign technology, as well as low patronage of Nigerian-made textiles materials.

In another study, Osa [20] notes that difficulties encountered by SMEs in textile firms ranging from influx of cheap foreign textiles materials from China and other Asian countries, which has reduced the demand for locally made textiles

materials in Nigeria, high cost of foreign exchange, absence of institutional capacity to eliminate smuggling through effective border and part of surveillance, escalating cost of funds in the money market and a legislated minimum wage structure that ballooned their labour cost. A report by the National Union of Textile, Garment and Tailoring Workers of Nigeria, also indicates that the major threat to the realization of the great potential of Nigeria in textile production is high influx of counterfeit and smuggled goods [21].

This menace has crippled local industries and death of many local textile mills. No wonder why National Union of Textile, Garment and Tailoring Workers of Nigeria was lamenting that the decline in the nation's textiles industry has led to continual closure of textiles firms and loss of millions of direct and indirect jobs in the country [21].

### **2.4 Empirical Review**

There plethora studies which have been carried out on these areas and are closely related, relevant and serves as guide to this current study which was reviewed as follows:

Okeowo [16] examine the effect of trade liberalization on the performance of textile industry. Results show that trade liberalization has both lag and significant effects on the performance of the Nigerian textile industry from 1986 to 2015. The study recommended that government should make concerted efforts toward providing a favorable and conducive business environment for the textile industry to strive. Yusuf [9] determines the acceptability of adapted traditional 'Aso-Oke' in constructing garments for contemporary youths in Oyo-state, Nigeria. The population for the study comprises of all students of Federal College of Education (special), Oyo and Emmanuel Alayande College of Education, Oyo. Total of 47640 students and a sample of 30 respondents were randomly selected by proportionate stratified random sampling technique. Descriptive statistics was used, mean were used to answer research questions, while Analysis t-test were used to test the hypotheses at 0.05 level of significance. The findings revealed that six plies of yarn used for warp and six plies of yarn used for weft of the conventional 'Aso-Oke' fabric escalated the weight and this brought about the heaviness, making the fabric uncomfortable to the weaver.

Adebowale et al. [22] examine women textile seller and challenges facing them in starting business enterprise in Nigeria. It focused on the capacity factor that enhanced women entrepreneurs into textile business. It also identified the cultural and other barriers hindering women entrepreneurial success. The data required for this study was gathered through the instruments of questionnaire, interviews and focus group discussions. One hundred (100) copies of questionnaires were administered out of which ninety two (92) copies of the questionnaires were retrieved for analysis. Tables and percentages, frequency counts were used to analyze the data collected. Findings reveal a relationship between motivational patterns of women entrepreneurs and their performance. The challenges they face in business borders on finance, collateral and unfavourable government policy and harsh environment. Based on these findings and for policy implications, the study suggests that more women should be encouraged to start business and be equipped with managerial skills for effective performance

Ajila [2] appraises factors influencing traditional woven fabric (TWF) production in South Western Nigeria. Purposive random and snowball sampling techniques were applied in selecting eight hundred and twenty (TWF) producers for the study. Data collected were analyzed using descriptive analysis like frequency count, percentage and mean value for interpretation and, inferential tool such as correlation analysis was used to established direction of the relationship between production and independent variables. The study identified the level of production as low. At 5% level of significant, TWF techno-dynamics related variables viz are divisibility, compatibility, relative advantage and affordability show relationship with production. Also, there was relationship between production and, producers characteristics such as religion, tribe, risk-aversion, cosmopolitan, and perceived favorable attitude at 1% level of significant.

Ogbechie and Anetor [23] examine ethical issues relating to aso-ebi culture in Nigeria. The study administered questionnaires to 100 respondents in Lagos, Nigeria. A descriptive analysis was carried out using SPSS, and it was found that aso-ebi culture had lost its original purpose. Instead of being a culture of solidarity, it has metamorphosed to serve as a medium of social strive, display of affluence, and discrimination

against people, who are either unwilling or unable to buy aso-ebi.

Atanda [14] assesses the performance of the industry with respect to small savings mobilization, employment, output and income generation. The study uses cluster and stratified sampling techniques to select 200 from 606 registered entrepreneurs in two market-based associations. The study uses descriptive statistical tools to analyze the data. The study finds that 97.72% of the respondents mobilized their initial capital from informal sources such as personal savings and borrowings from family and friends. Also, the entrepreneurs generated estimated 5,454 jobs, had annual output capacity of 772,783 units of aso-oke and generated annual sales revenue of N1.082 billion with annual income (gross) of N162.284 million and N225.413 million to entrepreneurs and workers, respectively.

The work of Labode [24] aims at creating awareness on the use of the *adire* and *aso-oke* among youth. The study was carried out in both Lagos and Abeokuta. At Mainland local government area in Lagos, a total of 70 youths were randomly selected and four elderly men and women were purposely selected to know the elderly peoples view of *aso-oke* and *adire* usage in the recent times and in the past. Both interview and questionnaire methods were used to collect data: interview guide were used to collect information in order to achieve a better objective, while other means such as visuals and fabric materials are also employed to gather pieces of information on the current use of *adire* and *aso-oke* among the youths. Results indicate that the usage of *adire* and *aso-oke* among the youth is limited to ceremonial occasion only.

Nasir et al. [3] examine the impact of globalization on textile industries with particular reference to some Nigerian industries in Kano metropolis. Panel data was used for the period 1985 – 2005. Fixed Effects Regression Model (FEM) and Random Effects Regression Model (REM) were employed to analysis the data. Results from this research reveal that electricity consumption has significant positive influence on textile output. Another finding of the research is that globalization and exchange rate of naira against United State dollar have negative but significant influence on textile output. Murtala [25] also examines the impact of globalization on the Nigerian textile industry with focus on job loss and national security. It gave an insight to the

fact that, just as fire has several benefits to mankind, its harmful effects are enormous. Thus, while globalization has several palpable positive effects on the country's industrial growth, it also has strong adverse effects on employment in Nigerian textile industry vis-à-vis Nigerian security.

Adegbite, Aderemi and Ilori [26] examine the factors influencing technology innovations in the indigenous small-scale textile weaving firm in southwestern Nigeria. Purposive sample of 300 firms out of population of 1,200 in the study area. Survey instrument including questionnaire and interview were used for data collection. The results revealed that there are internal and external factors affect product, process and organization innovation in the industry. Those internal factors are entrepreneurial orientation and firm level resources such as formal and informal education; knowledge and skills available within the firm; technical and managerial experience; and years of experience in business. External inputs to technology innovations are customer's preference; information disseminated through textile associations; hiring of qualified personnel and market research. Other external sources and from suppliers of machinery and equipment; attendance at seminars, training and conferences; and imitation of the innovations of other firms.

### 3. METHODOLOGY

Survey research design was employed for the study, because the survey provides a high level of general capability in representing a large population. Purposive sampling technique was employed to select 50 indigenous textile entrepreneurs from Iseyin, Oyo State, Nigeria. The choice of Iseyin is based on the fact that it has the highest number of registered SMEs in the textile and also known as 'hometown of *asoke*' [27,14]. The study employed primary data, sourced through a structured questionnaire. In order to establish the reliability of the research instrument, a test - retest method was employed. To ascertain the face and content validities of the instrument, it was given to experts for verification. The scales were subjected to further item analysis as to determine their psychometric soundness. See Table 1.

Descriptive statistics such as mean, frequency, standard deviation were used to analyze the data.

**Table 1. Reliability alpha coefficient**

Scale	No of items	Reliability alpha coefficient
Motivating Factors Questionnaire	8	0.78
Factors affecting the performance of SMSe in textile Questionnaire	9	0.81

## 4. DATA PRESENTATION, RESULTS AND DISCUSSION

### 4.1 Basic Demographics of the Indigenous Textile Entrepreneurs

In order to gain insight into the basic demographics of the indigenous textile entrepreneurs in Iseyin, Oyo State, Nigeria, the study included questions about their age, marital status and educational background. Results reveal that percent of respondents are; 32.2 percent was between 18 – 30 years, 29.8 percent was between 31 – 40 years, 19.8 percent was between 41-50 years while only 8.2 is above 50 years. The mean age of most of the respondents is 42 years which implies that most of the indigenous textile entrepreneurs are young, energetic and active. This development implies that they can still contribute meaningfully to the Nigerian economic growth through job creation and poverty reduction.

It was noticed that majority of respondents were married; 52.8 percent and single constituted 47.2 percent. Results also reveal that 52.5 percent of the respondents had primary education, 30.4 percent has secondary education while only 17.1 percent had higher than secondary school certificate. This implies that majority of textile entrepreneurs sampled are not well educated. The implication of this finding is that for the sector to contribute significantly to the sustainable economic development, woven fabric production must be enlisted among vocational studies in all the tertiary institutions in Nigeria.

In Table 2, the grand mean of 3.64 which is above the criterion mean of 3 indicates that the respondents agreed that the above listed items are the factors motivating the textile entrepreneurs. Furthermore, results also reveal that to creates employment is most motivating factor with highest mean value of 4.02, followed by, to have control over my life, opportunity to create own fortune, to ensure high job security, impressive profit attraction, ample opportunities

are available, to have self/dependent life, and to continue family tradition. This implies that SMEs in the textile contribute significantly to sustainable economic development in terms of job creation, and poverty alleviation. The result is similar to the finding of Atanda [14] that SMEs in the textile have a significant effect on economic growth in terms of capital mobilization, job creation, and output capacity.

From Table 3, the grand mean of 3.96 which is above the criterion mean of 3 shows that respondents agreed that the above listed items are the factors affecting the indigenous textile entrepreneurs' performance with mean value of 4.12. Furthermore, results show that high influx of counterfeit and smuggled goods is most factor affecting the performance of SMEs in the textile in Nigeria, followed by lack of financial access given by micro finance and other lending institutions, lack of business assistants and supporters from government bodies, low patronage of Nigerian-made textiles materials, lack of access to the necessary technologies, stiff competitions in the market place, lack of better and social acceptability, lack of adequate

infrastructural facilities and low capacity utilization with mean values of 4.12, 4.10, 4.08, 3.98, 3.92, 3.8, 93.70 and 3.56 respectively.

The result is similar to the report of National Union of Textile, Garment and Tailoring Workers of Nigeria, that the major threat to the realization of the great potential of Nigeria in the textile production is high influx of counterfeit and smuggled goods [21]. In another study, Osa [20] notes that difficulties encountered by SMEs in the textile firms ranging from influx of cheap foreign textiles materials from China and other Asian countries, which has reduced the demand for locally made textiles materials in Nigeria. In a similar studies, Gado and Nmadu [17], Banjoko et al. [18] and Eneji et al. [19] confirm that the massive smuggling of textiles products, high cost of production, lack of basic infrastructure, lack of access to finance, low labor productivity, low capacity utilization, lack of technical know-how, inefficient manpower development, low product quality, dependency on foreign technology, as well as low patronage of Nigerian-made textile materials are major factors affecting SMEs in the textile sub sector in Nigeria.

**Table 2. Mean response scores on factors motivating indigenous textile entrepreneurs**

Motivating factors	Observation	Mean	Remark
Opportunity to create own Fortune	50	3.91	Accepted
To create employment	50	4.02	Accepted
To ensure high job security	50	3.87	Accepted
To have control over my life	50	3.99	Accepted
Impressive profit attraction	50	3.76	Accepted
Ample Opportunities are available	50	3.51	Accepted
To continue family tradition	50	3.02	Accepted
To have self/dependent life	50	3.09	Accepted
<b>Grand Mean</b>		<b>3.64</b>	

**Table 3. Mean response scores on factors affecting the performance of indigenous textile entrepreneurs**

Statement	Obs	Mean	Remark
Lack of financial access given by micro finance and other lending institutions.	50	4.12	Accepted
Lack of adequate infrastructural facilities	50	3.70	Accepted
High influx of counterfeit and smuggled goods	50	4.32	Accepted
Low patronage of Nigerian-made textiles materials	50	4.08	Accepted
Lack of access to necessary technologies	50	3.98	Accepted
Lack of business assistants and supporters from government bodies	50	4.10	Accepted
Stiff competitions in the market place		3.92	Accepted
Lack of better and social acceptability	50	3.89	Accepted
Low capacity utilization		3.56	Accepted
<b>Grand Mean</b>		<b>3.96</b>	

The implication of this finding is that for the sector to triumph, federal government must earmark a substantial amount to bail out the textile industry and to ban importation of textiles. This will ultimately drive many young graduates into the sector.

## 5. CONCLUSION

The study seeks to appraise the factors influencing SMEs in the textile sub sector in Yoruba land Southwest, Nigeria. Purposive sampling technique was employed to select 50 indigenous textile entrepreneurs from Iseyin, Oyo State, Nigeria. The study employed primary data, sourced through structured a questionnaire. Descriptive statistics such as frequency, simple percentage and mean were used to describe and summarize the data. Study establishes that, to create an employment, to have control over life, opportunity to create fortune, to ensure high job security and impressive profit attraction are the major motivating factors of indigenous textile entrepreneurs.

## 6. RECOMMENDATIONS

Based on the conclusion, the following recommendations are made:

- i. That federal government should earmark a substantial amount to bail out the SMEs in the textile sub-sector and also to encourage financial institutions to finance SMEs in the textile sub-sector without any restriction.
- ii. That federal government should ban the importation of textiles to the country. This will ultimately drive many young graduates into the sector.
- iii. That woven fabric production must be enlisted among vocational studies in all the tertiary institutions in Nigeria.
- iv. That federal government should provide adequate infrastructural facilities that will make the sector to wax stronger and compete globally.

## COMPETING INTERESTS

Authors have declared that no competing interests exist.

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