Contributions of Small Scale Textile Producers in Ghana towards Economic Growth: The Case of Tamale Metropolis and Its Peripherals

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Abstract

The country's economy is partly striving on the Small Scale Enterprises (SSEs) of which the textile sector is no exception. The demand gap being filled by SSEs of textile producers are recently being faced with challenges which affects their business turnover for economic growth. The study therefore researches into the production operations of SSEs in the textile sector, identify its importance to the economic growth of the country's development, challenges facing the sector and profound solution for improvement. The study used descriptive statistics for frequency and percentages and inferential statistics of correlation and multiple regression analysis to identify the role of SSEs of textile producers in Tamale metropolis towards economic growth. A sample size of 208 SSEs operators of textile producers were used for the study with data collected through questionnaire. The study revealed that the sector augments gaps leftover by larger firms and providing niche markets for these local textile products. However, the sector is bedevilled with factors relating to cheaper imports of fabrics into the country, lack of managerial training, low quality standards for locally produced textile goods and lack of financial support from the formal sector among others. The sector's activities contributes to employment, encourage investments in and outside the sector and provides some profit margin to those engaged in the sector. The study recommends training to overcome poor project planning and execution, availability and affordability of raw materials and financial support, improve technology adoption among other to ensure sustainable development and growth within the sub-sector.

Keywords: small scale enterprises, textile producers, economic growth, employment

1. Introduction

Business entrepreneurs create businesses, because they are the main driving force for the general economy. They grow the economy by creating job opportunities that lift-up and support various communities by way of increasing the quality of life and general standard of living. These small business enterprises are important to the economic development of any nation as they help in employment creation thereby alleviating poverty, empowering the youth which generally contributed to GDP and achieved sustainable growth for all (Abdullahi et al 2015). Small businesses contributes widely to the totality of businesses throughout the world and provides employment opportunities that provides better standard of living and contributes to gross domestic products (GDPs) of various countries (OECD, 2017).

Leon, Charles and William (1991) considered small businesses as those owned and operated by individuals, not necessary for making huge profits and does not engage in new and innovative practices. The owners seems to prefer a more relaxed and less aggressive approach to doing business. This is in contrast to Siddiqui's assertion that good business innovations among entrepreneurs are done aggressively to provide jobs, increase revenue, strengthens the local economic and promotes overall welfare of the population (Siddiqui, 2019) which forms the basic precondition for economic development that is hinged on creativity and innovation. Siaw (2019) and Berisha & Pula (2015) opines that small – scale enterprises definitions varies based on numbers of employees hired, mainly below 50 workers, however, the true turnover will depend on the economic growth of any country as this may even varies from time to time. There is no absolute defining point for organization transiting from one stage to the other as micro, small, medium or large. International Labour Organization [ILO] (1993) expressed that, 1-10 employees are in the categories of micro, while 11-50 are considered small business. Herr & Nettekoven (2018) simply put it as micro enterprises have few workers and profitable enterprises have many employees. Both explanation do not consider annual turnovers, market size and the capital base of the firms in their explanations.

In Ghana, definition of Small Scale Enterprises [SSEs] have complications with regards to the upper and lower limits in terms of workers, fixed asset and annual turnovers (Avevor; 2016), Ghana Statistical Service

[GSS] (2016) classified SSEs based on the member of employees that the firm has, stating firms having less than 10 employees are seen as belonging to cycles of SSEs. The National Board of Small Scale Industries (NBSSI) uses both fixed asset and number of employees-based criteria to define SSEs as businesses with fewer than 9 employees and plant and machinery (excluding land, buildings, and vehicles) valued at less than ten million Ghana Cedis. Meanwhile, the Ghana Enterprise Development Commission [GEDC] sets a ceiling of 10 million Ghana Cedis for the value of these SSEs' plants and machinery. These definitions however seems outdated as values of plants and the local Ghanaian currency depreciates over time (Kayanuka & Quartey, 2000; Avevor, 2016; Abraham & Ackah, 2021). Other definitions categorized the sector into 6, 7-9 and 10-29 respectively for micro, small and medium enterprises (Frimpong &, Antwi, 2014). There is no international definition for small and medium-sized enterprises (SMEs), although the Organization for Economic Cooperation and Development (OECD) (2017) defines SMEs as businesses with less than 249 employees, divided into three categories: micro (1–9), small (10–49), and medium (50+). (50 to 249). This demonstrates that there is no agreed-upon practical definition of what constitutes a small business. Small scale textile firms are regarded in this study as businesses with 1 to 29 employees, although fixed assets and their valuations are not taken into account.

The textile sector in Ghana, consist of small scale enterprises own by individuals. Most of the textile activities in this sector are indigenous craft industry which include: dye and printed designs of traditional status and traditional woven clothes of various designs and techniques (Asante, 2005: Akrofi, 2004). The textile and fashion industry in Ghana is one of the major contributor to employment creation which is necessary in enhancing the development growth of the country (Akrofi, 2004).

The textile sector comes with a long value-chain which provides volume of jobs to citizens if tapped to the fullest. According to Baseline Assessment (2017), a value chain is a collection of operations carried out by enterprises and workers to deliver a product or service from conception through end usage and beyond. Designing, production, marketing, distribution, and consumer support are among the activities they consider. Within the textile firm, the chain normally consist of raw materials – spinning – weaving/knitting processing – finishing and garment manufacturing. The textile industry can segment production in various ways as; by fibre types (natural and synthesis); by fabric process (knitting/weaving/non-woven); by fabric finishing processes (unfinished verses coated fabrics) and by end use (weather for apparel/medical/construction/automotive products). This expresses the versatility of the textile industry.

The SSEs within textile sector in Ghana mainly covers' traditional weaving; tie-dye and batik production; printing in various forms mainly hand screen printing on fabrics, t-shirts and other paraphernalia; hand or machine stitching or sewing of the strips into cloths or smock and marketing of the finished products. Small scale weaving activities in Ghana are mainly under strip production on traditional looms with few artisans using broadlooms. The art of strip weave is dominated in selected communities in Ghana and has followed a tradition of hand production which is transmitted from generation to generation since its inception (Frimpong & Asinyo, 2013). Strip woven fabrics in Ghana carries rich culture of the indigenes and over the years has been making waves into the export market.

Small-scale textile printing activities are mostly carried out in the form of screen printing in various formats over the length and width of the country. Printing in whatever form must apply design on a substrate using colourants in dye or pigment form with its auxiliaries necessary to bond the molecules with the substrate being used **(**Taylor, 1993: Carr & Pomeroy, 2006: Humphries 2004**).**

Dyes are compounds that must penetrate and colour fibres to effect the art of dyeing and the colouring matter must become an integral part of the material and this can take place at various stages of the production processes. The main types of dying within the small scale sector in Ghana are mainly yarn dyeing and fabric dyeing processes using mainly vegetable dyes, vat and reactive dyes. Challenges associated with colour fastness properties of these dyeing methods are seen as drawbacks to the growth and sustainability of practitioners in batik/tie and dye and other dyeing processes. Colour of fabrics must be rich and fast and meet basic tests of washing, light, ironing and perspiration (Eyison, Amissah and Dzramedo, 2014).

The static nature of the industry with its outmoded technology especially as seen in weaving, hand printing methods, dyes and batik works throughout the country does not support the needed drive for enhanced finished works that can compete in the global market space for textile and apparel products.

Locally produced fabrics can only bring sufficient economic growth if marketing of the products are well taken care off. Marketing of these local products must deal with adequate distribution of the products. Pricing and promotion are vital in getting the locally produce textile fabrics to consumers. The promotion of locally produced textile goods through advertisement is a major problem (Alego, 1992) which affects the patronage level of these products. Distribution can be carried out directly by selling the items to the final customer through retailers, or indirectly through middlemen such as wholesalers, as is the case with producers in the formal sector of the textile industry. (Ibeto and Ogunduyile (2015).

SMEs in global market needs to be strengthen to enhance productivity by facilitating innovative and creative ideas. SMEs have a competitive advantage most often over large firms as they can dominate niche

international markets as a respond to rapidly changing market conditions. Small businesses benefit from globalization since it allows them to build specialized markets, extend their operations, integrate technology, and support advancement in new advanced technology.

SMEs are widely acknowledged as being the most important in ensuring feasible economic growth and long-term development. The nature of their firms aids in income generation and encourages entrepreneurial activity. The excitement of starting a new business is sparked by the creation of new firms. It adds variety to the workplace and expands employment prospects by creating new positions. SMEs operations contribute to increased economic productivity, resulting in both long-term economic growth and improved living conditions for communities in a given area (Usaini, 2014). Their contribution to the general economic cannot be underestimated but they faced a lot of challenges that hinders their operations. Access to finance is seen as a major constrains to most small businesses growth and sustainability. This is linked to lack of credits from commercial and other financial facilities. There are several other factors that hinder the growth of economics especially in Ghana with notable among them being high level of inflation, low managerial skills and training, high utility charges, lack of access to external finance and sometimes unfavourable government polies among other (Akakpo, 2019; Agyapong, Mmieh and Mordi, 2017). In attempt to expand beyond the boundaries of Ghana into the international market of textile goods especially traditionally produced one, general stake of lack of international marketing experience, poor quality controls issues and product standardization becomes major hindrances (Aryeetey, 1998).

This study intend to assess the role of SSEs in the textile sector within the Tamale metropolis in relation to their businesses turnover, economic growth and job creation capacities. However, the state of the business as well as possible challenges being encountered forms part of consideration in other to determine the right solutions that will enhanced businesses in the sector. The possible limitation is that, the study results cannot generalize for textile small scale businesses across the country as geographical and cultural consideration of the arts produce in this part of the country and its domestic patronage levels varies and will influences ability to generalize results.

2. Methodology

The study intend to identify determinants that affects the role of SSEs in textile production which influence economic growth and development. All organised and known SSEs of textile producers in the metropolis and its environs constitute the target population. To determine the relevance of this group and their contribution and challenges towards economic growth, the following hypotheses were formulated:

H_1: SSEs of textile producers' businesses have positive investment performance indicator on the general economic growth.

H_2: SSEs of textile producers' businesses have positive employment performance indicator on the general economic growth.

H_3: SSEs of textile producers' businesses have positive profitability performance indicator on the general economic growth.

The study employed quantitative approach where the sample selection of SSEs of textile producers in the metropolis as stratified from local strip weavers, batik/tie dye producers, printers of textile goods, marketers of local textile products and machinist of local textile products (smocks and strip stitching) using some likert scale questions. 208 respondents returned the survey questionnaire out of 245, thus recording 84.9% retrieval, which is good enough for the study. The data collected for the study was from a cross-section of the target population in the Tamale metropolis and its environs, using sample random sampling techniques. This is presented in tabular form with descriptive statistics, while the hypotheses stated were tested using correlation coefficient and regression to determine the responses of the respondents to the subject matter under discussion.

3. Results and Discussion

This section presents the results of data obtained in both descriptive statistics and the test results of correlation coefficient and regression.

3.1 Socio-demographic characteristics of respondents

Out of the 208 respondents contacted through the cross-sectional survey, an average age of a respondent was 38.4 years with a range of 20-65 years. A slight majority of the respondents were female representing approximately 51.9% of the sample. Response from the study participants on their sex revealed that 107(51.4%) of the respondents are females while 99(47.6%) are males. Other information relating to educational level and family status revealed that 91% of the sample selected are partially educated (as least basic education) while 64% are married.

3.2 Business start-up management

Respondents were asked to provide reasons for entering into small scale textile production as business, 68(32.7%) stated they saw growing potential market opportunities in the field. Another 79 (38.0%) stated that they had their training in the field and thus feel the need to invest there, while 15 (7.2%) stated that they were unhappy with their former employment and 46 (22.1%) stated that it was a family tradition that they were continuing. In relation to the aspect of textile business engaged in, 91(43.8%) said they are into traditional strip weaving, 21(10.1%) are into batik/tie and dye production, 14(6.7%) are into fabric printing and 'T' shirt designs, 63(30.3%) are into marketing of these locally produced textile items and 19(9.1%) are into stitching of the strip into garment/cloths for sell. On issues of financing options for the business, 128(61.5%) revealed they personally finance their businesses, 50(24.0%) indicate they are in cooperative union (susu groups) that assist members with small loans for businesses, 24(11.5%) revealed they get assistance from the formal sector (banks, micro-financing companies and credit unions). Government therefore, needs to do more by providing and implementing policies and strategies to finance SMEs and by extension support financial institutions to better support SMEs financing to enhance access to funding (Mensah, 2014).

3.3 Estimated volume of goods produced per annual

The study collect data on volume of textile goods that producers in their various sub-section estimated of production in a year. Although the data was collected when the pick of the Covid-19 effect was relaxing, respondents were asked to represent the true-state of your production capacity before the pandemic as the researcher believes the situation will normalized in some few years. The responses were elaborated on in table 2.

Table 1: Estimated volume of textile goods produce per annual in tonnes

Estimated Volume (tonnes)	Traditional weavers N(%)	Batik/tie &dye producers N(%)	Fabric/t-shirt printing N(%)	Marketers of tex. products N(%)	Sewing/strip stitching N(%)
below 10 tonnes	48(47.5)	6(50.0)	3(50.0)	21(30.4)	8(40.0)
b/n 10 to 20 tonnes	27(27.5)	5(41.7)	2(33.3)	33(47.8)	6(30.0)
b/n 20.1 to 30 tonnes	15(15.0)	1(8.3)	1(16.7)	12(17.5)	4(20.0)
b/n 30.1 to 40 tonnes	7(7.0)	-	-	2(2.9)	1(5.0)
b/n 40.1 to 50 tonnes	2(2.0)	-	-	1(1.4)	1(5.0)
above 50 tonnes	1(1.0)	-	-	-	-
Total (208)	101(100)	12(100)	6(100)	69(100)	20(100)

NB: The respondents were briefed that 1000kg is equivalent to 1 metric tonne
Source: Field survey (October, 2021)

These results focus on the various sub-sectors of textile producers and the quantity of textile goods they estimated to produce in a year (in tonnes). The study shows that, the traditional weaving sector produces more fabrics in a year than any other field as seen in table 1 while the least was seen in fabric and T-shirt printing which are mainly done using screen printing method. The study equally point out why people are seen in some sectors more than other. For instance, the tonnes of fabric produced by traditional weaver expose the demand level hence more people are now into this sector of production in the metropolis and its environs.

3.4 Challenges facing the SSEs of Textile Producers

To ascertain if the sector is bedevilled with some difficulties in its operation as seen in many business of this nature, the researcher asked questions to that effect of which responses are presented in a likert scale in table 2.

Table 2: Challenges facing SSEs of textile producers

Factors	Strongly Agree (SA) N(%)	Agree (A) N(%)	Neutral (N) N(%)	Disagree (D) N(%)	Strongly Disagree (SD) N(%)	**Total** N(%)
Lack of managerial training	81(38.9)	62(30.0)	47(22.5)	10(4.8)	8(3.8)	208(100.0)
Cheap textile imports into Ghana	112(53.8)	75(36.0)	13(6.3)	7(3.4)	1(0.5)	208(100.0)
Cheap second-hand textiles importation into Ghana	66(31.8)	105(50.5)	8(3.8)	23(11.0)	6(2.9)	208(100.0)
Lack of high standard for local textile products	21(10.1)	46(22.1)	26(12.5)	87(41.8)	28(13.5)	208(100.0)
Lack of financial support	99(47.6)	92(44.2)	11(5.3)	4(1.9)	2(1.0)	208(100.0)
Lack of modern technology in this sector	42(20.2)	51(24.5)	28(13.5)	51(24.5)	34(16.4)	208(100.0)
Low level of marketing	58(27.9)	79(37.9)	16(7.7)	48(23.1)	7(3.4)	208(100.0)
General infrastructure development to enhance business	83(39.9)	66(31.6)	18(8.7)	28(13.5)	13(6.3)	208(100.0)

Field survey (October, 2021)

The finding relating to challenges in the sector indicates that, financial support is paramount to boosting their businesses as 191 responses for both agreed and strongly agreed representing 91.8% testify to the need for support, 187(89.9%) consider cheap importation of textile goods as in printed fabrics and the like as a major challenge. The importation of second-hand clothing into the country was considered by 171(82.2%) as another challenge affecting local business growth. Generally, government needs to do more in terms of financial support to small businesses (Beck, et al. 2003; Akakpo, 2019).

3.5 Estimation of annual turnover in business

In order to determine the potential growth and the contribution of SSEs in textile production to the general economic of the metropolis in particular, the respondents were asked to estimate the annual turnover on their respective businesses in the field. From the analysis, 32(15.4) said their annual turnover is below GHS 5000.00 while 5(27%) indicated that their annual turnover is above GHS 25,000 with the rest indicating figures within these ranges as shown in table 3.

Table 3: Annual income turnover of SSEs engaged in textile businesses

Income (GHS)	Frequency	Percentage (%)
below 5,000	32	15.4
b/n 5,000 and 10,000	95	45.7
b/n 10,100 and 15,000	44	21.2
b/n 15,100 and 20,000	20	9.6
b/n 20,100 and 25,000	12	5.7
above 25,000	5	2.4
Total	208	100.0

Field survey (October, 2021)

In relation to profitability of businesses, 88(47.3%) of owners and managers strongly agreed that business is making good profits. 70(33.7%) also stated that business is profitable, 14(6.7%) other owners have not commented whether business is profitable or not while 20(9.6%) and 16(7.7%) disagreed and strongly disagreed that their businesses make profits. On the issue as to whether businesses are making investment or not, 41(19.7%) strongly agreed to making investment, 76(36.5%) agreed to investing, 5(2.4%) respondents were neutral on the issue while 86(41.4%) disagreed and strongly disagreed to engaging in any other investment venture. On the average, a little over half of businesses revealed making investments either into existing business or into other small sector businesses. In relation to SSEs of textile producers contributions to employment rate in the Tamale metropolis, 98(47.1%) strongly agreed, 72(34.6%) agreed but 25(12.0%) have not comment while 2(1.0%) strongly disagreed to their contribution to employment and 11(5.3%) disagreed of SSEs of textile producers contributing to employment. In general the descriptive analysis of the results revealed that SSEs in textiles make significance investment from their businesses and also have average annual turnover in profit to support and grow their businesses although financial support from the formal sector is not encouraging hence government and international funding institutions must intensified their effort in supporting SMEs to grow and provide more jobs to alleviate poverty (Snodgrass & Winkler, 2004; Beck, et al. 2003; Akakpo, 2019). The statistics also support the fact that, the sector contributes to employment opportunities in the city and its environs

as equally revealed by Abdullahi that employment creation is part of SMEs (Abdullahi et al 2015).

3.6 Evidence from correlation analysis of the study

The correlation analysis from the study points to the fact that general economic growth of businesses in the sector has positive correlation of 0.591 on business investment. It also indicates that the general economic growth has good positive correlation of 0.60 on employment, however businesses general economic growth has negative correlation of -0.374 on business profitability.

3.7 Regression analysis of the study

In order to determine the relationship between the dependent and independent variables from this study, the regression analysis is employed. The general economic growth of SSEs in textile is seen as the dependent variable to determine the growth dimension of factors as in investment, employment and profitability which are seen as the independent variables in the study. The details of these are represented in the regression analysis (table 4) and its coefficients (table 5) in this study.

Table 4: Regression Analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.721	.530	.512	1.024
a.Predictors: (Constant), INVT, EMPT, PROF				

Field survey (October, 2021)

Table 5: Coefficients

Coefficients a							
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	2.522	.461		5.433	.000	1.601	3.443
	INVT	.988	.164	.332	5.921	.000	.651	1.304
	EMPT	.121	.017	.401	7.601	.000	.085	.150
	PROF	-.272	.104	-.131	-.2500	.011	-.472	-.053
a.Dependent Variable: General Economic Growth								

Gen. Economic Growth = 2.522+0.988(INVT)+0.121(EMPT)-0.272(PROF)+ε

Field survey (October, 2021)

The multiple regression analysis result provides evidence that, there is strong positive effect of 0.988 on investments of businesses for the general economic growth rate in the sector, which supports the first hypothesis. The analysis further show that employment also has positive relationship of 0.121 on businesses general economic growth rate which equally support the second hypothesis. However, issues of profitability of business in the textile SSEs sector indicates negative effect on businesses general economic growth rate of -0.272, hence the third hypothesis is rejected for its alternative.

Collectively, the correlation and regression analysis results have confirmed a good relationship between SSEs in textile producers' performances as good indicators for overall economic growth factors especially within the Tamale metropolis and its environs and the country at large.

4. Conclusion and Recommendations

Evidence from the study shows that, small scale textile enterprises in the country are not maximising their potentials mainly due to use of old traditional methods of production processes which increase cost of production generally. Lack of managerial skills by these entrepreneurs in the field forms another drawback, where it is difficult for them to keep good records, employ ways of maximising profit and improve on product satisfaction. External forces mainly resulting from cheaper textile products from Asia countries like China and influx of second-hand clothing through import has weaken the local market for the SSEs.

As part of the recommendation, government protection of the SSEs through regulation to allow some market shares to small holder enterprises especially in textile sector will enhance the marketability of their products. The study however identified that, there is a strong desire for local textile goods from these small enterprises as a result of the socio-cultural philosophical connotations associated with the designs which forms bonds with the Ghanaian identity, hence more effort toward use of Ghanaian fabric to express national identity must be encourage by government and other stakeholders as exhibited over the years through Friday wears in the

formal sector of the Ghana economy. It is also realised that, the sustainability of these enterprises is leak partly to diversification of fabric end uses into the production of accessories and upholsteries like curtains, bags, shoes and the like.

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