

1 **APPRAISAL OF FACTORS INFLUENCING SMALL AND MEDIUM**
2 **ENTERPRISES (SMES) IN TEXTILE SUB-SECTOR IN YORUBA LAND,**
3 **SOUTHWEST NIGERIA**
4

5
6 Abstract

7 *SMEs in textile sub-sector are the main players in domestic economic activities, especially as*
8 *providers of job opportunities for unemployed youths. However, the sector has been devilled*
9 *by high influx of counterfeit and smuggled goods which have resulted to low patronage of*
10 *Nigerian-made textiles materials. This study therefore, seeks to appraise the factors*
11 *influencing SMEs in textile sub sector in Yoruba Land Southwest, Nigeria. Purposive*
12 *sampling technique was employed to select 50 indigenous textile entrepreneurs from Iseyin,*
13 *Oyo State, Nigeria. The study employed primary data, sourced through structured*
14 *questionnaire Descriptive statistics such as frequency, simple percentage, and mean were*
15 *used to analyze the data. Results reveals that the major motivating factors are; employment*
16 *generation, to have control over life, opportunity to create fortune, high job security and*
17 *impressive profit attraction. Results also reveal that the high influx of counterfeit and*
18 *smuggled goods are most factors affecting the performance of SMEs in textile in Nigeria.*
19 *Subsequently, the study recommends that the federal government should earmark substantial*
20 *amount to bail out the SMEs in textile sub-sector and also to ban the importation of textiles.*
21 *This will ultimately drive many young graduates into the sector.*

22
23 Keywords: SMEs, Textile, Aso-Oke, Fabric, Performance Appraisal, Youth, Job Creation
24

25 **Introduction**

26 SMEs in textile sub-sector popularly known as ‘Aso-Oke’ are the main players in domestic
27 economic activities, especially as providers of job opportunities for unemployed youths, and
28 hence generators of primary or secondary sources of income for many households, especially
29 textile industry. This is evidenced by the figures from the Federal Ministry of Investment,
30 Trade and Industry shows that the textile industry used to generate an average of \$2 billion
31 annually across the value chain in its boom years. In line with this assertion, Aguiyi et al., [1]
32 affirm that the sector was the second largest employer of labor providing an estimated direct
33 employment which was about 500,000 persons and indirectly about 1,750,000. Furthermore,
34 this industry is composed of a majority of micro, small and medium enterprises (MSMEs),
35 which can rapidly generate decent jobs - both skilled and unskilled - especially for youth and
36 women. According to Ajila [2], SMEs in textile sub-sector popularly known as ‘Aso-Oke’

37 has been a bedrock of sustainable economic development by empowering rural households
38 and youths in particular, with job opportunities and, self-reliance in correcting and improving
39 citizenry social order of life.

40 Having recognized the contributions of the sector to the economic development,
41 Nigerian government has taken giant strides to turn around the fortunes of the sector, with the
42 former Minister of Industry, Trade and Investment, introducing an Industrial Revolution Plan
43 aimed at revamping and fast-tracking the growth and development of the cotton, textile and
44 garment (CTG) sector, and addressing the various problems facing it. For example, in 2009,
45 the federal government under late President Umaru Yar'Adua announced that it had
46 earmarked N100 billion to bail out the ailing textile industry and the ban on importation of
47 textiles, which ultimately drove many investors into the sector. Despite these steps, it is
48 obvious that, at the moment, one of the most daunting challenges staring the sector on the
49 face is the influx of foreign textiles into the country. With the lifting of the ban on textile
50 importation in 2010, Nigeria now has almost 80% of its textiles imported from China,
51 Indonesia, Taiwan and other countries. Consequently, the sector has been experiencing
52 distressed syndrome. This is evidenced by Nasir, Aliu and Sani [3], that no fewer than 151
53 textile firms closed factories. Bala [4] in his interview also confirmed that as at 2016, over
54 700,000 workers in the textiles industry have lost their jobs. This menace has put Nigeria into
55 mesh, while Boko-Haram, Kidnaping, insurgency, and other antic social activities have been
56 the order of the day. No wonder why Nigeria cannot stand its feet among commit of Nations.

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

59 The specific objectives of this study are;

- 60 i. To describe the basic demographic characteristics of indigenous textile
61 entrepreneurs

- 62 ii. To examine the factors motivating indigenous textile entrepreneurs
- 63 iii. To identify factors affecting the performance of indigenous textile entrepreneurs

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66 **Literature Review**

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68 **Concept of Small and Medium Enterprises (SMEs)**

70 Literature is yet to provide a conclusive definition of what constitutes a small and medium
71 sized enterprise. The definition varies from one country to another and from one organization
72 to another. For instance, World Bank [5] sees small and medium enterprises as enterprises
73 which have at most 300 employees and an annual turnover not exceeding 15 million US
74 dollars. Further to the above, there is the distinction of small enterprises having fewer than 50
75 staff members and up to 3 million US dollars turnover while micro-enterprises have up to 10
76 persons and \$100,000 turnover. In the UK, sections 382 and 465 of the Companies Act 2006
77 defines an SME for the purpose of accounting requirements. According to this, a small
78 company is one that has a turnover of not more than £5.6 million, a balance sheet total of not
79 more than £2.8 million and not more than 50 employees. A medium-sized company has a
80 turnover of not more than £22.8 million, a balance sheet total of not more than £11.4 million
81 and not more than 250 employees.

82 The National Small Business Act (102 of 1996) in South Africa defines SMEs based
83 on their standard industrial sector and subsector classification, size of class, equivalent of
84 paid employees, turnover and asset value. National Council of Industries refers to SMEs as
85 business enterprises whose total costs, excluding land, are not more than two hundred million
86 naira (₦200, 000,000.00) [6]. The Small and Medium Sized Development Agency of Nigeria
87 (SMEDAN) defines SMEs based on the following criteria: a micro enterprise as a business
88 with less than 10 people with an annual turnover of less than ₦5,000,000.00, a small
89 enterprise as a business with 10-49 people with an annual turnover of ₦5 to 49,000.000.00;
90 and a medium enterprise as a business with 50-199 people with an annual turnover of ₦50 to

91 499,000.000.00. Small and Medium Enterprise has been the vehicle that drives economic
92 growth and development globally, especially SMEs has contributed immensely to the
93 economic growth in developing countries, Nigeria inclusive.

94 According to Muritala, Awolaja and Bako [7], SMEs has contributed to greater
95 utilisation of local raw materials, employment generation, encouragement of rural
96 development, development of entrepreneurship, mobilisation of local savings, linkages with
97 bigger industries, provision of regional balance by spreading investments more evenly,
98 provision of avenue for self-employment and provision of opportunity for training managers
99 and semi-skilled workers. The vast majority of developed and developing countries rely on
100 dynamism, resourcefulness and risk tasking of small and medium enterprises to trigger and
101 sustain process of economic growth. In overall economic development, a critically important
102 role is played by the small and medium enterprises. Small and medium enterprises advocates,
103 firstly, it endurance competition and entrepreneurship and hence have external benefits on
104 economy wide efficient, and productivity growth. Akingunola [8] also argues that SMEs
105 expansion boosts employment more than large firm growth because SMEs are more labour
106 intensive thereby subsidizing SMEs may represent a poverty alleviation tools, by promoting
107 SMEs and individual countries and the international community at large can make progress
108 towards the sustainable development goals of 2030.

109

110 **SMEs in Textile sub-sector in Nigeria**

111

112 According to Yusuf [9], the production of traditional hand crafted textiles among the people
113 of Africa is long rooted in their culture. These textiles are produced from locally sourced
114 fibres they range from cotton, local silk, and hair of animals to raffia, and are commonly used
115 in weaving. “Aso-Oke” which is a traditional hand woven fabric of the Yorubas who are the
116 people of the south-western political zone of Nigeria. Makinde, Ajiboye and Ajayi [10]
117 define „Aso-Oke” as the Yoruba traditional hand woven fabric, which is a strip of cloth. In

118 another study, Alejo [11] states that “Aso-Oke” means “Aso-Ilu Oke”, meaning cloth from
119 the up-country. “Aso-Ofi”, being a rare name to the youths, means clothes from the loom. It
120 is a fabric woven from traditional materials in Yoruba land. Gereffi [12] argues that textile
121 industry is one of the oldest, largest and most global industries in the world. The textile
122 industry form a major part of manufacturing production, employment and trade in many
123 developing countries. According to Brenton and Hope [13], textile industry has significant
124 impact on economic development because the sector absorbs large numbers of unskilled
125 labour, typically drawing them from rural agricultural households to rural locations. The
126 popularity of the indigenous textile in Nigeria is rising more even among the non-Yoruba
127 speaking people because cloths satisfy not only social but cultural needs. Export of the cloth
128 to other parts of the world had also been on the increase, which indicated that the use of the
129 cloths had cut across ethnic, religious and geographical boundaries. The industry, on a
130 broader sense, can therefore be said to be facilitating the development of indigenous
131 entrepreneurial culture among Yoruba people [14].

132 Bello *et al*, [15] also postulate that the sector plays important roles to mankind and its
133 major output, fabrics, has been established as a basic need. In addition to this, textile
134 materials are used in furniture, coverings and blinds, interiors of vehicles and health gadget
135 such as bandages and gloves. According to Bello *et al*, [15], the textile industry is also
136 known for its capacity to generate huge employment; hence, serving as a source of livelihood
137 to many households. In the same vein, Aguiyi *et al.*, [1] aver that the industry served as a
138 major source of revenue to the government. Okeowo [16] notes that Nigerian textile industry
139 was well-established in the pre-colonial era when for many years, various textile processes
140 including textile weaving, spinning and dyeing, ginning and carding were done with bare
141 hands. According to Okeowo [16], Nigerian textile industry was ranked the third largest in
142 Africa, next to Egypt and South Africa, as well as the second largest employer of labor in

143 Nigeria, with a total number of about 700,000 workers, operating up to 175 mills, generating
144 a turnover of over US\$8.95 billion and contributing about 25 per cent to the nation's
145 manufacturing value added. In a similar study, Bello et al., [15] also affirm that the industry
146 offered good support to the economy because the country had adequate raw materials for
147 textile production.

148 **Factor affecting SMEs in Textile Sub-sector in Nigeria**

149
150 Several factors have been attributed for the dwindling performance of the SMEs in textile
151 sub-sector. According to Nasir, Aliu and Sani [3], SMEs in textile sub-sector is faced with
152 many factors among which are the lack of poor legal right to guarantee property right and
153 safety, lack of good governance, corruption, political instability and low access to investible
154 funds. Other issues associated with the sector are the cost of acquiring and implementing the
155 technology.

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

163 In another study, Osa [20] notes that difficulties encountered by SMEs in textile firms
164 ranging from influx of cheap foreign textiles materials from China and other Asian countries,
165 which has reduced the demand for locally made textiles materials in Nigeria, high cost of
166 foreign exchange, absence of institutional capacity to eliminate smuggling through effective
167 border and part of surveillance, escalating cost of funds in the money market and a legislated
168 minimum wage structure that ballooned their labour cost. A report by the National Union of

169 Textile, Garment and Tailoring Workers of Nigeria, also indicates that the major threat to the
170 realization of the great potential of Nigeria in textile production is high influx of counterfeit
171 and smuggled goods [21].

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

176 **Empirical Review**

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

179 Okeowo [16] examine the effect of trade liberalization on the performance of textile industry.
180 Results show that trade liberalization has both lag and significant effects on the performance
181 of the Nigerian textile industry from 1986 to 2015. The study recommended that government
182 should make concerted efforts toward providing a favorable and conducive business
183 environment for the textile industry to thrive. Yusuf [9] determines the acceptability of
184 adapted traditional 'Aso-Oke' in constructing garments for contemporary youths in Oyo-
185 state, Nigeria. The population for the study comprises of all students of Federal College of
186 Education (special), Oyo and Emmanuel Alayande College of Education, Oyo. Total of
187 47640 students and a sample of 30 respondents were randomly selected by proportionate
188 stratified random sampling technique. Descriptive statistics was used, mean were used to
189 answer research questions, while Analysis t-test were used to test the hypotheses at 0.05 level
190 of significance. The findings revealed that six plies of yarn used for warp and six plies of
191 yarn used for weft of the conventional 'Aso-Oke' fabric escalated the weight and this brought
192 about the heaviness, making the fabric uncomfortable to the weaver.

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

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

217 Ogbechie and Anetor [23] examine ethical issues relating to aso-ebi culture in
218 Nigeria. The study administered questionnaires to 100 respondents in Lagos, Nigeria. A
219 descriptive analysis was carried out using SPSS, and it was found that aso-ebi culture had lost
220 its original purpose. Instead of being a culture of solidarity, it has metamorphosed to serve as
221 a medium of social strive, display of affluence, and discrimination against people, who are
222 either unwilling or unable to buy aso-ebi.

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

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

242 Nasir et al., [3] examine the impact of globalization on textile industries with
243 particular reference to some Nigerian industries in Kano metropolis. Panel data was used for
244 the period 1985 – 2005. Fixed Effects Regression Model (FEM) and Random Effects
245 Regression Model (REM) were employed to analysis the data. Results from this research
246 reveal that electricity consumption has significant positive influence on textile output.
247 Another finding of the research is that globalization and exchange rate of naira against United
248 State dollar have negative but significant influence on textile output. Murtala [26] also
249 examines the impact of globalization on the Nigerian textile industry with focus on job loss
250 and national security. It gave an insight to the fact that, just as fire has several benefits to
251 mankind, its harmful effects are enormous. Thus, while globalization has several palpable
252 positive effects on the country's industrial growth, it also has strong adverse effects on
253 employment in Nigerian textile industry vis-à-vis Nigerian security.

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

266 **Methodology**

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

276 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

277

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

280 **Data Presentation, Results and Discussion**

281 **Basic Demographics of the indigenous textile entrepreneurs**

282 In order to gain insight into the basic demographics of the indigenous textile entrepreneurs in
 283 Iseyin, Oyo State, Nigeria, the study included questions about their age, marital status and
 284 educational background. Results revealed that percent of respondents are; 32.2 percent was
 285 between 18 – 30 years, 29.8 percent was between 31 – 40 years, 19.8 percent was between
 286 41-50 years while only 8.2 is above 50 years. The mean age of most of the respondents is 42
 287 years which implies that most of the indigenous textile entrepreneurs are young, energetic

288 and active. This development implies that they can still contribute meaningfully to Nigeria
 289 economic growth through job creation and poverty reduction.

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

297

298 **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
Grand Mean		3.64	

299

300 In Table 2, the grand mean of 3.64 which is above the criterion mean of 3 shows that
 301 the respondents agreed that the above listed items are the factors motivating the indigenous
 302 textile entrepreneurs. Furthermore, results indicates that to creates employment was most
 303 motivating factor with highest mean value of 4.02, followed by, to have control over my life,
 304 opportunity to create own fortune, to ensure high job security, impressive profit attraction,
 305 ample opportunities are available, to have self/dependent life, and to continue family
 306 tradition. This implies that SMEs in textile contribute significantly to sustainable economic
 307 development in terms of job creation and poverty alleviation. The result is similar to the
 308 finding of Atanda [14] that SMEs in textile have significant effect on economic growth in
 309 terms of capital mobilization, job creation, and output capacity.

310 **Table 3: Mean Response Scores on factors affecting the performance of indigenous**
 311 **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
Grand Mean		3.96	

312

313 From Table 3, the grand mean of 3.96 which is above the criterion mean of 3 shows that
314 respondents agreed that the above listed items are the factors affecting the indigenous textile
315 entrepreneurs' performance with mean value of 4.12. Furthermore, results show that high
316 influx of counterfeit and smuggled goods was most factor affecting the performance of SMEs
317 in textile in Nigeria, followed by lack of financial access given by micro finance and other
318 lending institutions, lack of business assistants and supporters from government bodies, low
319 patronage of Nigerian-made textiles materials, lack of access to necessary technologies, stiff
320 competitions in the market place, lack of better and social acceptability, lack of adequate
321 infrastructural facilities and Low capacity utilization with mean values of 4.12, 4.10, 4.08,
322 3.98, 3.92, 3.8, 93.70 and 3.56 respectively.

323 The result is similar to the report of National Union of Textile, Garment and Tailoring
324 Workers of Nigeria, that the major threat to the realization of the great potential of Nigeria in
325 textile production is high influx of counterfeit and smuggled goods [21]. In another study,
326 Osa [20] notes that difficulties encountered by SMEs in textile firms ranging from influx of
327 cheap foreign textiles materials from China and other Asian countries, which has reduced the
328 demand for locally made textiles materials in Nigeria. In a similar studies, Gado and Nmadu
329 [17] , Banjoko et al, [18] and Eneji et al, [19] confirm that massive smuggling of textiles
330 products, high cost of production, lack of basic infrastructure, lack of access to finance, low

331 labor productivity, low capacity utilization, lack of technical know-how, inefficient
332 manpower development, low product quality, dependency on foreign technology, as well as
333 low patronage of Nigerian-made textiles materials are major factors affecting SMEs in textile
334 sub sector in Nigeria.

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

338

339 **Conclusion**

340

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

349 **Recommendations**

350 Based on the conclusion, the following recommendations are made:

- 351 i. That federal government should earmark substantial amount to bail out the SMEs
352 in textile sub-sector and also to encourage financial institutions to finance SMEs
353 in textile sub-sector without any restriction.
- 354 ii. That federal government should ban importation of textiles to the country. This
355 will ultimately drive many young graduates into the sector.

- 356 iii. That woven fabric production must be enlisted among vocational studies in all
357 tertiary institutions in Nigeria.
- 358 iv. That federal government should provide adequate infrastructural facilities that will
359 make the sector to wax stronger and compete globally.

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