Challenges Facing Small-Scale Clothing Industries in the Ho Municipality, Ghana

Emmanuel Sefenu Togobo, Celestine Elikem Dzitse, Bridgette Aidoo-Taylor

Abstract—Small scale clothing industry plays an important role in the economy of any country because it gives employment to the people. Small scale clothing industry helps to develop both entrepreneurial and managerial skills that are needed as basis for local investment in medium and large-scale industries. Indeed, many small-scale clothing industries in Ghana cannot expand while majority of technocrats could not establish themselves. This study examines the problems associated with the small-scale clothing industries that are hindering their expansion as well as the role of technocrats in the clothing industry, using Ho Municipality as a case study. Descriptive survey was used to obtain information from a sample of people. Purposive sampling technique was used to draw sample of forty (40) respondents. The study revealed that the small-scale clothing industries were faced with challenges such as inability to assess funds from financial institutions, lack of collateral, high interest rates and record keeping. It was recommended that the financial institutions must make funds accessible to the small-scale clothing industries with lower interest rates. More vocational training schools should be established and people who have learnt sewing through apprenticeship must also go through formal training for at least six months.

Index Terms— Challenges, Small-Scale clothing industries, Ho Municipality

I. INTRODUCTION

Clothing is a basic necessity for all human beings in the world. It is used to protect the body against hazards such as environmental and occupational hazards. Clothing may also be used for adornment, decorative purposes or to enhance the appearance of the wearer. They are often worn to distinguish the wearer and to define cultural, social, or religious status of a specific community among many others. In addition, clothing is used to cover one's nakedness which is usually a cultural or religious concern. Modesty however, is subjective depending on the person wearing the clothing. Culture and religion are key factors that influence modesty. A modest person has to avoid encouraging the sexual attention of others. In some societies, modesty may involve women covering their bodies completely whiles to others exposure of the human body may be considered decent (McRobbie at al.,2022).

Fashion and clothing are closely related. Clothing is necessary to cover our body and may serve specific purposes such as protection, adornment and covering of our nakedness. Fashion is generally an accepted style of clothing and

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accessories for a particular society or a group of people. People used fashion as a means of self-expression, to show status, to communicate and to distinguish themselves from others or to be identified with a particular social group. The clothing industry is a broad area that consists of designing, manufacturing and distribution of clothing. These are processes one has to pass through in order to come out with clothing. Fashion designers create original clothing, accessories and foot wears. They sketch designs, select fabrics and give instructions on how to make the products. Fashion designers are actively engaged in every aspect of the process of bringing new fashions to the attention of the general public (Beyer & Strutt, 2022).

Clothing manufacturers produce clothing for sale to retailers and consumers. They also bring the sketched designs into reality through the process of cutting out, sewing and finishing. Manufacturing processes are classified into three forms namely, custom made, mass production and haute-couture. In custom made garments, individual measurements are taken to sew to the client's specification. The client is involved in style selection, fabric selection and they are consulted for fitting and alterations when necessary. Mass Production on the other hand, involves making many copies of products very quickly using assembling line techniques to send partially completed products to workers who each work on an individual step, rather than a worker working on a whole product from start to finish. Mass production is capital and energy intensive since it uses a high proportion of machinery and energy in relation to workers (Oh at al., 2022).

According to Pal and Jayarathne (2022), Clothing distributor is an entity that buys clothing from manufacturers at wholesale price and then distributes to retail stores for sale to end users. He is a middleman between a manufacturer and his wholesale customers. Distribution of products takes place by means of channels. Channels are sets of interdependent organizations called intermediaries involved in making the product available for consumption to end-users. Merchants purchase and sell goods in bulk that are by end consumers or retail (Dwivedi at al.,2022). A broker is an individual or party that arranges transactions between a buyer and a seller for a commission when the deal is executed.

The Small-scale industries in Ghana comprises of business that are privately owned and operated, with a small number of employees ranging from one to nine. In Ghana these small-scale clothing businesses exist when one, two or more people come together in shops usually made of metal (containers), wood (kiosks) and blocks to sew. Their industries are usually located at market places, business centres and homes, with little equipment like sewing machine,

pressing iron, ironing board, and cutting out table.

The industries provide employment for people thereby reducing the rate of unemployment by producing more self-employed workers in the country. People in the small-scale industries are trained through apprenticeship and in institutions like technical/vocational schools, senior high schools and tertiary institutions. Subjects taught in the higher institutions include entrepreneurship, quality assurance, creative design, pattern technology, garment technology AutoCAD, and Photoshop just to mention a few. The technocrats from these institutions are trained to bring more technological advancements and expansions to the clothing industries. Standards and other components of garment production are taught at various levels of training for the participants in the industries to come out with quality clothing that will meet the satisfaction of their customers (Dwivedi at al., 2022).

On 18th of May 2000, the US congress approved a legislation which crated opportunity for those in the clothing industries to export apparel and textiles products to America and European markets through African Growth and Opportunities Act (AGOA). The main aim of AGOA is to help the sub-region to transform its economic landscape by providing new trading opportunities, creating new jobs, and increasing foreign exchange. Ghana was one of the first to receive U.S. approval of its textile visa system and benefited from the United State of America, African trade relationship on the 20th of March 2002. AGOA provides duty-free and quota-free treatment for eligible apparel articles made in qualifying sub-Saharan African countries up to 2015 (Trippeer & Gam,2022).

II. PROCEDURE STATEMENT OF THE RESEARCH PROBLEM

Many small-scale clothing industries in Ghana do not expand their business; rather they keep them in the same state, which sometimes collapse eventually. This phenomenon is not beneficial to small and medium scale clothing industries in Ghana, hence, results in unemployment and its untoward economic hardship coupled with other social vices.

It is disturbing that most technocrats who are trained by educational institutions to be self-employed and to bring more technological ideas for expansion of the clothing industries do not join the industry to operate, but become job seekers or unemployed. In Ghana, people who are into small scale clothing industry are the sole operators of designing, manufacturing and distributing which leads to low productivity.

III. LITERATURE REVIEW

A. Textiles and Clothing Industries in Ghana

Competition from imported goods: Low-cost import textiles, particularly those from nations with lower production costs, pose a challenge to Ghana's textile industry. The profitability and local market share of domestic textile manufacturers are impacted by this competition. Piratery and counterfeiting: The textile sector in Ghana faces serious difficulties from both piracy and counterfeit goods. Numerous genuine designs are unlawfully imitated, which hurts the market for original goods and lowers earnings for producers who follow the law (Edirisinghe at al., 2022).

High production costs are a result of a number of factors, including high energy costs, poor infrastructure, pricey raw materials, and restricted access to contemporary technology. Because of this, it is difficult for regional producers to create textiles at a competitive price. Inadequate infrastructure: The efficiency of the production, distribution, and export processes is hampered by inadequate infrastructure, which includes unstable power supplies, inadequate transportation networks, and inadequate storage facilities. Lack of finance: Small and medium-sized businesses (SMEs) in the textile and apparel industries have trouble growing, investing in cutting-edge technology, and competing successfully because they have trouble finding affordable credit and funding options (Trippeer & Gam,2022).

The industry is experiencing a scarcity of skilled workers in fields such as marketing, production, and design. The industry also faces difficulties from labour strikes, erratic labour laws, and problems with worker welfare and working conditions. Government policies that are inconsistent: The industry's investment plans and business plans may be affected by the frequent modifications to government regulations and trade policies. Environmental concerns: The industry must embrace eco-friendly production techniques in light of growing awareness of sustainability and environmental impact. It is difficult to remain cost-effective while adhering to environmental regulations (McMillan & Zeufack, 2022).

According to Hammer (2023), the industry's sluggish response to innovation and current technology has an impact on productivity, efficiency, and the capacity to adapt to shifting customer needs. A comprehensive strategy involving partnerships between the public and private sectors as well as other stakeholders is needed to address these issues. Ghana's textile industry can be strengthened and given new life with the implementation of strategies that enhance infrastructure, finance availability, skill development, policy stability, innovation, and sustainability (McMillan & Zeufack, 2022).

B. Fashion Designer

Ghanaian fashion designers face a number of obstacles that could prevent them from succeeding and developing in the field. Among these difficulties are the following: Limited capital availability can be challenging to get the money needed to launch or grow a fashion design company. Due to strict lending requirements or a lack of financial resources, many designers find it difficult to obtain loans or investment opportunities. High production costs can be costly to source machinery, skilled labour, and high-quality materials. This financial obstacle frequently prevents designers from creating high-end clothing at competitive prices (Dwivedi at al., 2022).

According to Hammer (2023), Market saturation and competition to Ghana's fashion industry is cutthroat, with established labels and foreign labels posing a serious threat to up-and-coming designers? It can be difficult to stand out and increase your market share. Insufficient infrastructure to Production and distribution efficiency can be hampered by inadequate infrastructure, such as inadequate manufacturing facilities, unreliable utility access, and inadequate transportation networks (Dwivedi at al., 2022).

Intellectual property rights and piracy is two major issues

for designers are theft of intellectual property and piracy of designs. Unauthorized or improperly attributed design copying can result in financial losses and impede the expansion of original brands. Limited market access is due to trade restrictions, a lack of exposure, and difficulties setting up distribution networks, it can be challenging for up-and-coming designers to reach both domestic and foreign markets (Carrico at al., 2022).

According to Pal and Jayarathne (2022), Finding knowledgeable craftspeople or laborers who can precisely implement their designs can be difficult for some designers. Inadequate knowledge of marketing and business administration may also make it more difficult for them to operate a profitable fashion company. Changing customer: Preferences: It can be difficult for designers to stay true to their originality and authenticity in their designs while keeping up with the quickly evolving fashion trends and customer preferences (Tjhin at al., 2022).

According to Naing (2020), inadequate resources and support: New designers may find it difficult to advance in the field if they don't have access to mentorship opportunities, training programs, or government support. Sustainability and ethical issues: Designers are faced with a challenge in implementing eco-friendly production techniques and materials due to growing awareness of sustainable fashion practices and ethical issues. Fashion designers in Ghana can benefit from initiatives that support ethical and sustainable practices in the fashion industry, networking platforms, capacity-building programs, funding and resource access, and supportive policies to overcome these obstacles. Cooperation amongst interested parties, such as governmental organizations, business associations, and academic institutions, can also play a vital part in resolving these issues and encouraging the expansion of Ghana's fashion design industry (Sugeng at al., 2022).

C. Haute Couture

A couture garment is made to order for an individual customer, and is usually made from high-quality, expensive fabric, sewn with extreme attention to detail and finish, often using time-consuming, hand-executed techniques. Look and fit take priority over the cost of materials and the time it takes to make the term can refer to the fashion houses or fashion designers that create exclusive and often trend-setting fashions (Danso at al., 2022) .The fashions created Haute couture is made to order for a specific customer, and it is usually made from high quality, expensive fabric and sewn with extreme attention to detail and finish, often using time consuming, hand-executed techniques (Duray, 2000). Haute couture, which in Ghana stands for upscale, personalized, and exclusive fashion design, has particular difficulties that may hinder its expansion and long-term viability (Rathore, 2022).

The elaborate designs, premium materials, and painstaking craftsmanship associated with haute couture dramatically raise production costs. Obtaining high-quality materials and hiring knowledgeable craftspeople can be costly and difficult. Only a small portion of Ghana's affluent population or foreign customers may be the target market for haute couture. This limits the clientele and may make it harder to maintain a successful business strategy that was exclusive to haute

couture. Competition from foreign brands is the global haute couture market is dominated by prestigious international fashion houses and luxury brands. Ghanaian designers may find it difficult to compete with these well-known brands for recognition and clientele. Haute couture designers in Ghana may face difficulties due to limited access to resources like fine fabrics, specialized machinery, and trained laborers capable of completing complex designs (Rathore, 2022).

According to Pal and Jayarathne (2022), Marketing and visibility can be difficult to establish a brand's presence and market haute couture items successfully, particularly in a market where mass-market fashion frequently enjoys greater attention and promotion. Infrastructure and support such as a dearth of suitable manufacturing facilities and industry support, is a problem shared by the fashion industry as a whole. networks, which could impede Ghana's haute couture industry's expansion. Intellectual property protection: In the world of haute couture, it is essential to safeguard original designs and intellectual property rights. Nonetheless, problems with design piracy and insufficient legal protection can have an effect on designers' originality and inventiveness. Adapting consumer behaviour is tastes and actions of consumers are ever-changing. It can be difficult to preserve the essence of haute couture while keeping up with the changing tastes and preferences of the clientele (Rathore, 2022).

The importance of sustainability in fashion has increased recently. It is difficult for designers to maintain exclusivity and luxury in the production of haute couture while incorporating sustainable methods and materials. To tackle these obstacles, a methodical approach is necessary, encompassing focused advertising, resource accessibility, nurturing talent and artistry, creating a welcoming environment, and adjusting to shifting consumer tastes while maintaining the uniqueness and artistry that characterize haute couture. The promotion of international platforms, marketing strategy investments, and technology-enabled global outreach could all help elevate the profile of Ghanaian haute couture designers (Osunmuyiwa & Ahlborg, 2022).

D. Clothing Distributer

Distributors may be prevented from making investments in technology, expansion, or marketing initiatives that have the potential to expand their companies if they do not have easy access to credit or funding options. Inadequate storage facilities, shoddy road systems, and unstable electricity can all impede effective distribution operations. Products that are counterfeit: Handling fake or inferior apparel can harm distributors' reputations and reduce customers' faith in their brands (Danso at al., 2022).

According to Naing (2020), e-commerce has grown apparel distributors may find it difficult to invest in technology and adjust to online sales channels, particularly if they lack the resources or experience in digital marketing and online retail. Ghanaian clothing distributors could benefit from strategic alliances with dependable suppliers to overcome these obstacles. Investing in infrastructure and technology, adjusting to e-commerce trends, broadening the range of products offered, and accurately recognizing and

catering to customer preferences. Working together with financial institutions, trade associations, and government agencies may also help to solve some of these issues and promote expansion in Ghana's clothes distribution market (Heim & Hopper, 2022).

E. Exportation of Clothing

According to Hammer (2023), Exportation of clothing from Ghana faces several challenges, impacting the country's ability to compete in the global market. Meeting the stringent quality standards and compliance requirements of target export markets can be challenging. Ensuring that clothing items meet international quality standards, including labelling, safety, and material regulations, is crucial but can be resource-intensive for exporters. Finding and accessing international markets for clothing exports can be difficult due to trade barriers, tariffs, and complex regulations in different countries. Establishing relationships with international buyers and navigating export procedures can be time-consuming and challenging (Heim & Hopper, 2022).

Global competition from established garment-exporting countries with lower production costs poses a significant challenge to Ghana's clothing exports. Countries with cheaper labour and more developed textile industries can offer similar products at lower prices. High production costs, including expenses related to materials, labour, energy, and transportation, can affect the competitiveness of Ghanaian clothing exports. Lower-cost production methods in other countries can make it challenging for Ghana to compete on pricing {Mehar, 2022).

Addressing these challenges requires a multifaceted approach involving collaborations between the government, private sector, and industry stakeholders. Strategies focusing on improving infrastructure, access to finance, skill development, innovation, market diversification, and sustainability practices can enhance the competitiveness of Ghana's clothing exports in the global market. Additionally, support through trade agreements, capacity-building programs, and market-oriented policies can facilitate the growth of Ghana's clothing export sector (Naing, 2020).

IV. RESEARCH METHODOLOGY

A. Research Design

The research design for the study was descriptive survey. A survey is used to collect original data for describing a population too large to observe directly (Beyer & Strutt, 2022). A survey obtains information from a sample of people by means of self-report, that is, the people responded to a series of questions posed by the investigator (McRobbie at al., 2022). In this study, the information was collected through self-administered questionnaires. A descriptive survey was selected because it provides an accurate portrayal or account of the characteristics, for example behavior, opinions, abilities, beliefs, and knowledge of a particular individual, situation or group (Oh at al., 2022). This design is chosen to meet the objectives of the study, mainly to determine the growth and the challenges in the small-scale clothing industry.

B. Target Population

Rathore (2022), define population as entire aggregation of cases that meet a designated set of criteria. The point to note is that whatever the basic unit, the population always comprises the entire aggregation of elements in which the researcher is interested in. The population of the research comprises manufactures in the small-scale clothing industries and teachers teaching clothing and textiles in second cycle and tertiary institutions in the Ho Municipality. The population of small-scale clothing industries is sixty-six (66) and teachers teaching Clothing and Textiles are forty-seven (47) in the Municipality which total one hundred and thirteen (113).

C. Research instruments

Data samples were obtained using a combination of questionnaire and direct observational guides were used to collect the required data from Small scale clothing industries operators for analysis. A structured interview guide with both open and closed ended questions were designed to find out the state of the industries, the challenges, and the growth rate of the Small-Scale clothing industries in the Ho municipality.

V. FINDINGS

A. Demographic Background of Respondents

Gender of Respondent

The results disclosed the gender of respondents in the survey. Twelve (12) respondents, representing 30.0% were males and 28 respondents representing 70.0% were females. It was observed and confirmed as well by respondents that, majority of the people in the small-scale clothing industry were females. This is not surprising as cited by Kufuor (2008) that 'the garment and textile industry in Ghana is dominated by 90 percent women both as owner entrepreneurs and employees''

Age of Respondents

Table 1: Age of respondents

	Frequency	Percentage
15 - 25 years	10	25.5
26 -35 years	23	57.5
36 – 45 years	5	12.5
Above 45 years	2	5.0
Total	40	100

Table 1 shows the age range of respondents. A greater percentage of respondents were youth ranging between the ages of 15 to 35years. Specifically, there were 33 respondents representing 83.0% and 7 respondents representing 13%. Respondents above 35 years old were few in the clothing industry. The researcher confers with Hammer (2023), that, vibrant and energetic youths were in the clothing industry who can bring innovation.

Educational Level of Respondents

The survey as shown in Table 2 revealed that 13 respondents representing 32.5% had basic education. This would enable them to read and write their customers' names, take accurate measurement, keep records and do the calculations that are associated with pattern drafting.

Table 2 Educational Level

	Frequency	Percentage
University	7	17.5
HND	8	20.0
Secondary	4	10.0
Basic Education	13	32.5
Vocational/Technical education	8	20.0
Total	40	100.0

The basic school leavers were the highest number of people in the clothing industry. Eight (8) respondents representing 20% were Vocational/Technical and Higher National Diploma leavers respectively. The researcher confers with Hammer (2023) that technical know-how to bring more innovations into the small-scale industry and 4 respondents representing 10% were the least in the industry with secondary education.

B. Source of Financial Support for the Industries

Table 3 Financial Support

	Frequency	**Percentage**
Self-support	13	32.5
Bank	4	10.0
Family and Friends	23	57.5
Total	40	100.0

The table above shows that, 23 respondents representing 57.5 % source financial support from family and friends. Thirteen (13) respondents representing 32.0% self-financed their small-scale industries. Only 4 respondents representing 10% source financial support from financial institutions. The research confers with Pal and Jayarathne (2022) that enterprise financing in Africa for start-up of micro businesses are primarily funded by sources from informal units such as credit unions and cooperative societies, susu groups, friends, relatives and landlords.

C. Problems Faced by the Industries in Assessing Financial Support.

The table 4 displays the number of people who observed the following as a problem of accessing funds at some banks. Twenty-nine (29) respondents out of 40 representing 72.0% said lack of collateral is a problem for them in assessing loan from bank. As it has been stated by Aryeetey et al. (1993), from the view point of private sector, problems related to finance dominate all other constraint to expansion. They claimed that the available of collateral plays a significant role in the readiness of banks to meet the demand of the private sector. Collateral provides an incentive to repay and offset losses in case of default. Thus, collateral was required of nearly 75 percent of sample firms that need loans. Twenty-seven (27) respondents representing 67.0% said the procedure to access the funds was cumbersome. It came out from the respondents that, some of the procedures that customers passed through before assessing loans from some banks is quite lengthy and time consuming. Seven (7) respondents representing 17.5% also said they want to avoid interference of financial institutions in their businesses. Lastly, 32 respondents representing 80.0% who forms the

majority of the respondents alluded that high interest rates were major problem in assessing funds. The research confers with Pal and Jayarathne (2022) that that majority of the respondents see high interest rates as a challenge, as a result; accessing loans from financial institutions is difficult for them.

Table 4: Assessing Financial Support.

	Frequency	**Percentage**
Lack of collateral	29	72.5
Cumbersome procedures	27	67.5
Lack of trust in some financial institutions	7	17.5
Avoidance of interference on the part of financial institutions in businesses	3	7.5
High interest rates	32	80.0
Total	40	100.0

D. Records Keeping

In finding out about respondents' approaches to record keeping, It was shown that 8 respondents representing 20.0% agreed that they keep records and 32 respondents representing 80.0% said they do not keep records. The researcher confers with Naing (2020), that, record keeping places a vital role in determining whether the industries are making profit or not therefore all organizations must keep records properly.

E. Organizing In-service Training

The researcher sought to find out whether there have been in-service training programmes run for the workers in the small-scale clothing industries in order to be abreast with current fashion trends. Statistic revealed that 17 respondents representing 42.5% said they do organize in-service training programmes and 23 respondents representing 67.5% said they usually do not.

F. Source of Job for the Industries

As can be seen from table 4.28, 34 respondents constituting 85.0% of the total responses said they mostly get work from individual customers who confer with Naing (2020).

Table 5 Clients

	Frequency	**Percentage**
Individuals	34	85.0
Companies	5	12.5
Government	1	2.5
Total	40	100.0

Another 5 respondents representing 12.5% also said their source of work is from companies where they are made to sew uniforms, overalls and over coats. One (1) person representing 2.5% of the respondents affirmed that, she gets

work from the government to sew uniforms for distribution to schools

G. Export of Garments Abroad

From the statistics declared, 9 respondents representing 22.5% of the responses said they had the opportunity to export clothing abroad. Thirty-one (31) respondents constituting 77.5 % of the responses also said they do not have the opportunity to export clothing abroad. As indicated by (PSI) 2001, one of the objectives of the president special initiative was to propose to set up a website that would link all the respective manufacturers to the world to access marketing and technical services which disagree with Hammer (2023).

H. Rejection of Clothing

The research revealed that a little above half of the respondents' work had not been rejected. 23 respondents representing 57.5% agreed and 17 respondents representing 42.5 % disagreed that they never encountered any problem with their customers.

Figure 1 Customers Displeasure

- Not Fitted
- Not Neat
- Damaged during sewing
- Not up to specification
- None
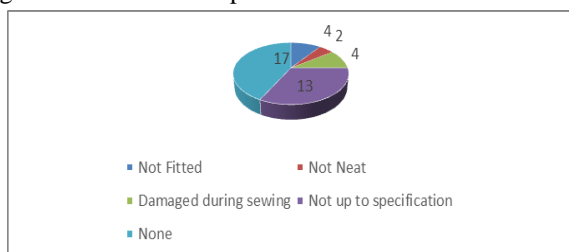
I. Rejection of Clothing/Garment

The Figure 1 above shows why clients sometimes reject their clothing. The respondents gave four reasons why customers at times reject their clothing. According to the statistics 4 respondents representing 10.0% were of the view that garments were rejected if there is any damage during sewing and when it does not fit the client properly. Two (2) respondents representing 5.0% said garments are usually rejected when not sewn neatly. In addition, it has been realised that 13 respondents representing 32.5 % said garments are rejected when the manufacture does not sew it to the specification of their customers which agreed with Pal and Jayarathne (2022).

VI. CONCLUSIONS OF THE STUDY

The study shows some of the challenges faced by the small-scale clothing industries. Some of the challenges presented by respondents includes; inadequate capital and resources. The study shows that (90%) of the respondents were financed by themselves, families and friends. The workers inability to assess funds from financial institutions hinders the development of the industries. What is more is lack of collateral and high interest rates which are mostly demanded by financial institutions in assessing loans

Record keeping was one of the challenges faced by the small-scale clothing industries. About (80%) of the respondents do not keep valid records. Considering this, makes it difficult to evaluate the amount and work done in the past to ascertain the progress of their business. Majority of clients for the small-scale industries were individuals for that

matter they always requested for different styles that created challenges for the industries. Some challenges faced with the client includes inability of garments to fit the wearer, damage of garment during sewing and sewing not being able to meet specifications.

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