To Assess the Growth Rate of Small-Scale Clothing Industries in the Ho Municipality Ghana

[1]CELESTINE ELIKEM DZITSE (M-TECH)
Takoradi Technical University

[2] EMMANUEL SEFENU TOGOBO (M-TECH)
Social Welfare and Community Devolvement

Abstract:- Small scale clothing industryhas a significant impact on the economy of any country because it gives employment to the people. Small scale clothing industry helps to cultivate the managerial and entrepreneurial abilities required as the foundation for medium sized local investments 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.

Keywords:- Fashion,Clothing, Small-Scale Manufacturing, Industry.

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. Environmental hazard has the potential to threaten the surroundings of the natural environment which adversely affects human health. However, increasing extreme harsh weather conditions such as heat, cold, wind, rain and snow can result in increased mortality if the right protective clothing is not used to protect the body. Occupational hazard is concerned with the safety, health and welfare of people at work. Protective clothing must therefore be used to protect co-workers, family members, employers, customers, and many others who might be affected by the workplace environment (Pal & Jayarathne,2022).

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 (Casciani 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 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 (Arania at al.,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. It is typically characterized by some type of mechanization, as with an assembly line, to achieve high volume, the detailed organization of materials flow, careful control of quality standards and division of labour.Haute couture is quite different from custom made clothing. It is the creation of exclusive custom-fitted garment that is constructed by hand from start to finish and made from high quality expensive fabrics. They are sewn with extreme attention to detail and finished by highly experienced and capable tailors, often using time-consuming, hand-executed techniques. The Garment is often made for a client, tailored specifically to his or her measurements and body stance.

Considering the amount of time, money, and skill that is allotted to each completed piece make it usually expensive (Zheng at al.,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. A broker is an individual or party that arranges transactions between a buyer and a seller for a commission when the deal is executed(Beyer & Strutt,2022).

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.

Most Ghanaian societies see the industries as important, therefore in terms of paying a woman's bride price; sewing machine is one of the items usually included in the list. Women who do not have any trade quickly go in to the clothing industry for survival or to earn a living. Presently, people who have different occupations still undergo training to learn sewing by establishing their own clothing industry either to supplement their income or use sewing as a hobby.

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. Ghana has benefited from the initiative and still enjoys this as an advantage to access U.S.A market easily due to duty free status (McRobbie at al.,2022).

II. LITERATURE REVIEW

A. Small Scale Industries

Various authorities define small-scale industries according to the equipment available and the number of employees. To distinguish between small, medium, and large-scale industries, the same criterion is applied. The term "small-scale industries" refers broadly to small-scale manufacturing operations such as the processing of primary products, handicrafts, and repair services. Rathore (2022) claims that misunderstandings regarding the arbitrariness and cut off points employed by the various official sources frequently occur. The Ghana Statistical Service (GSS) classifies businesses with fewer than ten employees as small-scale enterprises and those with more than ten employees as medium- and large-sized enterprises, according to data from its Industrial Statistics. Ironically, businesses with up to nine employees were classified as small and medium-sized enterprises by The GSS in its national accounts.

Firms with fewer than ten employees are classified as small-scale enterprises by the Ghana Statistical Service (GSS), while those with more than ten employees are classified as medium- and large-sized enterprises. Ironically, businesses with up to nine employees were classified as small and medium-sized enterprises by The GSS in its national accounts.

Depending on the size of its fixed assets, an organization may be classified as a small or medium-sized enterprise. However, the Ghanaian National Board of Small-Scale Industries (NBSSI) expands this definition to include the number of employees in addition to the size of the fixed assets. A small-scale enterprise is defined as having no more than nine employees and no more than 10 million Cedis (US$ 9506, using 1994 currency) in plant and machinery (apart from buildings, vehicles, and land).

On the other hand, the Ghana Enterprise Development Commission (GEDC) defines plant and machinery with an upper limit of 10 million Cedis. It is important to remember that valuing fixed assets is not without its challenges. Second, these definitions are frequently rendered obsolete by the ongoing decline in the exchange rate (Edirisinghe et al., 2022).

A privately owned and operated business with a small workforce and relatively low sales volume is considered a small-scale enterprise. Typically, privately held corporations, partnerships, or sole proprietorships make up small businesses (Arthur, 2001).

Small and medium-sized enterprises (SMEs) in Ghana typically employ a small number of people, the majority of whom are the owner's relatives. As a result, ownership and control are frequently blurred (Osunmuyiwa & Ahlborg, 2022). Additionally, since SMEs have never relied on government funding, there are no rules requiring compliance and no accountability. Khurana (2022) asserts that small businesses exist in almost every industry, though sometimes the traits that define them as such are less obvious due to variances brought about by the disparate circumstances of the various industries. Extreme variations also exist in terms of effectiveness, operational procedures, the type of market that is served, and the quantity of resources used. So, a small shop owned and operated by a married couple has very little in common with a manufacturing company that employs up to 200 people. The report suggests that a small business has three essential characteristics: 1. a relatively small economic market share; 2. independence in the sense of not being a part of a larger enterprise and being relatively free from outside control in its principal decision-making; and 3. personalized management by its owner(s).

B. Textiles and Clothing Industries in Ghana

The apparel and textile industries are two distinct sectors that rely on each other for their operations. The apparel industries use the final products of the textile industries, and the textile industries rely on the apparel industries to use their fabrics so they can produce more. Ghana has a large number of small-scale textile and apparel industries. Small-scale textile businesses include those that print designs on textiles by hand, tie-dye, batik, and Kente. The Northern Region of Ghana, Ashanti, and Volta were the primary locations for Kente weavers. The small-scale apparel industries or the small-scale textile industries join the kente strips they produce on their own. The textile product is then used by the small-scale apparel industries to make clothing for retail stores or consumers (Oh et al., 2022).

The Ghanaian government's "Everyday Wear" program will raise demand for clothing made in Ghana, supporting the country's textile and apparel industries. The stakeholders in the textile and apparel industries urged the Ministry of Trade and Industries to launch the "Everyday Wear" program at a workshop hosted by Spinet Textile and Garment Cluster. They also stated that the program would be successful if it were implemented at the district, municipal, and metropolitan assembly levels (McRobbie et al., 2022). In order to support the growth of the garment industry, they also urged the Ministry to guarantee stakeholders' easy access to industrial estates.

Edwina Assan, president of Spinet, urged the Trade Ministry to provide incentives for domestic companies that manufacture high-quality goods. She recommended creating a shared service center where other small and medium-sized businesses in the industry could use specialized machinery that had been purchased by a specific company. Additionally, she supported the creation of revolving funds so that industry participants could obtain capital for business improvement at extremely low interest rates. She emphasized that the Ministry ought to assist the nation's

apparel industry in locating new export markets (Hammer,2023).

Khurana (2022) draws attention to the fact that second-hand clothing, or "Obroni wawu" as it is known locally, ends up on the market in Ghana after being intended for charity. Every year, thousands of unwanted clothes are donated to charity shops in Britain. However, where do they go in reality? It turns out that the majority are exported to Africa and never make it to the local charity homes' rail. Furthermore, despite the fact that they were given away for free, our leftovers have grown into multimillion-pound businesses, and some of the world's poorest people pay a premium for them (Dwivedi et al., 2022).

C. Fashion Designer

There are various ways that fashion designers work. While some people use paper to sketch their ideas, others use dress forms to drape fabric. A professional pattern maker will be consulted by a designer once they are fully satisfied with the fit of the toile (or muslin). The pattern maker will then create the final, functional version of the pattern using card or a computerized system. The work of a pattern maker is laborious and extremely precise. Their accuracy affects how the finished garment fits. To ensure that a sample garment is an operational outfit, it is assembled and tested on a model (Dwivedi et al., 2022).

Without a doubt, fashion designers are pivotal players in the creation of fashion as well as its upkeep, replication, and diffusion. Designers in the apparel industry draw inspiration for their creations from a variety of sources, including other clothing, photos of other clothing, art objects, and natural phenomena. It is widely acknowledged that these inspiration sources aid in the creation of unique design elements, such as knitwear's pattern motifs or tailoring's shape details. However, inspiration also has a significant impact on research and strategic collection planning early in the design process (McMillan & Zeufack, 2022).

It takes money and effort to collect inspiration. In an effort to cut costs, many businesses restrict the amount of time that designers spend traveling to showrooms and events and don't invest in forecasting resources (McMillan & Zeufack, 2022). This has several detrimental effects on the design process, including decreased job satisfaction among designers and increased staff turnover. It also restricts the variety of ideas that designers can incorporate, leading to designs becoming stale and the company losing business. The possible profit from a successful design outweighs the expense of traveling to stores and fashion shows, as well as the cost of gathering art books and a CD-ROM (Khurana, 2022).

Designers selectively create appropriate designs and assess their designs based on their perceptions of the relationships between clothing, styles, and the state of fashion. In order to supply relevant elements for the designs, they also actively manage their context, or the places in their immediate surroundings that serve as inspiration (Trippeer & Gam, 2022). When it comes to designing and selecting

designs, designers tend to focus more on what other businesses are doing than what their customers want. On the other hand, designers who work as suppliers for retail chains are highly concerned with what will appeal to the buyers who ultimately make the decisions(Edirisinghe at al.,2022).

How designers conceptualize the users of their garments varies, but they almost never have any direct contact with their customers; they think about where their company fits into the space of market niches, and typically imagine the lifestyle and desires of a (supposedly) prototypical customer – the range of customers is wider and these imagined customer prototypes are sometimes wildly wrong(Edirisinghe at al.,2022).

Most designers take little account of the practical needs of their customers – for example for trousers with pockets.

How fashion designers use sources of inspiration in creating designs depends on the constraints on the problem. Imitating other garments and basing motifs on licensed characters fixes the sources. They creating colour or stitch structure patterns often refer to objects and pictures they have collected, and systematically search through books of likely sources of inspiration for something they can adapt into structures that will possess particular emergent perceptual characteristics (Edirisinghe at al.,2022).

Designers' memories for other designs they have seen, as well as other objects and images, provide the building blocks for the creation of new designs. Designers' pattern synthesis actions, that create or modify new designs, combine, manipulate and transform the objects, features and properties they have available in memory. The most powerful influences on these pattern synthesis actions are the design elements, desires and constraints in conscious awareness or available in the designer's visual field. Thus, sketches influence the creative thinking of designers in many fields (Edirisinghe at al.,2022).

According to Rathore, (2022), fashion/clothing designers are involved in designing clothing, accessories and shoes. Some design are expensive one-off pieces while others work in a team creating a range of mass-produced garments. Some designers specialize in one particular area, such as sportswear, (Casciani at al.,2022). There are three main sectors of fashion design:
Haute couture which involves the creation of exclusive, one-off pieces that can cost thousands of pounds. Designers in this area usually work directly with a client, organizing fittings and making alterations to ensure the garment is a perfect fit. Work in this area can take a great deal of skill and time. Many couture designers also produce cheaper, ready-to-wear collections that are produced in relatively small numbers (Casciani at al.,2022).

D. Clothing Manufacture
Clothing manufacturers are primarily engaged in the design, cutting and sewing of garments from fabric. Some manufacturers are contractors or subcontractors, which generally manufacture apparel from materials owned by other firms. After you have designed a product that is innovative and satisfies a market need, you will have to decide how to produce it.

There are three main production methods used in apparel and sewn product manufacturing:
- Custom
- Mass Production
- Mass Customization

Ruth and Glock (1999), first sewing machine was invented in the Victorian era, after the development of machine elite class use to have a seamstress who stitched the clothes for them on sewing machine. Before sewing machines everything was done by hand. The seamstresses went to the home of the woman who wanted to stitch the clothes. As industrial revolution started in the 19th century, garment industries too began to evolve but it was in its infancy and had no developed system for garment manufacturing. Seamstresses observed that they can develop standard patterns which can fit more than one woman. They developed a mathematical sizing system to accommodate most women with very few patterns. As businessmen, interested in lowering costs, they continued developing these patterns to become paper "information systems" engineered to control quantities of exact reproductions in cutting and stitching clothing in mass production systems.

Heim and Hopper (2022).,the apparel industries grew from these tailors/ businessmen, as they built manufacturing factories for production, which pattern engineering accommodated. Pattern engineering grew a great industry in the early and mid-20th century. Pattern making was first taught to "apprentices" who were called "designers". Creative designers of styles didn't exist in the early 20th century. Paris was centre of the developments in style and creation in garments at that time and many other countries copied from there. Later designers created booklets for teaching the pattern making systems mathematically – that came to be called "pattern drafting". One dis-advantage of mass production was that designers put little effort in bringing new designs and patterns but they either copied or else made very little changes. Even today the readymade garment industries do not bring too many new ideas in the products rather it is creating mass garments to reduce cost. Garment industries has developed many new and time saving techniques, processes and machinery for the effective production today. The most important is the CAD/CAM which enables the designer, pattern maker, marker and grader to do their jobs precisely and effectively (Naing,2020).

According to Mehar (2022), on industrial basis there are certain areas or sequence through which garments are manufactured and they as followed. Pattern Design: The pattern maker now develop first pattern for the designs in any one standard size. This is made by pattern drafting method and the purpose of making this pattern is to create the sample garment for test fit.

Currently technological advancement that are available makes working in the clothing industries easier and faster.

CAD/CAM: CAD and CAM are two technologies that have made prominent changes in the way garment manufacturing was done in previous eras. Today all large garment manufacturing companies have developed CAD/CAM system to do the process of garment manufacturing. CAD is an abbreviation for computer-aided design and CAM for computer-aided machine. CAD/CAM is computer software that controls the production of garments. In CAD the designer designs the garments by using any suitable software like Adobe Photoshop, Adobe Illustrator, Corel Draw etc and in CAM the cutters, sewers, graders and markers control the process of development. The designer creates 2-D or 3-D model of design in CAD and CAM as a software numerically controls the machines that generates the production (Ahorsu & Eyram, 2023). There are several advantages of CAD/CAM over manual method of designing and production of garments:

- The expense and time is reduced in a considerable manner when compared to the laborious manual work of designing.
- Designing can be done from anywhere as the designers are able to control the process from remote locations as well.
- The data can be easily stored, transmitted, and transported through computer files.
- Digital swatches can be saved on floppy disks, zip disks, CD-ROM or hard drive thus saving space. Moreover they can be easily organized for fast and easy retrieval.
- The designs can be easily customized and personalized as corrections and editing can be done at any time without significant delays or cost increases.
- The designers don't need to produce swatches all the time as they can now see how a particular fabric or garment looks in different colors and shapes on computer screen itself (Ruth and Glock, 1999).

➢ *Custom Made*

Personalized goods and services are distinct. Each is made uniquely to match the client's requirements for size, colour, style, and budget, usually by an artisan, craftsperson, or tailor. Custom products are unique items in which the customer participates in the design, material selection, or custom fit. They could be men's suits, bridal gowns, swimming suits, or other products. Because it is made by hand, requires individual styling, has distinct production methods, and requires individual fittings, custom-produced clothing is more expensive and takes longer to produce than other options. There is the time for customized production, time for fittings and adjustments along the way, and time for conversations between the designer and the client (Ahorsu & Eyram, 2023).

➢ *Mass Production*

Mass production is the result of the industrial revolution, when machines were invented to do the production processes originally completed by hand. Sewing machines replaced hand needles, electric cutting saws replaced hand scissors, and industrial looms replaced handlooms. Mass production is characterized by interchangeable parts, specialized machines and a division of labour. Machines are built to complete a single task such as making piping, setting sleeves, or printing patterns. Workers are expert at one step in the manufacturing process and perform it over and over again. As the apparel industries adopted mass production, businesses began to specialize in a single product type. In this way, it was easier to manage both the number of specialized pieces of equipment, as well as the skills of the workers needed to produce a single product type. This specialization holds true today, with apparel producers manufacturing one or several related product types (Ahorsu & Eyram, 2023).

The objectives of mass production are to
- achieve economies of scale by
- standardizing products
- developing efficient processes
- thereby producing more of each product at one time
- Selling at a lower price.

The value of the product is in its low cost and standard look as well as a shorter production time. This contrasts with the value of uniqueness for custom production (Boateng & Poku,2019).

➢ *Haute Couture*

Couture clothing is made to order for a specific customer. It is typically constructed from pricey, high-quality fabric and is extremely well-finished, often using labour-intensive, hand-executed techniques. The phrase can refer to the fashion houses or designers who produce unique and frequently trend-setting fashions, where fit and appearance take precedence over time and material costs. Haute couture fashions are made to order for individual clients. They are typically crafted from pricey, high-quality fabric and sewn with meticulous attention to detail and finish, frequently utilizing labour-intensive, hand-executed techniques (Osunmuyiwa & Ahlborg,2022).

E. Clothing Distributer

That purchases apparel at wholesale costs from manufacturers and then distributes it to retail establishments where end consumers can purchase it. Certain clothing distributors, referred to as whole distributors, will additionally use direct mail orders to deliver the clothing to the customer. When a clothing distributor buys apparel from a manufacturer, the distributor marks up the items before selling them to the final consumer or retail store. The retail store then marks up the price as well, so in most cases, the consumer ends up paying significantly more for a particular item than the distributor did when purchasing it from the manufacturer ~Mehar,2022).

A distributor of apparel might have agreements with multiple apparel manufacturers. The distributor is able to buy a variety of apparel items, including shoes, coats, dresses, skirts, and pants. Distributors can have a large assortment or specialize in selling a specific kind or style of apparel. The distributor may also buy one or more specific fashion apparel brands. A distributor might, for instance, only buy high-end apparel or might buy a broad range of

clothes from both the high and low ends of the price range (Tania at al., 2022).

F. Exportation of Clothing

The importance of export to the economy of a nation need not be overemphasized. For a developing economy such as Ghana's which has been over-reliant on a few selected products notably cocoa, timber and. The establishment of the Export Promotion Division of the Ministry of Trade in 1965 to offer advice and assistance to Ghanaian business enterprises on export procedures and regulations among other things is an indication of the government's awareness of the importance of the export sector of the development of the nation. It is in this light that Ghana free zone act was established in 1995 by the government to allow imports and exports on duty free basis. Garment producing companies also qualified under the free zone Act but it was the inception of African Growth and Opportunity Act (AGOA) that has brought many apparel producing companies into the free zone enterprise {Mehar,2022}.

According to Public Law 106–200 (2020), the African Growth and Opportunity Act (AGOA) was signed into law by President Clinton on May 18, 2000 as Title 1 of The Trade and Development Act of 2000. The Act offers tangible incentives for African countries to continue their efforts to open their economies and build free markets. AGOA aims to expand U.S. trade and investment with Sub-Saharan Africa, to stimulate economic growth, to promote a high-level dialogue on trade and investment-related issues, to encourage economic integration, and to facilitate sub-Saharan Africa's integration into the global economy. As of January 2010, 38 sub-Saharan African countries were eligible for AGOA benefits (Oh at al.,2022).

The objective of Government in implementing the PSI garment and textile is to actively support, facilitate and accelerate the development of the garment industries to become a lead export sector and a primary source of employment generation in Ghana. The (PSI) on garment and textiles seeks to build a critical mass of high growth oriented internationally competitive firms to produce garments and textiles for the US and European markets (Trippeer & Gam,2022). This strategic intervention aims to promote entrepreneurship development and overall enhance job creation opportunities in Ghana. It is the aim of the (PSI) that about 20 Ghanaian entrepreneurs would become merchant garment exporters and also work with about 50 small scale tailors and seamstresses (Sugeng at al.,2022).

➢ *Activities under the (PSI) Garment and Textiles*
- The Objective of the PSI is to facilitate the setting up 60 privately owned garment businesses.
- (PSI) garments and textiles is assisting over 9 local entrepreneurs to set up ultra-modern factories with a minimum of 250 machines capable of employing 400 persons.
- Under (PSI) garment and textile, a modern clothing technology and training centre has been set up to assist the developing of the human resource base for the industries and has so far trained 8000 people in industrial sewing machine utilization and mass production techniques.
- (PSI) garments and textiles run a technical assistance program for the owner managers of participating PSi businesses.
- Creation of a garment village
- (PSI) proposes to set up a website that would link all the respective manufacturers to the world to access marketing and technical services (Sugeng at al.,2022).

G. Small Scale Industries Assessments of Loan

According to Khurana (2022), referenced in Quartey and Abor (2010), SMEs' access to bank credit has been identified by multiple studies as a significant barrier to industrial growth. A prevalent rationale for SMEs' purported incapacity to obtain bank loans is their failure to provide suitable collateral.

According to Hammer's (2023) analysis, financial issues are the primary source of constraints on expansion from the perspective of the private sector. They asserted that banks' ability to meet private sector demand is significantly influenced by the availability of collateral. In the event of default, collateral offers an incentive to repay and balance losses. For this reason, nearly 75% of the sample firms that require loans had to provide collateral. They said that the majority of small-scale businesses applied for bank loans to expand. Still, a sizable fraction of the company had banks reject their applications. Businesses get loans for far less than what they asked for. The primary explanation provided by banks for why a company's application was denied was insufficient collateral, which is typically landed property (Dwivedi et al., 2022).

According to Khurana (2022), banks may be able to provide guarantors, sales contracts, and liens on financed equipment as collateral in addition to actual property. They focus on a small number of relatively large transactions and use a variety of pre-screening techniques.Feasibility studies, collateral, credentials, and minimum deposits are a few of them. SME operators refrained from pursuing loans due to their fear of risk, particularly the possibility of losing their wealth. Because they have a harder time getting funding for their initial operations and growth, SMEs deal with more obstacles than larger companies. Due to financial intermediaries' reluctance to extend credit to businesses because of their high risk, small portfolios, and high transaction costs, lending to small businesses and entrepreneurs is still restricted (Pal & Jayarathne, 2022).

Naing (2020) concurs, stating that when a lender encounters information asymmetry, it frequently affects the persuasive power that person has to guarantee repayment. Due to the high default probability that must be controlled, these increase transaction costs. Lenders may therefore refrain from lending to smaller or less well-known clients or, if they do, they may place stringent requirements on collateral. They might view customers in a way that dispels the latter's perception of the challenges involved in securing official financing.There was no statistically significant difference in the cost of administering loans to larger and smaller enterprises, according to the transaction cost of

lending covering sixty bank branches in Ghana. The transaction cost of lending to small businesses was higher than that of large enterprises per loan (Ahorsu & Eyram, 2023).

➢ *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.

➢ *Purpose and Objectives of the Study*

The core purpose of this research was assessing extent that the Small-Scale clothing industries in the Ho municipality developing.

III. 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 (Heim & Hopper,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 (Tjhin 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 behaviour, opinions, abilities, beliefs, and knowledge of a particular individual, situation or group (Edirisinghe at al.,2022).This design is chosen to meet the objectives of the study, mainly to determine the growth and the challenges in thesmall-scale clothing industry.

➢ *Age of Respondents*

B. Target Population

Naing (2020), 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.

IV. DISCUSSION OF RESEARCH RESULTS

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 byHammer (2023).that 'the garment and textile industry in Ghana is dominated by 90 percent women both as owner entrepreneurs and employees''

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

Source: Field Survey 2014

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 observed that, vibrant and energetic youths were in the clothing industry who can bring innovation and concur with Pal and Jayarathne (2022), on youth innovation.

> *Educational Level of Respondents*

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**

Source: Field Survey 2014

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. 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 concurs withCarrico at al. (2022) on technocrats who have the 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. Expansion of the Industry
> *Number of Employees in the Industry*

The data collected on the employee's status of respondents show that, 37 respondents representing 92.5% in the small-scale clothing industries employs between one to five workers in the industry. Small scale clothing industry that employs above five to nine employees were few, 3 respondents representing 7. 5%. The researcher finds out that, all the respondents fall within the small-scale clothing industry as cited by Pal and Jayarathne (2022), The Ghana Statistical Service (GSS) considers firms with less than 10 employees as Small-Scale Enterprises and more than 10 employees. However, the National Board of Small-Scale Industries (NBSSI) in Ghana applies both the `fixed assets and number of employees' criteria and also defines a Small-Scale Enterprise as one with not more than 9 workers.

> *Acquisition of Skills*

Table 3: Type of Training

	Frequency	Percentage
Formal (Schooling)	15	37.5
Informal (Apprenticeship)	19	47.5
Formal and Informal training	6	15.0
Total	40	100.0

Source: Field Survey 2014

The researcher sought to find out from the people working in the small-scale clothing industry how their skills were acquired. It came to light that 15 respondents representing 37.5% acquired their skills through formal education. Nineteen (19) respondents representing 47.5% acquired theirs through apprenticeship, and 6 respondents representing 15% acquired their skills through both

apprenticeship and formal education. This revelation has been represented in the Table 3 that most people were trained through apprenticeship than through formal education in the small-scale clothing industry at Ho Municipality. Researcher concur with Khurana (2022),that the small-scale sector is characterized by low levels of education and training.
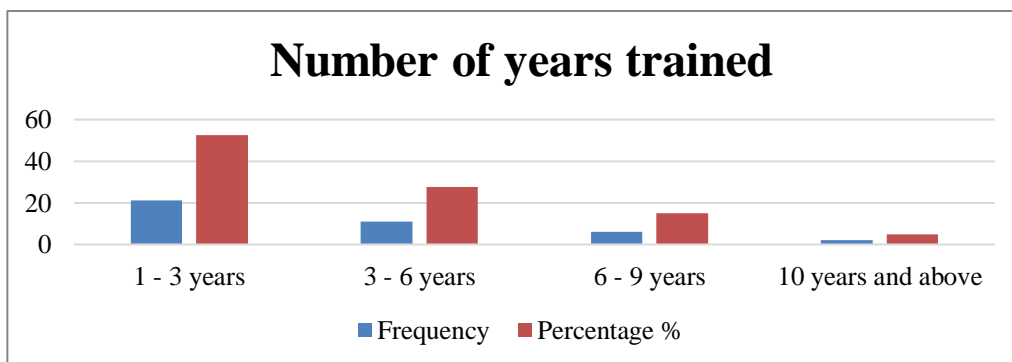
> *Duration of Training Programme*

Fig. 1: Number of Years Trained
Source: Field Survey 2014

A total of 21 persons representing 52.5% were trained between one to three years. Whiles 11 persons constituting 27.5% were trained between three to six years whereas 8 persons were trained from six years and above. It was observed by the researcher that, those trained above three years were respondents with both formal education and apprenticeship however, those trained between one to three years were mostly throughapprenticeshipand concur with Naing (2020), on benefits of apprenticeship.

➢ *Forms of Business Organization*

Table 4: Business Registration

	Frequency	Percentage
Sole proprietorship	26	65.0
Partnership	4	10.0
Unregistered business	10	25.0
Total	40	100.0

Source: Field Survey 2014

The statistics above shows the forms of business ownership in the small-scale industry. In table 4, 26 respondents representing 65% were people who registered their small-scale clothing industry as sole proprietorship. Four (4) respondents representing 10% registered their business as partnership and 10 respondents representing 25% did not register. It was evident that most respondents registered their industry as sole proprietorship. The majority of small-scale businesses registered under sole proprietorship business due to its simplicity, easy to setup, and the cost involve in registration is not much compared to other forms. The researcher concur with Khurana (2022) on a distinct disadvantage, however is that, the owner of a sole proprietorship remains personally liable for all the business debts. So, if a sole proprietor business runs into financial trouble, creditors can bring lawsuits against the owner of the business. If such suits are successful, the owner will have to pay the business debts with his or her own money.

➢ *Types of Clothing Produced by the Industry*

Table 5: Clothing Produced

	Frequency	Percentage
Women's wear	19	47.5
Men's wear	6	15.0
Men and Women wear	7	17.5
Children	8	20.0
Total	40	100.0

Source: Field Survey 2014

Table 5 revealed the statistics of the type of clothing produced in the small-scale industry. The researcher concur withRathore (2022) that there were more respondents sewing women's wear in the small-scale clothing industry than men's wear and children's wear. The results came out that 19 people representing 47.5% sews for women, 6 people representing 15.0% only sews for men, 7 people representing 17.5% sews for both men and women and 8 respondents representing 20.0% sews for children.

➢ *Number of Machines in the Small-Scale Clothing Industry*

Figure 2 disclosed the number of sewing machines that forty respondents in the Ho Municipality started the small scale clothing industries with and the current number of sewing machines they have at the time of this research. It was revealed that 40 respondents started the industries with 71 manual domestic sewing machines and currently they were having 108 manual domestic sewing machines. The researcher concur with Naing (2020) that all the respondents have between one to four manual domestic machines for the start-up of the small-scale clothing industries. As they worked for some time, there was the need to purchase more machines to expand the industries.

Seventeen (17) respondents representing 42.5% started the small-scale industries at Ho Municipality with 22 electric domestic sewing machines and 32 respondents representing 57.5% do not have. This revelation is important as it shows clearly that, majority of people who uses domestic hand machines do not use electric sewing machines. 25 respondents constituting 62.5% said that, they added 13 electric sewing machines to the existing 22 which sums up to 35 in their industries whereas 15 respondents representing 37.5% were without it.

Elven (11) respondents representing 27.5% started the small-scale clothing industries at Ho Municipality with industrial sewing machines and 29 respondents representing 72.5% were without it. It was identified that; industrial sewing machines were expensive and cannot be used where there is unviability of electricity. This study revealed that, 14 respondents representing 35.0% made use of industrial sewing machines whiles 26 respondents representing 65% use domestic machines. Findings from the responses above indicated that industrial sewing machines were used to enhance the effectiveness and efficiency of their work.

The researcher disagreed with Pal and Jayarathne (2022), that little above half of the respondents started using over lock machines in the clothing industries. Twenty-one (21) respondents representing 52.5%, have 23 over lock machines and 19 had none. The researcher however observed that, about half of the respondents do not have over lock machines. They therefore, send their garments to others for neatening when the need arises or use alternative ways like edge stitching, zigzag stitches or eventually leave

it un-neatened. (26) Twenty-six of the respondents representing 65.0% and 14 respondents representing 35% do not have. The researcher concurs withCarrico at al. (2022) that as the industries continues to grow, 5 over lock machines were added to the existing 23 which adds up to 28 over lock machines. One of the golden rules in sewing is that, the wrong side of a sewn garment must be as neat as the right side hence the need for neatening machine to serve such purpose.
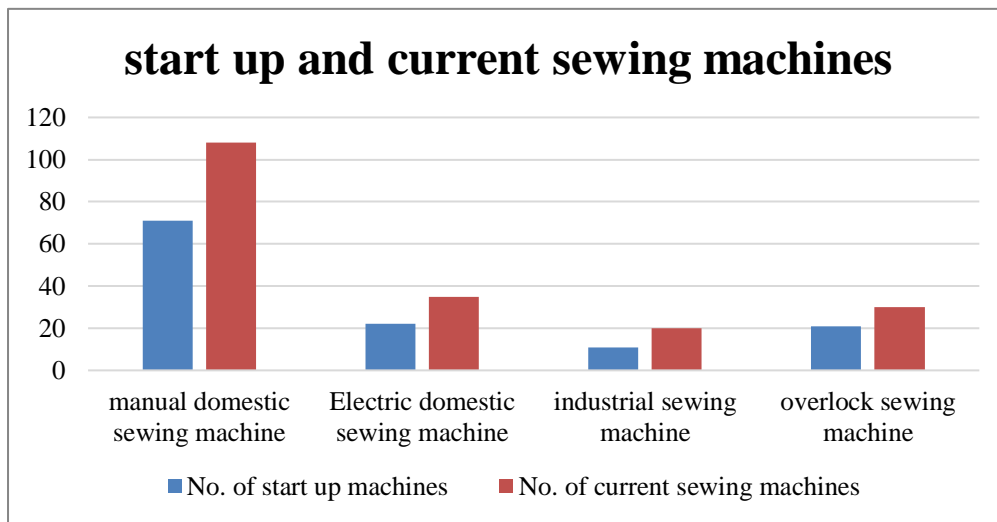
➢ *Number of People Trained by the Industries*

Fig. 2: Start Up and Current Sewing Machine
Source: Field Survey 2014

Table 6: Trainees of the Industries

	Frequency	Percentage
Less than 5 people	26	65.0
More than 5 people	11	27.5
10 and above	3	7.5
Total	40	100.0

Source: Field Survey 2014

The researcher seeks to find out the number of people trained by the industries. Twenty-six (26) respondents representing 65.0% said they trained less than five people yet 11 respondents representing 27.5% said they trained more than five people and three respondents representing 7.5% also said they trained from ten and above. The

researcher concurs with Zotorvie (2017), that more than 50 peoples were trained by the industries. If such trainees established themselves, and also employed workers to work with them will greatly promote development in the industries.

➢ *Number of Trainees Still in the Clothing Industries*

Table 7: Existing Trainees

	Frequency	Percentage
Less than 5	34	85.0
More than 5	5	12.5
Above 10	1	2.5
Total	40	100.0

Source: Field Survey 2014

Table 7 brings the results of the number of trainees still in the small-scale clothing industries. The Studies shows that, 34 respondents representing 85.0% said people that they trained were less than five currently working in the industries, and 6 respondents representing 15.0% said

people that they trained were five and above currently working in the industries. The researcher concurs with Mehar (2022) that half of the people who were trained remained in the industries.

> *Affiliation to Association*

The researcher asked if the respondents were members of any dressmaking/ tailoring association. Sixteen (16) respondents representing 40% said yes but 24 respondents representing 60% said no. Regarding this response, more than half of the respondents did not belong to any association. The researcher concurs with Carrico at al. (2022)on association members usually discuss their problems, learn how to cut new styles and help each other in terms of any difficulties one might have encountered.

V. CONCLUSIONS OF THE STUDY

From the study it was revealed that a significant number of people in the small-scale industries employed 1 to 9 peoples as indicated by Ghana Statistical Service (GSS). Similarly, it is governed by a body known as National Board of Small-Scale Industries (NBSSI) which qualifies any industry which employs 1 to 9 people as a small-scale industry. It was realized that majority of the workers in the clothing industry were basic school leavers who had their skills acquisition through informal training.

It was also found out that (65%) of the respondents registered their businesses under sole proprietorship because, starting a sole proprietorship is less complicated and much cheaper as compared to other forms of business registration like partnership, private limited and public limited companies. In contrast, it allows the owner the freedom to take decision that may at times hinder the development of the business. Since the initial funds are usually provided by the owner, it leads to difficulty in generating capital and in case of any eventuality such as death or incapacitation of the owner, the business may fold up. It was also found out that, participation of men in the small-scale clothing industries was as low as (30%) out of which (15%) sews for men only and (17.5%) sews for both men and women.

The study again outlines that, all small-scale clothing industry operators started the industries with at least one domestic hand or treadle sewing machine. It was also observed that, industrial sewing machines are more appropriate for commercial purposes with reference to its speed. The survey showed that, 27 .5% started the industries with the use of industrial sewing machines and presently, less than half representing (35.0%) is currently used.

VI. RECOMMENDATIONS OF THE STUDY

Based on the conclusions, the following recommendations are made.

- It is recommended that Government/Individuals should established more Vocational/Technical training schools to employ technocrats who will aid in training people formally.
- People who learnt sewing through apprenticeship must also go through formal training for at least six months, for them to be updated with the new advancement in technology and fashion trends

- It is also recommended that banks, loan and saving financial institutions must makefunds accessible to the small-scale clothing industries with low interest rates.

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