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Social Organization of Textile – Trading Among Yoruba Women Textile Traders: Implication towards Entrepreneurial Development in Informal Economy in Nigeria



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ABSTRACT

It is unknown how Yoruba women textile traders organize their textile enterprises, despite the vagaries of informal economy. However, in an informal economy, trade in every commodity has its own social organizational structures and politics. Scholars have argued that commodity needs to be separately studied so to detangle the various structures and politics associated with each commodity so that behavioural patterns that lead to entrepreneurial development can be determined. The focus of this paper therefore is to examine the organizational strategies of Yoruba women textile traders. The paper hinges on social action theory by Max Weber. The research design is qualitative in nature. Eight focus group discussions were conducted among the women respondents; Forty (40) in depth- Interview, and six case- studies were conducted. The findings reveals that in social organization of textile trading, several unique methods were adopted such as; placing of exclusive rights on some textile materials, innovation and imitation of textile materials for continuous trading of textile materials. In promotion of textile materials, the finding reveals that economic and non-economic activities were utilized to promote sales. While some classical tenets of entrepreneurship, were adopted by the women in recording the transactions. The paper recommends innovative attitude, importance of role mentors, building of social Capital among other traders in the market, and teaching of record keeping of transaction. All

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these are essential tools for women entrepreneurship development in informal economy.

KEY WORDS: social organization, textile-trading, Yoruba women, market, Lagos state, Nigeria

Introduction

This paper examines the social organization of textile trading in informal economy. Keith Hart (A German Anthropologist) recently introduced the concept of informal economy in 1973. He described a part of the urban labour force, which works outside the formal labour market as informal sector. Hart, (2006) and Portes (1994) refers to informal economy as those enterprises and activities that may not comply with standard business practices, taxation regulations, and/or business requirements, but are otherwise not engaged in overtly criminal activities. According to International Labour Organization (1995), informal economy is made up of very small-scale units producing and distributing goods and services owned and operated by largely independent, self-employed producers, employing family labour or a few hired workers and apprentices. Abumere (1995) and Arimah (2001) pointed out that informal economy is diverse and found in great numbers in all sectors of the economy such as; manufacturing, construction, processing, repairs, personal services, agricultural services, and technical services. Olutayo (2005) argues that entrepreneurship development in developing countries has always been dominated by informal trade rather than by formal trade in spite of the attempts to graft formal trade into third world economies.

However, the notion of informal economy in developing countries captures certain peculiarities, such as, informality of business organization, use of rudimentary technology, lack of separation of consumption and production, ease of entry and exit, reliance on family labour and apprentices, and small requirements for capital (Aderemi, and Siyanbola, 2008). UNESCAP (2003) report shows that informal economy is plagued with low productivity because of informal actors' inability to access resources. The informal actors' working capital is considered as "dead capital" to the effect that the working capital could not work for them, or add value to their trading activities or social statuses. The informal entrepreneur may own a house, but the house cannot be used as collateral to secure loans from the bank in order improve his/her work because the house itself is informal. The house is built on customary land that provides no formal title or title deed that can be used as collateral (Lagos Megacity Report, 2004). Tijani (2012) also maintained that lack of "labour union education" was also a major feature in the informal economy in developing countries. Furthermore, the absence of a policy enabling environment contributes or accentuates the formidable problems that informal economy are confronted with such as difficulties in obtaining raw materials, difficulties in gaining access to credits and finance and lack of organizational ability which makes it difficult for entrepreneurial development, especially among women.

Despite the peculiarity of informal economy, each commodity sold in the market has its own social organization. Cohen, (1966) and Petregrenoulleau, (2000) cited by Olutayo, (2005) succinctly explains that trade in every commodity has its own social organizational structures and politics. Olutayo (2005) further argues that for this reason, each commodity needs to be separately studied to detangle the various structures and politics associated with each commodity in informal economy. The essence of this is to increase knowledge of politics involved in each commodity for sustainable development and policy implication. More so, organization of commodity in informal economy is a neglected area by scholars and social scientists. The paper intends to fill the gap.

The main objective of this paper is to understand the social organization involves in textile trading in informal economic activities in Balogun Market, Lagos State, Nigeria. The beauty of this is that in spite of vagaries of informal economy, one of which is the inability of women traders to organize trades towards entrepreneurial development, and closure of textile industries in Nigeria, observation at Balogun Market reveals, magnitude of trading activities in textile materials. Yet, qualitative empirical data on social organization of textile trade among Yoruba women textile traders in informal economy has been neglected in social sciences and in policymaking. In examining the social organization of textile trading at Balogun Market, this paper intends to investigate the politics involved in sourcing/ purchasing of assorted textile materials sold in the market. Overcompetitiveness is another vagary of informal economy that makes it difficult to grow, how then do Yoruba women textile traders promote their textile trading?. Extant literature have reveal that women in informal economy do not record their daily sales, how then do Yoruba women textile traders record their trading activities? How do they record their trading activities?

Literature Review

Entrepreneurship also included those who organised distributions of output (Ogunremi, 1996). The organization of work is a set of relations among people (Hudson, et al 2002). Social organization of trade within the informal economy does not mean that there are no rules or norms regulating the activities of workers or enterprises. People who engage in informal activities have their own "Political Economy" That is, their own Informal or group rules, arrangements, institutions and structures for mutual help, trust, providing loans, organizing training and market access and enforcement of obligation. There are rules and regulations in purchasing strategies, and marketing strategies.

Cohen, (1966) studied the social organization of credits in a West African cattle market. He found out that 'Landlords' (Property owners where cattles are off loaded) play major roles in the organizations of credit in a West African market. The Landlords serve as intermediary who mediates between dealers and local butchers in the market. Each property owner has a number of intermediaries working under him, but responsibility for their business conduct remains always with him. Also in the organization, the property owners also serve as insurer and risk-takers, which is the most crucial factor in the operation of the whole market. The property owners interact very extensively among themselves, since it is the nature of their business both to compete and to cooperate. They compete fiercely over business and countless disputes arise among them over what they describe as "stealing of dealers". In Cohen analysis of social organization of credits in a West African cattle market, the property owners serve as link between the cattle rearers and the butchers. However, there was no information on economic innovation, or capital accumulation for the properties owners, the cattle owners, or the butchers in West African market.

Mintz (1971) studied relationship between social organization and certain sorts of economic activity, using a particular setting, the internal market system in peasant societies. He found among the "Afipko" Igbo Ethnic group that all women were almost agriculturists. Their opportunities to farm were largely linked to their husbands' land claims. Furthermore, Afikpo women were enjoined from long-distance trade, unlike women in the same region. One economic innovation that increased the capacity of women to deal as equals with men was the introduction of cassava

processing and cultivation among the Yoruba women ethnic group. Since men only grow yams, with which prestige, ritual and ceremonial wealth are associated. It is left to the women to grow all else.

Olutayo, (2005) examined Yoruba women in informal long distance trade, he found that poverty informed rural women to engage in long distance trade and that there is domination by urban dwellers in their relationship. Most importantly, women had access to land, which they inherit from their parents, though they may in "love" give these lands to their brothers. Nevertheless, if she chooses to inherit the land, then she would be responsible for certain family expenses. Where she chooses not to inherit the land, the brothers become responsible. Women in long-distance trade encourage polygyny due to the need to assist the family to generate some income and at the same time take care of the home.

Shengliang, Wang, and Alon (2011) studies Social Organization of women Chinese work and the authors pointed out that social organizations play an important role in encouraging women's nascent entrepreneurship. These organizations encourage women to take advantage of transitional economic opportunities to start new ventures that rely on specific programs designed for women. In these special programs women entrepreneurs are supplied with entrepreneurial skills, information, laws, and capital support to assist their development, for example, through the Women's Successful Career Program, the Women's Innovation and Entrepreneurship Program, and the Outstanding Women's Entrepreneur Program. The All-China Women's Federation and the Association of Chinese Women Entrepreneurs administered these programmes.

Nexus between Social Action Theory and Organization of Textile Trading

The study anchor on the theory of Social Action by Max Weber, which is sometimes referred to as 'The Action Frame of Reference' (Ritzer, 2000). Weber's primary focus was on the subjective meanings that human actors attach to their actions in their mutual orientations within specific socio-historical/cultural context. Weber argued that explanation of social action have to account for the way in which individuals attach subjective meaning to situation and direct their actions in accordance with their perception of those situations. This implies that individuals define, interpret situation and act accordingly. Individual behaviours are moulded within the

socio-cultural setting. The ideal types of social action must have a purpose or intention inscribed in them (Labinjo, 2002). To Weber, there are four ideal types of social action. They are emotional action, traditional action, goal rational actions and value- rational actions.

Action could also be Wertrational action or value-rational action. This implies that value-rational actions illuminate consciousness about value standards. Value oriented rationality is the process of pursing goals through rational means, although the goals may not be rational (Elwell, 2009). Labinjoh (2002) observed that in this case, the agent consciously decides on the ultimate goal of his or her action and, in consequence, systematically organizes the action to achieve the goal. In this regard, action is based on unconditional intrinsic value, whether ethical, aesthetic, religious or any other, of particular sort of behaviour. In other words, action is based on collective beliefs, values and sanctions. An action or the social organizational methods of women entrepreneur may be value rational. A woman entrepreneur needs to operate within the existing norms of the market, most especially peculiar method(s) of business practices might be motivated by the value of efficacy of action. Each woman has subjective meaning attached to method(s) in purchasing and promoting textile trading. Each method adopted to organize textile trading has ethnographic considerations and meaning attached to it.

Research Methods

This study utilized qualitative techniques in data generation because of the nature of the research. The qualitative method allows us to gain valuable insights through the subjective narratives of the respondents, that is, it gave us understanding from participant perspectives on organization of textile trading. Bryan and Burgess (1999) note that one underlying attribute of qualitative methodology is its strong adherent to viewing events from the viewpoints of the subjects.

The specific focus of the study was on Yoruba women textile traders who distribute and sell textile materials such as lace materials, Ankara, and other forms of fabrics at Balogun market, Lagos state, South- West, Nigeria.

The criteria for choosing the respondents among the Yoruba traders include: a, those who have been in textile trading for the past ten years. b, those that sell from shops, they may be either in retail or wholesale trading

and those that have at least two apprentices undergoing training in textile trading. c, those that have two informal employees working with them

The study is a qualitative study. Therefore, a non-probability sampling methods, which consist of IDIs, FGDs, KII, Case- Study and Observation, were utilized in selecting the population of the study. Specifically, the sample size was forty (40) respondents were selected for Indepth-Interviewing IDIs. Eight (8) Focus - Group Discussions was conducted, Eighteen (18) Key-Informants were interviewed, and Eight (6) individuals Case Studies were carried out. The study was carried out between August 2011 and February 2012.

The study utilized purposive sampling method. Various stages were involved in the utilization of this sampling method for the study. The study maintained geographical spread in selection of the sample by ensuring that all the eleven units of the Balogun Market were covered. Consents were sort from respondents before the interview takes place. The contact persons introduced us to women traders before focus group discussions can take. The researcher and research assistants' tape- recorded the responses in all methods of data collection. At the end of each session, the information recorded were transcribed and sorted out. The qualitative data generated through IDIs and FGDs and KIIs were analysed with the use of content analysis and ethnographic summary that was enhanced with computer analysis. This brought out the thematic views through critical evaluation and verbatim quotations. Data reduction involved series of steps. There were no attempts to quantify any data, as attachment of numerical values to qualitative data is not only inappropriate but also unscientific in qualitative data reduction (Silverman, 2006).

Data Analysis and Critical Discussions

In Balogun Market, there are assorted types of materials that are sale. The names of these materials examined *include Lace materials*, *Ankara materials and Aso-oke materials*. There are three types of textile materials that were examined differently in terms of structure and politics involved in each material. The findings reveal that women textile traders specializes in sale of a particular textile materials, as each does not mingle all materials together for sales. This translates that women textile traders do not suffer from occupational mobility glitches as was evidenced with other women traders (Bumpus, 2008).

Purchasing strategies of Ankara Textile Materials

The findings reveal that there are different points of purchase of Ankara textile materials. In recent past in Nigeria, before the closure of some textile-manufacturing companies, they had many options where women purchase materials. The findings now reveal that, with the closure of many textile industries in Nigeria, only three options are left for the traders. The purchasing strategies include buying from women traders from Republic of Benin, or Yoruba women travelling in returns to Benin republic to purchase as explained by woman respondent in case –study analysis below. Economically, women traders from Benin republic are taking the advantages of ECOWAS liberalization policy, which encourages the trade along ECOWAS sub region to bring in Ankara materials for sale to individual trader. This translate that the extra cost that may be attached to purchasing are considerably reduced, considering the fact that transport fares are not included materials.

A woman respondent during an in-depth-interview explained;

The "Ajase" (Benoinuise) normally come every month with different patterns of Ankara to sell to us. As soon they come, we select and pick the ones we like. We travel from Lagos to Cotonou to buy latest Ankara textile materials. Among the textile companies manufacturing Ankara, only Nichemtex is left, we also buy from them. Recently, the Lebanese has established a company at heart of Balogun market knows as CFAO. They import several brand of Ankara such as "Da viva", "Qualitex,' and London Wax, "Excellence" among others (IDI/58yrs/September, 2011)

In a Case Study with Mrs HGT who sells only Ankara materials, she explained the operations of CFAO Company in the importation of textile materials:

CFAO has its warehouse at the heart of the market. The company is the one responsible for importation of all the latest Ankara materials in the market. The Chinese are the ones responsible for the patterns and the designs. They do not sell retail; they deal directly with the wholesalers. That is, there is minimum number of bales they sell. Anyone

who wants to deal with them must start by buying the minimum bales (Case-study/60yrs,/ September,2011)

Apart from purchasing textile materials from Benin republic, the findings from respondents show that only Nichemtex and CFAO textile companies are left where women can get textile materials in Lagos State. This information attested to the fact that some active textile manufacturing companies are closed down in Nigeria (Punch, 2010 and UNIDO, 2004). CFAO has come to fill the gap of closure of textile companies by importing various textile materials (Ankara form China Republic). To ease problem of transportation and make trade easier for women, CFAO brought his warehouse to the heart of the market where it is easy to sell to people. The finding reveals that Chinese have taken over the importation of Ankara materials, while the Yoruba women are only involved in marketing the products.

Purchasing Strategies of Lace Materials

The purchasing methods of Lace materials are largely different in time and context. Extant Literature reveals that during pre- colonial period, the Europeans, Syrians, and the Lebanese were the main importers of lace materials, while the indigenous women were mostly involved in the sale of materials (Cole, 1964 and Mabogunje, 1964). However, from 1980s until date, lace materials were sourced from several manufacturing companies in Austria. Responses from women lace traders explained how they purchase materials from Austria. The question is not only about purchasing method, but also about innovative behaviours displayed by these groups of women. These innovative behaviours had implication for wealth accumulation and creation of class within the market. Women respondents in FGDs and IDI shed more light on this issue.

A woman respondent in the focus group discussion explained it this way:

We place exclusive rights on some patterns and design because we want to be associated with the patterns. For instance, I was the first woman who brought in "Jacquard Lace" to this country. The manufacturers will never sell to other women traders even if we do not pay for all the rolls (Forty bundles). Sometimes, if you have built a solid trust with the manufacturer, they may release the materials to you, and you pay later. You may ship all the materials on

credits. However, you can always go back to take the remaining. When we place exclusive rights on some patterns, we become wholesaler. The other women traders who love the pattern will come and buy from us. In this way, we make more profits and we are able to build solid relationships with the manufacturers in Austria. Lace from Austria is known as Swiss Lace. It is usually expensive, but of very good quality (FGD/70yrs/October 2011)

A woman respondent during In-depth-Interview explained:

During our time, we travelled to Austria to buy different types of lace materials. This is because Austria has beautiful textile design. Austria lace materials are known as Voile laces. Each pattern comes out with forty bundles on the roll. Whenever we get there, we select our designs and place exclusive rights on the pattern(s) selected. The design automatically is associated with us. No other woman can claimed any right on this design (IDI, 72yrs, 28th August, 2011)

Mabogunje (1964) has earlier found in his study the method of placing exclusive rights on pattern by women. According to him, when women textile traders sense that a particular type of textile materials is likely to hit the market, they enter into an arrangement with the Syrians to buy it all, and to retail it right in the front of the Syrians shops. This unique method must probably have been passed down in history. However, one of the attribute of an entrepreneur is ability to take risk, what happens if they were unable to buy all the forty bundles of different designs? Will the manufacturer(s) sell to their women traders? Why must they place exclusive rights on some patterns, what are the implications of this method?

From responses above, these women respondents displayed three attributes of entrepreneurship. One of such is placing exclusive rights on designs, which is considered as being risky. Risk taking, according to some scholars such as; Schumpeter, (1934) Nilufer, (2001) Hisrich, (2005) Ogundele, (2008) is one of the key-element of entrepreneurship and one of the factor that makes trader turn into an entrepreneur. Building of trustworthy relationships with the manufacturer was another attribute that was displayed by women respondents. Bourdieu (1986) and Coleman, (1988) see the building of trustworthy as an instrumental nature of social capital which represents a distinct form of social relationship which can be

a significant source of information about opportunities and provision of support that affect entrepreneurial career path choices (Harding, 2006). Lastly, the idea of placing exclusive rights on some design has implications for wealth accumulation (Ogunremi, 1996 and Forrest, 1999). All these actions taken by women traders are also skewed towards inequality in the market. These actions may also account for survival of textile shops and subsequent inheritance of textile enterprises.

Entrepreneurship is not only limited or confined only to innovation in the sense that Schumpeter (1930) used it. Hoselitz (1965) argues that anyone who is business leader, who guides the action of a private productive enterprise and makes crucial decisions on the use of productive factors, or other aspects of the production and marketing process, is an entrepreneur. In line with this opinion is the view of Ogunremi (1996) who argues that an entrepreneur may be an imitator, as long as the imitation is practiced in a different situation. Indeed, an imitator of an idea must bring in his own ideas and adapt, otherwise he cannot succeed as an entrepreneur. In line with the idea of an entrepreneur been an imitator as long as the imitation is practiced in a different situation was observed among other group of women respondents who sell Lace Materials.

In retrospect in the 1980s, with the introduction of structural adjustment programmes, which resulted in cut in government expenditures, unemployment and reduction on the living standard of people, and depreciation of value of Naira (Nigeria Currency), some women traders who could not afford to travel again to Austria, had to innovate on alternative means of getting lace materials.

A woman respondent in IDI shed more light on this issue:

First, we studied the situation, and we realized that majority of people could not afford Austrian laces, and to meet other people needs and preferences, another group of women traders who could not cope with the expenses in buying Swiss voile devised another innovative behaviour by going to South- Korea to buy. Second, we realize that to continuous be in this trade, we need to do something significant. What we normally do is to buy various patterns and design of Swiss voile from those women who normally travelled to Austria to buy lace materials. This, however, was without their knowledge that we want to imitate their patterns. We then take these various patterns

South Korea. We then take them to manufacturers in South Korea to make cheaper quality of the same designs and Patterns (imitation). Laces from South Korea are sold at cheaper prices than the Swiss voile. With this, we are able to cater for another group of people who -could not buy Swiss voile' (IDI/ 55yrs/October, 2011)

A woman respondent explained why women take South-Korean laces for imitation:

It should be noted that as more women entered into textile trading, there were yearnings and aspirations to satisfy the downtrodden people. It was observed that even with South Korean laces in the market, not everybody could afford to buy. Some younger women traders who were recently coming to the market had to display their unique innovative behaviours' in textile trading. So we buy South-Korean laces with different designs and take them to China to make a lower quality of the laces. Though, we might call it a lower quality, but it last longer and very washable. People like china laces. We do not place franchise on any pattern, because the patterns and designs do not belong to us (FGD/ 48yrs/, September, 2011).

The responses from the respondents above correspondent with earlier opinion of Hoselitz (1965) and Ogunremi (1999) that a successful entrepreneur is an imitator. Two implications emerge. To be in textile trading, the women traders had to redefine the situation in the country and take purposive actions to imitate patterns in another country. The ideal type of social actions must have a purpose and intention inscribed in them (Labinjo, 2002) .The finding reveals that there is no end to imitation by women lace sellers as they constantly redefined the situation. We found another group of women with a purpose and intention as they travelled to another country to make further imitation of earlier imitated lace materials. Among this group, they take imitated lace materials from South Korea to Republic of China to imitate as shown in the second response above. Their actions were purposive and intentional to remain in the market and satisfy the needs of people in the choice of textile materials.

Purchasing strategies of Aso-Oke Materials

In Yoruba hand weaving industry, men and women are involved in the weaving of threads either on the same looms with male counterparts, or women might weave on their own loom. Asakitipi (2007) noted that women assisted men in planting and harvesting cotton, spun the cotton into thread, and dyed the thread ready for the men to weave. The cloth produced is known as 'Aso-oke'. This is common in many Yoruba town such as: *Oyo*, *Saaki and Iseyin*. The cloth produced known as Aso-Oke is often used as symbols of political and social prestige depending on the name, quality and pattern. The names of Aso-oke associated with prestige include "Sanyan", "Etu", "Alaari", "Jawu" "Olowojokosaga" among others. Despite the prestige associated with traditional Aso-oke, some of these clothes are gradually fading away from markets.

However, there are new patterns and designs in the market, where do they purchase these new trends of aso-oke from?

Mrs DFR in a case study, narrated the politics in production of Aso-oke

The traditional Aso-oke is produced mostly in Iseyin, Saaki, and Oyo. The cotton for the production of traditional Aso-Oke is mostly from companies involved in the production of cotton. This traditional Aso-Oke is gradually fading away from markets mainly for two main reasons: the closure of companies that produce cotton in Nigeria, and the effect of urbanization. The traditional weavers have abandoned this weaving in favour of lucrative jobs in cities. In order for Aso-oke not to fade away completely, the Togolese and Ghanaians are now into weaving the aso-oke, with our help. But we do produce with the same cotton produced in Nigeria., there are some who always travel to China to buy cotton threads. The weavers buy cotton thread from them. The weavers do not design; we take the design to them. We have various designs with us. Some we collect, some books our grandmothers had us. And some we design to meet the taste of any celebrant. We produce directly to celebrant and people come to our shops to buy. Sometimes we serve as link between celebrants and the weavers. The

new Aso-Oke in town are known as "Net", "Double-Net", "Senegalese" among others. We also reproduce pattern similar to traditional type because we have taken it upon ourselves to make "collection" of all the traditional patterns and designs for keep (Case Study/ 60yrs/ September, 2011).

Important Findings from Purchasing Strategies of Yoruba Women **Textile Traders**

In purchasing strategies of textile materials by women traders, several findings are revealed with which add to existing knowledge on women entrepreneurial development and which are important for policy formulation include:

(a) Specialization in Sales of textile materials

The finding reveals that there is specialization in trading in a particular textile material. The implication of this finding is that Yoruba women textile traders do not suffer from occupational mobility glitches whereby they move from one product based to another because of inherent problems associated with such product. OECD, (2006) and Bumpus, (2008) had earlier found that women in informal economy suffer from occupational mobility glitches which have negative effect on women entrepreneurial development. ILO (2006) in comparing the attitude of male and female entrepreneur in informal economy in Tanzania found out that women, unlike men do not specialize in a particular based product, but sell all saleable in the market. ILO (2006) report shows that lack of specialization of women in a particular based products account for their inability to develop entrepreneurially in informal economy. Specialization in a particular brand of textile material must have significantly contributes to their entrepreneurial development.

(b) Innovative Behaviour

Among Yoruba women Lace- sellers, the women several innovative and imitative strategies were displayed in their purchasing strategies. Their innovative and imitative behaviour is a strong index for entrepreneurial development. This finding explains some part of innovative behaviour displayed by the Yoruba women textile traders. The work of Chea, (2008) supports this finding, for the scholar had earlier found that women innovative behaviour is one of the factors that account for survival of women owned small enterprises in Ghana. Innovation is one of the classical tents of entrepreneurship development as espoused by scholars such as Schumpeter (1943) and Drucker, (1984).

(c) Placing of exclusive rights on some textile designs

The placing of exclusive rights on some textile materials has implications on wealth –accumulation as this group of women would likely make profits above the expected profits. Forrest (1999) had earlier found out that accumulation of wealth among men entrepreneurs had implications for subsequent entrepreneurial development. The placing of exclusive rights on some textile materials has implications on wealth -accumulation as this group of women would likely make profits above the expected profits. Forrest (1999) had earlier found out that accumulation of wealth among men entrepreneurs had implications for subsequent entrepreneurial development. The placing of exclusive rights on pattern must from been passed from history from women textile traders during pre- and postcolonial periods. This finding is located within the last kind of action by Max Weber, which is the traditional action, which is guided by customary habits of thought, reliance on "the external yesterday" (Coser, 2004). Every society has distinct traditional perspectives that are transferred from one generation to another.

(d) Creating Social Relations in the Market - a major component of Social Capital

The finding also reveals that there are social relations in form of social capital available to women textile traders that serve as impetus to their entrepreneurial development. Women traders were involved in several relations with other traders in and outside the market. Putman (1996) had earlier argued that social capital available to women entrepreneurs is likely to contribute to their entrepreneurial development.

(e) Preservation of Knowledge of sale acquired from those who were successful

The finding reveals that women traders acquired knowledge in sales of textile trading from those that were successful. This brings in the importance of role models/ mentoring towards entrepreneurial development. Social Learning Theory (SLT) by Bandura (1977) proposes that one way learning can occur is vicariously, through the observation of behaviours in

others, referred to as role models. Mentors typically support entrepreneurs as they start and grow their businesses by giving expert help and assistance in problem solving, influencing behavioural and attitudinal change (Sullivan, 2000)

Marketing Strategies of Textile Materials

Marketing of products and commodity is very important for sales towards entrepreneurial development. One of the vagaries of informal economy is over-competiveness, that is, many people engaging in the sales of the same commodity in markets. Over competitiveness is one of the problems that hinder women entrepreneurial development. Given this background, how then do Yoruba women textile traders promote textile trading apart from displaying textile materials in their various shops. The findings reveal that some major marketing and promotional methods women textile traders engaged in are through family, friends, and wearing the same textile materials to important social parties to attract attentions of other people in the party. This translates that social and cultural events are a taken advantage of to advertise latest textile materials. This may probably leads to gossip about the latest design of textile materials in town. Through this method, sales are boosted. Responses below shed more light on this.

In addition to these methods, in some instances, women textile traders apply ethical issues and persuasion to promote their textile materials. However, how successful this might be depending on their personal negotiating skills. Another unique way by which women promote their textile materials is through linkages within the unit and outside the units. This is done with the aim of promoting latest textile materials and at the same time creating a business working relationship with others. However, only the social friends, family members, and business partners are given such opportunity

The two responses below shed more light on this.

A woman respondent in In-depth interview explained this method:

When we plan to import new textile lace materials, the manufacturers normally send latest pattern to us, then, we would tell our friends and families the latest name of lace materials that would be coming to the market soon. They in-turn spread the information to the close friends and associate. We use this method to raise awareness of people and raise their curiosity about the latest materials in town (IDI/ 70yrs/ 6 October, 2011)

In an in depth interview with one head of the unit, she illuminates on this point:

When we attend parties, especially the parties of "who is who in the society" in other to advertise the new lace textile material, we move in-group as we wear the same pattern and colour to occasion. Since people normally recognize us as lace sellers, the next day, demand for such materials will be very high. People will come to the market and start describing the colour and the pattern to us. Some will go to the extent of mentioning the name of the celebrant(s) where the materials are worn. In a cultural festivals such as "OJU-DE OBA", we also apply the same method of promoting the lace in town lace materials (IDI/ 56yrs/ 17 September, 2011)

In a case study, during observation, the researcher and the assistants noticed that some people came to collect commission, upon enquiry we were told the money given to them was a commission given to them when they bring customers to them. The respondent in case study expatiates on diverse methods employed by textile traders

In a Case- study with MrsKKK, who sell Ankara in wholesale expatiated on other methods of promoting sales:

When anyone has occasion to celebrate, if someone brings the person to our shop and they take Aso-Ebi from this shop, they person who brought that person will come back to collect commission. The commission collected will depend on number of bales bought. Through this method, people usually struggle to bring customers to us. For the celebrant(s), we may give the celebrant bag(s) of rice. Sometimes, we identify with them by attending the parties. In another party, if we do not give them rice, we make souvenirs and distribute to people who attend the party. In the party, we may also distribute our business card. All these are done with the aim of promoting our trade (Case Study, 58yrs, 9th November, 2011)

Important Findings from Marketing Strategies of Women Traders

The above findings brought to the fore the ingenuities of women textile traders in promoting textile materials. This finding add to knowledge that that apart from economic actions that are involved in promoting sales, non-economic actions are also involved such as identifying with the celebrants, movement to parties based on friendship to display textile materials, acting as intermediary between celebrants and weavers. Healthy competition through informal gossiping at parties, and friendship organized on country-based textiles. Other actions taken to promote textile materials include show off in new textile materials during social and cultural occasions, distribution of souvenirs during parties, distribution of business cards during parties to promote and payment of commission to "agents", that is anyone who brings customers to their shop to take "aso-ebi". The findings here reveal that promotion of textile materials is more than economic factors, non-economic factor like informal social relations are involved.

Bookkeeping Strategies of Yoruba Women Textile Traders

One of the vagaries of informal economy, which makes it difficult for women entrepreneurial development, is inability to keep proper accounting of transactions. Drucker (1986) had succinctly stated that an entrepreneur is one who has knowledge of bookkeeping. The finding reveals methods of recording transactions among Yoruba women textile traders. It was revealed that bookkeeping is one the actions taken to keep records of accomplishment of their sales. There are different types of ledgers we observed during data collection. An observation of their ledgers shows that they have their own unique ways of recording stocks and sales, which fits in into overall textile trading practices.

In warehouse, when labourers bring in textile materials, the clerks in charge receive these materials from the labourers. In the warehouse, there are two major sections, the old stock, and the new section. The materials are arranged according to their prices in different sections in the warehouse and not according to pattern and designs. As new textile materials arrive, the ones earlier arranged in new arrivals sections were moved to old stock section arranged neatly in different prices' sections. The clerks normally count number of bales according to prices, and subsequently record into the ledgers by the clerk. However, when we asked for the woman consent to take photograph of the ledgers, our request was met with stiff resistance from the woman in case- study interview.

After stocktaking and recording of all the textile materials in the ledger by the clerk, we (the researcher, the two assistant researchers, and the two clerks) went back to the main shop. As different materials were requested for, from the warehouse, the number taken from the ware-house were deducted from the ledger, either from the old section stock or from the new section stock. The woman in case study also informed us that periodically, auditors were called to check the stock and audit the sales account.

The woman in case- study has this to say:

I called in an auditor² to audit my account. When they come, we will give them the sales books and the ledger in the warehouse. They will crosscheck our sales with the number of materials we entered in our ledgers and the remaining materials in our shops. If any is missing, then the people working with me will have many explanations to make. When we sell, we take the money for deposit in the bank on daily basis. All today's sales are taken to the bank tomorrow morning. We do not take out any money from the sales. At the end of the month, we then withdraw money to pay our workers (Case-Study/62yrs/October, 2011)

In this study, since these women are self- employed and not accountable to anyone to render their accounts for auditing at a particular time or season, how then do they handle cash-flow analysis, how do they spend money from their sales. Among the women we selected for case study, we observed that there were some bank officials in the shop, who were there to collect the day's sales. Nevertheless, with their explanation on cash- flow analysis, we probed for more information knowing fully well the type of lifestyle they live.

We do not take money anyhow from the sales. We are cautious of the capital for the business. After paying the worker's salary, we earmark certain amount for our own personal expenses and expenses at home. When we take

² An Auditor: we could not ascertain whether the auditors that audit their accounts are professional and registered auditors, or someone verse in accounting procedures

materials from the shop, or gives materials out to somebody, we deduct the cost from our salaries, or we pay for the materials. In addition, for the socials we attend regularly, the souvenir we distribute to people, the cost are recorded and deducted from our salary. If we are not cautious, on how we spend money, the business will not grow (Case- Study/ 70yrs/November.2011)

Conclusion

In social organization of textile trading at Balogun market, the findings reveals special ways by which Yoruba women textile traders negotiate vagaries of informal economy and closure of textile industries in Nigeria. In purchasing strategies of textile materials, from different countries like Austria, South Korea, China, and Benin Republic, several innovative and imitative behaviours were exhibited. Women textile traders were constant informed about the needs of people, these informed state enables to innovative and imitate textile designs and patterns to meet the needs and preferences of some group of people. This entrepreneurial attitude, the dynamism involved and the rational goals set in achieving such purpose can be located within Max Weber (1903) Social Action theory. This work also support the work of Chea, (2008) finding that women innovative behaviour is one of the factors that account for survival of women owned small enterprises in Ghana. Innovation is one of the classical tents of entrepreneurship development (Schumpeter (1943) and Drucker, (1984)

The finding reveals that some Yoruba women textile traders normally place exclusive rights on some patterns of textile materials. Some implications emerge from this entrepreneurial attitude: a, this has implication for wealth accumulation according to Forrest (1999).

B, The idea of placing of exclusive rights on some materials must probably have been learnt from mentors. This brings to fore the importance of role models in entrepreneurial development. A mentor's role can be strategic, developmental, calling attention to specific events or critical incidents that have occurred in the history of the business and relating them to the present circumstances, a process. Cope and Watts (2000) refers to as "bringing forward" the experience of the entrepreneur.

C, by placing exclusive rights on textile materials, it shows that women textile traders are also risk-takers in textile trading. Ability to develop entrepreneurially also involve some element of risk taking (Schumpeter, 1934) One of the classical tents of entrepreneurship is risk-taking (Schumpeter, 1934, Drucker, 1986, Hirsch 2005). Drucker (1986) argues that while small business owners' always-averse risks, entrepreneurs are risk takers and sharers.

In promoting textile materials, there are economic and non-economic values attached by women textile traders. This finding contributes to knowledge that in entrepreneurial development in informal economy, promotion of commodity is not only economic, but non- economic methods are attached.

Among non- economic way of promoting textile materials as found out during case- study was to prepare souvenirs for the celebrants and the guests in the party. Business cards are then distributed to guests. The purpose was to contact women traders when they have any social event to celebrate, so that "Aso-ebi" (Uniform materials people wear to social/Cultural gatherings) can be picked from their shops. Other unique way is wearing the latest materials in a group (about six women) to a party. This is done to attract attention of the people in the party to the latest materials in town. This method also promotes informal gossiping on latest textile materials in town. Likewise, it promotes healthy competition among different age- group. Some women traders give commission to anyone who has come to choose textile –materials for "Aso-Ebi" in their shops. All these methods are to attract attention to them and to promote their textile trading. These methods promote social relations with other people in and outside markets.

The findings reveal the book keeping styles of women textile traders. The study found out some of the women traders' record all their transactions. The transactions made by women textile traders formally and informally are recorded on daily basis. Likewise, women traders are involve in cash- flow analysis. This enables them to determine profits and losses in their transcations. From the case studies analysis, there was conscious efforts on the part of the women to record all money that comes in and the expenditure incur in the course of trading. One common theme emerges on this issue; a woman in a case study says:

"How will you not record all the income and all the money you are spending, you will wake up one day, if you are not careful and realize that there is no money and no textile materials in your shop".

This response is in line with Max Weber opinion that Frugality is the hallmark of entrepreneurial development.

The study reveals that some of the women respondents call for Auditors³ to check the accounts to determine profits and losses. This reveals some uniqueness in their social organization of textile trading. Various scholars have pointed out the importance of bookkeeping in entrepreneurial development. To Drucker, (1986), he sees entrepreneurs as those who have both tools and experience through learning. They know how to do bookkeeping and cash flow analysis. This finding of Women Textile Traders doing bookkeeping, cash-flow analysis was similar to the result found by Dummet (1986) in his study among men traders in informal economy in Gold- Coast (Ghana).

Implications for Policy and Research

Several implications for effective policy formulation emerge from this study are as follow:

- 1) Women traders in informal economy in Developing countries, including Nigeria should be taught the art of innovation based on products/commodities. Women Ministries own organizations at the local and national level with the inclusion of various Non-governmental organizations that are working towards women entrepreneurial development in informal economy should organize periodic trainings on how women traders can improve on their products for increase in sales.
- 2) In furtherance of these, women ministries, organization and Nonorganizations should endeavour to governmental successful women traders who had been able to negotiate vagaries of informal economy to act as mentors/ or providing mentoring roles to women traders. The mentoring roles should include counselling, guidance to solve problems likely to encounter in the course of trading. Mentoring should also involve way forward to increase sales
- 3) Record keeping and book keeping of daily transaction should be introduced into secondary schools syllabus as core course not only

³ We are not sure whether the auditors called are the professional and licensed Auditors, or someone experienced in accounting or bookkeeping analysis.

- for commercial students (as been practiced here in Nigeria) but also for all classes at secondary schools level.
- 4) Women traders in informal economy should be encouraged through women traders associations develop social relations and build up social capitals towards entrepreneurial development. Women traders should be taught to inculcate non- economic attitudes in promoting their commodities. In addition, Frugality in spending of profits should constantly be a reminder to women traders through their various associations.

Limitation of Study and Implication for further Research

This research is limited only to Yoruba women Textile traders at Balogun Market. These findings cannot be generalized to other women traders selling other commodities because of the following reasons:

- 1) the limited scope of study and small number of respondents involved in the study
- 2) the study is limited to only one commodity which is textile materials
- 3) the study is limited only to Yoruba women textile traders in a single market in Lagos state, Nigeria.

This research opens up research on women entrepreneurial development in informal economy in another ethnic group in Nigeria, and women traders in another commodity.

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Društvena preduzeća u oblasti tekstilne industrije trgovina tekstilom između žena iz plemena Yoruba: implikacije na razvoj preduzetništva u neformalnom sektoru u Nigeriji

APSTRAKT

Nije poznato kako žene Yoruba, koje trguju tekstilom, organizuju svoja tekstilna preduzeća uprkos problemima sa kojim se suočavaju u sivoj ekonomiji.. Međutim, u sivoj ekonomiji, trgovina sa bilo kojom robom ima svoju društvenoorganizacionu strukture i politiku poslovanja. Stručnjaci su se sporili oko toga, da li se roba mora posebno proučavati da bi se uredile različite strukture i politika u vezi sa svakom vrstom robe, kao i da bi se utvrdila pravila ponašanja koja dovode do razvoja preduzetništva. Stoga, ovaj rad je fokusiran na ispitivanje organizacione strategije žena Yoruba, trgovaca tekstilom. Rad se oslanja na teoriju društvene stratifikacije Maksa Vebera. Metod istraživanja je kvalitativan po svojoj suštini. Diskusije u osam fokusiranih grupa su sprovedene među ženama ispitanicima; Četrdeset detaljnih intervjua i šest studija slučaja je bilo sprovedeno. Nalazi otkrivaju da je u društvenom organizovanju trgovanja tekstilom usvojeno nekoliko metoda, kao što su: postavljanje ekskluzivnih prava na tekstil, inovacije i imitaciju tekstilnih materijala za kontinuirano trgovanje ovim materijalima. Kada je reč o promociji tekstilnih materijala, bilo je utvrđeno da su za unapređenje prodaje korišćene privredne i neprivredne delatnosti. Međutim, usvojena su neka klasična načela preduzetništva od strane žena u evidentiranju transakcija. Rad preporučuje inovativan stav i važnost uloge mentora u obučavanju žena u vođenju evidencije o transakcijama. Sve ovo su osnovni alati za razvoj ženskog preduzetništva u neformalnom sektoru

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