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THE IMPACT OF MICRO FINANCING ON WOMEN IN POULTRY FARMING IN KADUNA METROPOLIS

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Abstract
Women are known to be prominent in undertaking several forms scale business activities. Micro financing aids in promoting such businesses, however, businesses owned by women mostly remain small due to insufficiency of fund despite the opportunity available for them to raise finance. The aim of this study is to evaluate the effect of micro financing on the growth of enterprises owned by women with particular reference to women in poultry farming. Data was generated by administering thirty five (35) questionnaires and the result obtained indicates that women in this type of business are not taking full advantage of microfinance institutions existing in their environment, thereby limiting the growth of their business. It is therefore, recommended that women should be encouraged to source for external financing to promote and expand their businesses as it is a very lucrative venture.

Keywords: Micro Financing, Women, Entrepreneurship, Employment, Wealth Creation and Economic Growth.

Background to the study

Globally, micro, small and medium enterprises (MSMES) are known to contribute to poverty alleviation and economic growth through their employment generating potentials and wealth creation. It is therefore, believed that the latent capacity of the poor for entrepreneurship would be significantly enhanced through the provision of microfinance services to enable them engage in economic activities and be more self-reliant, increase employment opportunities, enhance household income, and create wealth. It would also assist the MSMEs in raising their productive capacity and level of employment generation. The financial system of most developing countries is characterized by the existence and operation of two financial sectors alongside each other namely, the formal and informal financial sectors. The formal financial sector which consist of the apex bank (Central Bank), Commercial banks, development bank, savings banks, social security schemes, merchant banks, and insurance companies, are usually mainly active in the organized urban-oriented systems serving the monetized modern sector. On the other hand, the informal financial sector includes individuals, such a money lenders, relatives, friends, neighbors, landlords, traders, who deal with the traditional rural subsistence oriented branch of the economy.

In Nigeria, the formal financial system provides services to about thirty five (35) per cent of the economically active population while the remaining sixty five (65) per cent are excluded from access to financial services. These sixty five (65) per cent are often served by the informal financial sector, through Non-Governmental Organization- microfinance institutions (NGO. NFIS), money lenders, friends, relatives, and credit unions (CBN 2005) the practice of microfinance in Nigeria is culturally rooted and dates back several centuries. The traditional microfinance institutions provide access to credit for the rural and urban, low-income earners. They are mainly the informal Self-help Groups (SHGs) or Rotating savings and Credit Associations (ROSCAs) types. Other providers of microfinance service include savings collectors and co-operative societies. The informal financial institutions generally have limited outreach due primarily to paucity of loanable funds.

The inability of the formal and informal financial sectors to satisfy the credit needs of the poor has led to the new development of microfinance. This development is usually traced to the works of a famous professor Muhammad Yunus who started the Grameen bank project in Bangladesh in response to a devastating famine in 1974. His aim was to provide financial services mainly loans and advise to the poor. He found that the poor needed finance for livestock-raising, trading, production in cortege industries and services. Therefore, micro-credit was first coined in the 1970s to indicate the provision of loans to the poor to establish income- generating projects, while the term microfinance has come to be popularly used since the late 1990s to indicate the so-called second revolution in credit theory and policy that are customer-center rather than product-central (E lahi and Rahman, 2006). However, the term micro-credit and microfinance are used interchangeably to indicate the range of financial services offered specifically to poor, low-income households and micro-enterprises (CGAP website 2010; Bran and Woller, 2004). In general, micro finance is the practice of delivering small collateral-free loans to usually unsalaried borrowers or members of cooperatives, who otherwise cannot get access to credit (CGAP website, 2010; Hussain 2002).

In order to enhance the flow of financial services to Nigeria's rural areas, Government has in the past and present initiated a series of publicly financed micro/rural credit programmed and policies targeted at the poor. Notable among these programmed are: Agricultural credit Guarantee Scheme (ACGS), National Directorate of Employment (NDE) the peoples bank (PB) and Community Banks (CB) national poverty Eradication programmed (NAPEP) and microfinance Banks. In December 2005, the Central Bank of Nigeria (CBN) introduced a microfinance policy framework to enhance the access of micro entrepreneurs and low income households to financial services required to expand and modernize their operations in order to contribute to rapid economic growth. The policy therefore, aimed at providing a diversified microfinance services on a long-term, sustainable basis for the poor and low income groups to start up or expand their entrepreneurial activities (CBN, 2011).

Problem of the Statement

Although there has been an improvement in the microfinance sub-sector, as entrepreneurs are taking advantage of the opportunities offered by increasingly demanding for financial services such as credit, savings, payment services, financial advice and non- financial services. However, from empirical studies conducted in 2004 reveals that 28 per cent of the work force Nigerians are unemployed and that the employment objective/role of the small and medium institutions is far from being reached due to lack of access to financial services (CBN, 2011). This has a serious constrain to start, expand or modernize the scope of economic activities of the small and medium Enterprises, and its impact in the economy.

Objectives:

The major objective of this study is to assess the impact of micro-financing on women in poultry farming. The specific objectives are:

1. Find out how accessible micro credit is to women in poultry production in Kaduna metropolises.
2. Find out the effect of micro-financing on the output, employment and profitability in poultry production by women.

Hypothesis

H01: Women in poultry do not have access to micro finance services in Kaduna metropolis.

H02: Access to microfinance does not offer employment opportunities.

H03: Access to microfinance does not lead to expansion in output and profit.

Significance:

The study will serve as an assessment tool on the extent to which women are expos to the opportunity open by microfinance institutions to enhance their living standard and the society in general. The study therefore, adds to the existing literature of the impacts of microfinance institutions.

Definitional and Conceptual Framework

Micro finance: Among the numerous definitions of microfinance, Schreiner and Colombet (2001), define it as the attempt to improve access to small deposits and small loans for poor households neglected by conventional commercial banks. Similarly, Olaitan (2001) and Akanji (2001) define microfinance as that institution that provides credit and savings repositories and other financial services to low income earners or poor households. According to Morduch et al (2003), and Alegiemo and Attath (2005), microfinance is the financial empowerment of economically active poor through the provision of micro credit as well as other productive assets.

Micro finance Target client

The Central target of microfinance institutions usually includes the economically active low-income earners, low income households, the un-banked and under-served people, in particular, vulnerable groups such as women, physically challenged, youth's micro-entrepreneurs, informal sector operators, subsistence farmers in urban and rural areas. (CBN, 2012)

Microenterprise

A micro enterprise is defined as a business that operates with very small start-up capital. The management is often building around the sole owner or micro-entrepreneur. It provides employment for few people mainly the immediate family members and does not often require formal registration to start. Generally, most micro enterprises work informally without business licenses or formal records of their activities (CBN, 2012).

Women empowerment

When women are empowered it can lead to higher net returns to household assets and may also lead to human developments which are income elastic. Insofar as credit is successfully targeted to women, it may benefit women specifically by enhancing their status and empowering them; it may also beneficially affect the pattern of household resource allocation, particularly benefiting children, especially females (Haushemi, 1996). At the societal level, women entrepreneurs have potentials of generating employment opportunities with access to credit and expansion in their businesses. Thus, employment generates incomes which lead to increase in the demand for goods and services, hence promote economic growth.

Theories of Microfinance

Microfinance has spawned a large theoretical literature, which can be divided into two:

Problem of imperfect credit market:

The first addresses the specific problems that the poor people have in gaining access to financial services at an affordable cost, particularly as a result of lack of collateral. Prospective lenders are also deterred by high costs of collecting reliable information about the actual, or projected, incomes that borrowers might be able to lend against, particularly for potential clients with low overall debt capacity (Von Pischke, 1991). The concept of group lending is commonly heralded as the main innovation of microfinance and claims to provide an answer to the shortcomings of imperfect credit markets, in particular to the challenge of overcoming information asymmetries (Arm endarizde Aghion and Morduch, 2005, 2010). The information asymmetries are associated by adverse selection and moral hazard. In the case of adverse selection the lender lacks information on the riskiness of its borrowers. While the moral hazard refers to the loan utilization by the borrower that is, the lender cannot be certain a loan, once disbursed is used for its intended purpose (Ghatak and Guinnane 1999).

Impact pathways of microfinance:

The second theory 'impact pathways' this theory assume that the borrower is the sole operator of a single income generating activity, the output of which is constrained either by lack of capital or by the high marginal cost of credit relative to its marginal returns. Easing the capital constraint permits the operator to increase output, net income, profits, and hence their own welfare (de melet al, 2008).The theoretical framework for this study is the second theoretical literature of microfinance. i.e. the impact path ways of microfinance services.

Literature Review

There have been a number of studies taking a closer look at women's empowerment in the context of microfinance applying a mixture of methods- sample survey and case study, such studies include Hashemi et al. (1996), Schuler and Hashemi (1994) and Goetz and Sen Gupta (1996). These three studies examine microfinance programmed in Bangladesh using a range of empowerment indicators such as mobility, economic security, decision- making freedom from domination by family, political and legal awareness sand participation in public and political life. These and other qualitative studies find negative as well as positive outcomes for women, especially if the enterprises in which they invest are not successful or if notwithstanding being members of a microfinance institution, they do not receive loans because their peers or the MFI judge them not credit worthy.

Other studies like Feininger and Liu (2009). Examine gender empowerment of a self-help group microfinance project in the state of Andhra Pradesh in India, and stale et al. consider the use of contraceptive rather than indicators of intrinsic well-being and these studies find positive impacts on women empowerment. The USAID studies indirectly investigate women's empowerment by using decision-making as proxies for empowerment and come up with mixed results. While Todd (1996) suggested that the perception of women within their communities changes due to their activities in microfinance. Similarly Carloni (1987) found that credit programmed were more successful than income generating projects in having a genuine impact on women's economic status. Specific income-generating projects face the much more difficult challenge of creating profitable employment, whereas "untied" credit is a flexible input that people can use in ways that they know best to adopt any of several technologies available to them, Chowdhury et al. (1991) asserted that women (and men) participating in BRAG sponsored activities have more income (both in terms of amount and source), own more assets and are more often gainfully employed than non-participants. Also Khandker (1998) in his study estimates that for every 100 taka lent to a women, household consumption increases by 18 taka.

Methodology

The research adopts a survey method and data was generated by administering 35 questionnaire, while 32 were filled and returned and are analyzed. Chi-Square technique was used for the analysis to determine the impact of micro financing on women in poultry business in Kaduna metropolis. The chi square method is seen to be appropriate because it is use to determine e existence or non-existence of an attribute from a distribution To do this, three contingency tables were developed and computed chi-square coefficients are arrived at.

Decision Rule: Reject Ho: When the calculated C hi-square value is greater than the critical value and vice-versa.

Contingency Table 1

0	E	0-E	$(0\text{-}E)^2$	$\frac{(0\text{-}E)^2}{E}$
10	10	0	1	0.2
4	5	-1	1	0.2
6	5	1	1	0.2
20	20	0	0	0
10	9	1	1	0.1
10	11	-1	1	0.1
				$X^2_C = 0.6$ $X^2_T = 5.99147$? = 5% = 0.05 Df = 2.

Table 1 presents the contingency table relating the accessibility of microfinance and employment level provided by women owners of poultry business from the data collected, 10 pouters admit that they source loan from microfinance institutions, of the 10 women only 7 reported sourcing finance from micro and conventional banks, while the remaining 3 borrow funds from friends and relatives. However, 20 of the respondents reported not collecting loans rather raise finance through personal savings and or ploughing back profits. The data also reveals that 4 of the pouters that have access to microfinance offered employment while, 9 of those that does not access micro loans employ more hands in their business. Thus using this information a Chi-square (X2) co efficiency is calculated given a value of 0.6, and a critical X2 value of 5.99147 is obtained at 5 per cent level of significance and 2 Degree of freedom. Comparing the two values it is evident to accept H0 i.e. women have no access to micro finance services and thus offer less employment generation.

Contingency Table II

0	E	0-E	$(0\text{-}E)^2$	$\frac{(0\text{-}E)^2}{E}$
1	0	1	1	1
0	0	0	0	0
2	3	-1	1	0.3
2	1	1	1	1
5	5	0	0	0
0	1	-1	1	1
7	6	1	1	0.2
1	2	-1	1	0.5
11	11	0	0	0
				$X^2_C = 5.0$ $X^2_T = 9.48773$? = 0.05 (5%) Df = 4.

Table II analyzed the margin of profits made by pouters between those that have access to micro credit and those that does not. The calculated X2 value is 5.0 while X2 tabulated is 9.48773 which is greater than the calculated value at 5 per cent significance level and 4 degree of freedom. Hence we accept Ho. that micro financing does not increase profit of poultry business owned by women.

Contingency Table III

0	E	0-E	$(0\text{-}E)^2$	$\frac{(0\text{-}E)^2}{E}$
3	3.3	-0.3	0.09	0.027
5	5	0	0	0
1	1	0	0	0
1	0.7	0.3	0.09	0.129
7	6.7	0.3	0.09	0.013
10	10	0	0	0
2	2	0	0	0
1	1.3	-0.3	0.09	0.069
				$X^2_C = 0.2382$ $X^2_T = 7.81473$? = 0.05 (5%) Df = 3

The table above relates the output expansion between those that have access to micro finance and those that do not. From the analysis the Chi-square coefficient is 0.2384 and the critical value of 7.81473 was obtained at 5 per cent level of significance with 3 degrees of freedom. Comparatively the calculated value falls below the critical point (value) this implies that access to micro credit does not have significant effect on the output of poultry business by women.

Findings

A number of empirical studies posit that micro financing have positive impacts on entrepreneurship development and women entrepreneurs. However, this study found that very few women in poultry business take advantage of microfinance facilities. This means that women in this type of business are not attracted to microfinance, especially that with interest charges. What discourages women in collecting loans from these institutions is the high interest rate. It is no wonder that data collected indicate low profits on microfinance clients comparably with those who sourced funds through other means. Similarly, sourcing fund personally does not provide enough finance to allow the business to expand at a faster rate. Hence, the poultry business owned by women remains at its small scale. Thus, this condition limits the capacity of the enterprise to generate employment, expansion in output and consequently lower profits. The irony to this is that these businesses have a ready market for the output produced thereby regarded as a lucrative business. On the other hand, this business ^classified as a high risk venture, which is associated with high mortality rate when the birds are not property managed. Thus, the business may fail to produce enough profit to pay high interest rates charged by banks.

Conclusion

As our data extraction shows, the unwillingness of women in poultry farming to harness the opportunities offered by micro financing units has become deterrent to impact positively on the enterprise. It is therefore believed that once the conducive environment is created, that will attract the attention and induce women to source micro finance formally women in poultry will contribute their own quarter in the development of the industry and their individual self and the economy in general.

Recommendations

1. Enlightenment campaign: To encourage women to tap all advantages offered by microfinance, there is the need to propagate the prospects of running larger enterprise. Government should take action through publicity with the media house for this campaign. A sense of recognition will boost the will power and the zeal to make greater achievement in their operations.
2. Interest free micro finance: When the micro finance institutions are transformed to be interest free, it will greatly attract more clients, since micro enterprises are discouraged to source finance through this media due to high interest charges. Therefore interest free

micro-credit will enhance the profit earned as no parts of it go for interest in loan repayment. This will encourage expansion of the business

3. Provision of Training Centers: Government showed provides centers for training existing and prospective poultry farmers. This will help in understanding new techniques and better ways of raring chickens with less risk.
4. Provision of veterinary clinics: It is recommended that at least each ward in a community should have a veterinary clinic to easy contact with specialist for emergencies and regular consultation. This will reduce the existence of quacks vegetarian and extortions.
5. Local feed Industries: More feed industries to be established in order to make its supply sufficient in the market, this will help in stabilizing the price level if not lowered it through competition and improvement in its quality.
6. Public-Private partnership: To encourage large production adequate storage facilities becomes necessary. This is because once the harvesting time is reached one can terminate extra cost by keeping them until when a buyer comes, (by refrigerating). This will give room for a turnaround production immediately after harvest. Government can enter into partnership with private investors in the provision of such facilitates.
7. External Market: Since large production is advocated, then, it becomes necessary to expand the market beyond local markets. Sp therefore Government should create a conductive environment that will facilitate quick exportation of these products. This will improve the foreign revenue of the nation.

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THE RELATIONSHIP BETWEEN MARKETING MIX AND CUSTOMER DECISION-MAKING OVER CHOICE OF CLOTHING APPAREL

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Abstract
In the world economy today, textile manufacturing and marketing is playing a very critical role in the revenue output of countries. The purpose of the study is to investigate the relationship between the 4ps, namely product, place, price and promotion and the effects on customer decision in the purchase of fabrics in Kano Nigeria. The textile and apparel business are the subject of investigation to draw attention to major marketing mix variables that producers and marketers should pay attention to. A total of 100 respondents were selected using a convenient sampling method in Kantin Kwari market Kano. The data collected were analyzed using correlation coefficient and chi-square. The analysis indicates that there is significance relationship between product and price as customers are relating the product quality to price. The analysis also shows that product, place, prices and promotion also influence buyer decision for fabrics.

Keywords: Marketing Mix Variables: Products, Place, Price and Promotion.

Background to the study
The world's leading textile country is China which holds approximately 45 percent of global textile and garment production, while India holds a share of around 20 percent and yet in both countries, their textile SMEs are the biggest contributors to the National economy (National Union of Textile Garments and Tailoring Workers of Nigeria Publication 2008). The textile industry in Nigeria was the third largest in Africa after Egypt and South Africa (Eneji, Onyinye, and Kennedy & Rong 2012). The global textile and garment market is valued at around $400 billion which is an interesting figure (OECD, 2013). Traditional textiles (handmade) have been produced in Nigeria for many years, but real industrial production of textiles is a recent activity (Aguiyi, Oroha, Onyegbulam & Nwankwo, 2011) The textile sector produces a variety of fabrics annually and markets the goods within the country and also extends the marketing to neighboring West African countries,. The fabrics range from African prints, shirtings, embroideries, guinea brocades and wax prints. The industry raises millions of middlemen, marketers of finished goods, tailors and garment makers within what can be referred to as the micro, small and medium textile industry.

The popular traditional fabrics include the “asooke”, adire, whasa, Akwete, Okene and traditional material. In 1995, the World Trade Organization (WHO) enacted the agreement on textiles and clothing (ATC). The purpose of the ATC, a multi-lateral agreement was to eliminate textile quotas for all members by 2005. As Uduak (2009) says, with China is strong emergence on the apparel/textiles world map, it flooded other countries domestic markets, across the globe, with its cheap imports. Again, the Chinese did not spare Nigeria's domestic market. The Chinese mastered and produced Nigerian designs such as “Ankara” and asooke” stamped “made in Nigeria” as local products (Uduak, 2009).

Purpose of the Study

An earlier study was carried out by Satit, Tat, Rasli, Chin and Sukati (2012) where they looked into the relationship between marketing mix and customer decision making over travel agents in Indonesia. Their study results showed that product had the strongest correlation with customer decision making. This present research however seeks to replicate the study using the same independent variables but in a different setting and in a different sector; the textile and garment sub-sector to find out if similar results will be achieved. The purpose of this study is to investigate the preference of consumers between domestic and foreign fabrics and the internal marketing factors that register the highest and lowest ratings in the consideration of the purchase of such fabrics.

Hypothesis

The following hypothesis will be tested:

H1: Product will influence customer's decision to buy fabrics.
H2: Channels will influence consumers to buy fabrics.
H3: Price will influence consumers to buy textile fabrics.
H4: Promotion will influence consumers to buy fabrics.

Theoretical Framework

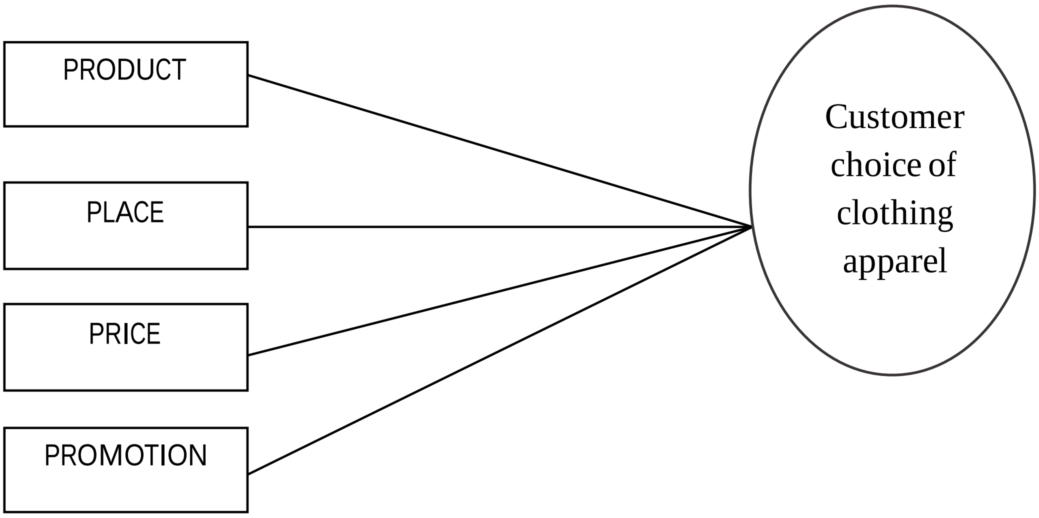
Dorfman-Steiner (1954) Theories in Marketing Mix Optimization emphasizes that a firms is profit depends on almost every way upon the levels and mix of marketing effort chosen by the firm (Kotler 2008:44) the most popular classification today is however that by McCarthy (1964) who popularized the four factors classification marketing decision variables and those marketing mix known as the 4ps. Model, which are product, place, price and promotion (Tellis, 2006). An entrepreneur should be able to design an accepted product, select appropriate channels of distribution, adopt appropriate pricing strategies and use appropriate media. With all these independent sub-variables of marketing optimally combined and directed at the target market, increase sales and profitability will be achieved and hence superior performance (Zhou, 2007) By this theorem, textile entrepreneurs are expected to show understanding of this to raise output, whilst lack of such optimization of the 4ps can constraint growth.

The Power of Marketing

Many firms in today's business have come to acknowledge the power of marketing (Kotler 2002:5-6). The American Marketing Association offers the following definition: “Marketing is the process of planning and executing the conception, pricing, promotion and distribution of ideas, goods and services to create exchanges that satisfy individual and organizational goods” (quoted in Kotler 2002:9). Judging from the above definition, the textile firms are supposed to be able to achieve their goals through the development of their marketing strategies in respect of the conception of types of fabrics to be designed, the pricing to reflect the socio-economic power of their target market and at the same time creating place and time utilities. where a firm fails to identify a market niche which would have enabled it to come out with desired designs, it becomes unfocused as its marketing strategies become uncoordinated leading to the loss of sales as the small firm struggles to maintain a hold (Zacharahis, Meyer &Decastro, 2004)

Conceptual Background

A conceptual framework was developed to guide the study



Product

Product is an important element of the marketing mix which an entrepreneur must consider. Product consists of all the physical attributes including packaging, design, colour typology and including all the intrinsic attributes which might be considered by a potential customer before purchase decision is made. In product marketing, the role of branding and brand management is primarily to create differentiation and preference for a product or service in the mind of the customer. (Knox and Bicterton, 2003). H1 – Product will influence customer's decision to buy fabrics.

Place

Place in the 4ps concept also refers to channels of distribution. The systems of flow identifies product flow, promotion flow, negotiation flow, ordering and payments flows (Rosenbloom, 2007). According to Larsen (2008) the channel flows do not exist as a force of nature but that they are created in which case, both large firms and SMES all create channels of distribution, as long as marketing activities are carried out. But McCarthy (2005) recommends the use of web-site based e-commerce systems as it gives many firms direct access to customers and also reduces cost. H2 – Channels will influence consumers to buy fabrics.

Price

There has been an assumption that the role of price varies due to different elasticity at different stages of the product life cycle. In their review of the relationship between price and the product life cycle, Schaffer and Roper (1985), conclude that on introducing a new product, the price should be set as high as possible, while downward movements in price takes place according to the various elasticity of the situation. In the world textile trade, for example, China's textiles prices dropped in 2003, thus leading to a considerable increase in volume. H3 – Price will influence consumers to buy textile fabrics.

Promotion

The four main elements of the promotion mix include advertising, sales promotion, personal selling and public relation publicity. By far, advertising is a highly significant element that can be used successfully to increase brand awareness (900, B, Donthu, N, Lees, 2000; Rajh, 2005). There is a positive correlation between investment in advertisement and perceived quality (Aaker and Jacobson, 1994), implying that consumers are vividly to ascribe quality to advertised goods than products that are not advertised. H4 – Promotion will influence consumers to buy fabrics.

Research Methodology

The study was carried out in Kantin – Kwari Market, Kano state of Nigeria. The market is popular as a textile market drawing buyers from surrounding states as well as from neighboring countries such as Niger Republic, Chad and Cameroon. The population of the market cuts across all ethnic nationalities in Nigeria which present an ideal setting for such a study.

The study drew a sample of 100 consumers with equal number of males and females. The study further employed a convenience sampling method by administering a simple questionnaire containing both structured and semi structured questions on only willing respondents. The data were analyzed using Kendall's correlation and chi-square. The basis of choosing this method or analysis (Kendall) was that the data were ordinal and needed to correlate more than two variables, while the chi-square provided the effect of promotion, price, place and product on customer's choice. The main question in- which marketing variable influences decision was ranked from 1-4 depending on the intensity.

Results

Correlations

			Product	Price	Place	Promotion
Kendall's tau – b	PRODUCT	Correlation Coefficient	1.000	-1.000**	.015	.015
		Sig. (2-tailed)	.	.	.852	.852
		N	149	149	149	149
	PRICE	Correlation Coefficient	-1.000**	1.000	-015	-015
		Sig. (2-tailed)	.	.	.852	852
		N	149	149	149	149
	PLACE	Correlation Coefficient	.015	-015	1.000	1.000**
		Sig. (2-tailed)	.852	.852	.	.
		N	149	149	149	149
	PROMOTI ON	Correlation Coefficient	.015	-015	1.000**	1.000
		Sig. (2-tailed)	.852	.852	.	.
		N	149	149	149	149

** Correlation is significant at the 0.01 level (2-tailed)

There is significant relationship between product and price at 190 level of significance. This indicates that customers are always relating the product quality to the price of it.

Test Statistic

	PRODUCT	PRICE	PLACE	PROMOTION
Chi-Square	408.342[a]	4.083E2[a]	4.470E2[a]	447.000[a]
Df	3	3	3	3
Asymp. Sig	000	.000	.000	.000

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 37.3. Using the Chi Square, the analysis indicates that products, (P), price (pr) and promotion are significant. This shows that they can all influence the decision of the customers. It was also found that most of the consumers prefer imported fabrics because they feel the imported fabrics have higher quality.

Conclusion

Based on the analysis the findings reveal that product and price amongst the 4ps, constitute the most important marketing mix variables that customers' decisions to buy are based. This study corroborates others such as that by Satitet al (2012). Equally so, the other entire marketing mix variable appear significant in their influence on customer decision. Based on these findings, manufacturers and marketers of textile fabrics should consider all the attributes associated with product quality, including texture, colour configuration and branding, whilst pricing decisions should be such that will be in consonance with product quality and other non-physical attributes such an the psychology of the buyers and socio economic status of the target population. Also to be evaluated is the channel of distribution; because out lets the customers buy from require aesthetics and convenience to attract customers, whist promotion such as the use of various above the line and below the line media can boost awareness.

Recommendation

From the study result, it is recommended that Nigerian textile producers should pay premium attention to the quality of these products, if they remain competitive in the textile marketing without neglecting the importance of price, channels of distribution and the power of the media.

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