# CONTEXTUAL INNOVATION, GROWTH AND INCOME IN GARMENT MICRO BUSINESSES: LIMITATIONS FROM QUESTIONNAIRE-BASED DATA<sup>1</sup>

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Abstract: This paper explores the link between contextual innovation, business growth and income for garment micro-businesses based on survey data collected from Dar es Salaam, Morogoro. Iringa and Mbcya Regions. The survey (on which the paper is based<sup>2</sup>) intended to find out the role of information in the promotion of micro-businesses in the carpentry and garment sub sectors. The research was important because some studies (Rogers. 1995, Kibera, 1997) show that availability of information could explain why urban-based micro enterprises perform better than semi-urban and rural ones, which suggests that purposeful interventions in the supply of information could promote micro-enterprises.

The purpose of this paper is to refocus on the limitations of linking contextual innovation with growth and income of micro-businesses involved in the garment sub sector. Knowledge on the link between innovation, growth and income is useful for indicating areas of innovation in micro-enterprises that can provide better push in business growth and income necessary for poverty alleviation. The findings suggest that there are many dimensions of innovations and factors that determine business growth and income. It becomes even more problematic to measure growth or income.

#### INTRODUCTION

The role of micro and small enterprises in Tanzanian economy cannot be ignored. According to UNCTAD (2000), in 1999 micro and small enterprises contributed about 35% of GDP and employing 20% of the population. Of these small enterprises, trade and retail shops constituted about 50%. The recognition of the role of micro and small enterprises in employment creation, income and poverty alleviation and the need to promote this sub sector is well captured in various policy documents<sup>3</sup>.

Garment production and trading is one of important micro business opportunities in urban and rural areas. Garment enterprises can be classified into three categories. The first category is simple tailoring in which it involves the use of simple manual tailoring machines a pair of scissors and a measuring tape. It is many cases one man

business, with very low capital, limited market and training. Tailoring is mainly for simple garments like schools uniforms and repair work. This category of tailoring is common in rural and peri-urban areas. In the second category is advanced tailoring in terms of the use of modern tailoring machines, design, fashion, employment and capital. This category of tailors is able to buy different types of local as well as imported clothes for garment making. Services offered depend on the needs of customers in terms of the quality of materials, design and fashions. These tailors produce high quality men, women and children wear including suits for official ceremonies like wedding. Thirdly is garment trading. It involves the sale of imported garments particularly from India, Taiwan, China and others. Some traders do sale ready-made local garments like batik wears.

These three categories of micro businesses in the garment industry have recently experienced

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Intervention efforts to promote micro and small enterprises are stated in almost any government policy document that touches employment and income including Poverty Reduction Strategy Paper 2000, Strategy for the Development of a National Policy Framework for Small Businesses, 1999, SME Development Policy, 2001-2011

stiff competition from imported new and cheap ready-made garments and second hand clothes. These competitions have resulted into some micro entrepreneurs loosing business or remain mainly with repair work just for survival. For some businesses, competition has increased opportunities for innovation for competitiveness particularly in areas of African attire (Batik) wears (Mbwambo and Kuzilwa, 2002).

Much as innovation and competitiveness are important for business growth and income, in Tanzania, very little is known on the link between innovation, business growth and income (UNIDO, 1999) and even much so with regard to garment. Knowledge in this area is important because it will help different stakeholders to develop selective innovation interventions based on quick win strategies for not only poverty alleviation but also for micro business growth. Although most researchers will feel that there is no news when it comes to the limitations of survey data it is also the case that the demonstration of the same is not as obvious as it sounds particularly when it comes to innovations in micro small enterprises where some critics do not believe that they are innovative. The paper pursues the notion of contextual innovation as "changes or alterations" made by the business owners in order to improve business growth and income regardless of whether such changes or alterations created something new or just mere "creative" imitation of other peoples' ideas or business operations and working environment.

This paper is organised into six sections. Section one is the introduction whilesection two presents a review of innovation concepts and paradigms. Section three develops a conceptual framework of analysis. Section four is a survey methodology and section five is on the link between innovation, income and business growth. Lastly is section six, which provides conclusions, policy implications and areas for further research.

#### THEORETICAL & CONCEPTUAL FRAMEWORK

#### **Innovation Paradigms**

Innovation is defined differently depending on the extent to which authors want to be narrow or broad. A review of several definitions could help us to explore the scope in which the term innovation could be applied. The Oxford Dictionary (1973) defines innovation as "the alteration of what is established." Macquarie Dictionary (1981) puts it as "introducing new things or methods" while Schumpeter (1971: 47) uses the phrase "carrying out new combinations" to mean, coming up with new ideas or doing things differently in order to gain competitive advantage over others. Rogers (1995: 11) perceives innovation as "an idea, practice or object that is perceived as new, and Rabellotti (1994), Stokes. (1998) go further to "creative imitation" Zimmerer and Scarborough (1996: 51) look at innovation as "ability to apply creative solutions to problems and opportunities in order to improve peoples' lives".

These definitions allow the use of the word innovation to refer to doing something new or changing what was formerly established. Rogers' use of the word perception is important because the indicator of the extent of innovation will depend on judgement made by the innovator and the external observer. The paper focuses on innovation, as changes or alterations in the sources of capital, raw materials, product design, fashion, markets, and management in order to make business more profitable.

There are different schools of thought on what innovation is, the nature and underlining causes but at least we can have three distinct paradigms of innovation.

The first one is entrepreneurial paradigm. This paradigm considers an individual person as a determinant of innovation (Sundbo, 1998, Schumpeter, 1971, Stokes, 1998). In this case an individual entrepreneur will have a creative idea and make business out of it through innovation. The use of the concept of innovation has grown

widely to include what is referred by Stokes (1998) as "creative imitation" in order to outperform the competitor or create market opportunities where they do not exist.

The second one is the economic and technological paradigm which views innovation as ideas or technologies, which should be continually adopted/adapted, through a process of diffusion in order to promote rapid economic growth (Rogers, 1983; Hyvarinen, 1993). The main emphasis in this school is on issues and problems of technological innovation, adaptation and diffusion in product design and development in order to maximize profits. The extent of innovation adoption or adaption is assumed to depend on relative advantage, compatibility with adapters' experiences and the extent of technological complexity.

The third paradigm which is the most recent is *strategic innovation* where increasing competition calls for a search for a combination of various strategic options that maximize various dimensions of innovation that affect both production and marketing (Drucker, 1985; Stokes, 1998; Gibb, 1999). The strategic innovation paradigm underscores the importance of combining ideas from entrepreneurship, technology, economics and management to develop a framework, which determines the nature and dimensions of innovation in today's evolving organisations.

It appears from the strategic innovation perspective that at most innovation in its totality encompasses a range of strategies and activities, which improve organisational competitiveness. Such strategies and activities include product or service design, technology, source of raw materials, markets, organisational change and, doing anything new related to business performance. Innovation is seen as constant process of exploring the production and market conditions in relation to the operating business environment and creating value by not only

developing fresh ideas but using them commercially. In terms of magnitude, innovation could be incremental (1-2% improvements in a year in all or some factors that improve business competitiveness like developing an extra market), radical or overall strategies covering different dimensions and processes of a business (Hart, 1997).

This wide scope of using the concept "innovation" opens up wider interpretations of innovation, which go beyond just coming up with something new to doing the old business in a better way even through imitation or doing a different business altogether. This is the type of innovation referred in this article because small businesses do not necessarily need to reinvent the wheel in order to promote business performance. The importance of innovation particularly in garment has been well captured mainly in much bigger enterprises. For example Altman (1994, 1996; Kesper, 1999) stress the importance of clothing producers in South Africa to adjusting to new market conditions by dynamic organizational changes in which enterprises implement practices that permanently address their capacity to respond to changing market circumstances.

Different studies have embarked on trying to explain how innovation happens or what triggers innovative behaviour (Rogers, 1971). Empirical studies have shown that innovation is highly dependent on information; that is information is an important source for attitude changes necessary for developing creative ideas and putting them into practice. Alternatively, attitude for information could lead to getting information relevant for innovation. In this case an individual becomes innovative through a sequence of mental stages from awareness of the new product idea or practice, making value judgement and taking decisions which could lead to acceptance or rejection (Rogers, 1971; Kibera, 1997). According to this theory the determinants of innovation are a mixed grill of contextual and personality factors such as literacy, mass media exposure, empathy, social status, achievement motivation, educational aspirations, and changes of agent contact, cosmopolitanism and opinion leadership.

Certainly, although this list is not exhaustive interventions in these aspects may improve the process of innovation. This theory has its own critics for example how much of each of the variables will be sufficient to make a person innovative? Although the paper looks at contextual indicators the approach is different from the information theory because of the theoretical foundation chosen. That is a combination of entrepreneurial, technological economic and strategic paradigms.

## INNOVATION IN MICRO ENTERPRISES: THE DEBATES

There are various explanations why micro and small enterprises may wither away and die or remain competitive. One of the major explanations is innovation, i.e. the ability to commercialise creative ideas. However, such ability is a function of receiver (personality variables - age, literacy, family, intelligence, creativity, need for achievement e.t.c., (Howard and Sheth, 1973). The other explanation is not necessarily innovation in the sense of newness but the ability to make changes or alterations in factors that affect business performance (capital, technology, markets, and type of product e.t.c. - UNCTAD, 2000).

However, not everybody believes or agrees that there are innovations in micro businesses. There are those who contend that we can only talk of innovations in small enterprises (those employing above ten employees) which are innovative. Micro enterprises (employing one to nine persons) do not pursue innovative strategies and therefore cannot grow. They are too small in

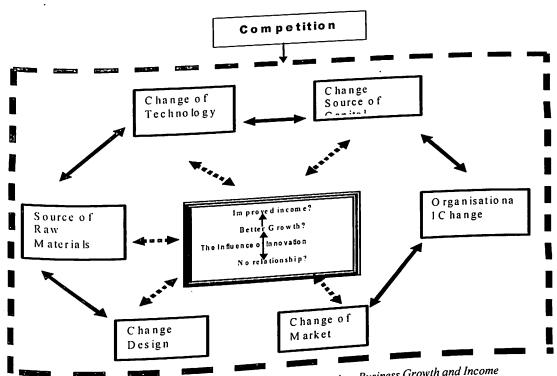


Figure 1: Conceptual Framework of Contextual Innovation, Business Growth and Income

Source: Author

terms of size, capital, employment and customers served (Harper, 1984; Ryne and Otaro, 1997). It is urgued that micro enterprises are established for survival rather than entrepreneurial reasons in the sense of creativity and innovation. Therefore, iaccording to this view it is not prudent to discuss innovation in micro enterprises because micro business owners are not recognized as entrepreneurs. Instead they are labeled as "survivors" or" income generators."

There is also another perspective, which suggests that micro enterprises are innovative. For example, in Kerala India where partnership between government and financial institutions led to the formation of micro enterprises for tackling urban poverty, innovations have been recorded in areas of mat weaving, rabbit rearing and biotechnology. In Ivory Coast, many NGOs in collaboration with government identified potential areas of innovations in micro enterprises and indeed there were programmes to train owners/ managers of micro enterprises in order to develop innovation potentials (Chocron-Soto, 1995). By 1995 micro and small enterprises were growing at the rate of 9% per annum (Chocron-Soto, 1995). In the north eastern part of Brazil, the government introduced programmes for assisting micro and small enterprises in product design in order to add more value and improve competitiveness (Guimaraes and Moody, 2000). In Zambia some garment micro businesses have managed to stand competition from new and second hand imported clothes by using a variety of innovation techniques while others could not cope (Kasengele, 1998).

In Tanzania, a study conducted by UNIDO (1999) shows that there are activities that are "micro" and cannot be classified as falling into the category of "enterprises" because they are established mainly for earning a living and there are limited opportunities for growth. The other category is that of "crafts and micro enterprises" that are very small often involving only the owner, some family members and one or two employees

and by and large lack formalities like licensing, official operating premises and accounting procedures. The focus of this paper is on the latter category because most garment businesses have similar characteristics.

## CONCEPTUALISING CONTEXTUAL INNOVATIONS, GROWTH AND INCOME-LIMITATIONS

Much as it is important to find the link between innovation, growth and income, this task is a hard nut to crack because of various reasons. The first one is methodological. For example, which should be the appropriate questions to ask in order to capture contextual innovation in micro businesses? Do we have the local language for innovation? Can we measure innovation? If you ask about significant changes in types of machinery, source of capital, or product type, not all such changes may be classified as innovation.

For example changing product design or fashion may be out of demand by a specific customer than the creativity of the business owner or operator and therefore it will be difficult to link such changes with innovation. If you ask about business growth, what is it? Growth from where how and when? Can we measure it? And even if we could not all businesses that grow are necessarily innovative. Similarly not all businesses where there is innovation grow immediately. If you ask about increases in business income, not all cases where income may have increased can be explained by innovation.

However, this dilemma does not put life to an end. What we can still do at this level is just to explore the scenario that may link contextual innovation, business growth and income by using data available in order to provide a better platform for understanding innovation in micro businesses. To that end, our starting point is to develop a framework that may establish a link between contextual innovation, business growth and income by making use of ideas drawn from entrepreneurial, technological economic and strategic paradigms.

The conceptual framework provides a scenario in which competition leads to innovation in order to remain competitive, and innovation in one component triggers innovation in another. The plane two-sided arrows show this relationship. For example, innovation in product type could lead to innovation in markets, or innovation in technology could lead to innovation in product design and fashion and vice versa. But the extent of the impact of innovation in subsequent innovations will depend on the strength of the impact in initial innovation. For example, the acquisition of a modern tailoring machine may make a difference than just additional few customers. The heavy dotted two sided arrows suggests that such innovation may or may not lead to direct business growth and income. In terms of growth, the impact will depend on a number of factors.

Firstly, is whether such innovations are related to growth or not. Secondly, even if innovations are related to growth, it will also depend on the significance of the impact to the overall business performance. Thirdly, if it is significant, it will also depend on the time required before growth is realised. Fourthly, growth will also depend on whether that is the objective of the business owner. Some may opt for survival than growth strategies.

Innovation may increase income if certain conditions are present, namely:

- a) Wether innovations were aimed at increasing income:
- b) The extent to which innovation is a major determinant for increase in income;
- c) The extent to which innovation increases, quantity, quality and prices of goods;
- d) Whether the business owner can associate increase in income with a particular component of innovation;
- e) To what extent can the business owner keep records of income and expenditure.

These conditions are extremely difficult to meet in real practice. This suggests a dilemma in

associating innovation and micro business growth and income.

The same dotted lines provide a scenario that business growth could lead to innovation and or better income. In this case factors outside innovation could be the source business growth that may trigger innovation depending on other factors like personality attributes. Similarly. income from the business could increase without innovation particularly when for some reasons competition goes down or there is increase of purchasing power in the community surrounding the business. In operationalising the concept of innovation, there are difficulties of having a single word in Kiswahili with the same meaning as "innovation" that could clearly be understood by each micro business owner. Therefore the phrase "significant changes in business that improved income" is adopted to indicate some kind of innovation. The following questions extracted from the survey questionnaire aim at linking innovation, growth and income:

- i). How many micro business owners made significant changes in their businesses that improved income?
- ii). What were the areas of micro businesses in which significant changes were made?
- iii). Lastly, "How did business owners perceive the status of their micro businesses?

#### **METHODOLOGY**

## The Study Areas

The study areas which generated answers to these questions were Dar es Salaam, Morogoro, Iringa and Mbeya. The idea for the choice was to capture micro enterprises, which represented typical of urban, peri-urban and rural settings. Therefore in each region, district headquarters wards and villages were covered.

The table shows that sample distribution was fairly well though in Dar es Salaam it is a little bit low.

Table 1. Respondents by Region

Region	Frequency	Percent
Dar	46	22.1
Morogoro	54	25.5
Iringa	53	25.4
Mbeya	56	26.8
Total	209	100.0

The main reason is that it was more difficult to get respondents willing to fill the questionnaire than in other regions. The reason could be that in Dar es Salaam people were more busy attending customers than other places. The focus was on enterprises which were doing simple, advanced tailoring and garment trading.

Table 2: Number of Respondents by Sex

Sex	Number	Percent
Male	131	62.7
Female	78	37.3
Total	209	100.0

Source: Field Data

The table above shows that while 62.7 of respondents were male 37.3 were female: Under normal circumstances the proportion of female respondents should have been higher but the experience from the field was that in the general population dealing with clothing there were more males than females particularly in semi urban and rural areas. At times purposeful sampling had to be adopted in order to capture significant number of female entrepreneurs because they were relatively fewer in villages and therefore randomization could lead to less representation of female led businesses.

### The Study Process

Prior to the survey, the questionnaire was developed and pre-tested in Morogoro by Mzumbe University research team led by Prof Stein Kristiansen of Adger University College in

December 2002. Discussions and clarifications on each item of the questionnaire were held as a matter of preparation in order to ensure that each member got it right from the very start of the study. There were two teams of six members each but in actual data collection two researchers for the purpose of clarification of questions approached each respondent. The teams used government officials to get familiarization of the study area and the list of micro and small entrepreneurs for random sampling purposes. Ward Executive Officers in particular were very instrumental in assisting to locate business locations. In some places it was difficult to get the list of entrepreneurs and therefore snowball rather than random sampling technique was adopted. At other times purposeful sampling was adopted in order to capture gender, tailors. garment traders, and tailors cum garment traders.

# CONTEXTUAL INNOVATION, INCOME AND BUSINESS GROWTH – LIMITATIONS FROM SURVEY DATA

The objective of this part is to use survey data to explore the possible limitations of linking innovation, income and business growth. The following questions set the starting point.

The first question was on "how many micro business owners made significant changes in their business, which improved income."

The objective of this question was to capture significant incidences of changes in various aspects of businesses that could be remembered by the business owner or operator. The idea was that business owners could remember changes that increased income than others.

**Table 3:** The percentage of micro business owners who made significant changes, which increased Income for the year 2002; (N = 209).

Total	Missing Cases	Missing %	Valid Cases	%	Total %
209	4	1.9	205	98.1	100

Source: Survey Data, December 2002

Cross tabulation results present an interesting scenario. If you ignore 1.9% missing values we have almost 100% of respondents acknowledging that they made significant changes in their businesses that improved income (98.1%).

The second question was on "the areas of micro business in which significant changes were made that increased income." As adopted from the literature review, positive changes in the source of capital, raw materials, market, product type, design and management were some of the contextual innovation variables. The objective of this question was to link the type of changes in business that improved income with contextual innovation.

The following table displays the percentage number of respondents who said that they made significant changes in contextual variables of innovation, which increased income.

Table 4: Percentage Changes in Contextual Innovation
Variables in the Year 2002 N = 209

C	me lear 2002	14 - 20	,,	
Contextual Innov. Variables	D (10111000 0 11110 0 11111 )			Total%
ranapies	Production	Trading	Both	
1. Change (Source of Capital	7.30	11.6	8.30	8.20
2. Change (Type of	18.5	11.6	33.3	17.9
of Raw March	16.5	14.0	8.30	15.5
Type) (Product	16.6	25.6	33.3	19.3
5. Change (Fashion) 6. Change (Market) 7. Change (Mgt Style)	21.9 13.2 2.60	25.6 27.9 9.30	16.7 8.30 8.30	22.2 15.9 4.30
17.0)				

Source: Field Data

The picture we get from the table is that micro enterprises in garment sub sector whether trading or non - trading are not doing well in terms of the seven contextual innovation variables that were considered. This suggests that there could be some other contextual variables or other variables that matter which is not covered here. However, if we maintain our assumption that such changes were innovative, then innovations in areas of

fashion, product type, machines, and tools are equipment were most dominant although we cannot measure the levels of significance of each type of innovation in terms of creating an impact on business growth or income.

Lastly, How did business owners perceive the status of their micro businesses? (Growing, stagnant or declining?) The objective of this question was to find out how micro business owners perceive their businesses in terms of growth. The argument was that there were better chances of growth in businesses where innovations prevail than otherwise. The following table presents a summary of the findings.

Table5. Business status- Growing, Stagnant or Dropping

Business Status	Number of Cases	Percentage
Growing	109	52.2
Stagnant	80	38.3
Dropping	18	8.6
Total	207	99.0
System Missing	2	1.0
Total	209	100.0

Source: Field Data

The above frequency table shows that (52.7%) of the respondents felt that on average in the year 2002 their businesses were growing. This is on the higher side because perceived growth is greater than perceived stagnation and decline. This suggests that there were specific strategies adopted by the entrepreneurs to ensure that growth.

# CONCLUSIONS, POLICY IMPLICATIONS AND AREAS FOR FURTHER RESEARCH

## Conclusions

The three questions and answers generated lead to the following conclusions. Firstly, since it is difficult to get a *Kiswahili* word that provides the exact meaning of the word "innovation", and be understood by each respondent in the same way, some of the "changes" reported might innovative and others not.

Secondly, if most changes made can be categorized as "real contextual innovations," then the variables, which matter most, are to do with fashion, product type, market and machinery or tools.

Thirdly, although there is a link between contextual innovations, growth and income, that does not happen to the majority of businesses. That is why there is significant difference between changes made, growth and income (tables, 3,4,5).

Fourthly, since business owners' perception of business growth and income are subjective, we cannot have the same meaning of "growth and income." These concepts are based on individual opinion. However, this does not refute that businesses grow and income from businesses grow, as well and contextual innovation is one of the major reasons for that.

These conclusions could be different if questionnaire were supplemented with qualitative mult-case study approach using analytic induction process. That is descriptive exploration of the innovation, income and growth using mainly an in-depth interview and observation (Nachimias and Nachimias, 1996:280-299, Bailey, 1994: 40, McCraker, 1988, and Johnson, 2002:104). The objective will be to explore "what is happening" by using some guided questions with an open mind to get deep information and knowledge.

For example an in-depth interview might have unearthed the types of changes in markets, fashion etc and see whether they are innovations in the sense of Schumpeterian School or mere imitation. Even issues of growth and income could be better understood. For example if the business was improving in terms of better income what caused it not to grow? And if growing what are the indicators?. Indeed we can have a litany of questions that can better be answered by using qualitative exploratory approach.

### **Policy Implications**

In terms of policy interventions, based on these emerging patterns, it is likely that facilitation of

micro business promotion will be successful if efforts are directed towards promoting micro enterprises in areas of technology upgrading, product design, development and marketing. Such policy should selectively target micro businesses that are potentially innovative. Indicators that consider both receiver and contextual variables to distinguish potential from non-potential micro businesses for innovation are important before putting in place a policy for promoting and upgrading micro businesses for growth, income and poverty alleviation.

### Areas for Further Research

Firstly, there is a need to conduct study that will establish a link between innovation, business growth and income for micro businesses by combining qualitative and quantitative approaches together. The research findings already documented which are by large qualitative could be used to map out the research process.

Secondly there is a need to do research that will combine both receiver and contextual variables so as to identify the most significant determinants of innovativeness for micro and small enterprises. Thirdly, research could identify the types of interventions that are necessary in areas of innovation that will improve business growth and income for households in order to eradicate poverty. It is also important to establish the nature and basis for sustainable innovations for micro business upgrading. For example, the possibility of developing interventions through partnership with the government, and private sector to promote not only innovation but entrepreneurial behaviours necessary for business upgrading and competitiveness.

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