Effect of Training and Development on the Performance of Garment Manufacturing Small and Medium Enterprises (SMEs) in Kaduna Metropolis

Comfort A. Mado-Alabi & Prof. Roselyn W. Gakure

Department of Textile Technology & Fashion Design
Kaduna Polytechnic, Kaduna, Nigeria.

Jomo Kenyatta University of Agriculture and Technology (JKUAT), Box 62000, 00200, Nairobi, Kenya

Abstract
Human capital theory suggests that education or training raises the productivity of workers by imparting useful knowledge and skills, hence raising workers' future income by increasing their lifetime earnings. It is also understood that Training and Development is instrumental to industrial and economic growth and development as well as innovation and business diversity of any sector. This study is therefore aimed at examining the effect of Training and Development on the performance of Garment Manufacturing SMEs in Nigeria. The analysis in this study is based on the data collected from a survey of 100 garment manufacturing SMEs located in fifteen (15) of the total twenty-nine (29) Zones, in the main Local Government Areas (Kaduna North and Kaduna South) of Kaduna metropolis, Kaduna state, Nigeria; employing between 1-20 and not more than 20 employees. Only fifteen (15) registered Zones with the Tailoring Union were used. Stratified sampling technique was adopted. Collection of data was obtained from garment manufacturing SMEs through questionnaires and oral interview as instruments to carry out this survey. The required data were obtained from two main sources: primary and secondary. Field work was conducted in the study area to collect primary data including in-depth interviews and observations; secondary data were obtained from relevant and critical literature studies and critical literature studies. The result revealed that the reliability test is significant at 0.651 which is about 65 percent using Cronbach alpha while the descriptive analysis using mean 2.03 shows that the respondents disagreed that training does not contribute to the performance of garment manufacturing SMEs in Kaduna Metropolis, as for correlation analysis 0.005 indicated weak relationship as compared with alpha value 0.05 < 0.963 p-value shows that the relationship is insignificant. Also a regression analysis conducted to test for effectiveness of training and development is insignificant which shows that training and development has no little effect on the performance of garment manufacturing SMEs in Kaduna Metropolis, since the slope 0.080 is insignificant at 0.412 > 0.05. It is recommended that training should be enhanced to promote SMEs development in Nigeria.

Keywords: SMEs, Training and Development, “Mental Submission”, Human capital and Productivity
Background to the Study
Globally, Training and Development is part of the human resource development (HRD) in organizations. There are significant debates for and in submission, among professionals and scholars as to the effect that training has on both employee and organizational goals. Regardless of where one falls within this debate, most professionals agree that employee training is a complex human resource practice that can significantly impact a company's success (BRUM, 2007). A substantial body of research has been developed that investigated the impact of training on firm performance. According to Smith (1998), Training and Development is an essential element for any enterprise through which they can optimize the utilization of their key resource to gain sustained competitive advantage for higher and better firm performance. Also, Tharenou, Saks, Moore (2007) pointed out that, indeed, training programs are implemented for reasons other than improving performance such as legal compliance, rewarding and retaining employees, or because of training fads. There is skepticism about the link between training and results criteria.

In recent years, most organizations in Nigeria are now re-emphasizing the need to train their employees. Training is expected to generate enthusiasm for creating new ideas, and is mutually beneficial to employers and employees. Managers, supervisors and HR departments are responsible for ensuring that workers are effectively trained. Some organizations in Nigeria now provide workers with education and subsidies for job-related training; while some other organizations have changed their wage structures to include education and training subsidy allowance in workers' wages (Fajana, Elegbede & Gbajumo-Sheriff, 2011).

Other studies have confined their scope to particular occupational groups, particularly managers (or aspiring managers), neglecting the training experiences of other categories of worker (Storey and Westhead, 1996; Loan-Clark et al., 1999; Patton et. al., 2000). Other researchers have conducted evaluations of particular training initiatives which too often insightful may not be typical of most small business (Cushion, 1995; Marshall et al., 1995; Westhead, 1997). It is questionable, whether the findings of these studies ought to be generalized to the broader small business population. The consequence of these restrictions on the scope of studies may limit our understanding of the motives for, process of, and consequences of training provisions for small employers and their workforce (Kitching & Blackburn, 2002). Therefore, the objective of this paper is to examine the Effect of Training and Development on the Performance of Garment Manufacturing Small and Medium Enterprises (SMEs) in Nigeria.

Definition of Key Words
Small and Medium Enterprises (SMEs) or Small and Medium-sized Businesses (SMBs) are companies whose personnel numbers fall below certain limits. This limit varies from country to country (European Commission, 2003). In Nigeria, the Central Bank of Nigeria defines small and medium enterprises in Nigeria according to asset base and number of staff employed. The criteria are an asset base between N5 million and N500 million, and a staff strength between 11 and 300 employees. Training and Development is defined by Harrison (2005) as the field which is concerned with organizational activity aimed at bettering the performance of individuals and groups in organizational settings. It has been known by several names, including human resource development, and learning and development.
Goldstein, 1980 in Tharenou, Saks, Moore (2007) defined Training as the systematic acquisition and development of the knowledge, skills, and attitudes required by employees to adequately perform a task or job or to improve performance in the job environment

a. **Training:** This activity is both focused upon, and evaluated against, the job that an individual currently holds (Garavan, Costine, and Heraty, 1995).

b. **Education:** This activity focuses upon the jobs that an individual may potentially hold in the future, and is evaluated against those jobs (Garavan, et al., 1995).

c. **Development:** This activity focuses upon the activities that the organization employing the individual, or that the individual is part of, may partake in the future, and is almost impossible to evaluate (Garavan, et al., 1995)

Mental Submission: this can be referred to as Dominance and submission (also called D/s) is a set of behaviors, customs and rituals involving the giving by one individual to another individual of control over them in a BD SM erotic episode or lifestyle (Baldwin, Guy, 2002). Human Capital is the stock of competencies, knowledge, social and personality attributes including creativity, cognitive abilities, embodied in the ability to perform labor so as to produce economic value. It is an aggregate economic view of the human being acting within economies, which is an attempt to capture the social, biological, cultural and psychological complexity as they interact in explicit and/or economic transactions (Becker, 1964, 1993, 3rd ed.). Productivity is the ratio of output to inputs in production; it is an average measure of the efficiency of production. Efficiency of production means production’s capability to create incomes which is measured by the formula real output value minus real input value (Baldwin, Guy, 2002).

**Statement of problem**

The Global economic is tilted towards SMEs. in Nigeria the performance is weak as Nigerians finds it difficult to compete in world of garment manufacturing due to negligent of the manufacturers towards training. While the share of developing countries in the textile and garment trade has been rising, the increase has been more pronounced in the more labour-intensive and lower-value added segment of garment manufactures. However, the general situation in Nigeria indicates that the factor which should improve the profitability of garment manufacturing SMEs so that they are successful and grow into conglomerates is under-engaged. According to Ario (1999) and Ihua (2005) despite being the catalysts of economic growth and development, as well as the backbone of the nation, SMEs in Nigeria has grossly under performed. This perhaps led to the introduction of National Economic Empowerment and Development Strategy (NEEDS) by National Planning Commission Abuja, (Federal Government of Nigeria, 2004) as a vehicle for rapid growth of a resilient and competitive private sector. As part of the transformation agenda, the government is trying to diversify the economic base and reduce the dominance of the oil sector, mainstream the informal sector while strengthening its linkages to the rest of the real sector, increase local value added, increase the share of manufactured goods in total exports, and create incentives for a vibrant private sector that can respond to the rigors of market forces. However, the Nigerian garment manufacturing firms are not geared toward export in order to take advantage of the Quasi-hierarchical value chain and therefore the world trade liberalization has cannibalized the local markets with cheaper imports.
Objectives of the study
1. To ascertain the respondent opinion towards training and development as it affect performance of garment manufacturing SMEs in Kaduna metropolis.
2. To determine the significance of relationship between performance of garment manufacturing SMEs in Kaduna metropolis.
3. To determine the significance effect of training and development on performance of SMEs in Kaduna metropolis.

Literature Review
In this section, an overview of the main research on Training and Development Practice in SMEs were given by which theoretical models to be tested are constructed.

Training and Development Practices in SMEs
An educated and well-trained work force is considered to be essential to the maintenance of a business firm’s competitive advantage in a global economy. It is also believed that training can and should be a powerful agent to facilitate a firm’s expansion and the development of capabilities, thus enhancing profitability (Cosh, Hughes, and Weeks, 2000). However, Westhead and Storey (1997) suggest that employees in small and medium-sized enterprises (SMEs) are much less likely to receive training than their counterparts in larger organizations.

Several Studies have often limited themselves to formal training (Westhead and Story, 1997; Cosh, 1998; Patton, 2000), thereby ignoring informal types of training. Recent studies show that many small employers rely heavily on in-house, on-the-job training (Vickerstaff, 1992; Johnson and Gubbins, 1992; Curren, 1993, 1996). Other studies have confined their scope to particular occupational groups, particularly managers (or aspiring managers), neglecting the training experiences of other categories of worker (Storey and Westhead, 1996; Loan-Clark et al., 1999; Patton et al., 2000). Other researchers have conducted evaluations of particular training initiatives which too often insightful may not be typical of most small business (Cushion, 1995; Marshall et al., 1995; Westhead, 1997). It is questionable, whether the findings of these studies ought to be generalized to the broader small business population. The consequence of these restrictions on the scope of studies may limit our understanding of the motives for, process of, and consequences of training provisions for small employers and their workforce (Kitching & Blackburn, 2002). Therefore, to rectify this situation, an attempt was made to identify and examine those variables of training and development which affect Garment Manufacturing SMEs in Kaduna Metropolitan Area, Nigeria.

Nigerian Enterprises and Training and Development Practice
HRM policies and practices are carried out within an economic, social, political and legal environment. Thus, there is a need for considerable historical and cultural insight into local conditions to understand the processes, philosophies and problems of national models of HRM (Hofstede, 1993). Nigeria is the most populous country in Africa with an estimated population of 180 million people (UN, 2010). The Nigeria’s population and human resource base make it one of the most attractive countries for foreign investment in Africa. As foreign and local firms increase their involvement in Nigeria, they will need to build capabilities and utilize local
competencies. The knowledge of human resource management (HRM) and more importantly perhaps, knowledge of the factors that impact on HRM in Nigeria will become increasingly critical to the way we do businesses in Nigeria and ultimately their success. Hence, the way to get things done cannot be divorced from local values, customs, and the overall external cultural environment Azolukwam, and Perkins, (2009).

Nigeria according to Fajana (2009) is one of the African countries troubled by abundant labor and scare talent. Attracting, developing, and retaining best talents had become a challenge. That is why Fajana and Ige (2007) argued that the desire for top performance has driven the need for effective management.

In recent years, most organizations in Nigeria are now re-emphasizing the need to train their employees. Training is expected to generate enthusiasm for creating new ideas, and is mutually beneficial to employers and employees. Managers, supervisors and HR departments are responsible for ensuring that workers are effectively trained. Some organizations in Nigeria now provide workers with education and subsidies for job-related training; while some other organizations have changed their wage structures to include education and training subsidy allowance in workers' wages (Fajana, Elegbede & Gbajumo-Sheriff, 2011).

The challenge here is that such training is expected to be job-related and proven to be of mutual benefit to both employers and employees. This can limit the employees from acquiring others skills that are not related to the job description. Nevertheless, most organizations in Nigeria are constantly aware of the need and relevance of training and they equally design the right training to meet identified needs. This will ensure that they have the right crop of qualified, competent and valuable professionals to make the right input and be knowledgeable in diverse fields (Fajana, 2011 et al).

Factors Influencing Training & Development in SMEs

Those factors which influence the training & development practices in Garment manufacturing SMEs are highlighted herein. Gamage & Sadoi (2008) categorized Potential explanatory factors into two broad background factor and organizational variables. Background factors include; age and size of the firm, nature of control, change in employment, and business sector. Organizational factors consist of two variables; organizational support for training & development and attitude of owner/ manager for training provision.

Theoretical models of the relationship between training and organizational-level outcomes

In summary, the theories reviewed in this section suggest that the effect of training on organizational-level outcomes is mediated through direct effects of training on employee attitudes, behaviors, and KSA s. As O stroff and Bowen (2000, p.217) theorized, training system is a complex set of practice designed to influence employees' collective satisfaction, commitment, motivation, behavior and skills; these attributes are thought to be the mediating mechanism that links HR practices and firm performance (Tharenou, Saks, Moore, 2007).
As indicated in Fig. 1, training may increase organizational performance by increasing employees' collective attitudes and motivation, behavior (especially performance-related behaviors), and/or human capital (KSAs, competencies). Although the evidence shows that training improves individuals' knowledge, skills, and attitudes, and job performance, output and quality of work (Arthur et al., 2003; Burke & Day, 1986; Guzzo et al., 1985), this review reveals very few mediating tests of whether training affects HR outcomes which then lead to performance outcomes.

**Conceptual Framework**

Having combined elements from different theoretical perspectives on Human Resource Training and Development: the resource-based perspective, the human capital theory and institutional approach, a framework on training and development in Garment making SMEs can be constructed. The framework is used to derive some hypotheses on the relationship of training and development on the performance of garment making SMEs. These hypotheses identify various backgrounds and organizational variables as effect of training as shown in Figure 2 below.

*Fig. 1: Theoretical model linking training to organizational-level outcomes.*

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Firm Performance
Firms can establish a sustainable competitive advantage through the implementation of a value or a competitive advantage creating strategy, which is not being carried out by any current or potential competitors. Under the resource-based view of the firm, successful firms can achieve sustainable competitive advantage by acquiring and maintaining valuable idiosyncratic resources, which are rare, imperfectly imitable and non-sustainable, and a employee's training and development can be a source of this sustainable competitive advantage (Barny, 1991; Wright et al., 1994)in Gamage, (2007).

Practices whose aims are to develop the skills of human capital of employees (Wright, et al., 1999; Delaney and Huselid, 1996; Huselid, 1995; MacDuffie, 1995) impact positively on firm outcomes. Deley and Doty (1996) found that training program increased the return on equity of firms. Youndt et al. (1996) found that ‘human capital enhancing’ practices were positively related to employee productivity and customer alignment. Welbourne and Andrews (1996) found that HR as a source of competitive advantage leads to better stock performance and the survival of the organization. MacDuffie (1995) and Huselid (1995) examined the amount of training provided to new and existing employees in their examination of effective HR bundles, and found that building employee skills increase firm performance.

Employee Commitment
The importance of ensuring employee retention is the strategic approach that is utilized. Companies can seek to achieve organizational goals through a variety of human resource strategies and approaches. One of such approaches, a commitment strategy, attempts to develop psychological connections between the company and employee as a means of achieving goals (Arthur, 1994; Scholl, 2003).

Bartlett, (2001) states that in an attempt to ensure that the employee remains with the company; employers may implement a strategy to training that fosters commitment. These results can be tied to employee commitment in a variety of ways. From an investment perspective, commitment can be obtained due to the investment in time and energy involved in the training process. Regardless of the specificity of the training, the time and effort that an employee puts forth in any training program can lead to a more committed worker. Along these lines, Krueger and Rouse (1998) found that general training and specific skills are many times embedded in one another. They found that employees that attended training, regardless of its specificity, became more invested employees. These employees were shown to seek more job upgrades, receive more performance awards, and have better job attendance than those that did not attend training. The “general skills” training program which was paid completely by the employer essentially led to less employee turnover. It can be argued that the expenditure of effort and time led these employees to become more committed to the organization. Should the investment achieved from training become linked to part of a more global human resource strategy within the organization, then commitment will grow even more (Bartlett, 2001).
Training and Social Identity
There is a significant body of literature that suggests that an individual's identity is closely related to their employment. In turn, training that serve's to increase an employee's identification with the organization is likely to produce a more productive worker (Brum, 2008). Upon hire, training is typically one of the first human resource practices that organizations offer to their new employees. Training plays an integral role in the socialization process for many employees. Employees enter the employment relationship with many expectations and desires. When these expectations and desires are fulfilled, then the employee is able to better identify with the company. The result is an employee that becomes more committed. In turn, when a training program fails to meet these expectations, then there is usually a negative attitude change. These unmet expectations can lead to a decrease in commitment and a greater likelihood of turnover (Tannenbaum, Mathieu, Salas, and Cannon-Bowers, 1991. In contrast, when employee expectations and desires are achieved through training the worker is able to feel a greater connection (Bartlett, 2001).

The Contribution of Training and development Practice to Financial Health of a Firm
The presence of financial challenges in local Authorities leads to poor service delivery and makes a local authority not to meet its mandate. Poor service delivery has its consequences which include a growing dissatisfaction of the community. Training produces the necessary skills and knowledge that enable employees to prevent firm financial lost and make decisions that will boost firm's income.

In a study conducted by Ntoiti, Gakure, Waititu and Mouni, (2013), their study attempted to confirm whether a certain local authorities in Kenya were under financial distress. The study findings revealed that the majority (49%) of respondents from the officers category agreed with the statement that the local authority budget out run ratio is high (meaning that the Local Authority always spends more than it has budgeted), the salary to total operating revenue ratio is high (meaning that the salary expense take more than 70% portion of the operating revenue) (45%), the net debt to total operating revenue ratio is high (meaning the Local Authority is highly indebted) (49%), the interest expense to total operating revenue ratio is high (meaning that the Local Authority may be over reliant on overdrafts)(46%), the council financial statements are frequently qualified (meaning that they are frequently not given a good bill of health)(51%), The National Audit Office queries a large percentage of expenditures during the audit process (meaning that there seems to be expenditures that demonstrate fiscal stress) (52%). These findings imply that local authorities are in a state of financial distress since majority of the local authorities' scores highly on the measures of financial distress.

Another study results from the descriptive statistics, regression analysis and Analysis of Variance (Anova) indicated that human resource management practice (training and development) is a significant determinant of financial distress in local authorities. The findings are consistent with those of Capalbo et al (2010) who identified incompetence and corruption among local officials as major determinant of financial distress in Local authorities in Italy.
Employee motivation
Gamage (2007) opined that training and development practice is one of the means through which firms seek to motivate employees to engage in the discretionary behavior that contribute to the achievement of firm goals. Firms may influence employee motivation by implementing practices which place an emphasis on investment in training and development, such as through training programs which allow firms to communicate proper behaviors to employees and to socialize employees into the cultures and norms of the organization (Wright et al., 1994). Huselid (1995) found that motivational high performance work systems decreased turnover and increased productivity and sales. The fact that the firm places an emphasis on building up employee skills may motivate employees to work harder in order to participate in the training.

The theoretical and empirical evidences reviewed in this report elucidate the different effects of training on performance of an employee or enterprises. These are very important factors that determine the job performance of an individual in the organizational context. However, the importance of each variable to the job performance of an employee or enterprise may differ. Also, none of the available empirical studies relate to Garment Manufacturing SMEs in Nigeria. Therefore, it seems that there is a gap in the empirical knowledge available, especially in Nigeria. Therefore, the current study examined the effect of the above stated variables on the performance of Garment Manufacturing SMEs in Nigeria.

Analysis/ Results
The analysis in this study is based on the data collected from a survey of 100 garment manufacturing SMEs located in fifteen (15) of the total twenty-nine (29) Zones, in the main Local Government Areas (Kaduna North and Kaduna South) of Kaduna metropolis, Kaduna state, Nigeria; employing between 1-20 and not more than 20 employees. Only fifteen (15) registered Zones with the Tailoring Union were used. Stratified sampling technique was adopted, (see appendix 1). Collection of data was obtained from garment manufacturing SMEs through questionnaires and oral interview as instruments to carry out this survey. The required data were obtained from two main sources: primary and secondary. Field work was conducted in the study area to collect primary data including in-depth interviews and observations; secondary data were obtained from relevant and critical literature studies.

The empirical analysis was conducted by univariate. First, the hypothesized relationship between training & development and the independent variable was tested by parametric statistical test which makes minimal assumptions about the underlying distribution of data. The regression models were all rigorously tested to avoid multi linearity and auto correlation.

Output of the Result
Table 1: Reliability Statistics

<table>
<thead>
<tr>
<th>Cronbach's Alpha</th>
<th>No. of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.651</td>
<td>37</td>
</tr>
</tbody>
</table>
The reliability test using Cronbach’s Alpha shows that the instrument (questionnaire) used for the purpose of the research is 0.651 which shows that the instrument gives a measure of what it intends to measure at 65%.

Table 2: Descriptive statistics on effect of training and Development

<table>
<thead>
<tr>
<th>Item Means</th>
<th>Mean</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Variance</th>
<th>N of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2.03</td>
<td>1.00</td>
<td>2.00</td>
<td>1.27</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 3: Descriptive Statistics

<table>
<thead>
<tr>
<th>Effect of training and development on the performance of garment manufacturing small and medium enterprises</th>
<th>N</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>performance of garment manufacturing of SMEs in Nigeria</td>
<td>100</td>
<td>2.05</td>
<td>3.50</td>
<td>2.081</td>
<td>0.78618</td>
</tr>
<tr>
<td>Valid N (listwise)</td>
<td>100</td>
<td>2.04</td>
<td>3.61</td>
<td>2.230</td>
<td>0.41916</td>
</tr>
</tbody>
</table>

Table 4: Correlation Analysis On Effect Of Training And Development On Performance Of Garment Manufacturing Small And Medium Enterprises In Nigeria.

<table>
<thead>
<tr>
<th>Effect of training and development on the performance of garment manufacturing small and medium enterprises</th>
<th>Pearson Correlation</th>
<th>Sig (2 -tailed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Performance of garment manufacturing of SMEs in Nigeria</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>N=100</td>
<td>.005</td>
</tr>
<tr>
<td></td>
<td>.963</td>
<td>.963</td>
</tr>
<tr>
<td></td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

The correlation is 0.005 which signifies weak relationship between the two above which when compare with the level of significance with α= 0.05 < p-value (0.963) indicate that the relationship is insignificant signifies that the training has no impact on practice and performance of garment manufacturing of SMEs in Nigeria.

Table 5: Coefficients

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>2.482</td>
<td>.271</td>
<td>9.163</td>
<td>.000</td>
</tr>
<tr>
<td>Effect of training and development on the performance of garment manufacturing small and medium enterprises</td>
<td>.800</td>
<td>.098</td>
<td>.083</td>
<td>.323</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Performance of garment manufacturing of SMEs in Nigeria
The model is insignificant because it is not fit for use or prediction since the slope 0.080, is insignificant (0.412 > .05) showing that training and development has no or little effect on the performance of the garment manufacturing medium enterprises in Nigeria.

**Findings and Discussions**

The result revealed that the reliability test is significant at 0.651 which is about 65 percent using cronbach alpha while the descriptive analysis using mean 2.03 shows that the respondents disagreed that training does not contribute to the performance of garment manufacturing SMEs in Kaduna Metropolis, as for correlation analysis 0.005 indicated weak relationship as compared with alpha value 0.05 < 0.963 p-value shows that the relationship is insignificant. Also a regression analysis conducted to test for effectiveness of training and development is insignificant which shows that training and development has nor little effect on the performance of garment manufacturing SMEs in Kaduna Metropolis, since the slope 0.080 is insignificant at 0.412 > 0.05.

**Conclusion**

Literature has shown that the contribution of training and development of employee cannot be relegated to the background as it greatly influences the success or otherwise of any enterprise: both small and large. An educated and well-trained work force is considered to be essential to the maintenance of a business firm’s competitive advantage in a global economy. It is also believed that training can and should be powerful agent to facilitate a firm’s expansion and the development of capabilities, thus enhancing profitability (Cosh, Hughes, and Weeks, 2000).

However, the result of this survey shows that there are insufficient trainings and development received by the employees and therefore affecting the performance of the garment manufacturing SMEs in the study area, hence the lower mean values. The correlation Table shows that training and development on garment manufacturing industries has a weak relationship with a value of 0.005, and therefore insignificant, hence a p value of 0.963. This confirmed the literature review stating that SMEs ignored informal type of training and development. The managers interviewed in this study revealed that most employees are not ready to be trained and remain with their mental submissiveness to the environment.

**Recommendations**

1. Training should be encouraged.
2. Proper records of apprentices should be kept.
3. Further research is recommended to carry out litmus test after training few number of respondents motivating to change their mental submission that training is not recommended.
4. Co-operation among the association should be enhanced.
5. Proper funding by government towards training and development to enhance Garment manufacturing SMEs performance in Kaduna Metropolis, Kaduna, Nigeria.
References
Jin Xiao (2001), "Determinants of salary growth in Shenzhen, China: An analysis of formal education, on-the-job training, and adult education with a three-level model
Appendix 1  
Table 3.1 Population Distribution

<table>
<thead>
<tr>
<th>Local Govt.</th>
<th>S/ No</th>
<th>Tailoring Zones</th>
<th>Population</th>
<th>Proportionate Sampling</th>
<th>Sample proportion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaduna North</td>
<td>1</td>
<td>Doka</td>
<td>158</td>
<td>67</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>Central Market</td>
<td>26</td>
<td>11</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>Kabala Doki</td>
<td>20</td>
<td>9</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>Hayin Banki</td>
<td>25</td>
<td>11</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>5</td>
<td>U/ Rimi</td>
<td>30</td>
<td>13</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>6</td>
<td>Malali</td>
<td>35</td>
<td>15</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>7</td>
<td>U/ Sarki</td>
<td>29</td>
<td>12</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>8</td>
<td>Endwell Complex</td>
<td>13</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>Kaduna South</td>
<td>9</td>
<td>Kurmin Mashi</td>
<td>33</td>
<td>14</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>10</td>
<td>Barnawa</td>
<td>27</td>
<td>12</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>11</td>
<td>Kakuri</td>
<td>17</td>
<td>7</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>12</td>
<td>Kwanan Chanchangi</td>
<td>18</td>
<td>8</td>
<td>4</td>
</tr>
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Source: Nigeria Union of Tailors (Kaduna State Chapter), (2014)