

DEMAND FOR SECONDHAND CLOTHING AMONG FEMALE STUDENTS IN TERTIARY INSTITUTIONS IN MUBI METROPOLIS IN ADAMAWA STATE

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Abstract

This study investigates the demand for secondhand clothing among female students in tertiary institutions in Mubi metropolis. Fifty respondents were selected from each institution namely; Adamawa State University, Federal Polytechnic and College of Health Technology each, using simple random sampling. This gave us the total sample of one hundred and fifty respondents. Primary data was the major source through which information required for this study was collected, and questionnaires were the major instrument used to collect the desired information from the sampled population. The data collected were analyzed using tables and were later subjected to logit and probit regression technique. The findings of the study revealed that affordability, quality, uniqueness durability, and quest for fashion are the major reason why most Nigerian female students patronize secondhand clothes. Based on these findings, the following recommendations were given: there should be rules and regulations guiding dressing in tertiary institutions, our local industries should be encouraged to produce qualitative goods that can compete with foreign ones, government should fix the problem of power in order to lower the cost of production by textile manufacturers, thereby lowering the prices of their finished products.

Key words: Clothes, Secondhand, Markets, Female students, Tertiary institutions.

Introduction

The desire to have a dress and all kind of wears from foreign countries is a common lifestyle among young people, particularly students of tertiary institutions in Nigeria. Many of them are eager or prefer to dress in western clothing like suit, shirt, blouse, miniskirts, trousers, etc. This desire for western clothing is common among female students. However, as these items become increasingly expensive, most young people go for what is called "second hand clothing" market as alternative place where they could get their required clothing items.

The second-hand clothing trade began during the 1300s in several European cities, when newly finished garments were so expensive that the general population could not afford them (Frick, 2005). According to Hansen (2000), the removal of Guild regulations, and the preference for stylish clothes fostered used clothing consumption during that period. Used clothing, also known as second hand clothing was actively traded in Europe until mass produced clothes were available to the entire population and offered at affordable prices. However, because second-hand clothes have been worn by previous owners and therefore lost much of their original monetary values, they became regarded as unwanted trash or rags (Palmer and Clark, 2005), thereby negatively affecting consumers' perceptions of the second-hand clothing trade.

Today, second-hand markets are regarded as informal and small-scale business enterprises, unstructured retail formats, and a fringe market in many western cultures (Gregson and Crewe, 2003; Hansen, 2004; Mhango and Niehm, 2005; Williams and Paddock, 2003). Notwithstanding the fact that Nigerian government tried to prohibit the importation of second hand clothes, they still find their way into the Nigeria market. It is generally believed that many of these clothes that were donated to charity homes in Europe and America, packed and sent down to Africa for the less privileged, but such clothes end up in hands of traders who sell them at a huge profit (Kim, 2005).

The second-hand clothes have grown into an important economic factor which provide a living to thousands of people in Nigeria. As a result, these clothes have now enjoyed a high degree of acceptance all over the country. Most Nigeria market is filled up with second hand clothes and most of the

female students in tertiary institution make use of either shoes, shirts, pants, bra, trouser etc. at the detriment of local traditional wears or attires which portray our pride and dignity. More so, the low patronage of our indigenous product of such clothes can affect our domestic productivity and increase unemployment, this is detrimental to the growth of the economy. It is unfortunate that traditional attires that unify and identify us is a mirage. Second hand clothes take over the place of our local traditional attires, making female students of tertiary institutions to accustom with foreign or western mode of dressing and eventually way of life, (Allerston, 1999). While those who support the importation of second hand clothes have argued that it is helpful for the poor, others argued that it is hindering the growth of Nigeria economy as many textile industries such as those in Kaduna are no longer working. Similarly, some people argued that second hand clothing industry is affecting traditional local style. Furthermore, Barney (1991) was of the opinion that the high acceptance of second hand clothes among female students in tertiary institution causes so many illnesses because the first user of second hand clothes may be infected with skin disease and when such clothes are sold to the second user, there is possibility that he may get contacted. This may lead to cancer of the skin, eczema, leprosy, pimples etc. which may eventually lead to death. Therefore, second hand clothes usage pose a great danger to human health in the society. The main objective of this research work is to examine the determinants of the demand for second hand clothing among female students in tertiary institutions and its implications to the society.

Literature Review

Nigeria has a rich textile history for human dress. For years, textile manufacturing was a large industry for the production of beautiful hand woven attires (Revoli, 2009). This has attracted the attention of many researchers in recent times. According to Revoli, (2009) problems with the industry began with the introduction of globalization and deregulation of trade through the free market reforms recommended by the world bank in the mid-1980s.

Researchers in this area cut across countries with mixed outcomes of the

investigations. Hart (1995) conducted a study on the determinants of export demand of textile and clothing sector of Pakistan. The authors estimate coefficients of the variables of the study using co-integration approach to check the long run relationship between export demand and its determinants. Results show that world income is the major determinant of export demand as it shows high coefficient of income for export demand of textile and clothing sector, while trade openness is also second major determinant of export demand which is the part of the model as the proxy of trade restriction. Rest of the variables also shows their significant contribution in determining the export demand. In another study by Jenb (2004) on secondhand clothing, dressed bodies and the construction of modesty in contemporary Zambia, data was collected from primary source and analysis was done using descriptive statistics, such as tables and graphs. The result of the investigation revealed that Zambian men and women have not simply copied Western dress, they have adapted it for their own ends, often in unusual and creative ways. Using copious illustrations and photographs, the study demonstrates the many ways that Western clothing has been redefined and reconfigured to create unique Zambian styles. The research further shows that notions of fashionable up to-date dress are circumscribed by cultural practices and gendered assumptions, and that men have more freedom of dress, as they do in other realms of Zambian society. Women are constrained by sexual mores that define public display of certain body areas as both a sexual come-on and an invitation for rape.

Mahoney (2001) carried out a study on the economies of secondhand retail trade: an analysis of the market for Ukay-Ukay. Data for the study were primarily composed of interviews with those who are engaged in the business of secondhand retail trade: those who are selling ukayukay goods and those people who earn their living participating in this market. Moreover, there is an emphasis on those who patronize these goods, with varying rates of purchases. One hundred random interviews in the marketplaces of Baguio City were conducted. Both discrete and continuous quantifiable variables, as well as categorical qualitative variables, which were given dummy values suitable for regression were applied. The results indicate that although the government did not support the promotion of secondhand clothing in Baguio City, ukay-ukay and wagwagan shops continued to flourish in the city. The study further revealed that from the government's point of view, the sale and retail of these secondhand clothing and garments are detrimental to the growth and development of the national economy. Such has greatly affected local producers and firms involved in

manufacturing, particularly the textiles, garments and clothing subsector that contributes to the country's gross domestic product and gross national product.

Maxwell (2009) also carried out an investigation on the beneficial nature of the secondhand clothing trade in sub-Saharan Africa. Drawing data from a field study carried out in Nairobi, and applying descriptive statistics for the analysis, the investigation shows that there are important economic gains from the trade in recipient countries, and that the state and the secondhand clothing importers are the main financial beneficiaries. The result further revealed that the secondhand clothing trade is soaking up labour and offering a cheaper clothing alternative in the face of increasing poverty, declining real wages and rising unemployment. Parsons (2000) studied the impact of the secondhand clothing trade on developing countries. The study sampled and collected information from Zimbabwe, Zambia, Kenya, Ghana and Tunisia. Findings revealed that the secondhand clothing trade represents a small proportion of the total global trade in clothing, but for many sub-Saharan African countries, it is a dominant feature of the clothing market and that in most of these countries, secondhand clothing is declining as a sphere of total clothing imports due to the increase in new imports from Asia, but nonetheless, it remains highly significant.

History of Secondhand Trades

Secondhand clothing trades have a much longer history than previously thought. DeLong, Hansen (2004) reported that wearing of vintage clothing started in the 1980s, however, the consumption of second-hand clothing began with the poverty of humanity in the Renaissance era, influencing the cultures and economics in major European cities (Frick, 2005).

Secondhand clothing trades originated from Guild marketplaces in several European cities because removal of "Guild regulations and sartorial dress rules" encouraged consumption of secondhand clothing (Hansen, 2000). In the Renaissance era, newly finished clothes were luxury commodities, available to only the rich who could afford their high cost. However, secondhand clothing was sold at a reasonable price to the general populace who could not afford to buy new clothes, and was widely traded along the entire social class spectrum (Frick, 2005).

Second-hand clothing trades during the 16th and 17th centuries in Venice

were recorded in a study by Allerston (1999). The term "strazzaruoli" indicated the Guild class dealing with second-hand clothing in Venice (Allerston, 1999; Frick, 2005). Although the Guild had to register and follow the Guild's regulations, many unsophisticated or illegal activities were associated with second-hand clothing (Allerston, 1999). For example, the "strazzaruoli" was supposed to sell second-hand clothing from only registered shops or public markets, because of the fact the Guild's authorities had to control the second-hand clothing trades. Health officials also restricted trades, since second-hand clothing trade was thought to spread the plague. However, non-registered dealers, street peddlers or corrupt registered dealers—resold garment or used forbidden fabrics. The records indicate that despite restrictions, second-hand trades were essential sources of clothing among the Florentines and Venetians before clothes were produced in mass volume and became inexpensive.

In the early industrial revolution era before mass production totally satisfied the population's needs for clothing, second-hand clothing trades flourished and became common in England with the rising abundance of materials (Ginsburg, 1980; Lambert, 2004; Lemire, 1991, 2005; Sanderson, 1997). However, second-hand clothing was exchanged under irregular, unsophisticated, informal, small-scale transactions, using self-advertisement, word of mouth, and local reputations (Lambert, 2004). Second-hand garment trades were pervasive in London and other major cities by the early 18th century owing to its increasing demand from the poorer populace, and despite an unsophisticated and lawless business environment. Like the Renaissance era, second-hand clothing was an alternative choice to new garments affordable to only the higher social classes (Lambert, 2004). Damme and Vermoesen (2009) reported that second-hand clothing was in great demand by both the poor and wealthy. Thus, the general population preferred secondhand clothing during the industrial revolution era.

The flow of trades greatly changed after the Industrial Revolution, though the number of second-hand trades in London peaked during the middle of the 19th century (Ginsburg, 1980). By the end of the 19th century, the number of trades diminished by half, coinciding with an increase in the number of ready-made clothes providing variety and reduced prices. Moreover, the emerging social class of working, unmarried women able to afford new clothes demanded new clothing as a symbol of pride in their abilities. Ready-made clothes were sufficient to fulfill these young, working women's clothing needs as well as that of the overall populace. Coincidentally, the

development of the spinning wheel decreased the number of second-hand clothing trades (Ginsburg, 1980). This new machine, capable of converting tattered wool, cotton, or old clothing into yarn for “shoddy” fabrics, permitted old clothes to be recycled and played a significant role in producing ready-made garments (Ginsburg, 1980). With the advance of technology capable of producing ready-made clothes and recycling yarns, used clothes were welcomed by poor families only, who altered them (Ginsburg, 1980).

Presently, ready-to-wear clothing overflows the market and exists everywhere. This level of consumption has led to a current waste disposal crisis faced by many developed countries (Allwood, 2006). Only a small portion of disposable or unwanted clothing has been donated or exported to African or Arab countries (Thomas, 2003). However, the meaning of wearing secondhand clothing has changed from the 1990's, coinciding with new fashion styles, such as 'retro' fashion and the revivalism of 1970's styles (DeLong, 2005). The current attitude that wearing vintage clothing is stylish differs from that of previous eras, when poverty forced the wearing of second-hand clothing. Today consumers recognize the importance of second-hand clothing as it relates to sustainability issues.

In Nigeria, the people of South-East (the Igbos) were the first to become involved in the secondhand clothing trade in 1940s, when Army brought surplus stock during and after the second world war. The clothing was obtained from ships that were berthed in Port Harcourt, part of the now Niger-Delta region. By the 1950, many of the traders started importing clothing directly from the New York based Jewish merchants. They would get unsorted, bundled, shipments of secondhand clothing, the finesse that now characterizes the packaging was to come later from the importers. Fellow Igbo retailers would buy collections of second hand clothing which they would retail in other parts of Nigeria. Later in the early 1960, Igbo traders started re-exporting secondhand clothing from Nigeria to other parts of west Africa, Allerston (1999).

Today, the main secondhand clothing markets are the capitals of Benin Republic and Togo, which are largely dominated by Igbo trader. In 1970, the importation of second hand clothing has been banned in Nigeria. Therefore, almost all the pieces of second hand clothing one would find in Nigeria was smuggled from Benin Republic (Allerston, 1999).

Motivations for Consuming Secondhand Clothing

Why do people purchase and consume second-hand clothes? Second-hand markets are common and historically effective for economic reasons. For some individuals, and especially those in developing countries, economic factors drive the sale of second-hand clothing, with used garments becoming a crucial commodity (Hansen, 2000). However, second-hand consumers' motivation is not always limited to economic factors; today motivation reflects other considerations.

Economical Motivations

Secondhand clothing is regarded by many as undesirable and often discarded, a commodity that only poor people consume, (Hansen, 2000). Traditionally, wearing relatively low cost secondhand clothing was a way to save money, accommodating the economic constraints imposed by a lack of resources. Saving part of the income has been a motivating factor for consuming secondhand clothing at the detriment of the newly manufactured ones.

Third-World Countries: Final destination of second-hand clothes

Waste disposal concerns faced by many developed countries have bolstered global trading in reselling, reusing, repurposing, and recycling second-hand clothing. Unwanted second-hand clothing in the West has become desirable and an important clothing source for many third world countries, such as those in South-Eastern Asia and Sub-Sahara (Hansen, 2000, 2004). While second hand clothing markets in African countries are regarded as the "dumping grounds for the West's discarded garments," it becomes a worthwhile commodity as soon as wholesalers place the clothing in marketplaces. According to Mhango and Niehm (2005), the market where secondhand clothing arrives from the West is a center of modernity and development. It fulfills consumers' fundamental needs and preference for Western-style clothing, an important first item for which urban workers spend their wages.

Alternatives to new clothes

For low income consumers, purchasing second-hand clothing is a conflict-avoidance strategy, a consumer behavior alleviating the burden of poverty (Hamilton, 2009). DeLong (2005) concluded that poverty is one of the motivations for vintage clothing shopping. Thrifty consumers are thought of as either price conscious, defined as "the degree to which the consumer focuses exclusively on paying low prices," or value conscious, "a concern

for price paid relative to quality received.” (Lichtenstein, Ridgway, & Netemeyer, 1993).

Need for uniqueness

The need for uniqueness is elicited when consumers want to be distinguished from others, oppose conformity, and value special and unique items (Snyder, 1992). Satisfaction comes when consumers meet their need for uniqueness appeals, product-scarcity appeals, and appeals to counteract conformity among people around them (Lynn and Harris, 1997; Bekin, Carrigan and Szmigin, 2007; Snyder, 1992; Tian, Bearden, & Hunter, 2001). Scholars argue that secondhand clothing is one of the items fulfilling consumers' needs for uniqueness (Guiot & Roux, 2010; Palmer & Clark, 2005; Bekin, Carrigan and Szmigin, 2007; Stroeker, 1995). Palmer and Clark (2005) mentioned a secondhand clothing consumer group, referred to as “connoisseurs” or “collectors,” who seek items that are special, extraordinary, differentiated, and unique. Bekin, Carrigan and Szmigin (2007) and Tian (2001) demonstrated that consumers having a high propensity to seek unique items tend to select small, nontraditional, and unique retailers such as antique stores, vintage stores, swap meets, or other types of second-hand retailers. Guiot and Shim (1995) also contended the need for uniqueness is a motivational feeling among second-hand shoppers wishing to find rare, unusual, and historical items.

Methodology

This study looked at determinants for secondhand clothing among female students in tertiary institutions located within Mubi. Fifty respondents were selected from each institution namely; Adamawa State University, Mubi, Federal Polytechnic, Mubi and College of Health Technology, Mubi each, using simple random sampling. This gave us the total sample of one hundred and fifty respondents. Primary data was the major source through which information required for this study was collected, and questionnaires were the major instrument used to collect the desired information from the sampled population.

The data collected were analyzed using tables and were later subjected to logit and probit regression technique. The model is given below:

$$DSHC = AFOD + DURB + QLTY + CHEP + FASH \dots \dots \dots (1)$$

Functional relationship is presented thus:

$$DSHC = f(AFOD, DURB, QLTY, CHEP, FASH,) \dots \dots \dots (2)$$

Linear relationship is as follows:

$$DSHC = \beta_0 + \beta_1 AFOD + \beta_2 DURB + \beta_3 QLTY + \beta_4 CHEP + FASH\beta_5 + e_1, \dots (3)$$

Where: DSHC = Demand for Second Hand clothing

AFOD = Affordability

DURB = Durability

QLTY = Quality

CHEP = Price of Second Hand Clothes

FASH = Fashionability

Where: DSHC = Demand for Second Hand Clothing represented by dummy variable.

Dummy: 1 if patronized

0 if otherwise

MNIS = Affordability of Students is represented by dummy variable.

Dummy: 1 if considered affordable and

0 if otherwise

DURB = Durability is represented by dummy variable.

Dummy: 1 if considered durable

0 if otherwise

QLTY = Quality is represented by dummy variable.

Dummy: 1 if considered qualitative

0 if otherwise

CHEP = Cheapness of the Clothes represented by dummy variable.

Dummy: 1 if considered cheaper

0 if otherwise

FASH = Fashion represented by dummy variable.

Dummy: 1 if considered more fashionable

0 if otherwise

A priori expectation

$$\beta_1 > 0, \beta_2 > 0, \beta_3 > 0, \beta_4 < 0, \beta_5 > 0$$

Presentation of Result

One hundred and fifty (150) questionnaires were administered and one hundred and twenty-five (125) were returned as presented in table 1 below:

Table 1: Frequency percentage of questionnaire administered.

Option	Frequency	Percentage (%)
No of questionnaires administered	150	100
No of questionnaires returned	125	83.33
No of questionnaires not returned	25	16.67

Source: *Field survey, 2016*

Table 1 shows that 150 questionnaires were administered, representing 100 percent, while 125 questionnaires, representing 83.33 percent were returned. 25, representing 16.67 percent were not returned. It can be seen from the table that the greater portion of the questionnaires were returned and used for the purpose of this study.

Table 2 represents the data obtained from each institution under consideration.

Table 2: Institution of the respondents

Institution	Frequency	Percentage (%)
Adamawa state University	45	36
Federal Polytechnic Mubi	40	32
College of Health Technology	40	32
Total	125	100

Source: *Field survey, 2016*

Table 2 shows that, out of the sample population of 125 respondents, 45 respondents representing 36 percent were from Adamawa state University, 40 respondents representing 32 percent were from The Federal Polytechnic and also 40 respondents representing 32 percent were from the College of Health Technology. This indicates that all the tertiary institutions located at Mubi metropolis were represented in the study and Adamawa state university has the highest respondents.

Result and Discussion

Linear probability model (LPM) estimation of Demand for second hand clothes by ordinary least squares is as follows;

$$DSHC = 0.251693AFOD + 0.235913DURB + 0.150954QLTY + 0.367121CHEP + 0.251693FASH$$

$$S.E = (0.075144) \quad (0.091721) \quad (0.101016) \quad (0.077578) \quad (0.091894)$$

$$t^* = 2.614185 * 2.572075 * 1.494366 * 4.732289 * 2.738932$$

$$R^2 = 0.572614$$

$$\text{Durbin Watson Statistic} = 2.615621$$

Model Evaluation

The R^2 (R-square)

The coefficient of determination (R-square), used to measure the goodness of fit of the estimated model, here, it shows that the model is reasonably fit in prediction. The R^2 of the model being 0.57 shows that about 57% of the demand for second hand clothing (DSHC) is explained by the variables captured in the model while the remaining 43% maybe explained by other variables outside the model.

Serial correlation

Durbin Watson (DW) statistic was also used to test for the presence of serial correlation or autocorrelation among the error terms.

The null hypothesis is: $H_0: \rho = 0$ That is, the errors are not autocorrelated with first order scheme. This hypothesis is tested against the alternative hypothesis; $H_1: \rho \neq 0$ That is, the errors are autocorrelated with a first-order scheme.

Therefore, if there is no autocorrelation, $0 \leq DW \leq 2$.

In this case, the model indicates that the null hypothesis (H_0) is accepted, signifying that there is no autocorrelation among the variables as captured by Durbin Watson (DW) statistic of 2.615621

Our analysis shows that there is positive effect of independent variables, namely; Cheapness of Second Hand Clothes (CHEP) Durability (DURB), Quality (QLTY) Fashion (FASH) Affordability by the Students (AFOD) on Demand for Second Hand clothing (DSHC).

The slope value of 0.251693 means that for a unit increase in Affordability by a Student (AFOD) by 1 percent on the average, probability of Demand for Second Hand Clothes (DSHC) increase by 25.16 percent. This result shows a positive impact on Affordability by Student (AFOD) on Demand for Second Hand Clothes (DSHC). The slope value of 0.235913 means that for a unit

ii) increase in Durability (DURB) by 1 percent on the average, the probability of Demand for Second Hand Clothes (DSHC) increase by 23.59 percent. This result also shows a positive relationship between Durability (DURB) and Demand for Second Hand Clothes (DSHC). The slope value of 0.150954 means that for a unit increase in Quality (QLTY) by 1 percent on the average, the probability of Demand for Second Hand Clothes (DSHC) increase by 15.09 percent, this result implies a positive Impact of Quality (QLTY) on Demand for Second Hand Clothes (DSHC).

The slope value of 0.367121 means that for unit increase in Cheapness of Second Hand Clothes (CHEP) by 1 percent on the average, the probability of Demand for Second Hand Clothes (DSHC) increases by 36.71 percent, this result shows a positive relationship between the Cheapness of Second Hand Clothes and Demand for Second Hand Clothes (DSHC). The slope value of 0.251693 means that for a unit increase in Fashion (FASH) by 1 percent on the average, the probability of Demand for Second Hand Clothes (DSHC), increase by 25.16 percent, this result shows a positive impact of Fashion (FASH) on Demand for Second Hand Clothes (DSHC). This result shows that Cheapness of Second Hand Clothes (CHEP) and Affordability by a Student (AFOD) are statistically significant determinants of demand for second hand clothes among female students in tertiary institutions located in Mubi at 5 % level of significance. But Durability (DURB) and Fashion (FASH) are not statistically significant determinants of Demand for Second Hand Clothes (DSHC), even though they are positively related.

The R^2 value of 0.572614 shows that 57.26 percent variation in Demand for Second Hand clothes is explained by the Cheapness of Second Hand Clothes (CHEP), Durability (DURB), Fashion (FASH), Quality (QLTY) and Affordability by Students (AFOD). The Durbin Watson statistics of 2.6 indicates that there is negative serial correlation among the variables considered in the model.

Summary of the Major Findings of the study

- From the analysis conducted so far, it was discovered that affordability is the key reason for most Nigeria female students' patronage for second hand clothes. Fashion trend and consumer preferences wholly seem to shift away student from trading local styles to more westernized styles.

- Patronizing secondhand clothes market serve as a means for students trying to save part of their pocket allowances for other academic needs since they can still find original labels that are more qualitative, unique and yet relatively cheap as compare to our local domestic newly fabric. This is because the clothes are considered to be relatively cheap by many students.
- The study also revealed that even when the rate of cheapness of secondhand clothes decreases, students do not reduce their patronage mainly due the fact that these commodities are considered durable and some of the designers cannot be gotten in the market.

Conclusion and Recommendations

This study considered the determinants of demand for secondhand clothing among female students in tertiary institutions located at Mubi, it was established at the end of the study that affordability, fashion, durability and the taste for foreign designers are the major reasons most female students patronize secondhand clothes. However, the rate of patronage of these clothing has led to the death of many industries manufacturing made in Nigeria clothes. Based on the findings of this research, the following recommendations were given:

- i. There should be rules and regulations guiding dress wears in tertiary institutions of learning. Since most students can afford secondhand clothes because is relatively cheap, many of them do not care about what they wear in the campus environment. Some of these dresses expose some sensitive parts of their body thereby creating distraction to both students and staff. This make them less effective and efficient in their studies and work respectively. The rule guiding dress code should be properly implemented in totality where they already exist.
- ii. Our local manufacturing industries should be encouraged to manufacture qualitative products that can compete with foreign ones. One of the argument why our sampled population prefer secondhand clothes is the fact that such clothes are considered more qualitative and less expensive than the domestically produced ones.

Government should set a machinery that can examine and inspect the finished products of our textile industries and other clothes manufacturing firms before they are taken to the market.

- iii. Students in the tertiary institutions should be educated and sensitized on the fact that increase in the patronage of secondhand clothes is unhealthy to the survival of our infant industries manufacturing similar products. Therefore, they should not patronize such clothes at the expense of our locally produced goods.
- iv. If government can encourage the local manufacturing industries by giving them loan at a low interest rate and fix the problem of power supply, considering recommendation two (2) above, our textile industries can produce qualitative clothes at a cheaper rate, thereby attracting these students to buy and still save part of their income.

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