

An investigation of home-based businesses in low-income residential settlements of Owerri Urban, Nigeria

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Abstract

Home-Based Enterprises (HBEs) are a crucial source of revenue for a significant number of families in urban Owerri low-income residential settlements (LIRSs), and any improvement initiative may impact their survivability. As the formal sector's opportunities dwindle in many cities, the use of the home as a location for production and reproduction becomes more important, and homes in low-income settlements are frequently used for a variety of these income-generating enterprises. The HBE owners investigated in this research are drawn from the population of LIRSs within Owerri urban. A structured questionnaire was used to elicit information from the home-grown business owners in Owerri urban's low-income communities and was administered to the business operators using the systematic random sampling technique. Findings from the study revealed that the HBE owners rely completely on the income they earn to survive. The HBEs are owned and managed by family members as sole proprietors. Many lack documentation of registration with the authorities of government and also rely heavily on personal earnings and savings to fund their businesses.

Keywords: Home-based enterprises, Low-income, Residential settlements, Owerri urban, Nigeria

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I. INTRODUCTION

The introduction and growth of home-based enterprises have marked the development of cities in several parts of Africa, particularly in Nigeria. According to Abolade et al. (2013), the unplanned growth of the home-based enterprises (HBEs) has played a significant role in providing employment and earnings for both untrained and semi-trained employees who would have been unemployed, as well as trained workers who are not yet to employed in their chosen vocations. Thus, the returns generated by such businesses have a significant impact on the lives of those who work in them (Abolade et al., 2013; Pojani, 2020; Santos & Virtudes, 2020). HBE practitioners in low-income residential settlements (LIRSs) appear selected primarily people at the low income levels. Consequently, these are often perceived as misused individuals, overlaboured, and classified impoverished (Abolade et al., 2013). Given the underlying forces that may have arisen when development does not commensurate with the rapid process of urbanisation, many settlements become a major component of the urban setting in many low-income countries (Pojani, 2020; Santos & Virtudes, 2020) including Owerri metropolis. According to the United Nations (UN) statistics, important measures to alleviate the economic conditions of impoverished regions are being disregarded, and over 1.5 billion people are likely to live in shantytowns by 2020 (Mpembamoto et al., 2017). Regardless of these, research regarding some growing countries in Africa has established the significance of HBEs in boosting the economic capabilities of slum residents (Lawanson, 2012; Mpembamoto et al., 2017; Adianto & Gabe, 2019). It reveals that slum inhabitants have accepted the HBE process for the reason that the encouraging benefits outweighed the undesirable consequences to survive life in the city.

In the early 1970s, the informal sector drew attention exclusively to investigating the twofold attractiveness of the economies of developing countries as well as the economies of industrialised countries (UN-Habitat, 2015). Problems in four areas have fueled interest in informal economic activities, which include basic needs fulfillment, economic development, employment, and urban growth (Isiani et al., 2021). Though the origins and consequences of urban informality remain unresolved and largely unexplored, it has become a pervasive phenomenon that poses significant social, cultural, economic, and political challenges (Abolade et al., 2013; Elgin & Oyvat, 2013; Elgin & Erturk, 2019). HBEs, as a characteristic of urban informality, are vital in developing nations such as Nigeria, where the population, job opportunities, and goods and services are growing astronomically beyond the bearing capacity of the formal sector. Furthermore, HBEs are a vital

survival plan, particularly in many nations of the world where social security programmes like indemnification for the unemployed and effective retirement annuity plans do not exist (Isiani et al., 2021; Lawanson & Olanrewaju, 2012).

Perhaps what enables HBEs' enterprises to develop efficiently is their utilisation of domestic and personal assets for their business, such as furniture, living quarters, and vehicles (Lawanson & Olanrewaju, 2012). HBEs remain significant when formal earnings are reduced or eliminated, and these private businesses are launched with the home as the sole location accessible (Adianto & Gabe 2019). The advantages of HBEs include the use of domestic space, resources such as utility connections, and the capacity to run a business with minimal overhead. The home, without doubt, offers a conducive location for trading off possessions between home and fruitful activities; also, exchange for small amounts of money or benefits in kind, particularly from relatives and friends, and in enterprises for efficient use of social and human resources. Furthermore, avoiding work travel saves time and money and allows for productive work even in societies where women's movement and social interaction are restricted.

Urban and regional planning plays an indispensable role in regulating informality within development processes though it promotes the socioeconomic and spatio-physical growth of a given geographic area at a certain time. Thus, planning is concerned with the development of manpower, job possibilities, transportation, and education (Abolade et al., 2013; Denaldi & Cardoso, 2021; Nicolopoulou et al., 2021). It has the potential for encouraging commercial growth, revitalising deplorable areas, stabilising development across districts to do away with underdevelopment, and regulating development in flourishing regions (Abolade et al., 2013). It also serves as a framework for integrating and harmonising urban cultural, economic, environmental, social, and geographical concerns. The emergence of regions in the developmental process can constructive rely on effective planning that would boost the economic, institutional, physical, and social context at local and national levels. Planning may be a powerful instrument for promoting sustainability in urban settings and creating and regulating socially equal and inclusive cities if the rules and regulations for effective planning remain active, flexible, and responsive to handle the multiplicity of critical municipal improvement challenges, covering concerns of informal urban areas (Kamalipour & Peimani, 2021; Kwiringira et al., 2021).

According to Kamalipour and Peimani (2021), the need for robust enterprises that take into account the participation and demands of the informal sector can not be overemphasised. Inadequately executed and ineffective urban planning and development control have exacerbated the incidences of HBEs in many places (Pan & Du, 2021). The cursory observation indicated that only Abuja seems to be the only city in Nigeria with a comprehensive working document that directs and controls its growth and development from inception till now. In contrast, Owerri metropolis in the Southeast of Nigeria, although has an actual master plan suggested in the 1970s, which has noticeably been implemented in government housing layouts and developments, but with an inconsequential attempt at other residential land-use districts. Yunusa (2011) reported that in Africa, the population of city dwellers is 42 percent, and a workforce of 60 percent with a GDP of 20 in the informal sector. HBEs are vital live-lines for the urban poor in Africa: they employ, pay, and service several people as an extremely invaluable socioeconomic resource (Sa'idu et al., 2018; Okimiji et al., 2021). Okimiji et al. (2021) stressed further that the percentage of HBEs in Sub-Saharan Africa ranges from 54 percent to 77 percent, and Sa'idu et al. (2018) claimed that in Kano HBEs, the informal economy accounted for 67 percent and in Lagos 61 percent. The above-mentioned data supported the conclusion that small-scale businesses are the fastest-growing occupation segment in the modern-day urban economies in Africa.

Additionally, HBEs have both gains and drawbacks. Though encouraging entrepreneurship to foster a tight work-home link, HBEs typically improve the circulation and flow of commodities around low-income communities (Tyas et al., 2021; Mpembamoto et al., 2017). On one hand, HBEs allow operators particularly women in low-income settlements to find out their earning potentials and creative energy while maintaining their privacy. On the other hand, the growth of HBEs threatens the sanctity of neighbourhoods in LIRS settlements in terms of insecurity and crime. Even though HBEs aid self-financing and self-sustenance, they could degrade the environment by increasing noise pollution, fire hazards, and overstressing municipal services (Lawanson & Olanrewaju, 2012; Tyas et al., 2021) as well as traffic, waste generation, blight, and unaesthetically pleasing environment. This study looks at the emergence of HBEs within the LIRSs of Owerri metropolis, as well as the circumstances that may have contributed to their occurrence. It investigates how personal domestic enterprises succeed, along with the underlying structure for communal and societal growth.

II. LITERATURE UNDERPINNING

I.1 Concept of a home-based business

Home-based enterprises, also known as household businesses operated by individuals differ from licensed companies and semi-companies concerning legal responsibility and their financial base. They do not exist as independent legal individuals of the business owner, and there is no full set of accounting known to distinguish between the business' production activity and other various activities of their owners (Charmes,

2000). Informal sector operators find it difficult to distinguish between business and social life, such as culture, religion, kinship, and lineage (Lawanson & Olanrewaju, 2012). Cities' development in Africa, notably in Nigeria, has been comparatively unusual and has been marked by the emergence of home-based industries. According to Abolade et al. (2013), the rapid growth of HBEs is identified to have been responsible for employment opportunities for semi-skilled and unskilled personnel, and also trained workforce without gainful employment. As a result, the money generated by businesses of that nature has an undeniable influence on the living standards of their employees. Domestic business operators are mostly low-income people according to literature (Onyebueke, 2000; Nwaka, 2004; Abolade et al., 2013), as a result, they are often seen as people that are misused, exploited, and impoverished.

In many cities in Nigeria, it is permissible for home-grown businesses to function in an inhabited neighbourhood simply because they improve the standard of living of household members. The consequence of this action cannot be evaluated because of the absence of a viable master plan in many cities to govern their growth, and where such plans are available, they are inadequately implemented. Home-based enterprises, as an aspect of unorganised activities, offer more employment required in the rising labour force to compensate for the large portion of the organised sector's inability to deliver services and products (Kellett & Tipple, 2002; Gough et al., 2003). According to Abolade et al. (2013), one of the benefits of home-based businesses is that they may be converted quickly, conveniently, and without loss from one usage to another. Because many of those involved are unemployed in the formal sector, poverty reduction is usually regarded as the primary goal of establishing a home-based business. In addition to this, the period for house chores can be used for domestic trading because the periods for housework allow for the practice of a variety of hobbies. It is evident that, while home-established businesses may provide numerous benefits, some risks must be addressed. This context questions the significance of house trading in the Nigerian context as well as their similarities with the global perspective, specific engagement in the living standards of owners and residents within the environment in which the business operates (Abolade et al., 2013).

Emphasis on HBEs is significant since they are the simplest form of private business to start. It is advantageous to use domestic personal belongings for income-generating activities such as living apartments, furniture, vehicles, and the prompt tendency to move from struggling to feed to owning a personal business in a short period (Lawanson & Olanrewaju, 2012). Small scale businesses in African cities according to Rogerson (1996), are of two types: the survivalist business which is a collection of activities carried out by individuals that cannot engage in regular pay jobs or do not have access to their choice of an economic sector. The proceeds from such businesses are below the approved minimum wage, require little capital commitment, almost no skill training, and have limited potential for expansion into a successful business. Lawanson and Olanrewaju (2012) said the frantic effort made to endure and overall poverty presents primary distinguishing elements of these enterprises. The home-grown enterprises which are typically very tiny businesses with the sole proprietor have few persons from the family with not more than four salary earners. Such businesses are typically devoid of the elements of an organised trade like sales permits, operation license, bookkeeping systems, capability for bank loans, viable financial base, and fundamental operators' trading skills.

I.2 Characteristics of a home-based business

The generation of income for home-induced entrepreneurship occurs inside the confines of a specific residence and its adjoining environment (Ghafur, 2001). The residence, the courtyard, transit corridor abutting the en-marked dwelling unit, the entire locality, and the urban spaces aggregate the hierarchical structure of the areas used for home-based revenue generation. Owing to their direct influence on the environs and residential space planning (Lawanson & Olanrewaju, 2012), this study focuses on home-based activities carried out in Owerri's low-income residential settlements. Some reviewed materials (Tipple, 2005a; 2005b; Chen, 2009) show the connection between home-grown business activities and poverty reduction. Furthermore, empirical investigations by Ghafur (2002), and Lawanson and Oduwaye (2009) bolstered these claims. According to Onyebueke (2000), the prevalence of home-based businesses is also connected to residential neighborhood features. He contended that trading in living apartments is more common in high-density residential areas than in low-density areas. Validating the above assertion, Ghafur (2001) stated that high-density housing and settlements are fundamentally multi-purpose units.

In the framework of the urban informal economy, home-based enterprise encompasses a wide range of activities. This has propelled the interest of researchers who wish to comprehend these occurrences and peculiarities within the context of an economic framework. Although the connection between residential and commercial activities has received little attention, efforts are yet been made to link them with the housing sector (Kellett & Tipple, 2002). The viewpoint of home-based business selection is established on an aspiration trajectory that stems from individual motivation to profitable opportunities, and gain prospects to profitmaking facilities are reinforced by collected works on land use planning and casual trading. To have a better understanding of the occurrences in private enterprises and the linkage between family welfare and planning rules of low-income residential development, an extensive investigation is required.

In five sub-Saharan African countries, the number of HBEs among all businesses ranges between 54 percent and 77 percent (Chen et al., 1999). Stressing further, the informal sector activities are within a limited range of goods and services but also cover an inclusive range of productions. Private employment activities cover retailing, production, and service business (Tipple, 2005b). Sales of goods and services which include small shops offering a variety of domestic goods are the most popular HBEs. According to Onyebueke and Geyer (2011), approximately 50% of the domestic businesses are retail trading; for instance, health dispensary services, food-court operators, electrical and electronic technicians, woodworkers, hair salon, pedicure and manicure service, shoe cobbler, daycare operators, and computer services. Clothing manufacturers, tailoring, automobile parts, electrical parts, plastic, rubber, leather, and fabrics sellers, jewelry, selling and packaging of papers, ironworks, processing, and milling of grains and tubers, are other examples of products and services of small scale businesses.

The anticipation of complementing the major source of income was considered a substantial reason for the advent of small-scale enterprises in high-density households in numerous informal sector-based studies. This factor has been agreed upon by some investigators, as presented in Lee and Venkataraman's (2006) entrepreneurial framework and home-grown trade against non-home-grown trade choice. The ambition vector (AV) is a decisive selection criterion of a building to establish a business. Socioeconomic and psychological aspirations of individuals' wide-ranging ideals compose the elements of the AV model that must be measured in the HBE's decisions. The AV components in the conceptual framework highlight the budget, suitability, and patronage considerations to decide on the establishment of a HBEs. The budgetary elements relate to the time and financial assets obligatory to seek other prospects away from the housing locality. The issue of convenience is anticipated that when a residence offers a space to start a business venture, additional home activities can be accommodated, and advantages of functional residential and commercial possessions would promote comfort. Home advantage boosts sales, that is, by location, available space, and kind of business serving user needs of the locality timely and quantifiable, the home may create an opportunity for the enterprise. Items for aspiration vectors were adapted from Mason et al. (2011), whereas items for well-being perception were adapted from Olajoke et al. (2013).

The occurrence of home-grown businesses from the standpoint of land use mean that low-income residential settlements were constructed without effective commercial outlets. As past studies have shown, this could lead to residents taking advantage of the lack of commercial outlets to open their businesses (Onyebueke, 2001). The access opportunity index assesses the association among HBEs' intensity and range to other areas of commerce. The assessment provides insight into the necessity of aiming at optimal mixed-use of land and entrepreneurial housing for long-term viability in low-income residential settlements. Similarly, the factors utilised predict household well-being if the level of satisfaction with economic, social, environmental, and safety indicators is measured. While achieving well-being from HBE operations is crucial, public policy and action can be focused on measures that will sustain them. This is also relevant in the light of earlier concerns about the harmful physical, environmental, and planning implications. This involves the modification of buildings to accommodate businesses, installing unauthorised construction without building permits, and erecting permanent and makeshift structures in unattended places, and on public property. These activities aforementioned affect building aesthetics, health, security, traffic, and convenience of people and the built environment, which are some of the general goals of planning land use.

I.3 The emergence of home-based businesses

Over time, the home has been seen as a space for human residence where man resides and departs to engage in his income-generating pursuits. According to Osarenkhoe (2009), the paradigm shift from the essence of home into embracing income-generating activities is an order to satisfy aspirations. This dynamism divides planners who share the concepts of modernists like Le Corbusier, Ebenezer Howard, and T. Garnier from those who share the ideas of urban writers. HBEs were seen by the modernists as an urban nuisance that should not be permitted in residential neighborhoods (Hirt, 2007), but the urban writers concur that they add vibrancy to the city and provide a means of survival for the urban poor (Van den Hoek, 2008). The work of prominent architects such as Christopher Alexander and Jacob supports updated shop-house categories, which are expected to strengthen larger residential densities. The concept is that it can take the form of a mixed-use structure with a mix of living and business at the grassroots level that is ambitious and innovative (Davis, 2012).

Many reports on informal economic activities have frequently associated HBEs with the low-income group and individuals unable to find regular work (Onyebueke, 2001; Tipple, 2005a; Onodugo et al., 2016). Such groups of people live in neighbourhoods with neglected environments and high populated dwellings that have gradually formed (Gough et al., 2003; Chen et al., 2016). The perceptions of Verrest (2007), Lawanson and Olanrewaju (2012), Gondwe and Ayenagbo (2013), and Igudia et al. (2015) have commonly linked HBE incidence difficulties to survival strategies and operators' livelihood pursuits. Nevertheless, the realities of commercial activities show that unstructured trading activities expand beyond existential activities to include vibrant and steady household buying and selling (David et al., 2013; Onwe, 2013). These peculiarities have

gradually become an acceptable style of urban growth with varied subsystems (Roy, 2005), appearing in unexpected locations and new places (Chen et al., 2016). In general, attention tends to focus on the unplanned residences of urban poor households (Watson, 2011). Such assumptions have created a void in understanding the occurrences of HBEs in Owerri's low-income settlements that are inhabited by people who are not of that class because they have an assured source of income but aim to boost their socio-economic security through engagement in such home-grown enterprise.

There are no reasonable spatial solutions in place to support Owerri's expanding HBEs. Thus, home-based enterprises typically operate in neighbourhoods, streets, and other public spaces, focusing on regions where there is a significant demand for products and services while the rent of accommodation remains cheap. The choice of location is influenced by the availability of space, particularly in areas with little space between inhabitants' dwelling units where such activity can occur. This has occurred in a solely residential setting as a result of shortages and failures in the enforcement of numerous planning laws, regulations, and standards. It is then difficult to ignore the growing demand for urban public spaces that would house private employment's ever-growing demand to live and do business. As more people become involved in HBE, every available space within residential houses is being changed to usage that is conducive to business activity. The residential zones have been turned into a major source of space for private employment activities such as home-based work. According to Ghafur (2001), home-based trades are those that occur within certain living areas and expand spatio-physical settings. Likewise, Abolade et al. (2013) pointed out that the HBE takes place within and proximate to homes rather than in a purpose-built commercial or industrial facility. Informality in a low-income residential settlement is caused by rising demand for space (both residential and commercial), under-implemented densification programmes, and gaps in development control mechanisms.

There is inadequate documentation on informal sector planning in Nigeria, and where it does exist, no validation for its long-term viability, and only a few specifics on policies and programmes. The explanation for this could be that the core curriculum for Nigerian planning schools does not contain topics on informality and illegality in settlement development because it is a new course with minimal emphasis on statements in the course contents (Watson, 2011; Wahab & Agbola, 2016). Onyebueke and Geyer (2011) discovered a gap in knowledge on issues of home-based entrepreneurial activities regardless of the massive presence of unorganised businesses domesticated in Nigeria. Late introduction of the urban planners (and architects) into the discussion of informality in Nigeria they claimed to be responsible and blamed for the indifference in the investigation of HBEs activities. The observations of Watson's (2011), and Wahab and Agbola's (2016) above corroborated by this assertion.

According to Abolade et al. (2013), the unprecedented rate of urbanisation caused by increased population surge puts tremendous pressure on municipal residential districts and instigates an endogenous spatio-physical reorganisation that would properly respond to the demands of social and economic milieu. These socioeconomic changes raise the appeal for land and physical fabrics, which eventually leads to an increase in demand for urban reorganisation and restructuring. Even though global and indigenous investors and partners are focusing consideration and effort more on low-income housing and informal settlements, Nigerian academics appear to agree with the multi-purposeful dimensions of the housing sectors in the unplanned and planned dwellings. Therefore, the need to expand the frontiers of knowledge on HBE, and proposal for a policy framework to regulate and integrate the activities of HBE in the process of planning landuses were suggested in (Enugu by Onyebueke, 2001 and Ezeadichie, 2012; in Ilorin by Jelili & Adedibu, 2006, and Adeyinka et al., 2006; Lawanson, 2012 and Lawanson & Olanrewaju, 2012 in Lagos). Conversely, practicable ideas that would assist to accommodate HBEs in the dwelling environment were provided by Adekun and Ibe (2014). Irrespective of the magnitude of the unstructured commercial activities and the unique formation of HBEs in the Owerri urban environment, no proof of adequate literature addresses both the presence and attempted proposal for HBEs. Furthermore, the emerging pattern in urban planning for dealing with unplanned occurrences in the city has not yet been recognised adequately. This is exacerbated when the public places and some transit routes in the residential areas especially in urban Owerri are over-shadowed by permanent and makeshift structures to display commodities. The question of users' requirements, expectations, and satisfaction with the planning of residential areas becomes subjective in the aforementioned scenario.

In developed and other developing markets, the paucity of the governmental regulatory structure and land-use rules to expressly guide the HBEs has not assisted substantially. Moreso, Owerri's urban planners are yet to follow up with the technological 'smart growth' or 'new urbanism' land use management processes that are intertwined with features of a mixed-use notion in neighbourhood design. Efforts have been made to address the menaces caused by HBE occurrences, the government's objective has been to demolish such workplaces which they see as illegal constructions (Tribune, 2012; Vanguard, 2012), and these intentions of government if applied, would grossly affect sellers and buyers in HBEs .

Jelili and Adedibu (2006) noted that HBEs have been approved to operate within residential contexts in several Nigerian cities because they provide supplemental services to the landuses in low-income residential areas, and are easily included in the process of landuse. Such that it favorably impacts the household quality

although their legality is questionable (Olajoke et al., 2013) on the excuse that many cities do not have master plans and policy frameworks to direct their growth and development; or the plans that do exist are not being properly executed, as in the instance of Owerri. For example, the master plan of Owerri that was formulated and gazetted in 1977 to regulate the use of land and physical growth within thirty years has faced serious operational criticisms. Inability to realise visible achievement in the implementation of the proposal has prompted disorganised physical development and unstructured economic but fast physical growth has persisted deprived of a development programme to direct a well-ordered growth.

III. MATERIALS AND METHODS

Social survey research was adopted for this study. The study's population included HBEs engaged in LIRs in Owerri Urban. Private businesses located in and close to dwelling units were sampled, particularly buildings whose portion abutting transit routes have been altered to accommodate shop-fronts for trading, services, and production activities. This study aimed to investigate HBEs in LIRs of Owerri Urban, Nigeria to identify factors responsible for their formation. Data on socioeconomic, environmental, and cultural distinctiveness, housing situation, and the quality of life of the HBEs operators were collected and collated.

Based on the reconnaissance survey carried out by the authors in areas with high concentrations of HBEs, the stratified sampling technique was used to group the residential neighbourhoods. Thereafter, the 400 structured questionnaires for the ten selected low-income neighbourhoods were administered using systematic random sampling to HBEs operators (buyers and sellers) in the residential buildings around the low-income settlements. These were enterprises that offered diversified trades, products, and services. The sampled units and areas were chosen by the authors to ensure the unbiased and trustworthiness of the results, and a normal distribution. From the sampling, three hundred and twenty-three (323) questionnaires representing 80.75% responses were retrieved and analysed using descriptive statistics.

IV. RESULTS AND DISCUSSION

4.1. Respondent socioeconomic characteristics

Gender, age, household size, the highest level of educational attainment, number of households in the buildings, number of rooms, and housing occupancy of respondents were the socioeconomic aspects of the household studied. Sixty-one percent of those investigated were men who were likely household heads, while 38.7 percent were women. According to the findings, more than 80% of the respondents were aged between 16 years and 45 years which is the active workforce. Households with 7 to 9 members were approximately 16.4 percent of the respondents, while the average household size for the overall population was 4-6 persons. From Table 1, 89 percent of the respondents have secondary school as minimum educational qualification, indicating that the literate population coheres with the UNESCO criteria that recognises anybody that has a minimum secondary certificate is literate. Households with above ten persons accounted for 3.4 percent of all respondents, which is especially noticeable in high-density settings.

Table 1 Shows Respondent's socioeconomic Characteristics

Socioeconomic Characteristics	Attributes	Frequency (N =323)	Percentage (100%)
Gender	Male	198	61.3
	Female	125	38.7
Age	≤ 15 years	8	2.5
	16-30 years	133	41.2
	31-45 years	127	39.3
	46-60 years	44	13.6
	≥ 61 years	11	3.4
Household size	1-3 persons	72	22.3
	4-6 persons	187	57.9
	7-9 persons	53	16.4
	≥ 10 persons	11	3.4
Highest level of educational attainment	No Formal Education	11	3.4
	Primary Education	23	7.1
	Secondary Education	183	56.7
	Tertiary Education	106	32.8
No. of households in the buildings	1 person	19	5.9
	2-4 persons	98	30.3
	5-8 persons	127	39.3
	9-12 persons	47	14.6

	≥ 13 persons	32	9.9
No of rooms used entirely by household	1 room	79	24.5
	2 rooms	128	39.6
	3 rooms	93	28.8
	≥ 4 rooms	23	7.1
Housing Occupancy	Squatter	11	3.4
	Family Owned/ Inherited	47	14.6
	Tenant	211	65.3
	Owner occupied	54	16.7

4.2. Labour and income distribution

From Table 2, more than 80% of businesses engaged 1 to 4 sales apprentices, many of whom were members of their households. Around 20% of the respondents work in the formal sector, while more than 80% work exclusively in the informal sector. Government and commercial parastatals employed 14% and 5% of the workforce. This agrees with the discoveries of Lawanson and Olanrewaju (2012) that for deficiency in educational requirements, available work positions are largely janitors and office assistants. More than half of those sampled are active in informal commerce operations, including hawking, minor trading, and the sale of home items, farm produce, groceries, and cooked cuisine. This informal service sector which also includes barbershop and hairsalon, auto-repair, tailoring, electrical and electronic repair, photography, signwriting, and secretarial services accounted for 43 percent of the responses. Only 5% of the respondents engage in informal production and manufacturing, which includes the production of nylon, sachet water, metalwork, cobbling, packed food, carpentry, and crafts. This inconsistency maybe because it is capital-demanding, as it may require plants for operations and skills for services and production/manufacturing.

Furthermore, Table 2 shows that 67% of the businesses were not registered with the government, those with local government trade permits were 23%, and those whose enterprises were duly registered with the State Government and Corporate Affairs Commission were 9%. Savings and thrift were used by 80% of the respondents to fund their businesses, and only 3.4% received financial assistance from banks or cooperatives. Owing to the nature of the business as well as the absence of legal backing, many of the enterprises find it difficult to obtain mortgages. Unpaid family workers accounted for 7% of the workforce, and 70% of the respondents run home-based businesses that they or their family members possess. Owner-managed businesses account for 79.3% of all the low-income enterprises investigated. According to the findings, 78 percent of the businesses were privately owned, which corresponds to the type of unstructured employment that pervades the entire area under study. In the same vein, only 8% of all enterprises were reported to be in partnership.

Over an average of the respondents relied completely on their private businesses. Averagely, between N15,500 and N30,000 was received as income per month from the domestic businesses which represents 37.5 percent of all respondents (Table 2). This group is classified under extreme poverty level because 61.6 percent of those that earn below N30,000 (that is, less than the Nigerian National Minimum Wage Act 2019 of N30,000) per month from the businesses attached to their houses.

Table 2 Presentsthe respondent'semployment and income structure

Employment and Income Structure	Attributes	Frequency (N =323)	Percentage (100%)
Staff strength	1	126	39.0
	2-4	152	47.1
	5-7	32	9.9
	≥ 8	13	4.0
Employment status	Not formally employed	261	80.8
	Government employed	46	14.2
	Private Employed	16	5.0
Category of home-based enterprise	Trade	166	51.4
	Service	139	43.0
	Production/manufacturing	18	5.6
Status of business registration	Not registered	218	67.5
	Local Gov't trade permit	76	23.5
	Imo State Gov't	8	2.5
	Corporate Affairs	21	6.5
	Commission		
Source of funding for business	Savings	144	44.6
	Family Aid	42	13.0

Position in business	Thrift	126	39.0
	Bank/Cooperative Loan.	11	3.4
	Owner	256	79.3
	Unpaid family worker	25	7.7
	Paid employee/ Apprentice	42	13.0
Nature of business	Sole Proprietorship	253	78.3
	Family-owned	43	13.3
	Partnership	27	8.4
Monthly income from home enterprise	≤ N15,000	78	24.1
	N15,500-N30,000	121	37.5
	N30,500-N45,000	61	18.9
	N45,500-N60,000	52	16.1
	≥ N60,500	11	3.4
Monthly income from other sources	None	163	50.5
	≤ N15,000	45	13.9
	N15,500 – N30,000	52	16.1
	N30,500 – N45,000	43	13.3
	N45,500 – N60,000	13	4.0
	≥ N60,500	7	2.2

V. CONCLUSION

In many developing nations, informal businesses run from home are widely acknowledged. These were also commonly found in the low-income residential settlements in Owerri Urban, Nigeria, where houses are used as economically productive assets. As a result, many entrepreneurs regard their homes as a necessary asset. The presence of HEBs is critical in tackling a variety of development issues, including unemployment and poverty alleviation. That is, the HEBs play an important role in creating family income, which in turn improves the living standard of the households and operators of the businesses without the lives and benefits of residents being inevitably compromised. Inclusive planning strategies for the poor should be implemented to drive the development of emerging cities. This could be facilitated by earmarking spaces within the residential districts for commercial activities like cornershops, a development that encourages different uses at the same spot, and space provision for light industries to function. More importantly, the city's physical layout should be enforced to support the fight against poverty.

According to the findings of the study, home-based businesses provide access to livelihoods for many people who otherwise would have been unemployed. Engaging in a home-grown venture offers a dependable social security structure for high-density residential settlers as well as financial and other organised assistance for transitioning from cottage petty-trading to developed companies. As a result, the task for city administrators is to figure out how to maximise the benefits of this omnipresent metropolitan inconsistency. City planning and urban design play a vital role in safeguarding to ensuring that settlements are continuously upgraded to increase their inclusive significance and indigenous principles. It is vital, therefore, to implement initiatives that improve home-grown trade and industry, alleviate poverty, and ensure sustainable environmental development.

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