

# Integrating Home-Based Enterprises in Urban Planning: A Case for Providing Economic Succour for Women of Global South

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## Abstract

*A major challenge of urbanization in the global South has been the unemployment-led informal economy that has grown beyond the capacity of African governments in general and urban planners in particular. The socio-cultural status of women, and other inequalities in largely patriarchal African societies, have caused them to resort to the most invisible and adaptable sub-sector of the informal economy: Home-based enterprises (HBEs). This study examines the contributions and challenges for women in HBEs using empirical evidence from Enugu, Nigeria. The study employed mixed methods and made use of both primary and secondary data. The study findings confirm that HBEs provide economic succour to women excluded by the formal sector. Among the benefits of HBEs are income provision, supplementary household income, provision of goods and services, skill acquisition, social value and self-esteem, and the ability to look after sick family members. The challenges of HBEs were inconsistency and noise effects as reported by non-operators, while operators complained about multiple levies collected by government agencies, poor infrastructure, and insecurity.*

Keywords: Home-Based Enterprises, Integrating, Urban Planning, Women, Succour

## Introduction

There has been a growing interest among scholars on the intended and unintended socio-economic consequences of global urbanization trends on women. Statistics on urban growth reveal a marked shift in urbanization from the global North of the 18th and 19th centuries to that of the global South of the 21st century (UN 2014). These differing urbanization experiences present varying degrees of challenges to various local actors in general and to women in particular.

The urbanization of the 21st century global South left in its wake several urban planning and management challenges. Three of these challenges in particular, have attracted the attention of experts and scholars in the field of urban planning, they are: urbanization growth beyond the capacity of urban planners to manage, informality, and spiralling unemployment (ILO 2006; Fapohunda 2012; Ilegbinosa et al. 2014). The pro-urban development policy of most governments of the global South has given a filip to rural-urban migration trends, increasing unemployment among mostly unskilled and uneducated migrants, and growing the informal sector. The growth of unemployment and proliferation of the informal sector are expected to worsen in Nigeria,

Africa's most populous nation, especially with the prediction that she will be the third most populous country in the world by the year 2050 (UN 2014). Further, this trend will decrease the formal sector and increase the inability of the government to cope with the rapid rate of urban growth (Yusuf 2014).

Available evidence suggests that home-based enterprises (HBEs), an important segment of the informal economy, are growing, predominantly by women (UNIDO 2001; Onyebueke and Geyer 2011). These women, who otherwise would have been unemployed—thereby exacerbating the poverty of their families—have found an employment niche in HBEs (Kitching and Woldie 2004).

The participation of women in HBEs in Nigeria, and Enugu particularly, is however fraught with several challenges. Women engaged in HBEs are usually vulnerable, least protected in the labour circle, least paid, and mostly over-laboured (Chen et al. 2004; HNSA 2011). The participation of women in HBEs is underestimated and excluded from national census of production surveys and the calculation of the gross national product (UN 1995; Arimah 2002; Kitching and Woldie 2004). The implications are that the policy and infrastructural support given to the contributors of the economy are denied to these critical, albeit, undocumented economic actors. Furthermore, the cream of urban planning personnel in Enugu State, which the 'exclusionist' colonially-inherited orientation is yet to accept, document and formally plan for the operations of these HBEs and the informal economy in general (Ogbazi and Ezeadichie 2014). Available anecdotal evidence suggests that the non-inclusion of the HBEs in formal urban planning resulted in their operations being largely seen as illegal, and as such, various government actors subject them to multiple levies, outright extortion, occasional harassment, and the pulling down of their structures while denying them government support and security.

There are pertinent questions that can be raised about the participation of women in HBEs in Enugu State. Are there more women in HBEs than men across the various residential densities of the city? What are the inherent benefits of women's involvement in HBEs? Are these benefits compelling enough to justify their inclusion in urban planning? What are the key challenges faced by women in HBEs? How do urban planners perceive the operations of HBEs? Providing answers to the above questions is the central focus of this study. Specifically, it intends to fill a gap in the literature: a paucity of studies investigating the inherent benefits and planning challenges associated with the operations of women in HBEs in Enugu, as evidence to rationalize formal inclusion of women in Enugu urban planning.

The study was guided by two main hypotheses:

1. There is no significant relationship between the number of women involved in HBEs and the residential density of neighborhoods.
2. Residential location of HBE operators does not significantly influence perceived benefits and challenges.

HBEs are norms in informal settlements of developing countries, but the current trend of incidence and growth of HBEs in formal residential areas described as the 'informalization of formal settlements' necessitates a density-based investigation to ascertain the characteristics of this current trend (Myers 2011, 73). In cities of developing countries, the residential areas are usually zoned into three sections according to their income levels. The residential areas are high, medium, and low densities while informal settlements for the urban poor spring up without guide.

The incidence of HBEs across three residential densities—high, medium, and low—selected through stratified sampling in Enugu was 70.6%, 70.4%, and 59%, while the proportions of women-owned/operated enterprises were 62.5%, 55.1%, and 55% respectively. The contributions of HBE-operators were identified through the administration of a set of 490 questionnaires to 10% of the residents by systematic sampling and interviews with some residents (HBE operators/non-operators) and urban planners managing the neighbourhoods. HBEs across the neighbourhoods experience the following benefits: income provision, supplementary household income, provision of goods and services, skill acquisition, and they have a sense of social value and look after sick members of the family. The challenges, on the other hand, include inconsistency and noise effects as reported by non-operators, while the operators complained of multiple levies collected by government agencies, poor infrastructure, and insecurity. Data from respondents indicate that 83% of the interviewees would encourage accommodation of income-earning activities within neighbourhoods. Based on the findings of the study, a reorientation of urban planning towards formalization and inclusion of HBEs in urban plans was recommended. The study is significant for policy-makers, planners, and HBE operators. For instance, policy-makers have examples of successful inclusion of HBEs in some cities to learn from, while operators are provided with enough motivation to accept formalization to reduce vulnerability.

### Conceptual Framework

The non-existence of a sector-specific conceptual approach for HBEs necessitates the use of a general conceptual approach for the informal economy in this work. The stance of dual economy approaches (Boeke 1953) and modernisation approaches (Rostow 1960) that the informal economy would disappear with development and rising per capita income have been invalidated by the International Labour Organisation (1972), Hart (1973), and Afangideh (2012). For the dependency approach, Tokman (1990) views informal economies negatively with suspicions of taking advantage of the formal economy. However, the fourth approach in the dualist class, neoliberalism by De Soto (1989), considers informal economy an inevitable outcome of irrational state regulation. This is supported by Watson (2009) who blames urban planners for non-consideration of the poor in urban planning. Also, De Soto applauds informal economy operators as 'brave' micro-entrepreneurs who have refused to be ignored by government regulations. However, De Soto holds that productivity could be increased by the formaliza-

tion of the sector. The structuralist and formal-informal continuum approaches view formal and informal sectors as a continuum where the informal economy is seen as a subordinate part of the economy that exists in every formal sector. To summarize, this research synthesizes various aspects of the informal economy found in each approach. These aspects are realistic and applicable characteristics in the global South, in Africa, Nigeria, and particularly in the study area, Enugu. This corroborates current rethinking on the informal economy, which advocates for an integrated approach (Chen 2012).

## Literature Review

### Informal Economy in the Global South

The mid-2017 global population of 7.6 billion, with Asian, African, and Latin American/Caribbean contributions of 60%, 17%, and 9% respectively, calls for proactive and responsive governance to ensuring efficient and sustainable urbanization in these global South regions. World population projections of 8.6 billion in 2030 and 9.8 billion in 2050, with Africa expected to contribute over 50% of the expected 2.2 billion population growth in the next 33 years (2017–2050), require the urgent design of management strategies for mitigating ensuing challenges (UN 2017). The implication of these figures is huge for Africa, particularly for Nigeria, Africa's most populous country. Urbanization in the global South is generally described as rapid, which Potts (2007) disagrees with. Her views are however considered isolated by Onodugo et al. (2016).

The shift of urbanization to the global South is accompanied by many challenges in this unprepared part of the globe. An overriding challenge in the global South is unemployment and, consequently, urban poverty (UNSD 2018). However, sustainable and thriving urbanization will necessitate proactive and responsive governments (UN 2014), which are mostly absent in African countries. The rapid influx of rural-urban migrants has resulted in an unskilled and unemployable urban population (ILO 2006). High rural-urban migration has been attributed to the 'pro-urban policy' (Onyebueke and Ezeadichie 2011, 353) of governments in the global South. A large proportion of the population in the global South has resorted to self and wage employment in the informal economy, which accommodates their level of education and skill. This has globally resulted in lower levels of unemployment in the global South, thereby providing relief to about 4.2% and 4.3% of the population in China and India, respectively, compared to European Union countries' average of 8.4% (ILO 2006). Yet, the rate of poverty is much higher in the global South than in the North due to the low incomes the informal economy generates and the availability of social welfare packages in the global North (Fields 2011). This partly explains the proliferation of informal economies in the global South.

The great share of employment represented by the informal economy is also corroborated by other studies (Schneider et al. 2010; UN-Habitat 2011; Ezeadichie 2012). The causes and proliferation of informality have been attributed to global eco-

conomic policies (Chen et al. 2004), state regulations (Adeyinka et al. 2006), uncontrolled rural-urban migration (Banerjee and Raju 2009), urban poverty (Onyebueke and Geyer 2011) and diminishing formal employment opportunities (Abolade et al. 2013). The difficulty in attaining uniform parameters for measurements and comparisons has led to the suggestions that it is better to use the various subsets of informal economy such as HBEs, street vending, domestic work, and waste picking rather than the whole sector (Central Statistical Organisation India 1999; Chen and Raveendran 2014). This research is focused on HBEs and is motivated by the subset's invisible, vulnerable, and women-dominated nature (Fapohunda 2012).

#### Home-Based Enterprises in the Global North and South

HBEs are described as income-earning activities characterized by their location in the home, undifferentiated business and household accounts, shared household and business facilities (Lawanson and Olanrewaju 2012), as well as low productivity, exploitation, and poverty (Vyas and Ahmed 2012). Statistics on HBEs estimate that over 100 million people in both the global North and South (Napier and Liebermann 2006) are involved in this subset, yet precise measurements are difficult due to invisibility (Gondwe and Ayenagbo 2013).

In the global North, HBEs in the US, UK, and Australia have been estimated as 50 to 60% of all businesses (Mason et al. 2011; BIS 2012). However, Mason et al (2011) noted that HBEs in the global North are mainly formal, online, registered enterprises among professionals, and quite distinguished from the informal, unregistered type of HBEs in the context of this study—which are prevalent in the global South. Global South estimates for HBEs indicate one out of every three households in Indonesia and Vietnam, and 20 million in China (Mehrotra and Biggeri 2002). Other statistics on HBEs include 6.47% (3.3 million) of urban employment in 1995 in Brazil and 54 to 77% of the labour force in five Sub-Saharan African (SSA) countries (Chen et al. 1999). This affirms that HBEs are prevalent in the three regions that comprise the global South.

The two major types of HBEs are micro-enterprises with a maximum of four employees and survivalist enterprises with one operator, usually the owner, and unpaid family members, comprising mainly women (Napier and Liebermann 2006). There are two main classifications for HBEs: the type of business and the type of services rendered by the worker. The former comprises commercial, service, and production (Verrest and Post 2005). The latter is classified as industrial outworkers—a prominent feature of HBEs in Asia and Latin America (Gough et al. 2003)—informal wage workers (Mason et al. 2011), and own account/self-employed workers characteristic of African HBEs (Tripathi and Mishra 2013). The traditional HBE typology entails a part-time home business dominated by women to combine their reproductive and productive roles (Loscocco and Smith-Hunter 2004).

## Women in Home-Based Enterprises

What is evident is that in conjunction with increasing vulnerability, irregular work and low wages, home-based work also leads to the overburdening of women as they shoulder various means of making a living while tending to their domestic as well as community responsibilities, many times with unemployed but unsupportive husbands. In the current situation, the heightened vulnerability of women home-based workers is coupled with increasing invisibility of women home-based workers. (HNSA 2011, 1)

The International Labour Conference in June 2002 included as one of the key characteristics of the informal sector the dominance of women, migrants, and vulnerable groups of workers (Adeokun and Ibem 2016). Generally, women are dominant in informal economies, representing 60% of all female employment in the global South. In OECD countries, women represented over 60% of part-time workers in 1998, while in HBEs women consist of 30 to 80% of all workers and make up 80% of industrial home workers (ILO 2002). Statistics on HBEs by Chen et al. (1999) reveal that 88% of women's manufacturing enterprises and 57% of women's services in Lesotho are home-based. They also revealed that 53% of female and 10% of male entrepreneurs in Egypt are home-based. In contrast to the usual occurrence in developing countries where women dominate HBEs, South Africa has a ratio of 45.5% women to 54.5% of men (UNDP 2007). Her estimated 1 to 2.3 million informal businesses contribute between 7 and 12% of their GDP.

Socio-cultural obstacles like lack of social security, high family responsibility, reduced access to credit, lack of opportunities to access financial resources, and women's low level of education and training are contributing factors to women dominance in home-based enterprises. The expectation set by social and cultural norms in a typically patriarchal African society that women's primary responsibility is playing the reproductive role limits many women from pursuing high-level careers. Many women, therefore, opt for self-employment which affords them the flexibility to play the reproductive role while engaging in productive activities (Fapohunda 2012; Walker and Webster 2004). It offers others opportunities to cater for sick members of the family (Mattis 2004) and help shield women who are widowed or divorced from the stigma and harassment that abound in the formal employment arena (Lewis 2004). Women's vulnerable nature, which predisposes them to teenage pregnancy, early marriage, and a greater burden of household labour, leads them to HBEs (Fapohunda 2012). All of these account for a paucity of women in the managerial cadre of the public sector that is modelled more to fit males (Doherty 2004; Drew and Murtagh 2005). For instance in Australia, women are reported to compose 45% of the workforce, where 12% are in a managerial cadre and only 3% are chief executive officers (Equal Opportunity for Women in the Workplace Agency 2006).

### Home-Based Enterprise as Succour for Women of the South

Women's long hours of labour devoted to both reproductive and productive roles in the home are a coping strategy to supplement household resources (Tripathi and Mishra 2013). In some instances, women's presence at home, while others working outside the home have gone, has preserved the neighbourhood from certain risks. Some of these women have reported suspicious movements and saved the neighbourhoods/households. Some women have also helped to quickly extinguish fires that would have been disastrous, and have been handy for sick people when they needed to be taken to the nearest health facility. HBEs provide the needed opportunity for women to achieve work-life balance (Pocock 2005).

Several factors have combined to put pressure on women to contribute to household upkeep. Chief among them are the loss of jobs by the traditional bread winners (husbands) on account of rationalization, privatization of public enterprises, and a radical reduction of government spending. The number of people resorting to the informal sector has increased as a result of outright rising unemployment, and those who use it as an income supplement to their regular underemployment (Fapohunda 2012). Women's engagement in HBEs has been argued to yield low income, but the significance of this income is so invaluable that many households would have been destitute and living in extreme poverty if they were not engaged in HBEs (Horn 2009). The worth of additional, albeit, low income from HBEs has been reiterated by Roy (2005) who added that this role is more glaring during economic crises and limited formal employment opportunities. Also, the savings in terms of transportation costs and time can help reduce household expenditures because of the presence of neighbourhood HBEs. Moreover, the use of household facilities for income generation saves the household the cost of renting a business space and other facilities, thereby reducing the overhead cost for HBE operators. In most parts of the global South, there is some form of mutual relationship between HBEs representing the informal sector and the formal sector. Producers of household goods use HBEs as marketing outlets (Chen et al. 1999); others site their factories in the neighbourhood to take advantage of cheap labour provided by residents.

Nigeria, has its 2017 population estimated at 188.9 million (NPC 2017) and 2016 urban population at 49% (World Population Prospects 2017). In the population ranking, Nigeria is the 7th country representing 2.35% of the globe. Also, the UN (2014) has projected that Nigeria will be among the three countries (others being China and India) that will constitute 37% of the world's population by 2050. One of the major challenges for Nigeria's population is unemployment. The escalating unemployment in Nigeria has been soothed by the large employment opportunities offered by the informal economy and HBEs, particularly for women. The typical patriarchal Nigerian society provides limited access to education and critical investible resources such as land, technology, and credit facilities for women. This situation constrains them to self-employment options in general and to the micro-enterprise segment of the informal economy in particular (Spring 2007). Available evidence suggests that due to a shortage of

requisite entrepreneurial skills, experience, and start-up capital, most African women are compelled to operate in the informal sector which is adjudged the largest employer of women in Africa (Tundui and Tundui 2012). These challenges and constraints notwithstanding, women have been able to rise above these shortcomings to create their own businesses even in countries where business decisions are the preserve of male household heads (World Bank 1995).

#### Challenges of Women's Engagement in Home-Based Enterprises

Women engaged in HBEs are usually vulnerable, they are the least protected in the labour circle, least paid, and most over laboured (Chen et al. 2004). Some unfocused women in HBEs who lack self-control indulge in anti-social behaviours like gossiping and wasting time on unprofitable neighbourhood visits, while others believe that working at home is a serious limitation to their social life (Unni and Rani 2004). Some HBE operators feel socially isolated based on the nature of their work (Mason et al. 2011) and have preferred formal or part-time jobs to avoid social isolation. Gondwe and Ayenagbo (2013) focused on women's marginalization and exclusion at the household level where women are physically visible in HBE operations but are found to be mere fronts for men who own, control, and take critical decisions behind the scene (Farrington et al. 2002). Available evidence suggests that the HBE activities of women make them prone to high mortality, low growth rates, and consequently, lower earnings (Coleman 2007). To overcome these challenges, women took to forming partnerships, coalitions, and strategic alliances to present commonalities and press for improvements to their socio-economic conditions. For example, organisations like Self-Employed Women's Association in 1974 and Women in Informal Employment Globalizing and Organizing in 1997 (HNSA 2011) were formed to empower women through sponsorship to international conferences and trainings and provide legal advocacy services for disadvantaged women in the informal economy.

#### Home-Based Enterprises and Urban Planning

A critical lesson from the presence and operations of HBEs in both global North and South countries is that the notion of dwelling units strictly for residential purposes has become an obsolete idea, especially in low-income and informal settlements (Kachenje 2005; Kellet and Tipple 2011). The emerging trend of HBEs in formal spaces has motivated the selection of the study area as formal residential neighbourhoods. The increase in the number of HBEs coincides with the expansion of the informal economy in the global South. Some current global policies have been instrumental in entrenching informality. They include economic globalization and neoliberal policies, aggravated by the global financial recession of 2008 (Watson 2009), which are beyond the capacity of planners. However, urban planners have been partially held responsible for the proliferation of the informal economy including HBEs (Duminy 2011). The use of archaic, restrictive, and out of context colonial-inherited planning tools that fail

to recognize the changes in demography and existing socio-economic conditions of development of African societies has been reemphasized by Ogbazi and Ezeadichie (2014). The use of housing units for HBEs usually entails a form of housing transformation in the global South (Alemea 2015). This has been the concern of urban planners and a major reason for their opposition of HBEs.

## Methods and Procedures

For this evidence-based study of the current benefits and challenges of HBEs for women, Enugu, a medium-sized colonial city in Southeast Nigeria, was purposively selected. The choice of Enugu was also based on the researchers' knowledge of the realities of the HBE phenomenon in the city. The study employed both quantitative and qualitative (mixed) methods. Secondary and primary sources were used to collect data from relevant agencies through the administration of a physical survey in selected neighbourhoods, observations, and interviews with stakeholders. The questionnaire included a five point Likert scale to assess the benefits and challenges faced by women HBE operators (five representing very high to one representing very low). Two hypotheses were postulated for the study: Ho1, There is no significant relationship between the proportion of women in HBEs and residential neighbourhood density; and, Ho2, Residential location of women HBE operators does not significantly influence perceived benefits and challenges.

### Sampling Procedure

Stratified sampling was used to select one neighbourhood from each of the 24 selected residential densities (high, medium, and low) in Enugu. The selected neighbourhoods were Uwani, New Haven, and Independence Layout, which have a layout representative of high, medium, and low densities, respectively. Residential densities were used as a proxy for average incomes of households in the study area. Consequently, high density was used for low-income households, medium density for medium-income households, and low density for high-income households. Residential densities were differentiated by the dominant housing type. A GPS was used to obtain the coordinates of the area of each neighbourhood, and the coordinates were input into Google Earth to get the image of the area. The image was digitized in ARCGIS 10.3 to get the building footprints for each neighbourhood. The building footprints were numbered to ascertain the quantity of housing units in each layout. 10% of the housing units in each layout were selected as a sample size for the study, yielding the following figures: Uwani 75, New Haven 132, and Independence Layout 236. A systematic sampling technique was employed in the selection of housing units. Sampling 10% of the housing units helped identify those with operational HBEs (incidence of HBE) and then among the housing units with HBEs, the HBEs owned/operated by women. The physical survey of the neighbourhoods led to their mapped representations, showing housing units

with HBEs and those owned/operated by women. Due to a lack of space, however, the maps were not included in this work. The socio-economic data of respondents (both HBE operators and non-HBE operators within each neighbourhood) and their perception of HBEs were obtained through the administration of a questionnaire, which was given to the sampled population: Uwani 85, New Haven 145, and Independence Layout 260. In total, 490 questionnaires were administered. The extra 47 questionnaires were created to make up for the probability of non-responses. 311 out of the set of 490 questionnaires were successfully completed and returned, giving a 63.5% response rate. The data collected from questionnaires were presented in tables, bar charts, and pie charts. A chi-square analytical tool was used to test the research hypotheses. Interviews were conducted among stakeholders (HBE operators, non-HBE operators, and urban planners in charge of the neighbourhoods). The interviews were included to corroborate and supplement the quantitative data obtained from the questionnaire.

The review of some HBE studies (Strassman 1986; Kazimbaya-Senkwe 2004) reveals that comprehensive analysis requires the inclusion of different residential densities. The inclusion of the different residential densities was to enable proper representation and comparison of HBEs in the study area. This motivated the selection of three residential neighbourhoods consisting of high (Uwani), medium (New Haven), and low (Independence Layout) densities for this study. To realize the first objective of the study, to ascertain the proportion of women in HBEs across densities, a physical survey of the 10% sample of housing units was undertaken. The findings of the survey show that the incidence of HBEs across densities—high, medium, and low—was 70.6%, 70.4%, and 59% (refer to fig. 1), while the proportions of women-owned/operated enterprises were 62.5%, 55.1%, and 55% (refer to fig. 2) for the Uwani, New Haven, and Independence Layout neighbourhoods respectively.

### Findings from the Study

Testing hypothesis one revealed that there is significant relationship between the number of women in HBEs and residential neighbourhood densities. A chi-square was used to test this hypothesis using the statistical package for social sciences. The value of alpha-significance is less than 0.05, leading to the rejection of the originally set null hypothesis, which claimed that there was no relationship. This suggests that density of residence influences the establishment of HBEs. The low-density areas which house high-income households have a lower proportion of HBEs. The high-density neighbourhoods which are occupied by lower-income households have a higher proportion of HBEs. By implication, income level of households in a neighbourhood influences the establishment of HBEs.

To realize the second objective, which is to identify the benefits and challenges of HBEs in cities for women of the global South, data from the administered questionnaire were analyzed. The means of the benefits derived from HBEs were ascertained using the five point Likert scale. The means were presented in order of importance.

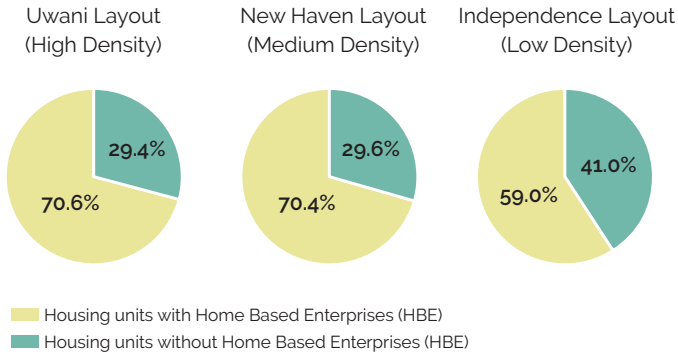


Figure 1 Incidence of HBEs in the selected neighbourhoods (Source: survey by authors, 2016)

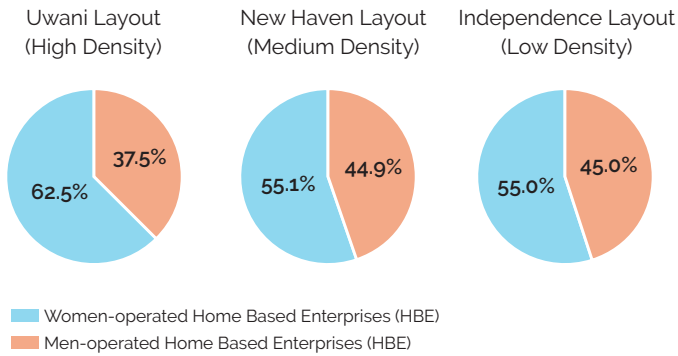


Figure 2 Incidence of women- and men-operated HBEs in the neighbourhoods (Source: survey by authors, 2016)



Figure 3 HBE in Uwani managed by a woman and involving the use of a temporary structure (Photo by authors)

The benefits of womens' engagement in HBEs were reported as follows: Income generation (4.48), supplemental household income (3.64), provision of goods and services (3.59), employment purposes (3.50), having a sense of social value and self-esteem (3.5), taking care of some family responsibilities (3.42), skill acquisition (3.26), and having the ability to look after sick family members (3.01). Other factors such as opposition by husband/family to work outside the home and ease of setting up a business were not significant factors for starting HBEs by women in Enugu, as they had mean values of 2.

The challenges faced by women in HBEs in Enugu were also ascertained through the administration of a questionnaire and interviews. A major challenge faced by these women is increase in rent by landlords. Others are the high rate of unpaid credit and multiple levies and harassment by government officials. The benefits and challenges from the questionnaire were collated and resulting data was used to test the second hypothesis: Residential location of HBE operators does not significantly influence perceived benefits and challenges. Again, a chi-square was used to test this hypothesis.

#### Influence of Location on Benefit and Challenge of HBE

The value of alpha-significance for benefits was not all the same for the three residential densities. The most important benefits for women HBE operators in the high density area were income generation, supplemental household income, taking care of sick family member, taking care of family responsibilities, and the provision of goods and services. In the medium density area, the major reported benefits were income generation, and source of employment, while the benefits for the low density area were income generation, increased sense of social value and supplemental household income. Alpha-significance for income generation and provision of employment was greater than .05. This implies that the perceived benefit for these two factors is not significantly different across the three densities (high, medium, and low) for women HBE operators.

The challenges of frequently asking operators to remove attached business structures and the limitations on social life as a result of the business had alpha-significance greater than .05, implying that these were the two most common challenges faced by women HBE operators in high, medium, and low density neighbourhoods. The other challenges had alpha-significance less than .05, implying that the magnitude of the challenges differ among densities. Table 1 shows the influence of location on challenges and benefits by women HBE operators in Enugu. The table also shows the challenges and benefits that are significantly different across densities  $p < .05$  and those that are not significantly different across densities  $p > .05$ .

In order to show how women in HBEs face different challenges and vulnerability as well as supplementary information on the negative impacts of HBEs, interviews were conducted among randomly selected non-operators (five) and operators (five) of HBEs in each neighbourhood. The analysis of the responses reveals that multiple levies were their major challenge, levies by local government officials, levies by the

<b>Benefits</b>	<b>P value</b>	<b>Decision</b>
Income	.138	Not sig.
Employment	.348	Not sig.
Provision of goods and services	0.10	Not sig.
Family responsibility	.001	Sig.
Inability to get formal employment	.001	Sig.
Flexibility to meet reproductive role while engaged in productive activity	.001	Sig.
Ability to look after sick family member/children	.001	Sig.
Use of dwelling unit/physical space for income generation	.001	Sig.
Resistance by husband/family to work outside home	.006	Sig.
To supplement household income	.006	Sig.
Skill acquisition	.001	Sig.
Have sense of social value and self esteem	.005	Sig.
Easy to setup business	.001	Sig.
<b>Challenges</b>	<b>P value</b>	<b>Decision</b>
Removal of business structure	.110	Not sig.
Waste of time	.005	Sig.
Limitation on social life	.063	Not sig.
Leads to social isolation	.022	Sig.
Increase in rent by landlord	.001	Sig.
Harassment by government official	.001	Sig.
Multiple levies	.001	Sig.
Theft	.005	Sig.
High rate of unpaid credit	.001	Sig.
Irregular business hours	.001	Sig.

**Table 1** Relationship between location and perceived benefits and challenges (Source: survey by authors, 2018)

Enugu State Waste Management Authority and neighbourhood associations. Others complained of competition amongst the operators, poor electricity, water supply problems, roads to their homes being in a state of disrepair—which discourages customers from patronizing them—inadequate space to accommodate business operations, and weather challenges especially during the rainy season. The non-operators were very concerned about the security affects of HBEs, implying that the presence of HBEs attracts armed robbers within neighbourhoods. Another issue of concern to non-operators was noise pollution within the neighbourhoods near HBEs, either to create awareness, attract customers, and also while conducting business. More non-operators were displeased with the inconsistent mode of operation by some HBE operators.

In summary, many women in HBEs were reluctant to disclose some of their negative experiences in the course of doing business, since they would not want to be seen in a bad light. However, evidence from literature complemented by daily observations by the authors who live among these operators provided sufficient *prima facie* evidence that there are issues associated with HBEs that require further investigation. Most of the urban planners interviewed agree that HBEs are beneficial to urban residents, although planners have made no effort to encourage their inclusion in urban planning. Rather, they use the powers they have to punish defaulters to discourage HBEs. One of the advantages of HBEs as reported by urban planners was bringing goods and services nearer to residents. It was noted that if HBEs were included in neighbourhood designs, it would also reduce pressure on the central markets. One of the planners opined that inclusion of HBEs in neighbourhood plans will reduce the rate of illegal attachment of structures to buildings. The main fear of inclusion of HBEs in urban planning is that the activities of HBEs as part of the informal sector will be difficult to regulate and may, therefore, impact other residents and the environment negatively.

### Summary and Discussion of Findings

The findings of the study reveal above average incidences of HBEs across the densities—high, medium, and low. The proportion of women-owned/operated enterprises was also above 50% for the three densities. These findings are in agreement with Strassman (1986), who found out that the number of women in HBEs was growing. Again, the results of the study showed that the benefits derived by women in HBEs are many, but the most prominent ones are income provision, supplementary household income, provision of goods and services, contribution to family responsibility, skill acquisition, a sense of self-esteem and social value, and looking after sick members of the family. This corroborates other findings in the literature (UNIFEM 2000; Gough et al. 2003) which showed that these factors influence the establishment of HBEs. Contrary to the positions of Onyebueke (2001), among many others in the literature, this study found that the ease of setting up HBEs and resistance by husband/family of women to work outside the home as a motivational factor were not significant benefits for the women in Enugu.

The two major challenges faced by women HBE operators were frequent increase in rent by landlords who think that as the home is used for commercial activities it should be charged commercial tenement rates, and harassment by urban planners if and when houses were modified to suit HBEs activities. A very striking result of the study is that contrary to the prevailing view that urban planners are against the inclusion of HBEs in plans, especially at the neighbourhood scale, the study revealed that the idea of inclusion of HBEs in neighbourhoods is acceptable to them.

## Recommendations and Conclusion

This study investigated the nature and various dimensions of HBEs and to what extent they can provide succour to those considered unfit to be absorbed by the formal sector of the urban economy, especially women. The rationale and significance of the study lie in the increasing speed of growth of this segment of the informal economy, significantly affecting the urban population and the slow-to-change perception of urban planners that HBEs, for the most part, are a distortion of public space leading to little or no accommodation of their operations in urban planning.

This study confirms that HBEs are an important segment of the informal economy and have been shown to be dominated by women that are either not employed or underemployed by the formal sector of the urban economy. HBEs empower these vulnerable members of society with income and employment, and offer most of them the flexibility to cater for children and other members of the family while at the same time supporting their families economically. It is noteworthy that planning laws on development hitherto limited the opportunity for visibility and support of HBEs. Contrary to the public perception that urban planners are fixated on stamping HBEs out of urban residential quarters, this study confirms that a significant number of planners in Enugu are willing to modify planning laws to aid the visibility and operations of HBEs. Based on the findings of this study, we conclude that there is a need for policy shifts in support of integrating HBEs into urban planning. Proper planning is expected to design for ways to ameliorate the downsides of HBEs like insecurity, noise, and indiscriminate distortion of residential spaces.

We therefore recommend that Nigeria should join countries like Kenya and Ghana that have changed their perspective and have begun to empower and support informal workers, including HBEs. Specifically, we suggest that Nigeria should accentuate the attention and support given to programmes such as the National Directorate of Employment that support self-help and start-up businesses like HBEs that empower the poor (Ezeadichie 2009).

While we observe some level of similarity among operations of HBEs in Nigerian cities, caution must be exercised if using the findings of the study to make generalizations and policy statements outside the study area, especially when it comes to HBE non-operators and town planners, due to the study's limited sample size. We recommend that further studies should explore how to best include HBEs in low-income

(high density) neighbourhood designs. Future studies will be more representative if data collection is expanded to include a larger sample of town planners and non-operators of HBEs in any selected area.

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