Home–Based Enterprises in Port Harcourt Municipality, Rivers State, Nigeria: Formalising the Informal Economy

[1]Faithful Worahu, [2]Victor Obinna, [3]Bright Ameme, [4]Dike Emmanuel

[1, 2, 3 & 4] *Department of Urban and Regional Planning, Rivers State University, Nkpolu, Port Harcourt, Rivers State, Nigeria*

ABSTRACT
This study focused on home-based enterprises, which constitute a large portion of the informal sector in Port Harcourt Municipality, Rivers State, Nigeria. The aim of the study was to undertake a socio-economic profile of the operators of the home-based enterprises, ascertain their perceptions, opinions and expectations regarding their activity, in order to proffer measures to formalize this informal activity. Information was obtained by questioning a 17% probability sample of 331 drawn from the 1,909 home-based enterprises listed in the study area, using trained interviewers and through Key Informant and Individual Depth Interviews, thus employing a Mixed Methods Research approach. Analytical techniques comprised the use of univariate summary statistics. It was found, among others, that the enterprises were dominated by grocery stores; that the operators were young, mainly male, internal migrants with low to moderate education, making incomes, on the average, in excess of the minimum wage. The study concluded, among others, that home based enterprises were operated mainly by persons who chose to be self employed and majorly skeptical about moving from their present locations, such that a combination of coercion and persuasion would be needed to achieve re-location. Recommendations included the orderly relocation of the home-based enterprises to two "ultra-modern" business clusters designed to accommodate all of the listed 1,909 home-based enterprises, as a deliberate strategy to formalize these enterprises. Relocation should occur with relocation incentives and in collaboration with union leaders of the home-based enterprises, thus adopting a participatory approach.

I.   INTRODUCTION
A home-based enterprise (HBE) is one which occurs in or very close to the home rather than in a designated commercial or industrial building or area; HBEs constitute a large portion of the informal sector in developing countries (Tipple, 2005). Bose (1990) estimates that 70% of the informal sector in Cordoba (Argentina), 67% in Kano (Nigeria) , 61% in Lagos (Nigeria), 50% or more in the trade and service sector in Manila (Philippines), and 46% in Jakarta (Indonesia), are accounted for by home-based enterprises.

Tipple (2005) has noted a number of attributes pertaining to home-based enterprises. They lack regular employees or only have a few workers. Working hours are flexible, with the businesses being mainly family-run with casual, unprotected workers, working for long hours. There are few barriers to entry, and low capital and skill requirement. Profits are usually marginal and not far above minimum wage in any country of their operation. Capital is usually derived from family, friends, money lenders, and other business interests. Business expenditures, income, assets, and labour are usually linked to those of the household.

In Port Harcourt Municipality, HBEs are part of the informal economic sector. There is the abuse of buildings meant for exclusive residential use by these HBEs, also known by government as Micro, Small, and Medium Enterprises (MSMEs) (FRN, 2021). Such buildings can also be described as being subjected to mixed use development. In Diobu, and

other parts of the study area, this phenomenon has drawn the attention of urban and regional planners over time. The development control apparatus of the Rivers State Ministry of Urban Development and Physical Planning has visibly been overwhelmed by unauthorized mixed use development, as a reconnaissance survey has shown that over 75% of buildings in the study area are in mixed use. Such mixed use development is associated with noise pollution, overcrowding and traffic congestion, amongst other adverse effects. The challenge is how to "reclaim" the study area from this undesirable mixed use development and restore its original residential character, while introducing measures to formalize the HBEs.

RESEARCH AIM AND OBJECTIVES

This study aimed to profile HBE operators in Port Harcourt Municipality and proffer a permanent physical planning solution to this informal economic activity. The research objectives were to identify the types of HBEs and the socio-demographic attributes of their operators; ascertain their perceptions, opinions and expectations regarding their activity; their perceptions of government attitude to their activity; examine the policy stance of the Ministry of Urban Development and Physical Planning as well as the Port Harcourt Local Government Council on the question of HBEs and mixed-use development; and proffer recommendations aimed at formalizing HBEs.

STUDY AREA

Port Harcourt, the Rivers State capital was founded by British colonial administrators in 1912. It was intended to serve as a port cum railway terminus to evacuate produce from the hinterland including coal (Anyanwu, 1979). It lies 66 km (41miles) up the mouth of the Bonny River (See Fig. 1), traversed by Latitude 4^0 46' 38" N and Longitude 7^0 00' 48"E. Today, Port Harcourt is the fifth most populous city in Nigeria. As of 2016, the population of the Port Harcourt urban area stood at an estimated 1, 865,000 inhabitants up from 1, 382, 592 as of the 2006 national population census. Although in its earliest days the economic base of the city comprised trade and port-related activities, petroleum became important after the exportation of the product through the city in 1958 (Anyanwu, 1979). Now Port Harcourt hosts a number of industries and oil-related businesses and has become the hub of Nigerian's oil industry.

Now, Port Harcourt is a modern city, hosting a variety of social, physical and institutional infrastructure, including overpasses and an international airport located at its periphery. Environmental challenges include particle (soot) pollution since the last quarter of 2016 increased overcrowding in some residential areas, e.g. Diobu, intermittent urban flooding, inefficient waste management, and managing urban economic informality.
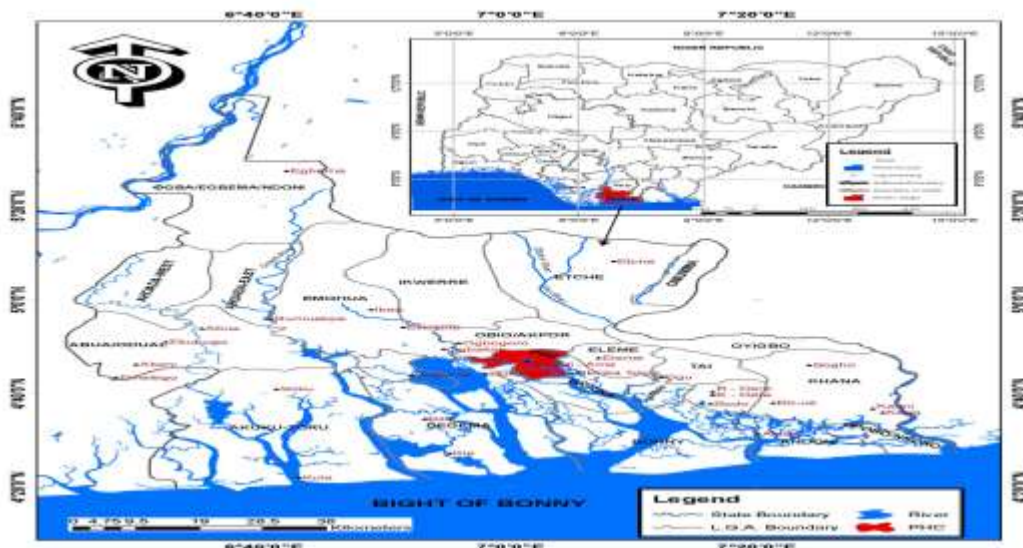

Fig 1: Map of Rivers State Showing Port Harcourt Municipality
(Source: Rivers State University, Department of Urban and Regional Planning GIS Lab, 2021)

II.   LITERATURE REVIEW

There has been a lot of theorizing about the informal economic sector as reviewed by Chen (2012). Thus, the dualist (modernist) school of thought argues that informal sector operators are shut out from formal jobs, which are growing more slowly than the population and/or they lack the skills to benefit from available jobs in the formal sector; the Structuralists (neo Marxists) posit that the nature of capitalism creates informality: specifically, for example, the attempts by formal firms to reduce labour costs through casualisation: the use of labour contractors who supply non permanent staff that are not entitled to the full benefits of permanent core workers; the Legaliststs (neo-liberals) are of the opinion that the informal sector is made up of the sharp micro-entrepreneurs who choose to operate informally in order to avoid the costs, time and effort of formal registration, while the Voluntarists claim that informal operators choose to operate informally—after carefully considering advantages and disadvantages of informality relative to formality.

According to Reuschke & Domecka (2018) in many cities of the world there is a clear distinction between residential, commercial and industrial land uses. Planning regulations make it difficult to provide for mixed uses that combine living and work spaces (Holiss, 2015). In many cases, planning regulations were designed to avert the disadvantages of mixed use development, including traffic problems and noise (Reuschke & Domecka, 2018). Housing regulations limited home-based business activity in some countries (Holiss, 2015). Restrictions occurred in both the public and private rental sectors. Even where they did not occur, tenants needed the landlords' consent to run a business from home (Mason & Reuschke, 2015). In Scotland, as well as in other countries such as Germany, housing allocation policies could hinder tenants' ability to have a spare room for use as a workspace (Reuschke & Domecka, 2018).

In Nigeria, HBEs are officially known as Micro, Small and Medium Enterprises (MSMEs). The official attitude now is to encourage their growth in a regulated manner because of their undeniable contribution to the economy. This new position is a far cry from the erstwhile attitude of repression of MSMEs observable in some states of the federation, e.g. Rivers State, where the disadvantages of MSMEs have been noted and where they were seen as detracting from the mono-use planning culture of the state.

Table 1 shows the official classification of MSMEs in Nigeria. The maiden (2010) national MSME survey revealed that of the then 17,284,067 enterprises nationwide 99.87% were micro enterprises while 0.13% fell under Small and Medium.

Table 1: Classification of Micro, Small and Medium Enterprises in Nigeria

S/No.	Size Category	Employment	Turnover
1.	Nano/Homestead Enterprises	1-2	Less than 3
2.	Micro Enterprises	3-9	3-25
3.	Small Enterprises	10-49	25+ but less than 100
4.	Medium Enterprise	50-199	100+ but less than 1,000

(Source: FRN, 2021, p.46)

A 2013 MSME survey showed that 83.2% of the microenterprises had a start-up capital of ₦100, 000 or less (FRN, 2021). The total number of MSMEs in Nigeria was estimated to be 41.54 million in 2017. They accounted for 48.5 % of GDP and 7.3% of exported goods and services in 2013. The typical microenterprise was operated by a sole proprietor/manager aided by unpaid family workers and the occasional paid employee or apprentice (FRN, 2021).

Challenges of MSMEs in Nigeria include low operating capabilities and capacities and huge skills gaps in terms of management, technology, knowledge and attitudes; lack of collective voice, weak influence in policy formulation, strong family ties and disregard for business formalities; financial illiteracy and/or mismanagement poor record keeping, especially regarding accounting books and weak linkages to national and international supply chains (FRN, 2021).

Objectives of federal government policy include: fostering the emergence of new MSMEs in Nigeria, especially among women and youths, accelerating the profitable expansion of existing

MSMEs along the value chain and ensuring that transitions from micro to small enterprises are smoother, thereby enabling them to increase their contribution to GDP and employment generation; enhancing the skills of MSME owner-managers and their employees on one hand and capacity upgrade for MSME support institutions to render meaningful 21st century services; sensitizing the MSMEs for ethical and green business practice and empowering Nigerian MSME to become part of the global value chain (FRN, 2021).

III.   MATERIALS AND METHODS

This study utilised both the quantitative and qualitative research paradigms, hence it belongs to the Mixed Methods Research (MMR) Approach (Cresswell, 2014). Furthermore, qualitative and quantitative data were collected contemporaneously, and later triangulated (compared and contrasted). The MMR design employed is referred to as "convergent parallel" (Cresswell, 2014) because quantitative and qualitative data were collected simultaneously.

Quantitative data collection adopted the survey research design approach. This entailed gathering data in situ, at one point in time, from a probability sample of respondents. Therefore, the study belongs to the class referred to as "passive-observational" (Cook & Campbell, 1979). Use of survey research was necessary to obtain detailed socio-economic household-related data from home-based enterprise operators. Qualitative data were obtained through the use of Key Informant Interviews (KIIs) and Individual Depth Interviews (IDIs). A reconnaissance survey by this researcher identified 1,909 HBEs in the study area (See Table 2 and Fig. 2).

The Taro Yamane sampling formula was used to determine a representative sample size of HBEs for analysis, at the 5% level of precision. The Taro Yamane formula is given as: $n = N/1 + N (e)^2$;

where n = required sample; N = total number of cases; e = sampling error (0.05) (level of precision). In this case, N = 1909/1 +1909 $(0.05)^2$ = 1909/1 + 1909 (0.0025) = 1909/1+ 4.77 = 1,909/5.77 = **331.** This figure represents a 1 in 6 sampling fraction, which was applied, using the systematic probability sampling method (Kish, 1965), entailing making a random start between 1 and 6 and picking the 6th case thereafter from the ordered list of 1,909 pairs of coordinates of HBEs in the study area, to achieve the sample size of 331 cases. Of this number, **319** cases were actually used in the analysis. The resultant relatively high response rate of 96.4% was achieved through persistence of interviewers and repeated visits during the face-to-face administration of the questionnaires.

This study relied on both secondary and primary data sources. Regarding the former, the internet was a veritable source of information on extant research on home-based eneterprises; furthermore, past research projects, dissertations, theses and other unpublished works, journals, and google maps were consulted as necessary and the judiciary of Rivers State was particularly useful for providing legislative instruments pertaining to street trading. Primary data collection was carried out using a largely pre-coded questionnaire administered face-to-face by trained interviewers, while IDI and KII questionnaires completely employed open-ended questions to head off response constraints associated with fully or partially coded questionnaires. Instrument reliability was ensured by using the test-retest method (Yen & Lo, 2002); face validity was achieved by expert vetting of survey instruments prior to deployment. Data analysis entailed the use of univariate summary statistics (such as percentages, measures of central tendency and dispersion). Analysis was aided by the micro-computer-adapted Statistical Package for the Social Sciences (SPSS), Version 22.
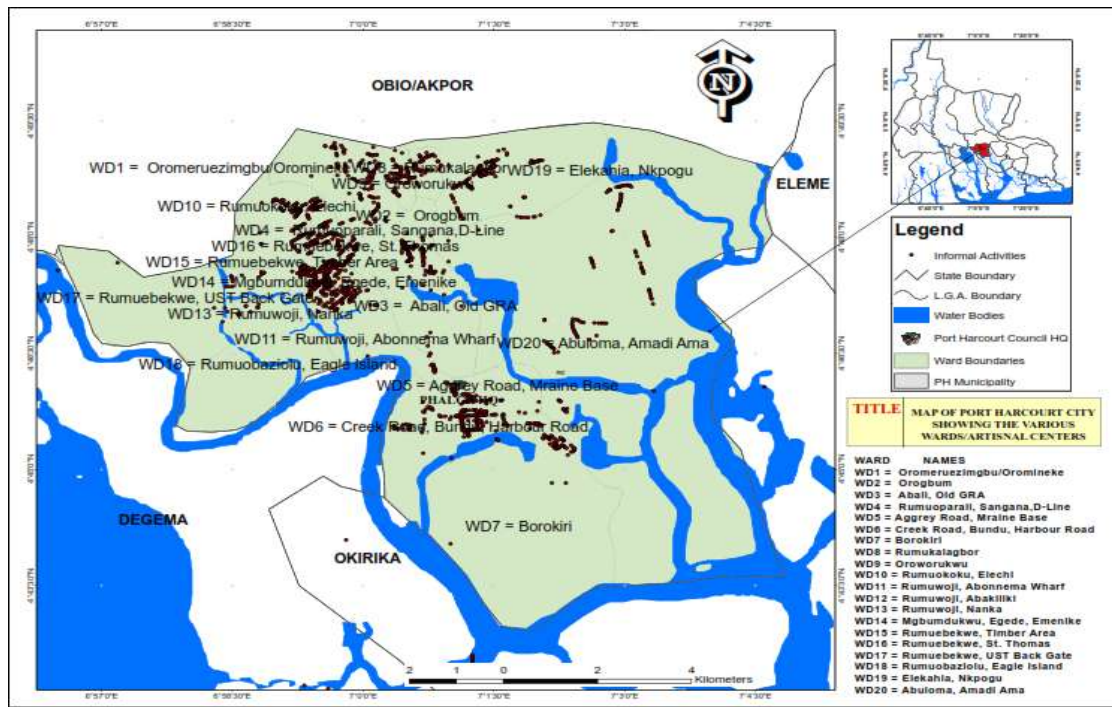
Fig. 2: Distribution of Home-Based Enterprises in the Study Area
(Source: Author's Reconnaissance Survey, April 2021)

Table 2: Distribution of Home-based Enterprises (MSMEs) in the 20 Wards of Port Harcourt Municipality

S/No.	Artisanal Businesses	Political Wards																				Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
1	Shoe Making	3	0	0	2	0	0	0	0	0	1	0	0	0	1	0	1	0	0	0	5	13
2	Goldsmithing	0	0	4	0	0	2	4	0	4	2	0	1	1	0	0	1	0	0	0	3	22
3	Carpentry & Furniture	3	0	7	3	0	0	1	1	2	3	1	0	0	1	0	1	3	0	1	4	31
4	Repair Shops	1	0	3	0	1	2	2	0	3	3	0	1	1	3	5	2	4	0	0	6	37
5	Laundry	10	0	7	2	1	0	1	0	0	12	0	0	2	5	0	0	3	0	1	3	47
6	Textiles	35	0	3	10	3	0	3	0	0	1	0	3	0	3	0	0	0	0	2	0	63
7	Storage Depot & Warehouses	5	0	23	9	3	6	4	0	0	1	0	1	0	3	0	0	1	0	8	0	64
8	Electrical/ Electronics Stores	13	0	24	1	1	3	4	4	1	1	2	0	7	9	2	3	0	0	2	4	81
9	Patent Medicine Stores	14	0	11	2	5	3	4	3	12	6	3	2	4	4	10	6	4	0	4	12	109
10	Tailoring	21	0	11	1	8	2	4	8	13	14	4	0	0	7	13	6	1	0	5	15	133
11	Restaurants, Hotels & Bars	35	1	46	6	6	9	19	5	7	17	3	4	7	6	5	2	12	0	5	16	211
12	Light Industrial Outfits.	25	2	34	3	11	6	18	6	6	18	6	11	3	3	15	4	4	0	6	35	216
13	Barbing & Hairdressing' Salons	52	0	26	7	10	6	9	9	6	12	6	0	4	9	17	6	14	0	11	12	216
14	Retails Outlets	111	3	69	19	64	16	27	18	24	37	4	14	16	22	61	61	12	3	27	58	666
Total		328	6	268	65	113	55	100	54	78	128	29	37	45	76	128	93	58	3	72	173	1,909

(Source: Researcher's Field Survey, Jan- Feb., 2021)

IV. RESULTS AND DISCUSSION

(i) Attributes of Home-based Enterprises and Operators

In the sample, grocery stores were the most common type of enterprise, representing 21% of the entire distribution. Medicine stores and tailoring shops were also very prominent, representing 10.7% and 9.1% of the distribution, respectively. This agrees with the finding of Tipple (2005) who stated that "by far the most common home-based enterprises in Cochabamba (Bolivia), New Delhi (India), Surabaya (Indonesia) and Pretoria (South Africa) was the grocery store. This type of enterprise accounted for 2.9%, 13%, 28% and 16% of all enterprises surveyed in those cities, respectively. In their study of Quito (Ecuador), Buvinic, Berger & Jaramillo (1996) found that retailing (merchants, shopkeepers and shop workers) was dominant, but garment workers, cooked food preparers, mechanics, wood workers and hairdressers were also heavily represented as indeed in this research.

Most, 88.7% of the enterprises had no branches. Those that had said their branches were located in Lagos, Port Harcourt and Aba, accounting for 23.5%, 17.6% and 17.6%, respectively. The average number of employees was two (2). Close to one half, 49% of the enterprises had just 1 – 2 employees. Those that had 3 – 4 and 5 or more accounted for 10% and 5% of the distribution, respectively. Regarding number of apprentices, the average number accommodated by enterprises was one (1). Furthermore, those who reported having 2 and 3 accounted for 32.9% and 11.4% of the distribution, respectively.

In his study of home-based enterprises in Cochabamba, New Delhi, Surabaya and Pretoria, Tipple (2005) found that owners/own-account workers dominated, He also found that between 30% (Surabaya) and 60% (Pretoria) provided work for only one person. The proportion with more than 2 workers varied from 10% in Pretoria to more than 40% in Surabaya, and majorly did not have regular employees. The internal organization and employment relations were reportedly flexible, casual, family-run, with unprotected workers and long working hours. Skills were obtained through informal apprenticeships, a phenomenon also found in this research amongst the Igbo ethnic nationality entrepreneurs who owned almost one third (31%) of the surveyed enterprises.

Most businesses started between 2015 and 2019. Respondents were asked if their enterprises were registered. Over one half, 51% answered in the negative while 42% answered in the affirmative. Respondents were further asked if their enterprises supplied products. The modal response was "No", representing 55% of the distribution. Those who said "Yes" accounted for 24%. For those who said they carried out supplies, the main activity was "rendering services", representing 56.5% and "product supply", representing 42.4% of the distribution. According to Tipple (2005) the enterprises in Cochabamba, New Delhi, Surabaya and Pretonia possessed only few licenses or formal contracts, had flexible hours, and/or few regular contracts. They tended to be invisible, unregulated and uncounted, avoiding taxes, license fees and standards.

In the study area, most, 86.5% of the respondents were renters. Owners accounted for only 6.3%. The common type of building in the study area was "Bungalow", 29.4%, "Block of Shops" and "Temporary Structure" accounting for 22.9% and 16.6%, respectively. The average number of rooms in the buildings was 6, the mode was 4 and maximum, 12. A majority of respondents, 98.7% were Nigerians, made up mainly of Igbo 31.3%, Ikwerre, 21% and Ijaw, 12.8%. Males and females accounted for 69.9% and 30.1% of the respondents, respectively. The average age of respondents was found to be 45 years. Modal age was 54 years. Minimum and maximum ages were 19 and 69 years, respectively. One half of the respondents were in the "30-49 years" age bracket. Regarding length of stay in the area, the average was "14 years", the mode was 10 years. The modal marital status of respondents was "married", accounting for 68.7% of respondents. Those who reported themselves as "single", "widowed" and "separated ", represented 16.9%, 2.2% and 3.1%, respectively. Respondents were asked to state their employment status. The modal response was "Employer", accounting for 88.1% of the distribution. The mean, median and modal monthly incomes were ₦218, 819; ₦150, 000; and ₦150, 000, respectively. Tertiary and secondary represented the highest levels of education attained by respondents, accounting for 34% and 33% of the distribution, respectively. Those with primary education accounted for 27.9%.

(ii) Perceptions, Opinions and Expectations of Home-Based Enterprise Operators

Respondents were asked to state the main motive behind starting their enterprise. Among first

mentioned items, the modal response was "Self-employment", accounting for 55.5% of the distribution. The mode among second mentions was "To support family", representing 22.9% of that distribution. For third mentioned items, the distribution was bimodal: "to earn a living", 19% and "after learning trade", 19%. Respondents were asked if their neighbourhood was adequate for their business. The modal response was "Yes", accounting for 88.1% of the distribution. Furthermore, they were asked to state reasons for their answer. The modal first, second and third mentioned reasons were; "Friendly Neighbourhood", "Secure Neighbourhood" and "Peaceful Neighbourhood", accounting for 39.5%, 22.6% and 27% of the distributions, respectively. Respondents were asked if they had been harassed in the process of doing their business. Over one half of the respondents answered in the affirmative, accounting for 59% of the distribution. Respondents were asked to state how they had been harassed. The modal first, second, and third explanations were; "impoundment of goods and properties", "touts come with police to harass businesses" and "multiple groups come at different occasions", accounting for 15.4%, 15.7% and 13.2% of the distributions, respectively. Respondents were asked if they were willing to relocate to a government-provided business cluster. Most respondents answered in the negative, representing 84% of the distribution. Respondents were asked to state their reasons for willingness or otherwise to relocate to a government- provided, well-serviced business cluster. The modal first, second and third mentions were "Present location is not bad", "Government things don't work" and "I would lose my clients", accounting for 27.9%, 9.4% and 19.1% of the distributions, respectively. Respondents were asked to state their expectations from government. The modal first, second and third mentioned expectations were; "Steady Power Supply", "Control Multiple Taxation" and "Regulate rent", accounting for 49.8%, 40.8% and 27.6% of the distributions, respectively.

The leaders of ten (10) representing 50% of the twenty (20) home-based enterprise unions in the study area were interviewed as key informants to obtain their perceptions of the conduct of their business. Those surveyed reported membership strength ranging from 80-500 persons. All 10 unions surveyed claimed to have written constitutions guiding the activities of their members. The modal response regarding relationship with the Ministry of Urban Development and Physical Planning was "good". Many (70%) seemed not to be aware of the activities of the Small and Medium Enterprise Development Agency of Nigeria (SMEDAN) as they did not respond to the question; 10% responded "good' and 20% "not good". Thirty percent (30%) claimed to have a good relationship with the Port Harcourt City Council while the rest simply answered "registered". Ninety percent, 90% of the respondents affirmed that they were experiencing challenges. Among the location advantages cited were: proximity to the city, supply of electricity, tarred road, security and "good market". Ninety percent, 90% of the union leaders were willing to move to a new business cluster. Most denied harassment from their landlords; 70% reported harassment from the community; concerning harassment by the Council, 50% answered in the affirmative; 70% and 30% reported that they were harassed by "area boys" and health officials, respectively. Only 30% claimed that there had been eviction attempts by government. Suggestions for the improvement of operations centred on provision of "soft loan", checking the activities of "area boys", improvement of security, and regular power supply. Fifty percent, 50% of the respondents were aware of the federal government policy on Micro, Small and Medium Enterprises (MSMEs).

(iii) Official Attitude to Home-based Enterprises
The Director of Development Control in the Rivers State Ministry of Urban Development and Physical Planning was interviewed on the issue informality as manifested by home-based enterprises operating in areas zoned for residential use. The Director disclosed that Diobu and D-line areas were zoned for residential use only but that over time, probably due to urbanisation, and inefficiency in development control on the part of government, these areas became abused as commercial and light industrial land use crept in. He applauded the new federal government Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) policy, which is a target intervention to improve small business enterprises in the country. Finally, he stated that the permanent solution is the full implementation of the above policy. He also proffered spatial solutions in the form of the building of more trading hubs in the city, and re-locating home-based enterprises.

A Port Harcourt City Council spokesman acknowledged the encroachment of building-based

enterprises into the residential areas in the city. He regretted that the law did not confer enough power on the Local Government Council to control and curtail mixed-use development. The Council's relationship with home-based entrepreneurs pertained to collection of levies and rates as stipulated by the Council. Home-based enterprise operators were aggressive when it came to paying their levies through the Council's appointed agents. Perhaps, he reasoned, the operators should not be blamed totally because it was difficult for them to distinguish between genuine Council officials and touts. The Council spokesman apportioned blame to political sponsors who, he claimed, used touting as a mechanism to compensate those that supported them during elections. Sometimes, he also claimed, these miscreants were backed by community leaders and warlords within the area. He confirmed knowledge of the new federal government policy on MSMEs but disclosed that the Council had not leveraged on it because the implementation is domiciled with the State Ministry of Commerce and Industry. He faulted the Council for its inability to take advantage of the opportunities provided by the new policy to reach out to its people at the grassroots level,   to mobilise home-based entrepreneurs to key into the policy and

enjoy the benefits. He opined that there was a need for government to create a conducive business environment for HBE operators to bring in development and revenue to the Council. Finally, on the MSME policy, he pledged the Council's support but pointed out that the stumbling block was that implementation of the policy was the prerogative of the state Ministry of Commerce and Industry.

Home-based enterprise respondents were asked to rate attitude of government towards home-based enterprises. The modal response was ''encouraging'', accounting for 77.7% of the distribution. However, 13.2% said government was hostile to the enterprises. Regarding taxes, most respondents, 95.3% reported that they paid taxes; some said they paid their taxes to state government, 61.6%, while others said they paid to Port Harcourt City Council, 38.4%.

Quantitative and qualitative results were triangulated for three key variables of interest as shown in Table 3 While there was concordance with respect to two of the variables, there was discordance with regard to willingness to relocate to a government-provided business cluster. Thus, while 84% of home enterprise respondents were reportedly unwilling to re-locate, 90% of union leaders answered in the affirmative.

Table 3: Triangulation Table

(Home-Based Enterprises)

S/No.	Research Item	Questionnaire – Derived information (Quantitative Paradigm)	Interview Schedule - Derived Information (Qualitative Paradigm)	Assessment: (Concordant/ Discordant)
1	Adequacy of Neighbourhood	Modal response: safe location; some also cited fair power supply	Proximity to the city, supply of electricity, tarred road, security and "good market"	**Concordant**
2	Harassment by Task Force/ Touts	Over one half (59%) reported harassment from various groups	70% reported harassment from the community; 50% by the Council; 70% and 30% by "area boys" and health officials, respectively	**Concordant**
3	Willingness to Relocate to Government-Provided Business Cluster	Most, 84% did not wish to relocate to government provided cluster	Ninety percent (90%) of the union leaders were willing to move to a new business cluster.	**Discordant**

(Source: Researcher's Analysis, 2021)

(iv) Policy Measures to deal with Home-based Enterprises

The study found two types of policy measures to deal with home-based enterprises. The earlier policy approach was based on reliance on the Rivers State Physical Planning Law of 2003 to discourage mixed use development. The current policy stance is one of encouragement and formalization of these enterprises. The Vision of the MSME policy is to "ensure the emergence and sustenance of an ecosystem that enables Nigeria's MSMEs to be locally and globally competitive and the Mission is to focus attention on the availability of financial and non-financial services that enable MSMEs contribute maximally and optimally to national output, employment and wealth creation"(FRN, 2021).

V. CONCLUSIONS AND RECOMMENDATIONS

Home based enterprises operators, in the main have chosen to engage in their business in order to be self employed, in line with the Voluntarist model of informality, even though some have done so because of unemployment, following the Dualism school of thought. Regarding re-location of enterprises, there was skepticism among home enterprise respondents, although union leaders were positively disposed, leading to the conclusion that any relocation exercise will have to rely on both coercion and persuasion, with the full participation of union leaders.

It has been recommended here that two state-of-the-art business clusters should be established in the study area to accommodate home-based enterprises that would be moved from their present locations. One should be located in Diobu to serve HBEs in the Diobu (western) axis of the municipality and another in the Trans-Amadi (eastern) axis. Each business cluster will be a special business area designed for start-ups and to receive HBEs to be re-located from the residential areas of the municipality. It will have modern facilities; occupying 5,000 m^2 and accommodating 2,000 shops. Relocation to the new clusters will be encouraged by facilitating access to credit (through the federal MSME policy) to aid formalisation of the enterprises and a 3-year tax holiday. A task force will be created to ensure re-location compliance. The exercise will be carried out with the full collaboration of union leaders to ensure compliance and to smoothen the process.

REFERENCES

[1].   Anyanwu, C. (1979). The Growth of Port Harcourt: 1912 - 1960 in Ogionwo, W. (1979a). The City of Port Harcourt. Ibadan (Nigeria): Heinemann Educational Books (Nig.) Ltd.

[2].   Bose, M. (1990). The Urban Informal Sector Revisited: Some Lessons from the Field. Institute of Development Studies, Falmer, Sussex, UK.

[3].   Buvinic, M.; Berger, M. & Jaramillo, C. (1996).The place of home-based enterprises in the informal sector. World Development 24, 45-63**.**

[4].   Chen, M. (2012). The Informal Economy: Definitions, Theories and Policies. Cambridge, MA, USA.:WIEGO Secretariat, Harvard Kennedy School, www.wiego.org. Retrieved on Feb. 19, 2022.

[5].   Cook, D. & Campbell, T (1979). Quasi-Experimentation. New York: Houghton Mifflin Company, Inc.

[6].   Creswell, J. (2014). Research Design: Qualitative, Quantitative and Mixed Methods Approaches. 4th Ed. Thousand Oaks, California: Sage Publishers, Inc

[7].   Federal Republic of Nigeria (FRN) (2021). National Policy on Micro, Small and Medium Enterprises. (2021-2025 Edition). Abuja.

[8].   Holiss, F.(2015).Beyond live/work: the architecture of home-based work . Amazon Books. https://www.amazon.com/Beyond-Live-Work-Architecture-Home-based/dp/B01FKTCPH6. Retrieved on Feb. 16, 2022.

[9].   Kish, L. (1965). Survey Sampling. New York: John Wiley and Sons.

[10].   Mason, C. and Reushcke, D. (2015).Home truths: the true value of home-based business.https://www.researchgate.net/publication/272740149_Home_Truths_The_True_Value_of_Home-Based_Businesses Retrived on Feb 15, 2022

[11].   Reuschke, D. & Domecka, M. (2018). Policy Brief on Home-based Businesses. https://www.researchgate.net/publication/331465392_Policy_brief_on_home-based_businesses. Retrieved on December 22, 2021.

[12].   Tipple, G. (2005). The Place Of Home-Based Enterprises In The Informal Sector: Evidence From Cochabamba, New Delhi, Surabaya and Pretoria. Urban Studies, April.

[13].   Yen, M. & Lo, L. (2002). Examining Test-Retest Reliability: An Intra-Class Correlation Approach. Nursing Research. Vol. 51, Issue 1, p.59-62. https://journals.lww.com/nursingresearchonline/Abstract/2002/01000/Examining_Test_Retest_Reliability__An_Intra_Class.9.aspx. Retrieved on April 20, 2022.