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Locational Characteristics of Informal Business Activities and Its Implications to Urban Planning in the City Centre of Jos, Plateau State, Nigeria

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Abstract- ***The capacity of the informal businesses in a specific place to absorb the teeming population of the unemployed into the labour force has provided a substantial challenge to urban space planning and management not just in Nigeria but also in several other developing countries of the world. This study, therefore, assessed the locational characteristics of informal business activities and its implications to urban planning in the city centre of Jos, Plateau State, Nigeria with a view to making appropriate recommendations. The objectives of the study centred on identifying the locational characteristics of informal business activities and the urban planning implications. Quantitative method of research was employed. Cluster and simple random sampling were used to collect data from 273 informal business operators. The study findings reveal that food items and food wears are the prevalent commodities sold in the study area. Most of the business activities takes place on building frontages and road reserves and uses temporal and makeshift structures which cause urban blight. Although majority of the business operators rents the space, the choice of the business location was informed by its nearness to readily available market, and this consequently alters land-use and zoning arrangements. The result also reveals that most of the business operators are not registered. This means that they are operating without formal licenses and this causes difficulty in getting reliable data for effective urban planning purposes. The study therefore recommends that more structures be constructed and provided at affordable prices for rental. Facilities and services such as parking lots, waste collection and disposal systems as well as security should also be provided. The informal businesses should also be legalized and recognized through proper registration processes for improve revenue generation and economic growth.***

Keywords: Location, Characteristics, Informal, Business, Activities and City Centre

I. INTRODUCTION

The primary source of income for the urban poor is the informal economy, which operates on streets, in homes, in marketplaces, in stores, and in other public areas but is typically viewed as unpleasant (Gasu, Ibrahim & Yakubu, 2020). These are activities considered to be operating outside the legal and regulatory frameworks (Loayza, 2016). The informal sector represents the dominant share of many sectors across continents (Bwala, Istifanus & Ahmed, 2017; Mashambo, 2019), thereby offering economic activities such as retail, production and services at all levels within society (Cathy-Austin & Matthew, 2017). The informal sector activities are not only dispersed and their locations unorganized, they are also found in almost every land-use zone of the city regardless the land use plan or zoning regulation (Oladimeji, 2012; Gandu, 2015) which makes managing them difficult especially to the urban planning authorities. Empirical studies have attributed the difficulty in managing these activities to the absence of a comprehensive statistics on the number of informal sector entrepreneurs. Others attributed it to lack of societal awareness on the negative impacts of these activities to the environment and the failures of the managing institutions in formulating and implementing various policies (Sadiq, 2012).

In Nigeria, Ng'ayu (2020) revealed that the strategies for managing space allocation for informal businesses include development control, traffic control and management, enforcement of rules and regulations, and engagement of operators in decision-making. The provision of a permanent place for business activity is another better strategy for managing informal businesses in urban areas such as street vending, hawking and petty trading. In recognition of the important roles the urban informal sector activities play in providing jobs for the teeming unemployed populace and at the same time enhancing the human resource base of the city as pointed out by Zemtsov (2020) it has therefore necessitated the need to assess

the locational challenges of informal businesses in the city centre of Jos, Plateau State, Nigeria.

However, the high population concentration in Jos coupled with the incident of unemployment has attracted a very wide range of informal sector activities. The destruction of the Jos Terminus market, which was known to be one of the largest ultra-modern indoor market (Sadiq, 2012), further worsen the situation as a lot of informal sector activities, especially the street-vending, took up every 'nook and cranny' of the city center. The terminus market is a hub for the commercialization of various items and commodities ranging from cosmetics, food items, clothing, and other accessories until it were gutted by fire in 2002 by unknown persons. Several attempts by past administrations to rebuild the market has proved futile (Gokyo, 2015). A twin bomb blast which occurred around the market on 20 May, 2014 further dragged the market to its current dilapidated state (Boels, 2014).

Although the presence of these activities not only create rooms for small scale employment opportunities, it is observed that they also cause a lot of problems like traffic congestions, urban blight, pollution, difficulty in waste management, illegal land use conversion, etc. to the urban area (Bogoro, 2016). Other issues associated with these activities includes; overcrowding, slum development and other crimes like sales of unlawful goods and services, thefts, rape, harassment, child abuse and molestation as observed in a similar study by Agamuthu *et al*. (2009) their locations on road reservations, open spaces, walkways, drainages, etc. not only causes visual intrusion thus affecting the aesthetic quality of the city but also makes it difficult for urban planners and managers to plan and manage the urban center. This study set to assess the locational characteristics of informal business activities and the urban planning implications in the city centre of Jos, Plateau State, Nigeria.

II. LITERATURE REVIEW

Concept of Informal Sector

There lacks a clear and precise definition of the term Informal Sector (Gandu, 2015). Although different scholars and institutions have come up with varying definitions of the concept, there is an element of similarity in these definitions (Mwau, 2005). The concept of informal sector was first introduced by a British anthropologist, Keith Hart in 1971. According to Cathy-Austin (2017), Hart considered the informal sector as a small-scale service industry and retail trade, consisting of craftsmen, artisans, builders, etc., who are self-employed. They are usually labour intensive, unskilled or semi-skilled low technological based activities that serve the public in repairs and general service. The informal sector is also seen as employment beyond government service, factories, and large-scale commercial ventures (Onyenechere, 2011). Rahman *et al.* (2019) defined the informal sector as illegal activities by individual operating outside the formal sphere for the purpose of evading taxation or regulatory burdens. He adds that, the informal sector broadly refers to a wide range of economic activities; street foods or market vendors, small automotive and machine repair garages, small scale manufacturing such as garments, shoes or handicrafts carried out by single operators outside the regulatory frame work, of the state. However, the distinctions in the definition of the concept have been on the size (small scale/large scale), productivity (high/low), visibility (enumerated/unremunerated), pattern of rewards (wages/self-employment) and market conditions (Shearmur, 2013).

Locations of Informal Businesses

Location is simply the place or spot where a business or an individual decides to site its operations. Location decisions can have a big impact on the costs and revenues of businesses (Buckley, Chen, Clegg & Voss, 2018). A business needs to decide on the best location taking into consideration factors such as; customers, support services (raw materials and transport) and costs (in terms of rent or purchase of space) (Rahman & Kabir 2019). So many theories and models have been developed by researchers to explain the rationale behind the choice of locations for business activities. Porter (2015) explained that locations for informal businesses as places that are more or less accessible whose operators confront the advantages and disadvantages of locating their activities in such places. There are activities that utilised the home environment which is referred to as a home-based business. Space used in this case includes rooms within the house, backyard, and front

verandas (Bwala, *et al*., 2023). The size and location required by this business vary with regard to the type of activity which can either be production or retailing. Other informal businesses locate and concentrate along the main streets within a neighbourhood where there are more potential customers.

Krishnamoorthi and Mathew (2018) observed that factors affecting site location for a business vary according to the type of activity that is expected to take place. Wang, Lin, Glendinning and Xu (2018) stated that consideration should be given to competitive trade and requirements laid down by the responsible authority on land use development. Mehanna and Mehanna (2019) also revealed that business locations should consider pedestrian traffic, vehicular traffic, parking areas, public transportation, store composition and specific site. The informal business normally ignores some of the consideration its formal counterpart adheres to.

Peprah, Buor and Forkuor (2019) explained that the location of the informal sector is very important to the development and sustainability of street traders, which in turn will affect the volume of sales and profit levels. In general, the difficulties faced by street traders range from government regulation of merchant location structuring inadequate, lack of capital, lack of marketing facilities, and the lack of sufficient credit support from financial institutions and the government.

Characteristics of Informal Businesses

The concept of Informal Sector activities has been characterized in several ways by different authors and researchers. Shearmur (2013) characterized these activities on the basis of their sizes (small scale/large scale) which has to do with the number of people employed; their productivity (high/low) in terms of output and quantity of services rendered; visibility (enumerated/unremunerated), pattern of rewards (wages/self-employment) and market conditions. Bellel (2017); Mahadea and Zogli (2018) characterized these informal businesses in terms of the type of activities (manufacturing, retail trade and services) they perform, the type of structures they use, their locations and reasons for choice of locations. Other researchers characterized the informal business in terms of family ownership of enterprises, labour intensive, skill acquired outside the formal school system and unregulated and competitive markets (Etim & Daramola, 2020). Although the informal sector business shows variation in the mode they operate, they display similar characteristics generally (Sibhat, 2014). These characteristics include ease of entry and exit (Ubogo *et al.,* 2011; Sibhat, 2014), lack of formal recognition from the government and planning authorities in terms of space allocation (Adeyinka *et al.,* 2006), reliance on indigenous resources in terms of capital and raw materials, heterogeneity in terms of products and services rendered (Oladimeji *et al.,* 2012; Sibhat, 2014), low productivity due to small scale operations involving the use of simple skills and technology (Chen, 2007; Ubogu *et al.,* 2011). Bogoro (2015) also observed that most of the activities are not registered and the entrepreneurs operate without permission or license.

Apart from that, Dungwom *et al.* (2018) observed that informal business in different locations lacks job security and benefits as well as effective governmental regulations to guide their development and management. The informal sector business usually has longer working durations, lower wages and lower education and literacy level compared to their formal counterparts (Sibhat, 2014). These activities lack access to credit/loan facilities and other supports (Sakuhuni, 2014).

III. METHODOLOGY

The study also employs the descriptive survey research approach because numerical data through the use of questionnaires was collected and analysed. The study population therefore comprised all informal businesses in the study area which is assumed to be 1,000,000. However, this study divided the study area into clusters (as shown in table 1) and the percentage of land area covered by the informal businesses are used for sampling distribution (as suggested by Wimpey, *et. al*., (2022) as shown in the table below. The study area was divided into six (6) clusters according to the concentration of informal business activities in the study area. Simple random selection was then used in choosing the respondents in each cluster to have equal chance of being represented or nominated. A total of 400 questionnaires were administered, only 299 were able to be retrieved. 273 was used for the study because 26 were in bad shape

and illegible. The questionnaires, nonetheless, provides adequate data for the study. Statistical Package for Social Science (SPSS, version 26) was used in analysing the data collected from the questionnaire survey and the analyses were conducted using frequency distribution tables.

Table 1: Area Covered by Commercial activities per Cluster

Clusters	Area Covered by Commercial Activities (Ha)	Percentage (%)
1	7.04	10.02
2	12.98	18.49
3	11.48	16.35
4	14.85	21.15
5	4.98	7.09
6	18.87	26.88
Total	70.20	100.00

Source: Author's Field Survey (2024).

According to William Cochran (1977), the formula for calculating sample size for infinite or unknown population is;

$$n = \frac{Z^2pq}{e^2}$$

Where; n= sample size, q= is 1-p,

Z= z score alpha value, found in statistical tables (usually 1.96 for 95% confidence level)

p= population proportion of 1,000,000 (usually 0.95 or 95% confidence level)

e= confidence interval or margin of error (i.e. 1-95% = 0.05)

Applying the above formula;

$$n = \frac{(1.96)^2 \times 0.95 \times (1-0.95)}{(0.05)^2} = \frac{3.84 \times 0.95 \times 0.05}{0.0025} = 385$$

This therefore means that a sample size of 385 was used for the study.

IV. RESULT AND DISCUSSION

Demography of the Respondents

Descriptive analysis was carried out using mean ranking. Frequency and percentages were used to identify the respondents' demographic in the study area.

Gender

The result from Table 2 indicated that the male gender constitutes the highest percentage of the respondents in the study with 52.0 percent. The preponderance of males is obviously due to the nature of the activity which often involve carrying their merchandise and running after customers often times in moving vehicles (Bogoro, 2016; Ogundahunsi, Adedotun & Adejuwon, 2017). This consequently not only make them cause vehicular traffic congestions, but also expose them to the risk of causing vehicular traffic accidents.

Table 2: Gender

Gender	Frequency	Percentage (%)
Male	142	52.0
Female	131	48.0
Total	273	100

Source: Author's Field Survey (2024).

Age

The table 3 below shows that the age between 21- 30 years of the respondents constituted the majority with a percentage of 27.8 It is apparent that most of the entrepreneurs are young men and women in active workforce and within the productive age thus, more susceptible to being restive with high tendency of them engaging in social crimes like sales of unlawful goods, tax evasion, thefts, rape, harassment, child abuse and molestation thus causing insecurity as also observed by Abagissa (2020). On the contrary, Sakuhuni (2014) observed that the informal sector keeps citizens busy, especially these young ones, such that they will have less free time to commit crime thereby reducing the crime rate in the area.

Table 3: Age of the Respondents

Age of Respondent	Frequency	Percentage (%)
Less than 10 years	21	7.7
11 years – 20 years	62	22.7
21 years – 30 years	76	27.8
31 years – 40 years	70	25.6
Above 40 years	44	16.1
Total	273	100

Source: Author's Field Survey (2024).

Occupation

From the table 4 also, respondents that are relying on the business as the only source of their income, without any other work, constituted the highest percentage of 3. Therefore, since most of them are graduates, this agrees with the findings of Farinmade, *et. al.,* (2012) that majority of the informal business operators are doing the business due to their inability to gain employment opportunity in the formal sector thus relegating them to doing business only as a source of survival. The 32.6 % who engage in both formal and informal sector, usually do so to augment their income. The remaining 67% do the business and other jobs "side hustles".

Table 4: Occupation of the Respondents

Occupation	Frequency	Percentage (%)
Business only	117	42.9
Business and civil servant	89	32.6
Business and other job	67	24.5
Total	273	100

Source: Author's Field Survey (2024).

Educational Qualification

The table 5 below presented the result that HND/Degree and above constitute the highest population. This is to say that not only are they literate enough to understand the content of the questionnaire, but also are educated enough to understand the impact of their activities on environmental quality. Although this is contrary to Dungwom (2019), whose study findings attributed low level of education and knowledge on environmental quality and its attendant consequences like environmental degradation and violation of setback standards amongst informal business operators to low level of education, as many of them are primary/secondary school leavers who do not continue with tertiary education thereby making them susceptible to causing environmental problems (Ogundahunsi, *et. al*., 2017).

Table 5: Educational Qualification of Respondents

Educational Qualification	Frequency	Percentage (%)
Religion/Adult and non-formal Education	63	23.1
Primary/Secondary school only	66	24.2
Certificate/Diploma/NCE	70	25.6
HND/Degree and above	74	27.1
Total	273	100

Source: Author's Field Survey (2024).

Years of Business

Table 6 displayed result on the number of years the business has been on existence. The study finds that majority of the businesses have been in existence for between 5 -10 years now. It also reveals that the many of the informal sector operators have been in the business for at least 5 years. Only few of 14.3 % have been in business for more than 20 years. Ubogu, *et. al*., (2011) observe that businesses of less than 10 years are recent and mostly established as an avenue for self-employment in the face of rapid unemployment.

Table 6: Years of Business

Years of Business	Frequency	Percentage (%)
Less than 5 years	55	20.1
5-10years	75	27.5
11-15years	53	19.4
16-20years	51	18.7
20 years and above	39	14.3
Total	273	100

Source: Author's Field Survey (2024).

The locational characteristics of informal business activities and the urban planning implications in the city centre of Jos, Plateau State, Nigeria

To answer the first research question, this sub-section presents the locational characteristics of informal economic activities and its implications to urban planning in the study area. The locational characteristics are looked into under these sub-themes; types of goods and services sold, location of business, reasons for choice of location (location dynamics), they type of structure used (structure typology), ownership of the business premises, legality of business and number of employees in the informal enterprise.

Descriptive analysis was carried out using frequency and percentages to achieve the objective.

Type of Goods and Services

The table 7 shows the different types of goods sold in the study area. Several researchers have tried to categorize these goods into manufacturing, retail trade and service rendering (Oladimeji, *et al.,* 2012; Sibhat, 2014; Bogoro, 2016; Bellel, 2017; Pallangyo, 2021; Bwala, *et al.,* 2017). However, this study tries to find out the particular commodity that dominates the market. The result found that food stuff items and clothes/shoes wears constituted the majority of the types of goods sold in the study area with 17.9 and 17.6 present respectively as shown in table 6. These food items include; grains, vegetables, fruits, snacks and even cooked food. The clothes/shoes wears are mostly second-hand use wears. The urban planning implications is that most of these items will constitute great sanitary challenges to the urban planners and the environment if proper refuse collection system is not provided as equally observed by Uddin, Gutberlet, Ramezani and Nasiruddin (2020).

Table 7: Type of Goods and Services

Type of Goods and Services	Frequency	Percentage (%)
Wood work/ Metal work/ Blocks	30	10.9
Food items	51	18.6
Clothes/shoes/wears	48	17.6
Cosmetics	35	12.8
Repairs	29	10.6
Metal Scraps	18	6.6
Tailoring	22	8.2
General/retail shops	40	14.7
Others-specify	-	-
Total	273	100

Source: Author's Field Survey (2024).

Plates I: Food Items sold: Grains, Vegetables, Fruits, etc.

Source: Author's Field Survey (2023).

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Plates II: Clothes, Footwears, and Other Commodities Sold by Informal Business Operators.

Source: Author's Field Survey (2023).

Location of Informal Businesses

The table 8 below reveals that building frontage constituted the highest percentage of 31.1 for the location of informal businesses in the study area. Because some of these buildings are residential houses, existing shops and temporal structures, such indiscriminate land use conversion may result to distortion of land use arrangement. The table also shows that 26.7 % others display their goods on road reserve and pavements thereby narrowing of the width of traffic lanes and consequently leading to traffic congestion. This finding agrees with Bogoro (2016) who also observed that some of these entrepreneurs display their goods on building frontages along roadsides, sidewalks, parks, left-over spaces, and other spaces such as outdoor shopping malls, thereby reducing the aesthetic quality of the area and causing traffic congestion.

Table 8: Business Locations

Location of Informal Businesses	Frequency	Percentage (%)
Open space	64	23.4
Road reserve	73	26.7
Building frontage	85	31.1
Entrance of residential house	51	18.7
Total	273	100

Source: Author's Field Survey (2024).

Reasons for Business Location

Table 9 reveals that 24.2 % of the respondents choose the location of business due to the availability of ready market. Although other researchers observed that the most important factor informal entrepreneurs consider in choosing their business locations is largely due to proximity to family member since it largely depends on family labour (Ubogu, *et. al*., 2011, Farinmade, *et. al*., 2012), this study, however, agrees with the findings of Dungwom, (2018) and Agbolade, (2014) that they are mostly located in areas, usually along roads, where they are likely to make more sales.

Table 9: Reason for Business Location

Reason for Business Location	Frequency	Percentage (%)
Availability of ready market	66	24.2
Affordable rent	36	13.2
Desire to work close from home	35	12.8
Easy to set up the business	26	9.5
Identified a gap in the provision of goods and services	41	15.0
Inherited location	16	5.9
High human traffic flow	12	4.4
Accessibility	26	9.5
Others/ specify	15	5.5
Total	273	100

Source: Author's Field Survey (2024).

Structures Typology

Structure typology refers to the type of structure use for the business. The result in Table 10 shows that temporary structure constitutes the dominant structure typology with 38.5 percent. Most of these temporary

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structures are made up of aluminium zincs, wood, umbrellas, charts, kiosks, and other makeshift stores. This agrees with the findings of Sandada, (2014) that these structures are usually made of substandard construction materials such as wood, metal scraps, zinc and aluminium in form of metal containers. The urban planning implication of this is that it changes the environmental quality and aesthetics of the urban center (Bogoro, 2016).

Table 10: Structure Typology

Structures Typology	Frequency	Percentage (%)
Permanent structure	73	26.7
Temporary structure	105	38.5
Mobile structure	40	14.7
No structure	34	12.5
Open space	21	7.7
Total	273	100

Source: Author's Field Survey (2024).

Plate III: Temporal Structures Made of Metal Containers and Zinc Materials

Source: Author's Field Survey (2023).

Plate IV: Makeshift Structures of Woods, Umbrella, Charts, etc.

Source: Author's Field Survey (2023).

4.6.5 Ownership of Business Premises

Table 11 shows that majority of the ownership of the business premises constitute renting from individuals with 42.9 percent. This informs that most of the business premises occupied by the operators are not allocated by the government. Dungwom (2018) observed that such scenarios always result to illegal conversion and encroachment of land uses since the government are not officially aware of such development. This usually happens in areas where there is weak enforcement and monitoring of planning standards by the various urban planning authorities.

Table 11: Business Ownership

Ownership of Business Premises	Frequency	Percentage (%)
Renting from individual	117	42.9
Allocated by government	42	15.4
Purchase from individual	40	14.7
Inherited premises	74	27.1
Total	273	100

Source: Author's Field Survey (2024).

Legality of the Businesses

From the result, businesses that are not registered constitute the highest number of business legality in the study area. This corresponds with the observation Bogoro (2016) made that most of the activities are not registered and the entrepreneurs operate without permission or license. The implication of this is that, without due registration process, it will be difficult to keep a record of the total number of participants of this sector. This consequently hinders proper planning and provision of adequate shops for them since their definite numbers cannot be ascertained. Incorrect and incomplete information undermine the effective planning and management of the informal economy (Sakuhuni, 2014). Therefore, Fourie, (2018) opined that the globally strategies for managing informal sector business locations are centred on formalization

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policies. These formalization policies emphasize on the process of enforcing registration.

Table 12: Business Legality

Legality of the Businesses	Frequency	Percentage (%)
Not registered	141	51.6
Limited Company	31	11.4
Partnership	41	15.0
Sole proprietorship	31	11.4
Societies/cooperative	29	10.6
Total	273	100

Source: Author's Field Survey (2024).

Number of Employees

Businesses with 1 -2 employees constituted the majority of the number of employees per business with 39.9 percent in the study area. Researchers have observed that the number of people employed has direct effect on the environment in terms of waste generation, utilization of facilities and services which maybe lead to environmental degradation and overcrowding on utilities thus posing management problem to planning authorities (Dungwom, 2018). Therefore, the more the people, the more the propensity to cause environmental problems.

Table 13: Number of Employees

Number of Employees	Frequency	Percentage (%)
Only me	78	28.6
1 -2 Employees	109	39.9
3 -4 Employees	66	24.2
More than 4 Employees	20	7.3
Total	273	100

Source: Author's Field Survey (2024).

V. CONCLUSION AND RECOMMENDATIONS

In conclusion, the study finds that in the study area, there is high unemployment rate especially in the formal sector. Also, the haphazard erection of temporal structures, use of building frontages and road reserves as business locations causes urban blight and land-use alterations. Lack of adequate comprehensive data due to illegality and non-registration of business affects adequate planning for the sector. Insufficient banking and credit facilities can lead to poor development of the sector considering the contribution of the sector in employment generation. Therefore, considering the contributions of informal business in the area of job creation, the study recommends that these business operators should be given their pride of place through proper recognition by enforcing registration and licensing. The registration process should also be affordable, easy and void of unnecessary bureaucratic process so as not to discourage the operators. This will also assist in generating reliable data and information on the sector for adequate planning of the sector. The study recommend that appropriate and effective institutional and legal frameworks should be put in place for controlling land uses. Zoning regulations should be strictly adhered to in order to meet the problem of land-use and zoning alterations caused by informal business operators.

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