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Revitalizing Neighbourhoods Through Household Enterprises: A Replanning Strategy for Nigerian Cities

Adams Ndalai BABA

Department of Urban and Regional planning, The Federal Polytechnic, Idah, Kogi State, Nigeria.

Corresponding Author's email: babaadams88@gmail.com

ABSTRACT

The relationship between the home environment and economic activities has not been fully appreciated in housing studies despite the UN-Habitat and the draft National Housing Policy (2012) of Nigeria that encourage operations of enterprises especially in low income housing development. It is against this backdrop that this research established the significance of enterprises in households and neighbourhoods in formal housing. Adopting a case study approach in Lokoja urban area in Nigeria, this study is aimed at creating productive households with capacity to revitalize neighbourhoods without compromising planning standards. Efforts were made to measure the extent of the relationship between enterprise location and satisfaction derivatives of operators, the implications of current household entrepreneurial practices on neighbourhoods and applying suitable best planning approaches that can accommodate enterprise in neighbourhoods. Entrepreneurs' life satisfaction variables and workplace measurements were carried out to determine the level of satisfaction and compliance to extant physical planning standards respectively. A structural equation modelling of the life satisfaction variables shows satisfactory goodness of fit among accepted determinants of the model. however, a descriptive analysis of the qualitative study on the location of enterprises revealed that 49.6% operators are found in locations that contravene planning regulations. Neighbourhoods' rehabilitation strategies to accommodate alternative workplace locations close to the homes were recommended.

Keywords: Revitalizing, Household, Enterprise, Neighbourhood, Replanning

1. INTRODUCTION

Household enterprises as a unit of the informal sector are unregistered businesses of households usually distinguished from formal organisations and semi-corporations on the basis of their legal organisation and the nature of book keeping (Kulshreshtha, 2009). Household enterprises refer to engagements that produces goods or services which are not legally separated or independent of the households or members of the households owning them. They lack complete sets of accounts which includes balance sheets of assets and liabilities, thus distinguishing between the production activities of the enterprises from the domestic engagements of operators becomes difficult. This is much so with income flow and capital. Household enterprises include unincorporated enterprises owned and operated by individual household members or by two or more members of the same household as well as unregistered businesses carried out by members of different households. (Kulshreshtha, 2009; Hussmanns, 2004; ILO, 2000).

Increasingly these informal businesses have become an essential activity contending for space in households and neighbourhood spaces of cities in many emerging economies. They occur in new guises and in unexpected places (Chen, Roever & Skinner, 2016). The new paradigm revolves around the mutual relationship between residential dwellings and income generation giving support to the understanding that the low income housing performs a workplace function (Dobbs, Fiorini, Leke, Thompson, & Wright 2014; Kellett & Tipple, 2000). The idea behind starting household enterprises brings about the use of shelter as workplace which has claimed to be a major advantage to households' economy. The premises used for business also provide a place to live, thus reducing overhead and reducing cost for setting up an operation elsewhere.

The rationale for informal small scale business engagements at home has most time been linked to the desire to enjoy "improved quality of life" or enhanced well-being. Among the foremost benefits is perhaps the degree of autonomy as against working for someone else. Household business operation brings about increased motivation, inspired sense of personal growth with self-fulfilment. Beyond these, there are convenience and cost-saving advantages (Romaya & Rakodi, 2002). Schedule flexibility, time saved not commuting and daily contact with family members while working together in business are attributes that enhance operators' well-being. Household businesses could also translate to economic benefits with guaranteed unlimited income growth and lower labour costs. In addition, it ensures savings in workspace rental costs, reduced commuting cost and costs of care for family (Muscat, 2007). Studies have shown that time control and the need for flexibility rather than income earning has been the most significant motivation for household enterprise start-ups (Karen, Serra & Garcia, 2010; Bailyn, 1989).

The traditional understanding of a home portrayed it as a place for human habitation thereby viewing enterprises as a nuisance which must not be allowed in residential areas (Nohn, 2011; Hirt, 2007). However, there is a contemporary paradigm shift of home function into encompassing income generating activities, though seen as an oxymoron (Osarenkhoe, 2009) but getting attention in global practice in in mixed use housing development as a feature of "Smart Growth" or "New Urbanism" concepts (UN-Habitat, 2015). Evidences from literature revealed that emphasis of global, local stakeholders, partners and researchers placed more attention and effort on low-income housing and informal settlements when addressing the issues of household enterprise operations. However, occurrences of household enterprises have become a widespread manifestation (David et al., 2013; Onwe, 2013; (Roy, 2005) including planned neighbourhoods of Nigerian cities which has not attracted sufficient attention of researchers thereby creating a knowledge vacuum.

This study adopts a case study research approach focusing on selected neighbourhoods within Lokoja urban area in North Central Nigeria. It is aimed at creating productive households with capacity to revitalize neighbourhoods without compromising planning standards. This is achieved through; measuring the extent of the relationship between enterprise locational choice and satisfaction derivatives of operators, understanding the implications of current households' entrepreneurial practices on neighbourhoods and applying suitable best planning approaches that can accommodate enterprises in neighbourhoods.

2. LITERATURE REVIEW

2.1 An Overview of Household Entrepreneurial Practices in Urban Neighbourhoods

Over the years, the home has been understood to depicts a place for human habitation from where man resides and go out to embark on his activities for income generation and leisure activities. The paradigm shifts of home function into encompassing income generating activities is seen as an oxymoron (Osarenkhoe, 2009). This dynamism splits the planning professionals along the ideas of the "Modernist" planners such as Ebenezer Howard, T. Garnier and Le Corbusier in the 1930s and those sharing the ideas of urban critic and writer like Jane Jacobs in the early 1960s. The former viewed household businesses as urban nuisance which are not permissible in residential areas (Hirt,2015; Nohn, 2011; Hirt, 2007;) while the latter accept it as a means of survival for the urban poor and vitality to the city (Van den Hoek, 2008). The "Modernist" idea has shaped planning for decades by way of separating land uses through a process commonly referred to as zoning. However, contemporary architect like Davis (2012) inspired by Jacob's effort and the works of architect Christopher Alexander advocates for a return to updated versions of the shop/house, which is believed to invigorate higher residential densities. This idea is to promote mixed-use buildings having a combination of residence and business that is

innovative and enterprising at the grassroots. This position corroborates the five principles of the UN-HABITAT's strategy of sustainable neighbourhood planning. The principles advocated a mixed land use that devotes at least 40 per cent of neighbourhoods' floor spaces for economic activities (UN-Habitat, 2015). An assessment of an extant housing policy draft in Nigeria, reveals that the policy document acknowledged that the housing sector has the potentials of generating employment, increase productivity, raise the standard of living of the people and alleviate poverty through combination of micro- enterprises such as agro-allied undertakings into housing schemes (Adeokun & Ibem, 2014; FRN, 2012).

The urban environment is a complex interplay of the natural and built up elements, comprising of physical, social and economic forces that shape and guide the daily activities of man. Housing is an important component of the urban built environment where man's most activities take place. There are quite a lot of benefits neighbourhoods and housing provide apart from living (Forrest, 2012). However, it is obvious that the relationship between the home environment and economic activities has really not been fully appreciated in housing studies (Reuschke & Houston, 2016) due to the relatively little attention paid to it especially in low-income housing (Kellett and Tipple, 2000).

2.2 Household Enterprises and Land Use Planning

Household businesses are sometimes viewed as incompatible with established regulatory framework for the built environment, as the operators transform their buildings to suit their production needs (Majale, 2002). The overall negative impact of household enterprises on the environment can be appreciated if viewed from the context in which they compromise the achievement of land use planning objectives. Such objectives can be examined in the purview of convenience, aesthetics, environmental health and safety. For convenience compromises, it is argued that available space for living is usually shared with business engagements; this is important in measuring the effect of businesses on the environment and quality of living. Portions of the dwelling, spaces around homes and streets usually get converted for business activities (Kellett and Tipple, 2000). Public spaces meant for other land uses such as recreation, utility and green infrastructure are mostly converted to accommodate household enterprises, thus depriving the population of their intended usage.

Enterprise operations have led traders to construct make-shift, ugly-looking structures for their activities (Komollo, 2010). It is argued in some quarters that home businesses bring about aesthetically unfriendly and environmentally unstable neighbourhoods. Okeke (2000) opined that there is usually an extensive use of temporary structures as sheds for workshops and retail outlets which cause alteration of neighbourhood character. This act of defiance from residents of official regulations creates very high nuisance value in land use development.

Health and safety have also been concerns in literature on household enterprises, for instance, Olajoke, Aina & Kehinde. (2013) argued that unregulated conversion of residential housing to commercial and in many cases as multi-use is capable of blocking airspace due to extensions created to buildings, thus negating proper and adequate ventilation. Others felt that the informal economy is made up of many pollution-intensive engagements. They posited that monitoring informal undertakings is not easy due to their proportions, number, and locational distribution and the fact that they have very low safety standards (Kellett and Tipple, 2000). These positions are contrary to some other researcher's opinion who otherwise felt that enterprises are environment friendly, small-scale, non-polluting and do not threaten natural resources (Kigochie, 2001; Jie, 1997; Yapi-Diahou, 1995).

The impacts of household enterprises are not all about the negativities, the other perspective identify the economic, social and environmental advantages of household enterprises through enhancing local economies by creating employment opportunities, income (Tyas, 2009) and also

their commercial linkages. Egbu, Kalu & Eze (2016) affirmed that the strength of household enterprises lies in its ability to create employment, even though wages paid to employees may be low compared to government and other corporate establishments. It minimises local economic leakages, bringing life to day time activities of the neighbourhood. This is expected to enliven daytime neighbourhoods, increase neighbourhood safety, and security (Dwelly & Lake, 2008; Nguluma & Kachenje, 2015). Neighbours of operators feel safer knowing that someone is always around the home during the day (Mason & Reuschke, 2015). Household enterprise advantages also include providing opportunities for realising work-life balance (Pratt, 2006) and persons that are confined to their residences for social or physical challenges and having no access to the regular employment (e.g. people with family caring tasks, aged, and disabled) are empowered economically (Mason, Carter, & Tagg, 2011; Pratt, 2006 Loscocco & Smith-Hunter, 2004). The other attraction of household enterprises in the neighbourhood entails reduction in commuting which creates environmental benefits, a cost saving means in monetary term and time for their customers, who otherwise would have to travel farther to the city centre. This is in addition to reduced traffic jam, pressure on public transport, and air pollution (Kigochie, 2001; Jie, 1997; Yapi-Diahou, 1995). The assessment of the implications of activities on local planning regulations can be measured from an objective perspective using legal documents that stipulates guidelines for land use planning (Akanni, 2013). The findings of Adeyinka *et al.* (2006) reveals that the non-integration of the informal economy into land use plan of Lagos, Nigeria has led to haphazard and uncoordinated development in the neighbourhoods. There are also arguments that household enterprises bring about the challenges of sprawl, incompatible usage of land, building alterations, danger of makeshift constructions, alteration of land use functions, open space conversions and filth (Okeke, 2000). Those who support this view believe that enterprises, like most other human activities takes place in space and the ever growing sector have continuously converted every "suitable" and "available" land space for business location. Studies have shown that, this situation is not peculiar to the informal neighbourhoods but are visible in modern housing developments where organized public spaces designed for recreational uses, are converted to other economic uses (Adeyinka et al., 2006).

3. MATERIALS AND METHODS

To achieve the study objectives, both quantitative and qualitative measurements were carried out. The quantitative data measures the extent of the satisfaction derivatives of household enterprise operations while the qualitative measurements gave an insight to the physical implications of current households' entrepreneurial practices on neighbourhoods. In order to determine the extent of the satisfaction derivatives of household enterprise operators, a subjective statistic of entrepreneurs in the informal home-based economy framework for measuring well-being of personnel on experiences and assessments of life circumstances was carried out. This is built upon the assumption that direct monitoring of key social-psychological states is essential for comprehending social change and the quality of life (Durand, 2015; Sharpe 1999). The study population covers the entire small scale entrepreneurs located in and adjacent to residential buildings, on streets and open spaces with multiple trade, service and production in ten selected residential neighbourhoods of Lokoja metropolis. The neighbourhoods are, Lokongoma Phase 1 and 2, Adankolo Housing Estate, Salau Attimah and Workers Village. Others are, Aniebo Quarters, Oba Michael Olobayo Housing Estate 1 and 2, Otokiti Housing Estate, and Ganaja Housing Estate. Copies of questionnaires designed on 5-point Likert scale were administered to obtain data on components of satisfaction indices to the entire 353 entrepreneurs. Questionnaires

were structured to elicit information on the extent of agreement to economic, social, environment and safety factors as perceived by entrepreneur. The analysis of the data was done through exploratory factor analysis (EFA) that assess the content validity. It reduced large sets of variables into smaller set of factors or components, it also identified the structure of the measurement model and combines different items to form variables. Reliability test was conducted to measure internal consistency of scales, i.e. the degree to which the items constituting the scale 'hang together'. The Cronbach Alpha test indicates good internal consistency reliability for items. Cronbach alpha coefficient of a scale is expected to be above 0.7 (DeVellis, 2003). The constructs are all above 0.7 as shown in Table 3.1. In order to assess construct validity through confirmatory factor analysis (CFA), Structural Equation Modelling (SEM) has been used to develop the best fit indices and construct validity (Tabachnick and Fidell, 2007). SEM is used in this study to show structurally, the linear relationship and effects between variables as independent (predictor) variable and satisfaction indicators as dependent variables. Cost reduction (COS), convenience (CON) and patronage (PAT) were apparent factors for household enterprise engagements that were measured against other latent derivatives of economic (ECHBE), social (SOHBE) and environment (EVHBE) and safety (SAHBE) satisfaction indices. These indices were measured to explains households' wellbeing. (see Table 3.1).

Table 3.1: Test of Reliability

Items	Labels	Inter-Item Correlation	Cronbach'sAlpha
COS1	To reduce cost of renting outlet	0.66	
COS2	Avoid need for commuting	0.67	0.79
COS3	Saving cost by using home assets	0.57	
CON1	Convenient with home chores	0.70	
CON2	HBE type does not require outlet	0.73	0.87
CON3	To accommodate family needs	0.75	
CON4	Have enough space at home	0.70	
PAT1	Started as a hobby and grow	0.75	
PAT2	Home location is prime for HBE	0.69	0.88
PAT3	High product/service demand	0.72	
PAT4	Can reach customers need easily	0.75	
ECHBE1	Income is satisfactory	0.64	
ECHBE2	Income pays children's fees	0.71	
ECHBE3	Income pays for rent	0.64	0.87
ECHBE4	Enhance spending capability	0.65	
ECHBE5	Meeting family needs	0.70	
ECHBE6	Employment provision	0.62	
ECHBE7	Job security	0.56	
SOHBE1	Fulfilled with HBE operation	0.66	
SOHBE2	Reduce poverty	0.65	
SOHBE3	Enhance social status	0.64	0.85
SOHBE4	Buy major household durables	0.67	
SOHBE5	Enhance social interaction	0.68	
SOHBE6	Enhance liveliness of area	0.53	
EVHBE1	Outdoor space use is convenient	0.71	
EVHBE2	Enterprise type is non-pollutant	0.69	
EVHBE3	Does not produce smell	0.68	
EVHBE4	Does not generate noise	0.67	0.88
EVHBE5	Does not generate waste	0.74	
EVHBE6	Location not affecting traffic flow	0.71	
EVHBE7	Neighbourhood is clean	0.52	
SAHBE1	Safe with pedestrian movement	0.78	
SAHBE2	Does not attract crime	0.52	
SAHBE3	Does not lead to stress	0.75	0.88
SAHBE4	No occurrence of domestic accident from HBE operation	0.76	
SAHBE5	Safe with indoor space use	0.79	

The qualitative method adopted for this study entailed carrying out physical land measurements to establish relationships between enterprise locations and stipulated setbacks of buildings to roads and other adjourning physical developments and public spaces. Measurement of physical elements have been a useful instrument in land use, housing and environmental analysis. Data from this type of survey are usually used exclusively in a study or to supplement other forms of data collection process. Usually check-lists are used to appraise quality in housing and environment with a defined grading system where applicable. Measurements has been done against certain set criteria to assess conformity to standards. Uwadiegwu (2013) used checklist standard for appraisal of housing quality for urban renewal and upgrading programmes employing a score rating system approach. The method involves observation and the use of odometer to measure spatial location of activity in homes which is used to check against local town planning regulations. A contravention of these planning standards will negatively affect environmental quality and compromise land use planning efforts. Planning regulations were derived from the State Planning Edict of 1991. Areas of possible contravention were identified and enterprise's locations were measure against it to check conformity. Such provisions in the edict that were examined includes; alteration and extension of building to accommodate enterprises, erection and extension of building within and beyond the specified building lines and locating enterprises on road access and public open spaces.

4. RESULTS AND DISCUSSION

4.1 Confirmatory Factor Analysis Models for Satisfaction Derivatives of Household Entrepreneurs

The proposed confirmatory factor analysis model of this study is presented in Figure 3.1. It constitute the imput that measures the relationship between enterprise locational choices and operators' satisfaction indicators listed and codified in Table 3.1. Reasons for the location choices were captured as cost saving (COS), convenience (CON) and patronage (PAT) as underpinned by (Romaya & Rakodi, 2002)

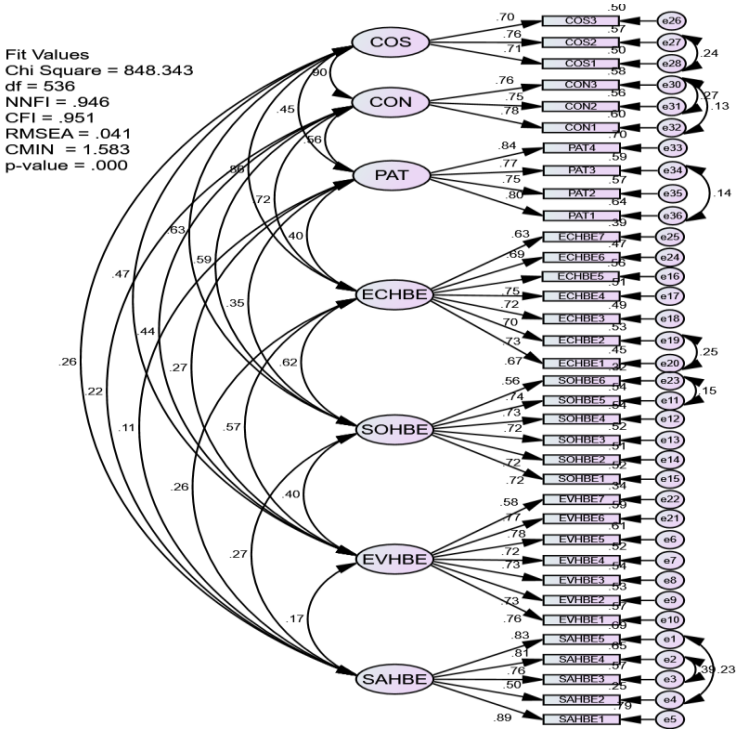

Figure 4.1: Measurement Model for Satisfaction Derivatives of Household Entrepreneurs

The statistics of the measurement model of households' locational choices and enterprise satisfaction derivatives shown in Table 4.1 combined all the measuring variables of enterprise satisfaction perceptions including their respective covariances. The fit statistics in the Table 4.1 and Figure 4.1 are all within the acceptable threshoolds (Hair et al., 2013; Awang, 2012). Factor loadings are sufficiently high to establish convergent validity of the congeneric measurement model for satisfaction perception. Sequel to model fit and convergent validity establishment, discriminant validity was calculated to investigate if the variables measure different things. Sufficient discriminant validity holds from the results, the correlations and average variance of constructs extracted did not exceed the square of the correlations between the constructs. Construct reliability (CR) is achieved with all constructs above the ≥ 0.6 and the average variance extracted (AVE) are all above the value of $\geq$ 0.5 threshold as shown in Table 4.2.

Table 4.1: Statistics of Measurement Model for Satisfaction Derivatives of Household Entrepreneurs

Model Identification			**Model Fit Statistics**					
Observed variables	=	35	X^2	=	848.34	**CFI**	=	0.95
Estimated parameters	=	141	**CMIN**	=	1.58	**RMSEA**	=	0.04
df	=	536	**P**	=	0.00	**NNFI**	=	0.95
Model is identified								
Model Fit Admissible								

Table 4.2: Discriminant Validity of Household Enterprise Choice and Well-Being Satisfaction Derivatives

CR	AVE	CON	SAHBE	EVHBE	SOHBE	ECHBE	COS	PAT
0.807	0.582	**0.763**						
0.875	0.591	0.221	**0.769**					
0.887	0.529	0.440	0.166	**0.728**				
0.852	0.500	0.586	0.268	0.399	**0.701**			
0.868	0.500	0.622	0.264	0.566	0.620	**0.697**		
0.767	0.524	0.603	0.263	0.472	0.628	0.661	**0.724**	
0.869	0.625	0.562	0.105	0.268	0.351	0.403	0.450	**0.790**

The consolidated values from items of household enterprise apparent inducing factor (choice) are further used as independent (Predictor) variables to estimate the higher order construct of households' latent derivatives referred to as wellbeing. The result predicts the influence of HBE choice on wellbeing of operators in the neighbourhoods. The graphical presentation of the model is presented in Figure 4.2

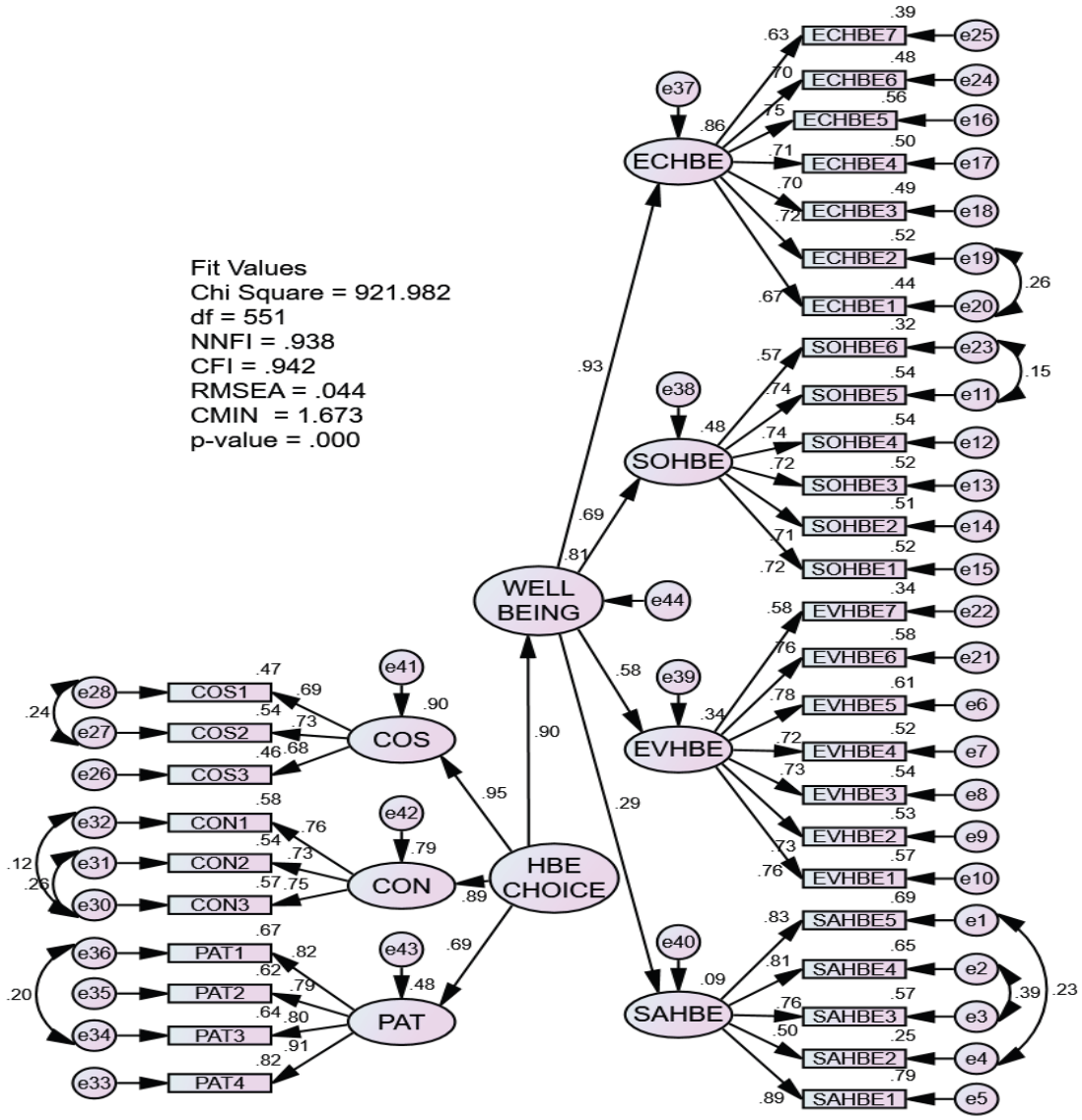

Figure 4.2: Structural Model for Household Enterprise Choice and Wellbeing Satisfaction

Table 4.3: Statistics of Proposed Structural Model for Household Enterprise Choice and Wellbeing Satisfaction

Model Identification			**Model Fit Statistics**					
Observed variables	=	35	X^2	=	921.98	**CFI**	=	0.94
Estimated parameters	=	138	**CMIN**	=	1.67	**RMSEA**	=	0.04
df	=	551	**P**	=	0.00	**NNFI**	=	0.94
Model is identified								
Model Fit Admissible								

The structural model of household enterprise choice and wellbeing derivatives construct was designed to predict the extent of relationship between two constructs. This is to measure the extent to which household enterprise choice decision is impacting on households' well-being. The theorised variables of household enterprise choice (cost, convenience and patronage) were the predictor of wellbeing. An examination of the full model statistics in Table 4.3 shows a good

model fit. The RMSEA, CFI and CMIN were all within the acceptable threshold. The Coefficient of Determination (overall R-Square) of 0.81 indicates that enterprise choice items explained 81% of households well-being. This is quite satisfactory because for a rule of thumb, literature consider R-Square value above 0.21 as adequate for environmental impact studies (Kotchen & Reiling, 2000; Wattage, Smith, Pitts, McDonald & Kay, 2000) and 0.20 are regarded as high in consumer behaviour and social driver disciplines (Hair, Hult, Ringle, & Sarstedt, 2013; Henseler, Ringle, & Sinkovics, 2009). The significance of coefficient of determination is that coefficient refers to measure of the models predictive accuracy which is usually calculated as the square correlation between a particular endogenous construct's actual and predicted value (Hair et al., 2013). It implies that coefficient signifies the combined effects of exogenous latent variables on the endogenous latent variables.

The overall model shows that household enterprise choice factors significantly predicts households' wellbeing as indicated by a factor loading of 0.90 and complimentary p-value of .003 in the model. The resulting path test shows that all measurement items are significant. The result shows that other than market offering vectors aspiration vectors with personal focus intentions are key to household enterprise engagement.

This finding which is consistent with Pratt (2008) underscores the fact that the choice of household enterprise has greatly satisfied operators not primarily because they expect huge volume of sales, but that the little income they get from the sales will augment living. More so, that business combination with household activities is convenient and save cost.

4.2 Enterprise Locations in Neighbourhoods

Physical measurements of enterprise locations were carried out to determine their conformity to land use planning regulations such as setback regulations, building alterations and erecting illegal structures on public spaces. Based on available legal provision in the Kogi State Town Planning and Development Board (Interim Development) Order, 1991, it is evident from Figure 4.3 that among all the enterprise locations, 50.4% shows no sign of contravention. Their activities occur within living spaces. However, 24.6% have altered their building to accommodate their businesses while 9.9% erected new structures within allowable building lines of their lots. Those that erected structures beyond permissible building lines of their lots constitute 4.0% and operators located on public open spaces represents 11% of the entire population of entrepreneurs.

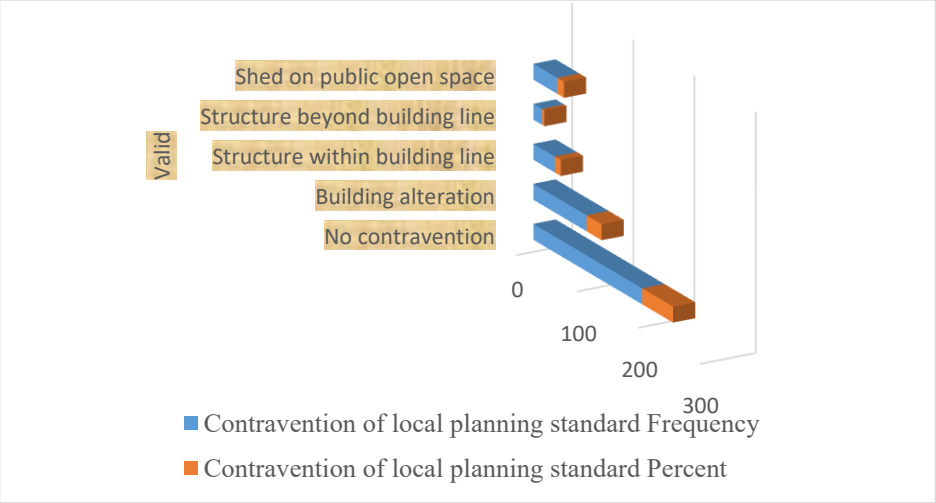

Figure 4.3: Contravention of Household Enterprises Operations in Neighbourhoods

The scenario presented in Figure 4.3 signifies that about a half of the enterprise locations are within the confines of their residential abode. Such activities are not visible on spaces within the neighbourhood and therefore do not contravene any provision of the space standards. However,

about a half of the operators' activities are visible either in homes or on public spaces. In line with the Town Planning and Development Edict 1991 (Kogi S.L.N of 1991) which established the Kogi State Town Planning and Development Board (Interim Development) Order, 1991, approvals are required for all "new buildings" (this includes structural alteration to existing building). For instance, Section 18 of the Interim Order emphasised the prohibition of erecting structures beyond the approved building line in sub-section 1 and sub-section 2 states that "No patio, porch, veranda, step or other like projection shall project beyond the building line of any public street which may be adjacent to a building on the same plot". In addition, the Interim Order approved the set-backs for buildings in section 19. Based on the provisions of this Interim Order, household enterprise activities taking place in erected or projected new structures within building line but without approval are deemed to have contravene the provision of land use planning regulations. Similarly, all household enterprise activities on patio, porch, veranda, step or other like projection that project beyond the building line of any public street or on public open spaces have also violated the provisions of the law. By implication, 49. 6% of the enterprises manifest on public spaces outside the dwelling unit in a manner that depicts contravention to land use planning regulations as shown in Figure 4.3. It can be inferred that, the desire to augment household income, saving costs not renting outlets elsewhere and the opportunity to fill the gap of lack of organized commercial outlets in the neighbourhoods has propelled the proliferation of these enterprises. This is aided by lack of effective development control by the planning authorities. Consequently, the original plans of these planned neighbourhoods were distorted, compromising aesthetics and conversion of public spaces meant for recreation, walkways, and green areas to commercial spaces.

5. CONCLUSION

This study demonstrates how challenging it is to strike a balance between the need for orderly urban development and the expansion of domestic businesses. The expansion of businesses in noncompliant areas detracts from the aesthetics of cities and destroys the original layout and purpose of public areas like sidewalks and parks. The findings indicate that in order for domestic businesses to comply with land use and building regulations, urban planning authorities must improve their enforcement of those regulations. In addition to helping residential areas remain as intended, improved oversight could also benefit household entrepreneurs in a more regulated and coordinated manner.

Conclusively, family enterprise decisions have a significant impact on the well-being and health of operators; however, improved planning and regulation are unquestionably required to mitigate the adverse impacts on urban areas. According to the study, improved regulations and enforcement could support domestic companies' growth while maintaining the safety of urban areas.

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