ENHANCING COMMUNITY DEVELOPMENT PROJECTS THROUGH INFORMAL USER FEES AND LEVIES IN EKITI AND ONDO STATES, NIGERIA

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ABSTRACT

Enhancing development through investment in infrastructure and public goods comes with significant strain on revenue and resource mobilization. Households have devised means of informally contributing to community development through local contributions such as levies, dues and fines. This study examines the enhancement of community development through informal user fees in Ekiti State and Ondo State of Southwestern, Nigeria. Structural equation modelling and maximum likelihood estimation technique were used to estimate the data from 2,456 respondents across 12 local government areas, 6 in each state. The result shows that informal user fees is a positive predictor of community development in Ekiti State but not in Ondo State. Community Development Associations (CDAs) and local governments in Ondo State should leverage on the implementation framework deployed by those in Ekiti State to enhance community development. State governments should prioritize inclusive development initiatives that address the diverse needs and priorities of communities, ensuring that resources are allocated equitably.

Keywords: Community development projects, Informal user fees, Community development

JEL classification: H71, 012, 0123

1. Introduction

In the last decade, the funding of public sector budgets at the three tiers of government (federal, state, and local governments) and across all federating

units in Nigeria has become very challenging due to recurring shortfalls in revenue generation. The report by the CBN (2023) shows that federally collected revenue improved a little by 29% from ₦9.76 trillion in 2013 to ₦12.59 trillion in 2022 while within the same period, total expenditure increased by 371%. This has led to an increasing level of budget deficits across all federating units. The total deficit of the 36 states of the federation and the FCT increased by 762.7% from ₦310.97 billion in 2013 to ₦1.2 trillion in 2022, while total revenue only increased by 59.8% from ₦3.91 trillion in 2013 to ₦6.24 trillion in 2022. Despite all efforts to increase revenue from formal taxation and other non-oil sector sources to augment revenue from the oil and gas sector, the revenue shortfalls persist.

The dwindling revenue has led to inadequate and insufficient infrastructural development, plunging more people in the rural sector into poverty as they do not have access to basic public goods and services, and this has been worsened by the global pandemic (Akinleye et al., 2023). The World Bank (2024) reported that about 43% of the global population resides in rural areas and the percentage for Nigeria is higher than the world average, with 47.5% of its population living in rural areas in 2023. The proportion of people living in rural areas in Nigeria is also higher than in South Africa (31%), Angola (31%), Brazil (12%), and China (35%) as reported by the World Bank (2024). The high rural population underscores the current challenge Nigeria is facing and the need for sustainable development and the provision of infrastructure in rural areas. It also underscores the need to focus on rural development strategies, especially given the country's ongoing urbanization and the pressures it places on both urban and rural infrastructure, especially states such as Ondo and Ekiti in the southwestern region. Diejomaoh (1999) noted that the focus of the rural dwelling should be on improving the standard of living of the people by providing infrastructure that will facilitate development. For such communities, there must be some quantitative improvements whose effects result in an improved way of living and which provide access to basic infrastructural facilities (Onokerhoraye, 2001).

The neglect of the rural areas and the failure to provide infrastructure has also been attributed to the inefficiency of government, its bureaucracy and excessive number of civil servants (Downs, 1967; Niskanen, 1971). Downs (1967) noted that bureaucrats desire many self-satisfying needs and when they

realize that all can be met from the budgets they control, their goal becomes to maximize their budget, control the flow of information with respect to costs and demand thus neglect their agency's direct mandate. Niskanen (1975) further noted that the bureaucrats, in some cases, take decisions they feel are in the best interest of their agency and the populace, though this may turn out to be the wrong policy, thereby resulting to wastage and abandonment of infrastructural provisions. Furthermore, Goetz (1977) opined that it is not the politicians or the bureaucrats that are the cause of poor community development, it is the fiscal illusion of the voters that leads to excessively demanding for public services to the extent that public opinion polls frequently report contradictory results about the residents wanting more services but not wanting to pay more taxes (Parker, 1994).

Consequently, most of the federating units in the country have increased their level of borrowing, with the unpleasant implications of increasing debt service payments. This affects the economic fortunes of both the present and the future generations and thus most of the infrastructural needs of the citizens remain unattended to, especially those in the rural areas. Thus, the resort to formal taxation as a source of revenue for national development has its limitations. An attractive option for enhancing internal revenues could be the use of informal taxes and user charges. This is particularly so with the local governments and community dwellers who set up associations called Community Development Associations (CDAs). The CDAs come together to mobilize finance in the form of informal user fees, and association dues for the provision of public goods and services, such as road repairs and construction, repair of streetlights and electricity transformers, installation of boreholes, construction of primary healthcare centres and community halls, and provision of security (Edewede, 2016; Olayiwola, 1998).

Across many societies, it has been established that people are largely amenable to making some financial and non-financial sacrifices to enhance the delivery of public goods to their community (Downing, 1999). In this regard, in many developing countries, local communities have placed less dependence on the central government for the financing of their community development efforts and have focused more on locally-generated user charges. In view of this, the relevance of informal user fees and association dues in the enhancement of community development in Nigeria is an area worthy of

further investigation. That is the focus of the present study, which examines the effect of informal user fees and levies on community development in Ekiti and Ondo states.

The recent enactment of Nigeria's 2025 Tax Reform Bills, which redistributes VAT revenues to favour states (55%) and local governments (35%) over federal allocation, underscores the growing recognition of decentralized revenue generation mechanisms in Nigeria's development financing landscape (Vanguard News, 2024). The tax reform simultaneously highlights the critical gap that informal community-based financing mechanisms continue to fill in grassroots development (Atoyebi, 2025). Our study of how residents voluntarily contribute through informal user fees, levies, and fines to community associations for development projects becomes increasingly relevant, as these bottom-up financing approaches complement formal tax structures and often serve as the primary catalyst for community infrastructure and social development, where formal government resources remain inadequate or delayed.

Ekiti and Ondo states were chosen because the two states are predominantly rural, with more of their population living in towns and areas that are deprived of basic infrastructure (NBS, 2020). This condition makes it more relevant to rely on informal user fees for community development. Studying these states provides valuable insights into how grassroots financing mechanisms can address infrastructure deficits and improve living conditions in Nigerian rural communities, offering potential lessons for other regions facing similar challenges. While the studies of Iwegbu et al. (2024) established a negative effect of community development levies on community development in Osun and Oyo states, Nwokoma and Iwegbu (2025) found a positive effect in the Southwestern region. This study is the first, to the best of our knowledge, to provide empirical evidence on how informal user fees have affected community development across the two states. In pursuing this objective, the structural equation modelling (SEM) estimation technique is employed. A total of 3,226 samples were collected across 12 local government areas, 6 each in the two states. The rest of this paper is divided into four sections. Section 2 is the review of conceptual and empirical literature while section 3 focuses on the theoretical framework and research methodology of the study. The presentation and analysis of the results are presented in section

4 while section 5 draws the conclusion and makes policy recommendations for relevant stakeholders.

2. Literature Review

Community development entails the coming together of residents in a community to pool their resources and plan, define a common goal and devise strategies of meeting those goals using the pooled resources (Obetta & Oreh, 2017). The purpose of community development projects is to improve the welfare of the residents and as a group, both directly and indirectly (Gajanayake & Gajanayake, 1993). The need to improve household welfare led to the emergence of community development projects. Although the Nigerian government's philosophy of community development is the top-bottom approach, where resources will have to come from the federal or central government towards community development (Otoghagua, 1999), today's reality is that community development associations now pool resources to provide for their own welfare, thereby reversing the philosophy. Communities do not appreciate the idea of a balanced, integrated development approach and therefore, the welfare-oriented or top-bottom approach has not yielded sustainable community development in Nigeria. Mammud (2019) noted that for community development projects to yield positive results, there must be substantial participation of the community members in decision making. In another related research, Acemoglu et al. (2014) documented that in Sierra Leone, the power of the community leaders adversely affects the extent of community development by producing low quality of public goods.

Empirically, the study by Yau (2011) examined amongst others, how the community identity affects homeowners' participation in the management of public services in multi-storey residential buildings. The study used the logit regression estimation technique to analyse the primary data collected during the survey of 346 respondents from 53 private multi-storey residential buildings in Hong Kong. The findings show that less-wealthy homeownership status, higher education, and a sense of community were significant determinants of the extent of respondents' participation in the management and provision of public services in the building. Similarly, Wandersman et al. (1987) found that residents who have long-term

affiliation with the community tend to contribute more to community management of estates.

Fateye et al. (2021) examined the community-based approach to financing public infrastructure among residents in Ogun State. A total of 120 questionnaires were administered using the convenience sampling technique and the result from the study shows that public infrastructures are better provided among residents with high income compared to the low-income residents. Significant sources of financing the public infrastructure came from the residents as contribution and membership levies. Also, income status and cooperation among members were significant determinants of respondent's contribution to the provision of public infrastructure. Jamaludin et al. (2012) corroborated this finding and conclude that infrastructural financing by community dwellers is significant for development and improving efficiency. Egbu et al. (2012) however state that the provision of public goods is more efficient when financed by government.

Fakere and Ayoola (2018) examined the socioeconomic and demographic factors determining community participation in the provision and maintenance of infrastructure in Akure, Nigeria. The study employed the categorical regression estimation technique, using data retrieved from a sample of 304 respondents. The result from the study shows that level of education, gender, marital status, tenure status, level of income and employment status are significant determinants of households' participation in community development projects. This finding corroborates the study of Yau (2011), who concluded that the level of education, tenure status and income level of households are significant in determining the level of community development. In real estate property development, Churchman (1987) noted that socioeconomic status is the most important factor that determines the participation of households in real estate community development. The empirical findings of Lamb (2011) show that households' participation in community economic development in Canada is partly influenced by public policy makers and practitioners.

Odunola et al. (2022) examined residents' perception in participating in community development projects either by contributing financially or their technical skills in 4 political wards in Oyo State. From the 196 respondents

and data analysed using the descriptive estimation technique, the result from the study shows that most residents are motivated in contributing to the provision of infrastructure because they perceive themselves to be the voice of other residents. They consider it as a social responsibility and the act encourages process-based decentralization. Makhathini et al. (2020) used the qualitative research design and thematic content analysis to examine the role of infrastructure public goods on local economic development in South Africa after recognizing the dwindling commitment of the South African government to spur the provision of infrastructure for the majority and the minority. The result shows that infrastructure is a positive predictor of local economic development. Conclusively from the review, public goods (infrastructure) are critical for community development, however, financing them is a challenge and effectiveness of informal user fees remains inconclusive.

3. Theoretical Framework and Research Methodology

The work of Olken and Singhal (2011) on informal taxation and the provision of local public finance in developing countries provides a conceptual framework for assessing the benefits of user charges in the economy. This also aligns with the unbalanced growth theory of Hirschman in capital mobilization for community development. Olken and Singhal (2011) explained that there are necessary conditions to consider in ensuring that the administration of informal user fees enhances community development. Thees are presented in Figure 1.

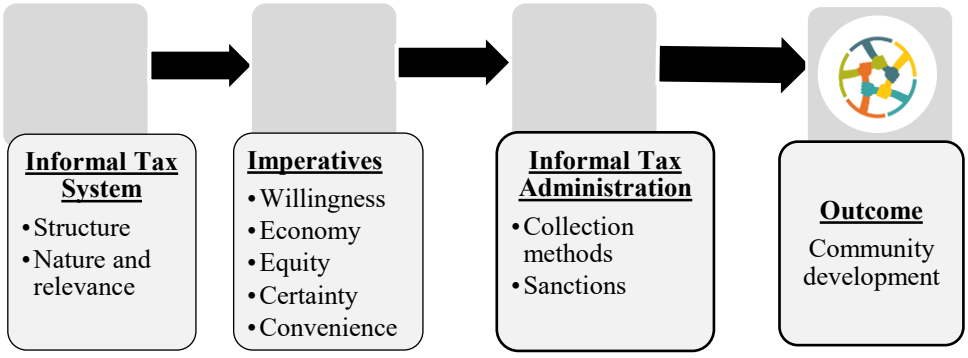

Figure 1: Conceptual imperatives of optimal informal tax systems and community development
Source: Authors' construct

Going by Figure 1, Olken and Singhal (2011) explained that for the informal tax system, such as user fees collection, to be efficient, its structure and relevance must be made known to potential payers, and the collection method must satisfy certain criteria such as convenience, equity, certainty and economy. The imperatives of the user fee collection and its administration guarantee efficient output, community development.

The survey research design is deployed for data collection in this study. It provides a scientific approach that should be followed methodically in data collection (Babbie & Mouton, 2007). Structured questionnaires were administered to residents in Ondo and Ekiti states. The survey research design provides a robust approach that ensures confidentiality and adherence to ethical considerations as it relates to the research. The population of the study comprised the entire residents in Ondo and Ekiti states of the southwestern region of Nigeria, which is made up of 34 local government areas (16 for Ekiti and 18 for Ondo). According to the National Population Commission, the population comprises 2,568,611 residents in Ondo and 1,301,400 residents in Ekiti State, a total of 3,870,011 residents.

The purposive non-probability sampling technique was applied in determining the local government areas in each state to be selected as sample out of the 34, while convenience sampling was applied in selecting the respondents in each chosen local government area. Purposively, the local governments selected in each state must include the most populated, the least populated, the local government where the state capital is located, and at least one from each senatorial district in the State. These were chosen based on the features of the population and objectives of the study. According to Sekaran and Bougie (2010), there are several factors that need to be put into consideration in determining the sample size; these include the research objectives, the confidence interval, or the extent of precision desired, the acceptable risk in predicting the confidence interval, the amount of variability in the population itself as well as the time and cost constraints and the size of the population. The total number of local governments in each state were selected based on the ratio of the state's local government to the total local governments in the region. Also, the sample for each local government is a proportion of the local government population. Data on the sample for each local government selected is presented in table 1.

Table 1: Samples collected in each selected local government of Ekiti and Ondo states

S/N	State	Selected Local Government	LGA Population	Questionnaires Distributed	Questionnaires Retrieved	Response Rate
1	Ondo	Akure South	701,842	526	449	85.3%
		Ondo West	562,747	422	352	83.4%
		Okitipupa	456,127	342	288	84.2%
		Akoko Southwest	444,915	334	163	48.9%
		Akure North	254,744	191	142	74.3%
		Ondo East	148,236	111	35	31.5%
		Sub-total	2,568,611	1926	1429	74.2%
2	Ekiti	Ado Ekiti	469,700	469	346	73.7%
		Ikere	222,400	222	149	67.1%
		Oye	206,300	206	197	95.6%
		Irepodun/Ifelodun	196,700	196	153	77.9%
		Emure	141,200	141	126	89.3%
		Ilejemeje	65,100	65	56	86.1%
		Sub-total	1,301,400	1,300	1,027	79.0%
		Grand Total	3,870,011	3,226	2,456	76.1%

Source: Authors' compilation

The data collection instruments used are the interview guide and closed-ended structured questionnaire. Amongst the types of questionnaires (closed-ended, open-ended), the closed-ended structured questionnaire was designed and administered to the respondents. This type of questionnaire was considered adequate because it is useful for quantifying responses and facilitating data analysis. Although the open-ended questionnaire allows respondents to provide free-text responses, and can yield more detailed and nuanced insights, it is more time-consuming to analyse, and the focused group discussion can be used to retrieve elicit such free-text responses.

The structural equation modelling (SEM) technique is used in model construction and is considered appropriate because of its usefulness in analysing complex relationships among multiple variables. It also helps in

testing hypotheses directly and indirectly and can handle multiple dependent variables while accounting for measurement errors, resulting in reliable and efficient estimates (Kline, 2023). The flexibility of the SEM technique in modelling complex structures, such as mediation and moderation effects, makes it a powerful tool for testing theoretical models.

In our study, community development (CI) is modelled to be a latent variable derived from the observed variables of respondents' confirmation of the presence of improved road infrastructural projects (RIP), environmental protection community projects (EPP), human development community projects (HDP), improved security community projects (ISP) and real estate community development projects (REP) as adapted from Browder (2002). Informal user fee (IUF) is modelled as a predictor of CI and is a latent variable from observed annual association dues (AAD) and the local government levies collected (LGL). The local government levy is a latent variable observed from LG1-LG14 observed variables as defined in the appendix. The two measures of informal user fees are adapted from the studies of Krah and Mertens (2020).

Willingness to pay (WTP) is also considered a predictor of community development. It is a latent variable observed from 8 variables as defined in the appendix (WTP1 – WTP8). Higher willingness to pay results in greater execution of community development projects. The willingness to pay (WTP) significantly affects community development initiatives and outcomes. Literature suggests that individuals' willingness to contribute financially to community projects and services significantly affects the extent and effectiveness of development (Rodella et al., 2020). Higher levels of WTP often correspond to increased investment in infrastructure, social programmes, and environmental conservation projects, leading to tangible improvements in community wellbeing and quality of life (Halkos & Matsiori, 2012; Adamus, 2023; Iwegbu, et al., 2024; Paudel et al., 2023). The willingness of households to pay these fees is influenced by various factors, including their perceived benefits, socio-economic status, and trust in local governance (Fjeldstad, 2004). Understanding the determinants of WTP and its relationship with community development assists in designing sustainable and inclusive development strategies that align with residents' preferences and priorities. WTP1-WTP8 are Likert scale ratings with 1 as less willing to pay and 5 as most willing to pay for the community development project.

Other observed variables that are predictors of community development (CD) according to literature include: income level (IL) – Likert scale of the various income ranges (Putnam, 2000); level of education (LE) – Likert scale of the various possible highest educational qualifications acquired by respondents (Schultz, 2002; Fakere & Ayoola, 2018); occupancy status (OS) – Likert scale of landlord status or tenancy status (Salamon & Anheier, 1997); and personality traits (PT) – Likert scale determination of extraversion or highly conscious personality (Barrantes-Vidal et al., 2013). Furthermore, severity of personality (SOP) is a predictor of local levies payment system and is a latent variable obtained from the observed variables SOP1, SOP2, and SOP3, while the local levies payment system (LLP) is a latent variable and a predictor of community development (CD) obtained from LLP and flexibility of payment system (FLE) (Duncan et al., 2017). Finally, community identity (CI) is modelled to be a predictor of community development and is a latent variable observed from the observed variables CI1, CI2, CI3 and CI4 (Hernández et al., 2007).

Other uni-directional relationships hypothesized in the model are that personality traits (PT) and occupancy status (OS) determine community identity (CI). Bi-directional relationships hypothesized to exist include level of education (LE) and income level (IL), income level (IL) and occupancy status (OS), level of education (LE) and occupancy status (OS), personality traits (PT) and level of education (LE), personality traits (PT) and income level (IL) (Jencks et al., 1983), and personality traits (PT) and occupancy status (OS). The level of education determines the capacity to pay (income level) these dues while the dues paid promotes the level of education within the community through human capital development (Card & Krueger, 1992). In communities also, the landlords are expected to contribute more as they have lasting interest in the community estates. We further hypothesize that there is a bi-directional relationship between willingness to pay (WTP) and the severity of penalty (SOP). Finally, other covariances established in the model are those of annual average dues (AAD) and personality traits (PT), level of education (LE), income level (IL) and occupancy status (OS). The path design of the SEM is presented in figure 2.

To estimate the SEM model in figure 2, maximum likelihood (ML) estimation technique is employed, and this is because the technique produces

consistent and robust results. The ML estimation technique is also adequate for large samples and seeks to select the parameter values that make the observed data most likely under the assumed statistical model (Bollen, 1989).

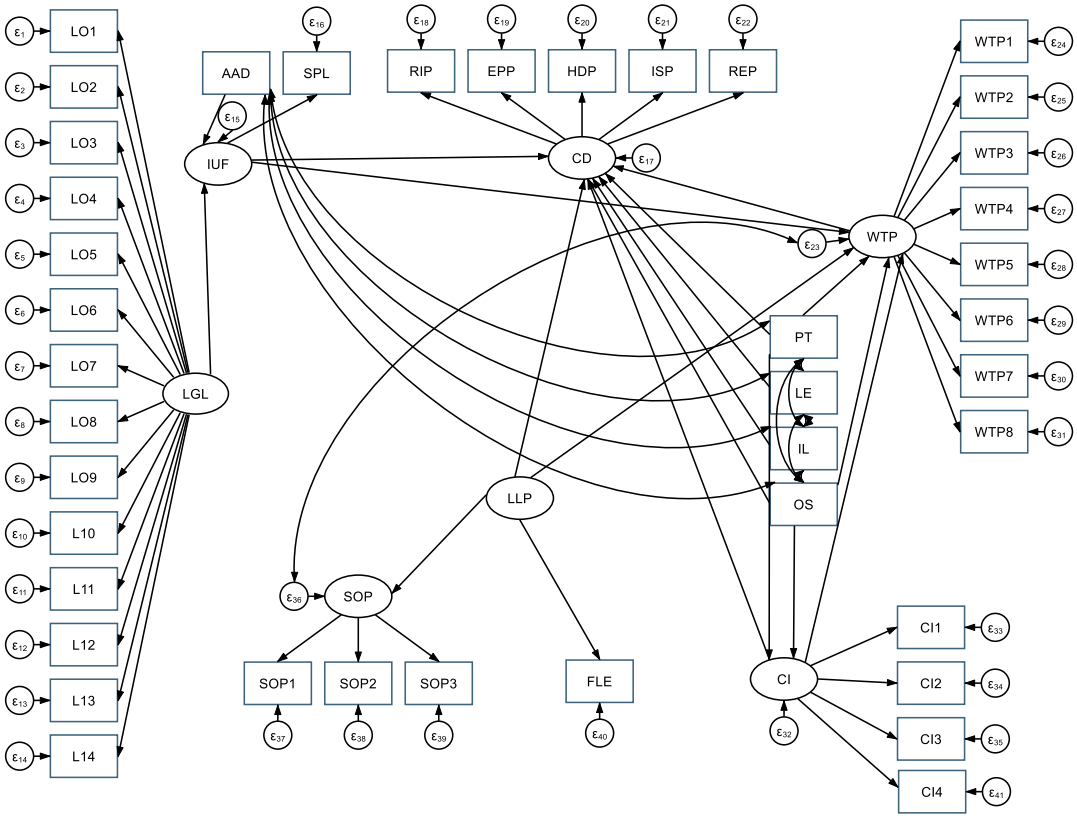

Figure 2: Path design of the SEM model
Source: Adapted from Nwokoma and Iwegbu (2025)

4. Presentation and Analysis of Results

4.1 Stylized facts

An average of 79% of the questionnaires distributed in Ekiti State were successfully completed and retrieved across the 6 local governments while in Ondo State, 74.2% were completed and retrieved. The response rates are

relatively high and thus, enhance the reliability and validity of the study findings, ensuring adequate representation of the target population in Ondo and Ekiti states for meaningful statistical analysis and generalization.

Table 2 establishes that the proportion of respondents who are male in Ekiti is more than the proportion in Ondo State, while the reverse is the case for female respondents. Both in Ekiti and Ondo states, more of the respondents are between the ages of 18 and 59 years, conforming to the youthful demographic structure that characterizes Nigeria's labour force. Most of the respondents have at most, secondary education in Ondo State but in Ondo State, most had a bachelor's or HND qualification. The unemployment rate in Ekiti State (15.3%) is more than Ondo's unemployment rate of 7.4%. Most of the respondents' monthly income was between ₦50,001 and ₦100,000, and more of the respondents in the two states are landowners who mostly live in an enclosed community without an estate.

Fourteen types of levies exist that are paid to the local government officials in Ekiti State by the residents as defined in the constitution. However, there are varying levels of awareness among the residents with regard to the levies. The most common type of levies known to the respondents in Ekiti State is the shop and kiosk rate (64.4% of the respondents are aware), and less than half of them (27.8%) have paid at least once. Possible explanations are that the local government officials have not been actively collecting these levies, or the respondents do not have reason to pay.. Other common fees known to the respondents are the tenement rates (59.1%); marriage, death and birth registration fees (57.8%); and market fees (54.8%). However, less than half of the respondents have paid tenement rates and market fees at least once, and 38.9% have paid for marriage, death or birth registration fees. Other fees that are considerably less known to the respondents are parking fees (37.5%), usage of public spaces for parties (36.0%), street name registration fees (37.9%), burial ground permit (27.8%), and bicycle, trucks, canoe, camel, wheelbarrow and car fees.

Table 2: Demographic features of respondents

S/N	Measure	Scale	Ekiti %	Ondo %
1	Gender of Respondents	Male	52.2	49.6
		Female	47.8	50.4
2	Age of Respondents	Below 18 years	2.0	1.9
		18-29 years	21.8	18.8
		30-39 years	20.8	27.5
		40-49 years	24.1	25.2
		50-59 years	23.8	19.4
		60 years and above	7.6	7.1
3	Highest Level of Education of Respondents	Primary Education	6.4	6.9
		Secondary Education	19.7	24.9
		Vocational Education	9.9	8.9
		OND or NCE	17.1	23.0
		Bachelor's or HND	30.1	23.9
		Masters	12.1	9.3
		Doctorate	3.7	1.9
		Others	1.0	1.1
4	Employment Status of Respondents	Employed	34.3	26.8
		Self-Employed	50.4	65.8
		Unemployed	15.3	7.4
5	Monthly Income of Respondents	Below N30,000	22.7	16.9
		N30,000-N50,000	19.1	23.8
		N50,001-N100,000	30.6	30.9
		N100,001-N200,000	17.9	20.1
		N200,001-N500,000	7.8	7.2
		Above N500,000	1.8	1.1
6	Occupancy Status of Respondents	Tenant	56.6	73.7
		Landlord	43.4	26.3
7	Type of Locality Respondents Live in	Inside an Estate	14.5	22.8
		Enclosed Community without an Estate	85.5	77.2

Source: Authors' computation using data from field survey (2023)

We also examined fourteen possible types of fees that are payable to the local governments in Ondo State and found the level of awareness of these fees was relatively low. The most recognized levies in Ondo State are the shop and kiosk rates, with only 53.0% aware of the fees and 47.2% have paid for it at least once. This suggests that a significant portion of respondents who are aware of and pay these levies were included in the Ondo State survey. Other known levies to the respondents include tenement rates (51.4%), parking fees (41.8%), public space usage fees for parties (43.1%), and marriage, death, and birth registration fees (40.9%). More than half of the respondents who are aware of public space usage fees for parties, tenement rates, and marriage, death, and birth registration fees have paid at least once.

Table 3 shows that improved community security projects are more prevalent in the two states under consideration, followed by real estate development projects. Also, road infrastructure projects are executed frequently in the two states as affirmed by the respondents. However, human development community projects and environmental protection community projects are the least executed development projects in the two states.

We examined the distribution of fees paid by respondents and notably across the two states, the fees exhibit a right-skewed (positively skewed) pattern with long tails extending toward higher fee values. The majority of respondents pay relatively low community development fees, while only a small proportion pay substantially higher fees, indicating significant income inequality or varying capacity to contribute among community members in the two states.

The average annual association dues paid in Ondo as shown in Table 4 is higher than Ekiti State by N2,655.63 per annum. The result shows that the median, maximum and minimum annual association dues paid in the two States are the same. Thus, we can say that the two states exhibit a similar pattern with respect to the distribution of association dues paid.

Table 3: Ranking of the various projects in Ondo and Ekiti State

Community Development Association Projects	Code	Ekiti	Ondo	Overall Rating
Construction of street gate(s)	ISP	177	289	466
Construction of streetlight(s)	ISP	226	209	435
Installation of transformer	REP	314	226	540
Installation of electricity poles	REP	295	167	462
Construction of street gutters	RIP	262	261	523
Grading of road network	RIP	182	213	395
Tarring of road networks	RIP	153	205	358
Construction of Town Hall(s)	REP	82	52	134
Provision and maintenance of private street security	ISP	264	131	395
Construction of boreholes	HDP	271	93	364
Construction of healthcare centre	HDP	101	47	148
Development and operation of day care centres for children	HDP	58	33	91
Planting of flowers along the street	REP	52	64	116
Regular drainage clearing	EPP	91	99	190
Regular implementation of community sanitation	EPP	93	118	211
Organized community waste management and collection system	EPP	121	119	240
Process the registration and tagging of streets	REP	119	40	159
Fastrack property registration in the community such as survey plan and individual/group certificate of occupancy	REP	67	31	98
Protection of virgin land from land grabbers	REP	46	30	76
Playground and amusement parks for children	HDP	38	24	62
Others	ISP	40	13	53

Note: Colors indicate intensity: green (high) to red (low)
Source: Authors' computation using data from field survey (2023).

Table 4: Descriptive statistics on the average annual association dues paid by respondents in Ondo and Ekiti State

Statistic	Mean	Median	Maximum	Minimum	Std. Dev.	Skewness	Kurtosis
Ekiti	19,614.84	12,000.00	600,000.0	500.00	37,140.57	8.63	106.95
Ondo	22,270.47	12,000.00	600,000.0	500.00	32,323.01	7.42	99.54

Source: Authors' computation using data from field survey (2023)

4.2 Estimated results

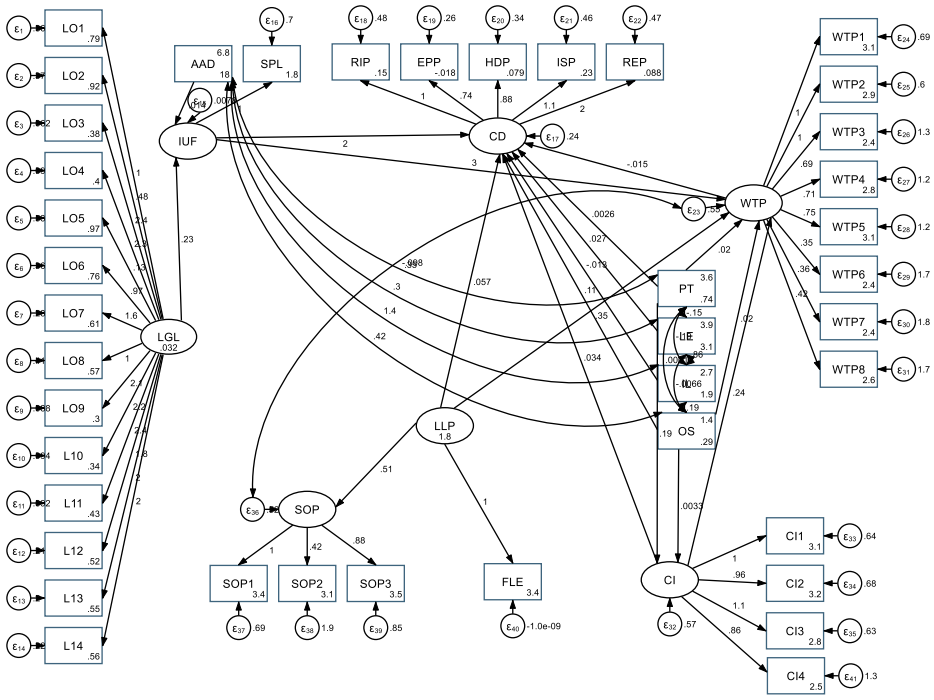

Figure 3: Effect of informal user fees on community development in projects in Ekiti State

Source: Authors' computation using data from field survey (2023)

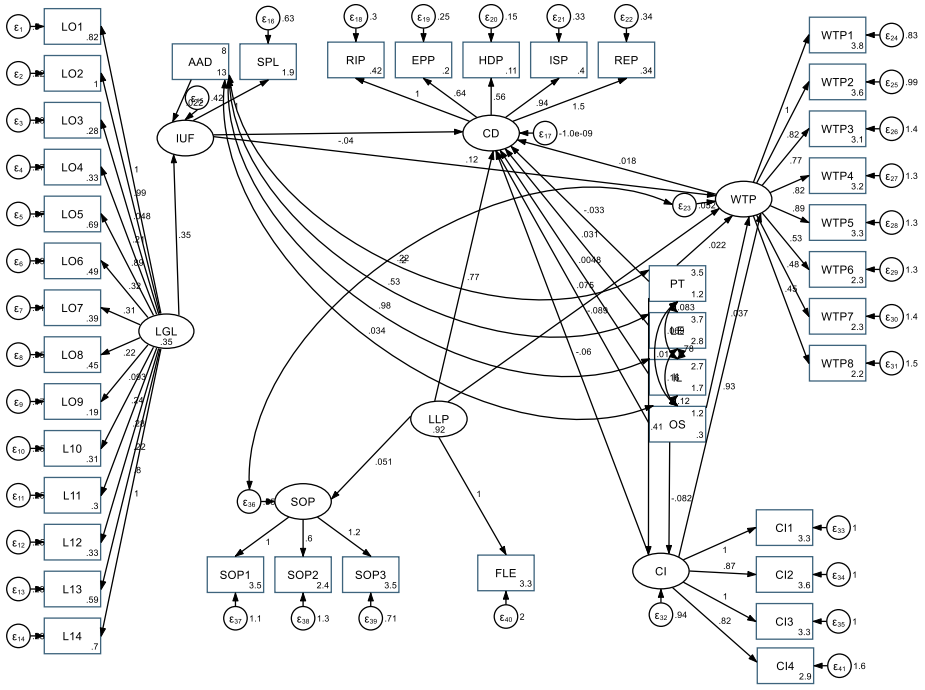

Figure 4: Effect of informal user fees on community development in projects in Ondo State

Source: Authors' computation using data from field survey (2023)

Table 5: SEM structural results on the effect of informal user fees on community development in Ekiti and Ondo State

Structural		Ekiti State			Ondo State		
Dependent	Explanatory	Coeff.	Std. Err.	Z-stat	Coeff.	Std. Err	Z-stat
IUF	AAD	0.014***	0.004	3.080	0.022*	0.012	1.850
	LGL	0.233***	0.072	3.240	0.353***	0.055	6.380
CD	IUF	1.977***	0.744	2.660	-0.040	0.060	-0.670
	WTP	-0.015	0.056	-0.260	0.018	0.023	0.750
	CI	0.034	0.036	0.940	-0.060	.	.
	PT	0.003	0.022	0.120	-0.033*	0.019	-1.750
	LE	0.027**	0.011	2.430	0.031***	0.011	2.710
	IL	-0.013	0.015	-0.870	0.005	0.015	0.330
	OS	0.105***	0.035	2.990	0.075**	0.033	2.240
	LLP	0.057**	0.026	2.170	0.773***	0.051	15.210
WTP	IUF	3.040***	0.933	3.260	0.116	.	.
	CI	0.239***	0.046	5.160	0.926	.	.
	PT	0.020	0.032	0.640	0.022	0.015	1.480
	OS	0.020	0.050	0.410	0.037	0.032	1.150
	LLP	0.346***	0.065	5.290	-0.089	.	.
CI	PT	0.193***	0.033	5.840	0.414***	0.023	18.270
	OS	0.003	0.051	0.060	-0.082*	0.048	-1.720
SOP	LLP	0.510***	0.093	5.480	0.051	.	.
Covariances							
cov(e.WTP,e.SOP)	⟺	0.352***	0.066	5.310	0.204***	0.022	9.450
cov(AAD,PT)	⟺	-0.098	0.115	-0.860	0.224**	0.105	2.130
cov(AAD,LE)	⟺	0.301	0.234	1.290	0.530***	0.160	3.300
cov(AAD,IL)	⟺	1.416***	0.188	7.550	0.980***	0.127	7.740
cov(AAD,OS)	⟺	0.425***	0.073	5.800	0.034	0.052	0.650
cov(PT,LE)	⟺	-0.150***	0.047	-3.170	0.083*	0.049	1.690
cov(PT,IL)	⟺	-0.186***	0.037	-5.010	0.069*	0.038	1.800
cov(PT,OS)	⟺	0.000	0.014	0.010	0.012	0.016	0.760
cov(LE,IL)	⟺	0.862***	0.080	10.830	0.782***	0.062	12.710
cov(LE,OS)	⟺	-0.007	0.030	-0.220	0.157***	0.025	6.370
cov(IL,OS)	⟺	0.188***	0.024	7.890	0.120***	0.019	6.240

Note: ***, **, and * implies statistically significant at 1%, 5%, and 10% respectively
Source: Authors' computation using data from field survey (2023)

The result presented in Table 5 indicates that there is a positive and significant effect of informal user fees on community development in Ekiti State. Thus, informal user fees are significant predictors of community development through the provision of community projects. Thus, the result obtained in Ekiti State implies that informal taxation is significant in improving community development projects that are tailored towards improvement in community security architecture, human development, environmental quality, real estate, and road infrastructure. The informal taxes in Ekiti State across the local governments is important for improving community development. However, in Ondo State, the result shows that there is a negative and insignificant effect of informal user fees on community development in the form of road infrastructure projects, real estate projects, human development projects, environmental sustainability projects, and improved security. The result suggests that informal user fees does not improve community development in Ondo State. Thus, strengthening community development through the payment of levies, association dues and other user charges is not efficient in the state. The government will have to consider other forms of taxes as a viable tool to promote community development.

Willingness to pay is a positive predictor of community development in Ondo State, although this is statistically insignificant. In Ekiti State, the willingness to pay informal user fees negatively affects the development of projects for the overall improvement of the welfare of the residents. This result implies that residents in Ekiti do not consider willingness to pay as a positive predictor of community development projects. Thus, without compulsion of the levies and association dues, community development through willing donations is not feasible. Other results show that community identity has a positive effect on community development in Ekiti State but has negative effect in Ondo State. In Ekiti State, since more residents have a sense of belonging to their community, they often feel obliged to contribute towards the development of the community. Personality trait has a positive and insignificant effect on community development in Ekiti State, but is negative in Ondo State. Thus, residents with extraversion personalities contribute to community development while residents with high sense of consciousness significantly contribute to community development in Ondo State. The level of education, occupancy status and local levies collection system all have a positive and significant

effect on community development in both states conforming to the findings of Fakere and Ayoola (2018) who concluded from the empirical findings that level of education and income level are significant determinants of community participation in the provision of public infrastructure. Increase in the frequency of those who become landlords increases the extent of community development. Also, the result shows that flexible payment systems enhance community development. Thus, it can be inferred that high income level, becoming landlords and flexible payment systems significantly contribute to community development. This means that increase in respondents' sense of belonging to the community, extraversion personality traits and residents with higher educational qualifications significantly spur community development in Ekiti State.

From the result also, a positive and significant bi-directional relationship is established between the willingness to pay and severity of penalty, annual dues paid and the level of education, income level, and occupancy status in Ekiti and Ondo states. The bi-directional relationship between annual association dues and personality traits is negative for Ekiti but positive for Ondo State. Also, there are negative bi-directional relationships between personality traits and level of education, personality traits and income level, and level of education and occupancy status in Ekiti State while all are positive in Ondo State.

Voluntary contribution of informal taxes implies that residents demonstrate a sense of ownership and investment in the well-being of their community. These financial resources can be pooled and allocated towards initiatives such as road maintenance, waste management, public health programmes, and educational initiatives, all of which are essential for fostering community development and enhancing residents' quality of life. During the interview session, one of the respondents noted that:

> *"The government has forgotten this street and the environment. We have been contributing money for more than 10 years I have been living here. The money has been used to pay for labour in filling potholes, repair transformers, buy street gates to protect the street and pay security officers who safeguard the streets in the night."* (Focused group discussion, 2023)

Flexibility in payment options allows community members to contribute based on their financial capabilities and reduces the burden on those facing financial constraints. This inclusivity fosters a sense of ownership and commitment among residents towards the development initiatives. Moreover, a payment system with less severe penalties promotes voluntary participation and compliance. Our empirical model suggests that residents are more likely to contribute willingly and consistently when they perceive the penalties for non-payment as reasonable, thus ensuring a steady flow of funds for community projects. The improved system promotes sustained investment in development, leading to significant improvements in infrastructure, services, and overall well-being within the community.

Table 6: Model fitting index on the effect of informal user fees on community development in Ekiti and Ondo States

Fitting Index		Ekiti	Ondo	Evaluation Standard
Baseline Comparison	Comparative Fitting Index (CFI)	0.639	1.000	>0.9, the closer to 1 the better
	Tucker-Lewis Index (TLI)	0.613	1.000	>0.9, the closer to 1 the better
Absolute Fitting Index	Root Mean Square Error of Approximation (RMSEA)	0.088	0.001	<0.08, the smaller the better
	Standardised Root Mean Squared Residual (SRMR)	0.117	0.184	<0.08, the smaller the better
Log Likelihood		-51,377.49	-75,755.58	
Number of Obs.		1,027	1,429	

Source: Authors' computation using data from field survey (2023).

The result of the model fitting index in Table 6 shows that the result for Ondo has a better fit compared to the results obtained in Ekiti when compared with the comparative fitting index, Tucker-Lewis index and the root mean square error of approximation. Although the fitting index is poor for Ekiti State, the result offers some useful insights on how informal user fees affect the development of communities in Ekiti and Ondo states.

5. Summary of Findings, Conclusions and Policy Recommendations

The result shows that informal taxes such as levies, association dues, and special levies are positive predictors of community development in Ekiti State but are negative in Ondo State. In line with the policy reform, there is the need to establish robust monitoring and evaluation mechanisms to track the impact of informal taxes on community development outcomes, enabling policymakers to assess the effectiveness of revenue generation efforts and identify areas for improvement. Most of the respondents interviewed affirmed that they do not really know in most cases what the dues collected are used for. They advocated for greater transparency in the execution of the initiatives. Designing a robust monitoring and evaluation mechanism is an important step towards ensuring greater community engagement and development. For example, an Ondo State participant suggested that:

> *"The government should be proactive. If we wait for the government, no project (tarring of roads – Lambe, Akute, construction of gutters, provision of security) will be executed, or any funds allocated to it will be diverted. The local government Chairman should liaise with the community representatives to address our community challenges."* (Focused Group Discussion, 2023)

We advocate for the state governments to prioritize inclusive development initiatives that address the diverse needs and priorities of communities, including infrastructure projects, social services, and environmental conservation efforts, ensuring that resources are allocated equitably and benefit all residents. An Ekiti State participant suggested that:

> *"We consult among ourselves when there is the need to execute community development projects. We invite prospective artisans who quote their prices, we choose the best collectively, buy the materials ourselves and allow the artisan to execute it."* (Focused Group Discussion, 2023)

Community development associations and local governments in Ondo State should leverage on the implementation framework deployed by those in Ekiti State in enhancing community development. We suggest further

longitudinal studies to track changes in informal tax compliance, community development outcomes, and residents' willingness to pay over time, allowing for the analysis of trends, patterns, and long-term impacts. Other studies can undertake comparative analyses across different regions in Nigeria or country specific, but we acknowledge huge resources will be required for such studies. Other studies should explore innovative policy approaches and financing mechanisms for community development, such as community-based financing initiatives, public-private partnerships, or participatory budgeting processes, to enhance resource mobilization and promote inclusive and sustainable development.

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Appendix: Classification of Variables

Community Development (CD) *(Respondent's affirmation of the execution of the following projects in the last 5 years-dummy, total)*	**Code**
Road Infrastructural Projects	RIP
Construction of street gutters	
Grading of the road network	
Tarring of road network	
Real Estate Community Development Projects	REP
Installation of transformers	
Installation of electricity poles	
Construction of town hall(s)	
Planting of flowers along the street	
Process the registration and tagging of streets	
Fastrack property registrations in the community such as survey plan and individual/group certificate of occupancy	
Protection of virgin land from land grabbers	
Improved Security Community Projects	ISP
Construction of street gate(s)	
Construction of streetlight(s)	
Provision and maintenance of private street security	
Others	
Human Development Community Projects	HDP
Playground and amusement parks for children	
Construction of boreholes	
Construction of healthcare centre	
Development and operation of day care centres for children	
Environmental Protection Community Projects	EPP
Regular drainage clearing	
Regular implementation of community sanitation	
Organised community waste management and collection system	

Type of Levy (Dummy variable with 1 presence, 0 otherwise)	**I am aware that my LGA collects these levies**	**I have paid for these levies at one time or the other**
Tenement rates	LO1	LO1
Shop and kiosk rates	LO2	LO2
Slaughter slab fees	LO3	LO3
Liquor license fees	LO4	LO4
Marriage, death and birth registration fees	LO5	LO5
Market fees	LO6	LO6
Motor-park fees	LO7	LO7
Bicycle, trucks, canoe, camel, wheelbarrow, and car fees	LO8	LO8
Cattle tax	LO9	LO9
Religious places permit	L10	L10
Burial ground permit	L11	L11
Street name registration fees	L12	L12
Parking fees	L13	L13
Public space usage (for parties, etc.)	L14	L14

Statement		
WTP	**Codes**	**Type**
I pay my special levies/dues on or before the due date	WTP1	Likert
I am satisfied paying the special levies/dues to the Secretariat	WTP2	Likert
If I do not have sufficient funds, I am willing to borrowing order for me to pay up my special levies/dues	WTP3	Likert
During meetings, the known regular defaulters in fees payment are few	WTP4	Likert
I am not comfortable with name calling or sanctions if I default in payment	WTP5	Likert
I am reluctant to pay because I do not see any visible project(s) to pay for	WTP6	Likert
I am reluctant to pay because the project(s) is/are not of interest to me	WTP7	Likert
I am unwilling to pay because the amount charged is too high and adversely affects my budget	WTP8	Likert

CI		
I feel strongly attached to the community I live in	CI1	Likert
There are many people in my community whom I think of as good friends	CI2	Likert
I often talk about my community as a great place to live	CI3	Likert
I am satisfied with the facilities I have in my community	CI4	Likert
PT		
I tend to avoid talking to strangers	PT	Likert
I prefer a routine way of life that is well-planned	PT	Likert
I do not like taking too many chances to avoid making a mistake	PT	Likert
I am very cautious about how I spend my money	PT	Likert
I am occasionally the first person to try anything new	PT	Likert
LLP		
There are several easy payment platforms for me to remit my special levies/local dues	FLE	Likert
The fines for late payment are severe but is relatively good in relation to the amount due	SOP1	Likert
There are physical assaults if I refuse to pay the special levies/dues	SOP2	Likert
There is grace period for every defaulter(s) to pay up their levies before sanction(s) are introduced	SOP3	Likert
Annual Association Dues	AAD	Ratio
Special levies	SPL	Likert
Income Level: Below ₦30,000 ₦30,000 – ₦50,000 ₦50,001 – ₦100,000 ₦100,001 – ₦200,000 ₦200,001 – ₦500,000 Above ₦500,000	IL	Likert
Level of Education: Primary education Secondary education Vocational education OND or NCE Bachelor or HND Masters Doctorate	LE	Likert
Occupancy Status: Landlord Tenant	OS	Likert