Assessing the Level of Compliance to Standards among Agencies for Housing Development in Taraba State, Nigeria

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ABSTRACT: Housing development is an investment from which flows a number of consumer services. Hence, this paper evaluates the level of compliance to standards among agencies for housing development in Taraba State, Nigeria using both primary and secondary types and sources of data in a 399 structured questionnaire and interview section. The results showed that all respondents affirmed that limited resources on the part of concerned agencies contributes to the challenges of compliance (3.33), inadequacy of regulatory frameworks affects compliance (3.22), favoritism in the course of discharge of duties undermine the enforcement of standards (3.29), corruption compromises the quality of housing development (3.22), nepotism also leads to lack of safety of housing units (3.24), inadequate funding affects agencies to ensure standard compliance (3.31), lack of awareness among stakeholders also affects the level of compliance to standard (3.31) as well as inadequate equipment necessary for monitory compliance (3.18) were all above the acceptance value of 2.50. Furthermore, the hypothesis which states that factors affecting level of compliance to standard among agencies do not significantly impact on housing development was tested using Chi-Square. The p-value (Sig) is .000 which implies that there is a significant impact of factors affecting level of compliance with standard among agencies on housing development in Taraba State. From the findings, the study recommends that fight against bribery and corruption should be initiated at all government levels (Federal, State, and LGAs) especially in Taraba State in order to maintain standards and compliance. Also, funds and resources should be made available for the agencies responsible for housing development.

Housing is inseparable from land, yet several writers on land issues in socialist states tend to ignore the importance of easy access to land in housing provision. In other words, any law that impedes ownership, succession to this principal commodity for development has considerable impacted on housing provision (Agbola, 2021). For such an important urban process as land delivery, however, researchers and scholars in the field have generally overlooked the topic. This is based on the belief that land in most socialist states is publicly owned and has therefore, been reduced to land zoning and subdivision in popular master and regional plans. Compliance to standards among agencies for housing development in Nigeria has been a subject of concern and scrutiny. While there have been efforts by the government and relevant agencies to establish and enforce standards, the level of compliance varies and is often less than satisfactory. According to Enemark *et al.* (2014), numerous factors contribute to non-compliance to standards among agencies which include inadequate regulatory frameworks, corruption, limited resources,

and lack of awareness among stakeholders. That is, inadequacy of regulatory frameworks affects compliance to housing development. As observed by Bah *et al.* (2018), the establishment of agencies such as the Federal Ministry of Works and Housing, the Federal Housing Authority, and the State Development Control Agencies to oversee housing development, may not always have comprehensive or up-to-date regulations to discharge the duties, thereby creating loopholes that can be exploited by developers who do not prioritize compliance. Again, corruption is another significant factor that affects compliance levels. Ekpodessi *et al.* (2018) alluded to the fact that reports of bribery, favoritism, and other forms of corruption within the housing development sector are not uncommon. These practices undermine the enforcement of standards, as developers may bypass regulations by offering bribes or using their connections to secure approvals without meeting the required standards, thereby compromising the quality and safety of housing units and puts residents at risk. Moreover, it has been observed that limited resources also contribute to the challenges of compliance. This is supported by Oni-Jimoh *et al.* (2018) that many agencies responsible for housing development lack adequate funding, skilled personnel, and equipment necessary for effective monitoring and enforcement. Without these resources, it becomes difficult for agencies to conduct regular inspections, ensure compliance with building codes, and take appropriate actions against non-compliant developers.

Additionally, lack of awareness among stakeholders, including developers, contractors, and residents, hampers compliance efforts. As observed by Ndayirukiye and Takeuchi (2014) that many individuals involved in housing development may not be fully aware of the relevant regulations, standards, and best practices. This can result in unintentional non-compliance, as well as a lack of demand for compliance among residents who may prioritize affordability over quality and safety. The administrative procedures involved in land allocation and title registration are lengthy. These procedures have neither administrative nor statutory timelines as a matter of policy, though some states have tried to improvise, following internal administrative reforms. A typical application may take months and in most cases years for a grant to be made by the state and applicants may have to sometimes be visiting lands department for updates. The unclear manner in terms of information availability makes the system vulnerable to corrupt practices. For those who have access to land through the informal markets, registration of title has to go through a minimum of 16 procedures, 274 days and 27.1% of the property value

to obtain a statutory right of occupancy. According to Yakubu (2017), Nigeria is rated 178th among 183 countries in the world with immense difficulties in registering properties. In 2020, the number of procedures reduced to 13 which will take an average of 77days with a cost of 20.8% of the value of the property to be registered, while the ranking has moved further to 183rd the highest compared with most countries in the sub-Saharan Africa (Udoekanem *et al*, 2014).

This constraint has limited a substantial number of the general population or households from transacting with the formal land market that is supported by the Land Use Act. Despite appeals by some states for registration of property rights irrespective of the informal titles, the bureaucratic nature and cost of the current land registration ensures a minimal success rate. Ghebru and Okumo (2016) reported that only 3% of land in Nigeria has formal property title. Strange as this may seem, the Land Use Act has even made it a matter of discretion for landowners to register their titles. However, it is worthwhile to say that concerted efforts have been made to address compliance issues in Nigeria. For instance, Fateye *et al.* (2020) affirmed that the National Building Code was revised in 2019 to enhance the regulatory framework for housing development. The code incorporates international best practices and provides guidelines for design, construction, and maintenance of buildings, whereas the effectiveness of such initiatives depends on their implementation and enforcement at both the federal and state levels. For few available land to be equitably administered among the people and be maximally utilized, there is the need for an effective land policy to be put in place for proficient control and management of land in order to witness the desired development in our society. Prior to the 1978 Land Use Act, there were laws which governed the land tenure system in Nigeria before, during and after the advent of colonial rule. These laws were found to be defective because despite their existence, the problem of land tenure persisted. In one hand, there was difficulty in acquiring land for public interest by government in most urban centres for national development due to land speculations, racketeering and high cost of compensation usually demanded by the land owners. On the other hand, the recent upsurge in population of urban centres has made land highly competed with associated difficulty in its delivery process, thereby making housing development nearly impossible. However, in Taraba State, there was a paucity of study or documentation on effective strategy to address the challenges of land delivery process for housing development. It is against this background that the current study assessed the level of

compliance to standards among agencies for housing development in Taraba State.

MATERIALS AND METHODS

Taraba State lies roughly between latitude 60 30' and 80 30' north of the equator and between longitude 90 00' and 120 00' east of the Greenwich Meridian. It is bounded on the North by Bauchi State and Gombe State on the North-east. It is also bounded by Adamawa State on the east and Plateau State on the North-west. The State is further bounded to the west by both Nasarawa and Benue States, while it shares an international boundary with the Republic of Cameroon to the South and South-east. The State could be divided into three topographical regions (See Fig. 1). West of the River Benue, covering mostly Ibi and Karim Lamido Local Government Areas, which are

the intensive Fadama Swamps of the Muri Plains. This region is very thinly settled and virtually uncultivated. Rivers Benue, Donga and Taraba (from which the State derives its name) are the dominant river systems which flow across the Muri plains to drain the entire State. Together with the minor ones, such as the Lamorde and Mayo Ranewo form extensive flood plains in the central part of the state, providing sufficiently fertile agricultural land which is presently underutilized. Like most parts of Northern Nigeria, Taraba State has a wet and dry climate. The wet season lasts, on the average, from April to October. The dry season lasts from November to March. Mean annual rainfall varies between 1058mm in the north around Jalingo and Zing, to over 1300mm in the South around Serti and Takum. The Wettest months are August and September.
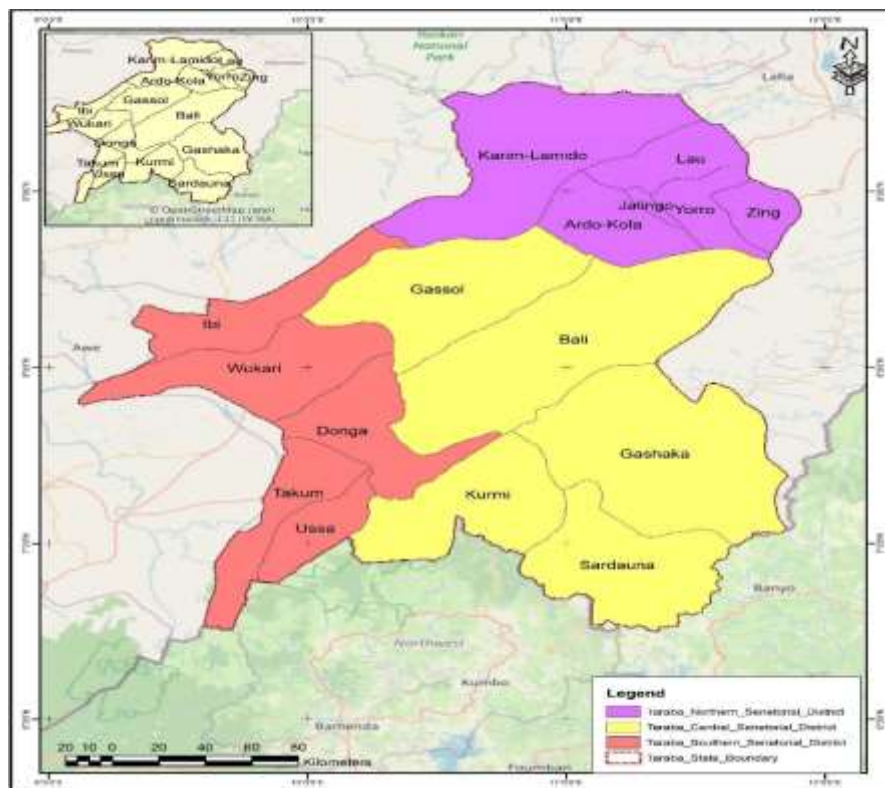
Fig 1: Map of Taraba State
Source: Authors' design (2023)

The study adopted descriptive survey research method. The multistage sampling technique was used to select the sample size for this study. Multistage sampling refers to the process whereby different sampling techniques are used at several stages of sampling (Emaikwu, 2010). The aim of using multistage sampling technique is to match the proportions of the characteristics as found in the population and break the sampling process into several

steps since the population of the stakeholders/actors in the study area is not the same. The target population for this study included all the households across Bali, Jalingo and Wukari as well as the staff population in the Ministry of Rural and Urban Development and staff population in Land and Survey Agency in the Local Government Areas. The available records from Taraba State Fact Sheets (2022) revealed that Jalingo has a population of 238,897 out which the household

population stands at 99,052; Bali has a population of 356,924 out which the household population stands at 147,989 while Wukari has a population of 412,633 out which the household population stands at 171,087. Also, the Taraba State Fact Sheets (2022) showed 105 staff in the Ministry of Rural and Urban Development and 208 staff in Land and Survey Agency across the three selected LGAs. On the whole, the target population for this study stands at 418,441. The multistage sampling technique was used to select the sample size for this study.

Stratified sampling method was used to divide Taraba State into 3 areas based on Senatorial Zones in the State. After that, a simple random sampling technique of balloting without replacement was used to select one local government area from the each Senatorial Zone in the State. In addition, purposive sampling technique was used to select male households who have experienced processes involved in land delivery for housing development within last 10 years or those who are currently experiencing it. Thereafter, Taro Yamane Formula was used to determine the sample size to be 399 for this study (Yamane, 1967 as cited by Ukah and Ejaro, 2019) as presented in equation 1

$$n = \frac{N}{1 + N(e)2} \qquad (1)$$

Where n = sample size; N = Population; e = level of significance

Hence, 399 constituted sample size for this study while 133 participants were randomly selected from each local government area. 399 questionnaire copies were distributed for data collection. The questionnaire copies were administered within five working days with the aid of 2 research assistants in each local government area. 385 copies of questionnaire out of the 399 copies distributed were appropriately filled and returned. The data from field were analyzed using descriptive statistics of frequency/percentage table, arithmetic mean (average) together with their respective standard deviations as deemed appropriate for answering research questions with acceptance value of 2.50 and above. Chi-Square analysis was used to test the null hypothesis which stated that the factors affecting the level of compliance with standard among agencies do not significantly impact on housing development in Taraba State. The analysis was done with the aid of SPSS (Version 22).

RESULTS AND DISCUSSION
Table 1 revealed 179 indicating 46.4% participants who are into farming as occupation, 48 representing

12.5% who are doing business, while 124 indicating 32.2% are civil servants while the remaining 34 representing 8.8% engage in other activities for daily living. Obviously, majority of the respondents are farmers and civil servants.

Table 1: Demographic Data of Respondents

Occupation	Frequency	Percentage %
Farming	179	46.4
Business	48	12.5
Civil Servant	124	32.2
Others	34	8.8
Total	385	100
Educational Level	Frequency	Percentage %
Below Degree	203	53
Degree Holder	109	28
Above Degree	73	19
Total	385	100
Gender	Frequency	Percentage %
Male	279	72.5
Female	106	27.5
Total	385	100

Source: Field Study, 2023.

The table 1 revealed 179 indicating 46.4% participants who are into farming as occupation, 48 representing 12.5% who are doing business, while 124 indicating 32.2% are civil servants while the remaining 34 representing 8.8% engage in other activities for daily living. Obviously, majority of the respondents are farmers and civil servants. Similarly, the table showed 203 indicating 53% who had below degree educational level, and 109 representing 28% who had degree educational level while the remaining 73 indicating 19% had above degree educational level. Thus, majority of the participants in this study did not attain degree educational level. Lastly, the table revealed 279 representing 72.5% who are male participants while the remaining 106 indicating 27.5% are female participants. Hence, male participants surpass female counterpart in this study. This gives credence to the fact that many household heads and land owners are male folk in the study area.

The factors affecting the level of compliance to standard among agencies for housing development in Taraba State: Table 2 reveals the opinions of respondents on the factors affecting the level of compliance with standard among agencies for housing development. Based on the table, the mean scores of the respondents- 3.33, 3.22, 3.29, 3.22, 3.24, 3.31, 3.31 and 3.18 are above the criterion mean of 2.50 for acceptance level. The results from the Table showed that all respondents affirmed that items 1 – 8 are factors affecting the level of compliance with standard among agencies for housing development. The results revealed that limited resources on the part of concerned agencies contributes to the challenges of compliance, inadequacy of regulatory frameworks

affects compliance, favoritism in the course of discharge of duties undermine the enforcement of standards, corruption compromises the quality of housing development, nepotism also leads to lack of safety of housing units, inadequate funding affects agencies to ensure standard compliance, lack of awareness among stakeholders also affects the level of compliance to standard as well as inadequate

equipment necessary for monitory compliance with mean scores of 3.33, 3.22, 3.29, 3.22, 3.24, 3.31, 3.31 and 3.18 with their respective standard deviations are factors affecting the level of compliance with standard among agencies in the study area. The grand mean of 3.26 revealed that items 1 – 8 are factors affecting the level of compliance with standard among agencies for housing development in Taraba State.

Table 2 Mean ratings of respondents with regard to the factors affecting the level of compliance to standard among agencies for housing development in Taraba State.

S/N	Items	N	Mean	SD	Decision
1.	Limited resources on the part of concerned agencies contributes to the challenges of compliance.	385	3.33	0.78	Accepted
2.	Inadequacy of regulatory frameworks affects compliance among stakeholders.	385	3.22	0.85	Accepted
3.	Favoritism in the course of discharge of duties undermine the enforcement of standards.	385	3.29	0.79	Accepted
4.	Corruption compromises the quality of housing development.	385	3.22	0.84	Accepted
5.	Nepotism also leads to lack of safety of housing units.	385	3.24	0.84	Accepted
6.	Inadequate funding affects agencies to ensure standard compliance.	385	3.31	0.74	Accepted
7.	Lack of awareness among stakeholders also affects the level of compliance to standard.	385	3.31	0.70	Accepted
8.	Inadequate equipment necessary for monitory compliance.	385	3.18	0.77	Accepted
	Grand Mean		**3.26**	**0.79**	

Source: Field survey (2023)

Responses of structured interview on the factors affecting the level of compliance with standard among agencies for housing development: Table 3 revealed the frequency and percentage from respondents on factors affecting the level of compliance with standard among agencies for housing development in Taraba State.

Table 3: Frequency and percentage of response on factors affecting the level of compliance

Themes	Frequency	Percent (%)
Limited resources by designated agencies	93	24.2
Favoritism	75	19.5
Corruption	117	30.3
Inadequate funding	100	26.0
Total	**385**	**100**

Source: Field Survey (2023).

Based on the table, 24.2% pointed out that limited resources by designated agencies affects the level of compliance, 19.5% of the interviewees agreed that favoritism affects the level of compliance, while 30.3% maintained that corruption affects the level of compliance and the remaining 26.0% affirmed that inadequate funding affects the level of compliance with standard for housing development. In this sense, several factors affect the level of compliance with

standard among agencies for housing development in the study area.

Records and Data of Yearly Building Plan Approval in the Selected Local Government Areas: Table 4 indicated the monthly and yearly building approval of Jalingo town planning of building plans that were legally permitted for housing development.

However, the level of building plans permit in Jalingo is encouraged in terms of compliances, which has helped in the process of a legal housing development in Jalingo local Government, Taraba State. But the deficiency of building permit lasted for only two years where the proposed land has not been developed after two years the permit will be null and void. Since building approval permit shall only be granted when plan proposal is attached with land agreement or right of occupancy R of O. It helps in checkmating land conflict of whom is the right owner, this has also helped to ease land delivery system in Taraba State. Therefore, plans approval permit is also a legal instrument that helps in land delivery for housing development in Taraba State. However, any land that has no plan approval permit is an illegal housing development which has no record with the Ministry of Town and Urban Planning in Taraba State.

Table 4: Jalingo yearly Building Plan Approval

MONTH	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
January	54	84	58	61	46	87	82	84	84	80
February	80	69	79	61	44	91	61	69	52	66
March	30	60	56	40	50	40	59	64	43	47
April	41	58	43	31	30	39	65	59	36	39
May	52	40	53	32	44	51	39	42	37	40
June	22	31	39	33	36	53	30	28	20	33
July	39	33	32	19	29	30	31	26	18	21
August	50	20	30	21	20	27	19	36	19	20
September	33	26	41	24	26	44	39	41	22	37
October	47	49	42	47	46	42	51	48	39	44
November	55	51	47	49	50	60	50	41	49	38
December	71	62	52	60	51	66	60	52	51	50
TOTAL	574	576	598	475	487	589	591	588	470	515

Source: Taraba State Ministry of Town and Urban Planning (2022)

Table 5 indicated the level of compliance towards plans approval permit from the table above of monthly and yearly building approval of Bali town plans were legally permitted for housing development in Bali LGA. Which represents, Taraba Central Districts. However, the level of building plans permit in Bali has deficiency in terms of compliances. Therefore, Building Plans approval permit helps in the process of a Legal Housing Development in Bali Local Government, Taraba State. From the table above only few houses in Bali has building approval permit despite the deficiency of building permit lasted for only two years while if the proposed land has not been developed after two years the permit shall no longer be effective except application for a new approval. Since

building approval permit shall be attached with Building proposal alongside with land agreement or right of occupancy R of O. It helps in checkmating land conflict of whom is the right owner, thereby helping to ease land delivery system in Taraba State. Therefore, plans approval permit is a legal instrument that helps in land assessment for housing development in Taraba State. Meanwhile, land delivery for housing development in Taraba State, has brought a lot of efficiency in housing development. But any proposed building plan that has no plan approval permit is an illegal housing development which has no record with the Ministry of Town and Urban Planning in Taraba State.

Table 5: Bali Yearly Building Plan Approval

MONTH	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
January	2	1	2	2	4	2	2	5	4	2
February	1	2	Nil	2	7	1	2	3	2	3
March	3	4	3	6	3	1	1	2	3	1
April	1	2	3	3	3	2	2	3	2	2
May	1	1	Nil	1	1	1	Nil	2	1	Nil
June	2	Nil	2	1	3	Nil	1	1	2	1
July	Nil	1	1	3	2	1	1	1	1	1
August	1	Nil	2	1	2	Nil	Nil	1	1	Nil
September	Nil	1	Nil	2	1	Nil	1	1	2	3
October	1	Nil	3	2	4	1	1	4	1	2
November	2	2	2	5	3	Nil	2	4	1	2
December	2	2	3	3	4	2	2	5	5	3
TOTAL	16	16	21	31	37	11	15	32	25	20

Source: Taraba State Ministry of Town and Urban Planning (2022)

Table 6 indicated the monthly and yearly building approval of Wukari Town plans were the legally permitted instruments for housing development in Wukari. However, the level of building plans permit in Wukari is not much encouraging in terms of compliances. Building Plans approval permit helps, in the process of a legal housing development in Wukari Local Government, which represent Taraba State South Senatorial Districts. Meanwhile, the deficiency of building permit lasted for only two years while if the proposed land has not been developed after two

years the permit will be no longer useful. Since is necessary, building plans approval permit shall be attached alongside with the Building proposal and land agreement or right of occupancy R of O. It helps in checkmating land conflict of whom is the right owner, thereby helping to ease land delivery system in Taraba State. Therefore, plans approval permit is also a legal instrument that helps in land assessment for housing development in Taraba State. Meanwhile, plan approval permit of land delivery for housing development in Taraba State, has brought a lot of

efficiency in housing development. But in any case where proposed building has no plan approval permit is an illegal housing development which has no record

with Ministry of Town and Urban Planning in Taraba State.

Table 6: Wukari Yearly Building Plan Approval

ONTH	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
January	11	10	11	6	6	5	15	12	4	5
February	7	8	6	5	2	5	11	5	5	2
March	5	6	8	9	Nil	7	8	5	4	8
April	3	4	6	Nil	7	10	8	7	5	8
May	4	6	1	7	8	4	4	2	4	9
June	7	7	3	1	10	5	4	6	2	9
July	6	7	4	4	4	2	8	5	2	Nil
August	2	3	1	3	Nil	1	4	1	2	5
September	5	4	Nil	3	9	1	10	2	1	10
October	3	3	4	8	3	2	5	5	2	2
November	14	3	6	2	3	5	2	Nil	1	4
December	2	4	6	5	9	11	2	2	4	10
TOTAL	69	65	56	53	61	58	81	52	36	72

Source: Taraba State Ministry of Town and Urban Planning (2022)

Records and Data of Land Registered in the Selected Local Government Areas: Table 7 indicated the monthly and yearly data of land registered of land delivery for housing development in Jalingo local government, which represent Taraba State North Senatorial District. Moreover, land registered is the most essential element or the potential of housing development. It also helps in checkmating and promoting compliance of land owners in terms of investigating factors that determine legal instruments that warrant proper housing development in an efficient manner. This also helps to eliminate illegal settlement, land conflicts or crisis between or among developers. Land register from bureau of land and survey records all the land applications and issue R of O or certificate of occupancy. To Whom It May Concern for period of (99) years. Therefore, any developer or land owner that is not registered or yet to be registered with Bureau of Land and Survey is an illegal occupant, for any matter arise that is involved compensation, or any legal means only those with Right of Occupancy or Certificate of Occupancy were deemed worthy for compensation.

Therefore, land registry is a very strong instrument in terms of housing development. Table 8 revealed the monthly and yearly data of land registered of land delivery for housing development in Wukari local government, which represent Taraba State South Senatorial District. Moreover, land registered is the most essential element or potential of housing development.

It also helps in checkmating and promoting compliance of land owners in terms of investigating factors that determine legal instruments that warrant proper housing development in an efficient manner, thereby helping to eliminate illegal settlement, land

conflicts or crisis between or among developers. Land registered from Bureau of Land and Survey records all the land applications and issue of Right of Owner or certificate of occupancy C of O to Whom It Concern for period of (99) years. Therefore, any developer or land owner that is not registered or yet to be registered with Bureau of Land and Survey is an illegal occupant, for any matter arise that is involved compensation, or any legal means only those with Right of Occupancy or Certificate of Occupancy were deemed worthy for compensation. Therefore, land registry is a very strong instrument in terms of housing development.

Table 9 revealed the monthly and yearly data of land registered of land delivery for housing development in Bali local government, which represent Taraba State Central Senatorial District. Moreover, land registered is the most essential element or potential of housing development. It also helps in checkmating and promoting compliance of land owners in terms of investigating factors that determine legal instruments that warrant proper housing development in an efficient manner, thereby helping to eliminate illegal settlement, land conflicts or crisis between or among developers.

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Table 7: Jalingo Land Registered from 2013–2022

MONTH	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
January	9	9	8	11	17	9	6	25	35	28
February	11	11	9	13	9	11	4	27	31	33
March	12	14	15	9	11	10	3	21	27	25
April	10	10	9	10	10	14	7	13	24	29
May	7	13	10	8	14	12	10	24	31	27
June	14	12	13	11	12	9	6	20	23	25
July	6	8	12	9	9	6	4	11	14	21
August	5	12	7	8	6	7	2	9	15	17
September	8	8	6	8	10	8	1	10	19	16
October	12	6	9	13	11	8	6	12	27	22
November	12	14	14	15	9	10	5	21	36	30
December	11	9	10	11	12	11	5	23	34	37
Total	117	126	122	126	130	115	59	216	316	310

Source: Bureau of Land and Survey Jalingo (2023)

Table 8: Wukari Land Registered from 2013 – 2022

MONTH	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
January	6	7	10	9	15	10	5	12	20	18
February	9	10	9	11	10	12	8	12	18	22
March	10	9	11	12	14	11	9	19	18	19
April	7	11	8	8	9	12	8	11	20	20
May	11	10	9	9	12	10	9	18	23	19
June	12	9	8	8	10	7	5	11	10	12
July	8	7	9	7	6	8	2	8	9	10
August	6	9	4	5	5	4	1	6	8	8
September	6	5	5	7	6	7	2	7	10	9
October	10	9	8	9	8	7	3	9	11	14
November	8	7	8	11	7	8	3	12	15	22
December	10	8	11	9	10	11	5	18	21	24
Total	103	101	100	105	112	107	60	143	183	197

Source: Bureau of Land and Survey Wukari (2023)

Table 9: Bali Yearly Land Registered 2013 – 2022

MONTH	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
January	2	5	6	4	8	6	3	2	7	3
February	2	4	3	4	4	5	3	5	8	9
March	5	3	7	6	4	7	2	4	3	9
April	4	6	7	8	6	9	3	7	11	7
May	8	7	6	7	6	3	2	8	9	10
June	8	6	10	6	10	5	4	8	10	11
July	Nil	8	6	Nil	7	6	1	6	9	9
August	3	7	5	5	7	3	Nil	1	7	6
September	6	10	4	4	3	4	1	6	9	7
October	11	8	4	3	1	2	3	2	4	3
November	6	2	4	3	3	4	2	4	1	4
December	9	7	9	8	5	7	9	7	9	7
Total	64	73	71	58	64	61	33	60	87	85

Source: Bureau of Land and Survey Bali (2023).

Test of Hypothesis: Factors affecting level of compliance to standard among agencies do not significantly impact on housing development in Taraba State. The analysis of Table 10 includes the results of chi-square tests. The results showed values as follows: Pearson Chi-Square: X^2-Cal: 735.142. df (degrees of freedom): 181. Sig: .000. The Pearson chi-square test that determines if there is a significant association between two categorical variables yielded a chi-square value of 735.142. The degrees of freedom indicate the number of categories minus 1 (181 in this case). The p-value (Sig) associated with the chi-square value is .000, which is less than the typical threshold of .05. This means that there is a significant association between the variables. Likelihood Ratio: X^2-Cal: 596.419. df: 181. Sig: .000. The likelihood ratio assessed the association between the variables, which yielded 596.419 at 181 degrees of freedom. The p-value (Sig) associated with the likelihood ratio test is .000, indicating a significant association between

the variables. Linear-by-Linear Association: X^2-Cal: 198.538. df: 1. Sig: .000 the linear relationship between variables. By implication, the p-value (Sig) associated with the linear-by-linear test is .000, indicating a significant linear relationship between the variables. N of Valid Cases: The number of valid cases used in the analysis is 385.

Table 10: Chi-square table of factors affecting level of compliance and housing development

	X^2-Cal	Df	Sig
Pearson Chi-Square	735.142	181	.000
Likelihood Ratio	596.419	181	.000
Linear-by-Linear Association	198.538	1	.000
N of Valid Cases	385		

Source: Author's Statistical Analysis (2023)

These chi-square test results indicate that there are statistically significant associations between the variables being examined. Consequently, there is a significant impact of factors affecting level of compliance with standard among agencies on housing development in Taraba State. The findings of the present study revealed that factors that affect level of compliance with standard among agencies significantly impact on housing development in Taraba State. This is agreement with Enemark *et al.* (2014) who reported that numerous factors contribute to the level of non-compliance to standards among agencies, thereby inhibiting on land delivery process. This study further agreed with Bah *et al.* (2018) that the establishment of agencies such as the Federal Ministry of Works and Housing, the Federal Housing Authority, and the State Development Control Agencies to oversee housing development, may not always have comprehensive or up-to-date regulations to discharge the duties, thereby creating loopholes that can be exploited by developers who do not prioritize compliance. Similarly, the study concurred with Ekpodessi *et al.* (2018) who reported that bribery, favoritism, and other forms of corruption within the housing development sector are not uncommon. These practices undermine the enforcement of standards, as developers may bypass regulations by offering bribes or using their connections to secure approvals without meeting the required standards, thereby compromising the quality and safety of housing units and puts residents at risk. Lastly, the findings of the current study is in agreement with Oni-Jimoh *et al.* (2018) that many agencies responsible for housing development lack adequate funding, skilled personnel, and equipment necessary for effective monitoring and enforcement, thereby worsening the level of non-compliance with stipulated standards.

Conclusion: This study aimed at assessing the factors affecting the level of compliance to standards among agencies for housing development. Survey design was adopted in the course of this study. The study found out that there are factors affecting the level of compliance among agencies for housing development and it was recommended that Land Use Planning and Zoning should be enhanced, fight against bribery and corruption should be initiated at all government levels. Also, funds and resources should be made available for the agencies involved.

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