

The Prospects and Limitations of Adoption of Community Land Trusts for Rural Development in Benue State, Nigeria

Kenneth Ter Bai¹ and Mamman Mahammad Alhassan^{1,2}

¹Sustainable Development Centre, University of Abuja, Abuja, Nigeria

²Department of Geography and Environmental Management, University of Abuja, Abuja, Nigeria

*Corresponding Author

DOI: <https://dx.doi.org/10.47772/IJRISS.2025.91100052>

Received: 14 November 2025; Accepted: 21 November 2025; Published: 28 November 2025

ABSTRACT

This study examined the prospects and limitations of adopting Community Land Trusts (CLTs) as a participatory land and housing model for rural development in Benue State, Nigeria. Using a mixed-methods design, quantitative data were collected from 338 respondents across conflict-affected communities, complemented by six key informant interviews with policymakers and housing experts. Descriptive findings showed a predominantly youthful population (51.2% aged 18-34), a slight female majority (54.4%), and a high incidence of displacement (76%), underscoring the urgent need for sustainable and community-based housing solutions. Awareness of CLTs was generally low (70.7% disagreed they knew the concept), yet respondents expressed openness to their principles, particularly community participation (54.8% agreement) and affordability potential (39.4% agreement). A multiple regression model revealed that CLT-related perceptions accounted for 4.2% of the variance in housing outcomes ($R^2 = 0.042$, $p = 0.046$). Only one predictor, “land tenure customs may limit CLT adoption”, was statistically significant ($\beta = -0.179$, $p = 0.001$), indicating that entrenched customary land systems remain a major barrier to feasibility. Thematic insights reinforced the need for legal reform, institutional support, and extensive sensitisation before CLTs can be effectively implemented. The study concludes that while CLTs hold conceptual promise for affordability and community stewardship, their practical adoption in Benue State requires alignment between formal law, customary tenure, and community-based governance frameworks.

Keywords: Community Land Trusts (CLTs), Rural Development, Land Tenure Systems, Displacement, Participatory Housing Models

INTRODUCTION

Housing is universally recognized as a fundamental human right and a vital pillar for peace, stability, and sustainable development. Yet a persistent global housing crisis undermines this right, with more than 100 million people experiencing homelessness and about 1.6 billion living in inadequate conditions (Anthonj et al., 2023). The problem is most acute in post-conflict rural regions, where forced displacement, poverty, and weak infrastructure combine to heighten vulnerability and social instability. In response, the United Nations Human Settlements Programme emphasizes adequate housing as essential for building inclusive, safe, resilient, and sustainable communities in line with Sustainable Development Goal 11 (UN-Habitat, 2024).

Housing plays a central role in post-conflict reconstruction because it restores dignity, enables return, and supports the recovery of livelihoods. The absence of secure and affordable shelter affects not only physical wellbeing but also psychosocial stability and social cohesion (Adekola et al., 2024). However, delivering longterm housing solutions in fragile rural contexts remains difficult, especially where land rights are contested, institutional capacity is weak, and marginalized populations are excluded from planning processes (Ngulube et al., 2024). Across much of Africa, national governments have struggled to meet the housing needs of rural populations (Maina et al., 2024). In Nigeria, where more than half the population resides in rural areas, policy attention has

largely focused on urban housing, leaving rural households to rely on temporary or self-built structures (Jiboye et al., 2020; Guo et al., 2023).

Benue State in north-central Nigeria illustrates these challenges. The protracted farmer–herder conflict has displaced over 1.5 million people, destroyed homes, and devastated livelihoods (Uwuseba & Aboribo, 2025; Iorbo et al., 2024). Many displaced families now live in overcrowded camps or host communities with little access to water, education, or health services, while the absence of stable housing perpetuates poverty and insecurity (Swope & Hernández, 2019). Despite the scale of need, most interventions remain fragmented and short-term, focusing on emergency relief rather than durable resettlement (Obianyo et al., 2021; Adedeji, 2023).

Globally, alternative frameworks such as Community Land Trusts (CLTs) have shown promise for securing affordable housing and strengthening community control of land. CLTs hold land in trust to ensure long-term affordability and prevent speculation (Crabtree-Hayes, 2024), with successful examples in Kenya and elsewhere in sub-Saharan Africa (Midheme & Moulaert, 2013). CLTs typically separate land ownership from housing ownership, allowing communities to retain collective control over land while enabling individuals to access secure, affordable housing. Yet in Nigeria such models remain underdeveloped, constrained by the 1978 Land Use Act, which centralizes land ownership and limits community-led tenure systems (Udom et al., 2023).

Despite growing global interest in CLTs, little empirical research has examined their feasibility in Nigeria’s rural, conflict-affected settings. Against this backdrop, the persistence of displacement and tenure insecurity in Benue demands innovative, community-based solutions. Existing policies neither integrate customary tenure dynamics nor promote participatory ownership mechanisms. This study therefore investigates the prospects and limitations of adopting Community Land Trusts as a participatory framework for rural development in Benue State, Nigeria, seeking to understand how community-based land governance could support peace, stability, and sustainable development in conflict-affected rural settings.

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Social Housing as a Catalyst for Rural Development

Social housing is increasingly recognised as a cornerstone of inclusive and sustainable development, particularly where market mechanisms fail to deliver adequate and affordable shelter. Broadly defined as housing provided or supported by public, cooperative, or non-profit agencies for those excluded from the formal housing market, social housing aims to balance affordability with long-term social benefits (UN-Habitat, 2021). In developing countries, its scope has expanded beyond urban centres to address rural and peri-urban housing deprivation, where poverty, land insecurity, and weak infrastructure are prevalent.

The relationship between housing and rural development is multidimensional. Adequate housing not only improves living standards but also enhances social cohesion, productivity, and environmental sustainability (Edewor, 2018). It provides a stable base for livelihoods by securing tenure and ensuring access to essential services such as water, markets, and education. Maina et al. (2024) argue that in rural Africa, housing deficits reflect deeper structural issues, inequality, insecure land tenure, and institutional exclusion, requiring integrated solutions that combine infrastructure with community participation and social inclusion.

Successful rural social housing models often adopt participatory and cooperative approaches, enabling communities to engage directly in planning, design, and management. This participatory ethos enhances ownership, accountability, and long-term sustainability (Nzeadibe et al., 2020). In Kenya, participatory rural settlement projects have demonstrated that locally driven models can reduce costs, foster solidarity, and strengthen community institutions (Midheme & Moulaert, 2013). Similarly, cooperative housing initiatives in Southern Africa have mobilised community savings, generated employment, and improved housing quality without external dependency (Gotyi & Majee, 2025).

These experiences align with the principles of Community Land Trusts (CLTs), which hold land in perpetuity for community benefit and ensure permanent housing affordability. Both CLTs and social housing models prioritise

equity, empowerment, and resilience, addressing structural inequalities that perpetuate rural poverty and displacement. Nzeadibe et al. (2020) emphasize that such models are essential for achieving rural sustainability by integrating housing with livelihoods, inclusion, and environmental stewardship.

However, translating these models into effective rural development strategies in Sub-Saharan Africa faces persistent barriers. These include inadequate institutional capacity, fragmented rural housing policies, and reliance on donor-driven initiatives that often neglect local realities (Obianyo et al., 2021; Adedeji, 2023). In Nigeria, urban-centric housing policies have marginalised rural areas, while legal and financial systems rarely support community-based or cooperative approaches (Udom et al., 2023). As a result, rural housing remains largely informal and self-built, with minimal technical or financial support (Jiboye et al., 2020).

Repositioning social housing as a driver of rural development requires a paradigm shift, one that aligns housing policy with participatory land governance. Edewor (2018) advocates for context-sensitive housing that blends modern materials with traditional techniques and respects cultural values. Linking social housing with livelihood programmes and local governance can generate multiplier effects that enhance economic resilience and social stability.

Participatory Land and Housing Models: Global Insights and Local Relevance

Participatory approaches to land and housing provision have gained traction as alternatives to market-driven and top-down state interventions. Models such as Community Land Trusts (CLTs), cooperative housing, and public–community partnerships (PCPs) prioritize long-term affordability, community stewardship, and inclusive governance (DeFilippis et al., 2017; UN-Habitat, 2021). These frameworks decouple land control from speculative markets and institutionalize community rights, making them particularly relevant in contexts of displacement, land commodification, and weak formal governance.

CLTs represent the archetype of participatory land models. They retain land ownership under a nonprofit trust while allowing residents to lease or own dwellings with resale restrictions that preserve affordability (Wadsworth, 2021; Chyi & Wu, 2023). Internationally, CLTs have scaled in North America and Europe, with pilot adaptations in the Global South. In Kenya, Midheme & Moulaert (2013) show how CLTs hybridized with customary norms can stabilize housing costs and support marginalized communities. Crabtree-Hayes (2024) highlights governance safeguards from Australia that maintain affordability without eroding asset value. Empirical studies also link CLTs to improved cohesion, livelihood generation, and reduced eviction risks when supported by enabling institutions (Lee et al., 2024; Chyi & Wu, 2023).

Cooperative housing offers a complementary model. Cooperatives pool resources, manage investments democratically, and provide shared services, lowering individual costs and fostering mutual support (Carlsson, 2019; Gotyi & Majee, 2025). In rural settings, they mobilize local capital for housing and income-generating activities. However, cooperatives require strong organizational capacity and transparent governance to avoid elite capture or collapse (Olusola & Durodola, 2021).

PCPs bridge state-led programs and grassroots agency. Governments contribute land, financing, or legal recognition, while communities lead planning and management. UN-Habitat (2021) notes that PCPs can overcome public sector resource gaps by leveraging local knowledge and social capital. Successful PCPs combine legal clarity, capacity building, and accountability mechanisms (Udom et al., 2023).

Despite their promise, participatory models face challenges in African contexts. Customary tenure systems, overlapping statutory regimes, low legal literacy, and weak coordination hinder formal recognition and scaling (Ocheje, 2019; Fajemirokun, 2022; Udom et al., 2023). Political economy constraints and cultural preferences for individual ownership further complicate uptake (Obianyo et al., 2021; Crabtree-Hayes, 2024).

Community Land Trust as a Framework for Inclusive Rural Housing and Land Governance

The dual crises of homelessness and poverty continue to affect millions globally, representing persistent manifestations of social and economic inequality (Enwin & Ikiriko, 2023). In response, the Community Land

Trust (CLT) model has gained international recognition as a viable, community-based solution for securing affordable and equitable housing. Originating in the United States in the late 1960s, CLTs were designed to promote collective land ownership and counteract structural barriers to secure housing and land rights for marginalized groups (DeFilippis et al., 2017).

A CLT is a nonprofit entity that acquires and retains ownership of land on behalf of a community, while allowing residents to lease or own the structures built upon it. This separation between land and housing ownership safeguards long-term affordability, reduces vulnerability to speculative markets, and enhances local control over development outcomes (Wadsworth, 2021; Landes, 2021). Key mechanisms include renewable ground leases, stewardship oversight, and resale formulas that restrict windfall profits, ensuring affordability for future occupants (Wu & Chyi, 2023).

CLTs advance social equity and environmental sustainability by prioritizing low-income and historically marginalized populations (Lee et al., 2024). Their structure fosters community participation and long-term stewardship, aligning housing provision with goals of social justice, democratic governance, and neighborhood stability. CLTs also promote resilient and ecologically sound communities through sustainable building practices and land use planning.

Despite success in the Global North, CLTs remain underexplored in the Global South. In Nigeria, housing policies emphasize market-led urban renewal, often neglecting rural communities and displaced populations (Olusola & Durodola, 2021). The housing sector faces deficits in quantity and quality, compounded by tenure insecurity, rising land costs, and an underdeveloped mortgage system (Enwin & Ikiriko, 2023). Rural areas like Benue State suffer from inadequate infrastructure and exclusion from national housing policies, leaving many vulnerable to displacement and poverty (Audu & Anloho, 2024).

CLTs offer promise in such contexts by emphasizing collective landholding, participatory governance, and longterm affordability. They protect residents from eviction and speculative pressures, while enabling communityled planning and accountability (Basile & Ribeiro, 2022). However, successful implementation requires legal recognition of community trusts, institutional capacity-building, and inclusive stakeholder engagement (Udom et al., 2023). Partnerships among government, civil society, and academia can support pilot projects and technical assistance, adapting global best practices to local realities (Wadsworth, 2021).

Theoretical Framework

This study is anchored on Communitarianism Theory and Right to the City Theory, both of which provide normative and analytical foundations for understanding community-based land governance models such as Community Land Trusts (CLTs).

Communitarianism Theory emphasizes the collective good, shared ownership, and social responsibility within a community. It argues that individuals derive meaning and security from participation in collective structures that serve common welfare rather than individual accumulation. In the context of rural housing and land management, this theory supports CLTs as mechanisms that promote inclusion, solidarity, and equitable access to resources. By placing land under community stewardship, CLTs embody the communitarian ideal that social justice and stability are achieved when ownership and decision-making power are collectively exercised (Etzioni, 2014; Fajemirokun, 2022; Avineri & de-Shalit, 1992). Scholars such as Sandel (1992) and Wilson (2020) further argue that communitarian property regimes foster human flourishing and civic responsibility, contrasting sharply with individualist models that prioritize private gain over communal wellbeing.

Complementing this is Right to the City Theory (Lefebvre, 1968), which asserts that access to land, housing, and urban or rural space is a fundamental human right. It extends beyond physical occupation to encompass participation in shaping and governing space. Within this framework, CLTs represent a means through which marginalized or displaced communities can reclaim agency in land governance, challenging exclusionary state control embodied in Nigeria's Land Use Act of 1978. Scholars such as Purcell (2002) and Harvey (2008) have

expanded Lefebvre's work to emphasize the importance of democratic control, spatial justice, and grassroots participation in land-use decisions, especially in contexts of displacement and tenure insecurity.

Together, these theories highlight that sustainable rural development and peacebuilding depend on inclusive land governance systems that democratize access, enhance participation, and balance communal interests with individual rights, principles central to the CLT model proposed for Benue State. As Udom et al. (2023) and Zuin et al. (2019) argue, embedding CLTs within participatory governance frameworks can help overcome institutional exclusion and foster resilient, community-led development in fragile rural settings.

METHODOLOGY

This study employed a mixed-methods research design to investigate the prospects and limitations of adopting Community Land Trusts (CLTs) as a participatory land and housing model for rural development in Benue State, Nigeria. The mixed-methods approach was chosen to integrate quantitative perceptions from community respondents with qualitative insights from key institutional actors, enabling a deeper understanding of sociolegal, cultural, and policy factors influencing CLT feasibility.

Study Area, Population, and Sampling

The study was conducted in three conflict-affected rural Local Government Areas (LGAs) of Benue State namely Guma, Gwer West, and Logo, identified in the literature as the epicentres of farmer–herder conflict and displacement. The target population comprised internally displaced persons (IDPs), returnees, and low-income rural dwellers, forming an estimated displaced population of 1.5 million persons (Iorbo et al., 2024).

A quantitative sample size of 400 respondents was derived using Yamane's formula (1967), out of which 338 valid responses (85% response rate) were obtained and analysed. Six (6) additional participants - government officials, policymakers, and housing practitioners, were purposively selected for qualitative interviews due to their expert knowledge of land governance and rural housing.

Data Collection Instruments

Quantitative data were collected using a structured questionnaire containing items on CLT awareness, affordability, community participation, land tenure constraints, dispute mitigation, institutional support, and legal reform. Qualitative data were obtained through semi-structured interviews focusing on institutional frameworks, customary land practices, and the perceived compatibility of CLTs with Benue's socio-cultural context.

Data Analysis

Quantitative data were analysed using descriptive statistics and a multiple linear regression model, where social housing outcomes served as the dependent variable and seven CLT-related perception variables served as predictors.

The model specification was:

$$SHC = \beta_0 + \beta_1 \text{Awareness} + \beta_2 \text{Affordability} + \beta_3 \text{CP} + \beta_4 \text{TC}$$

Where:

SHC = Social Housing Outcomes

β_0 = intercept β_0 β_0 β_0 = Coefficients that were estimated

CP = Community Participation

TC = Tenure Constraints

Qualitative interviews were transcribed and analysed thematically, capturing expert perspectives on awareness gaps, legal constraints, customary tenure systems, and institutional requirements for CLT adoption.

Ethical Considerations

Informed consent was obtained from all participants after clearly explaining the purpose, procedures, risks, and voluntary nature of the study. The principles of autonomy, beneficence, non-maleficence, and justice guided all interactions. Confidentiality and anonymity were ensured through de-identification of responses and secure data handling practices.

RESULTS

Socioeconomic Characteristics of Respondents

The sample showed a slight female majority, with females representing 54.4% and males 45.6%. This reflected patterns in post-conflict rural communities, where men were more likely to migrate or face conflict-related risks. The distribution ensured gender-inclusive perspectives on displacement and housing.

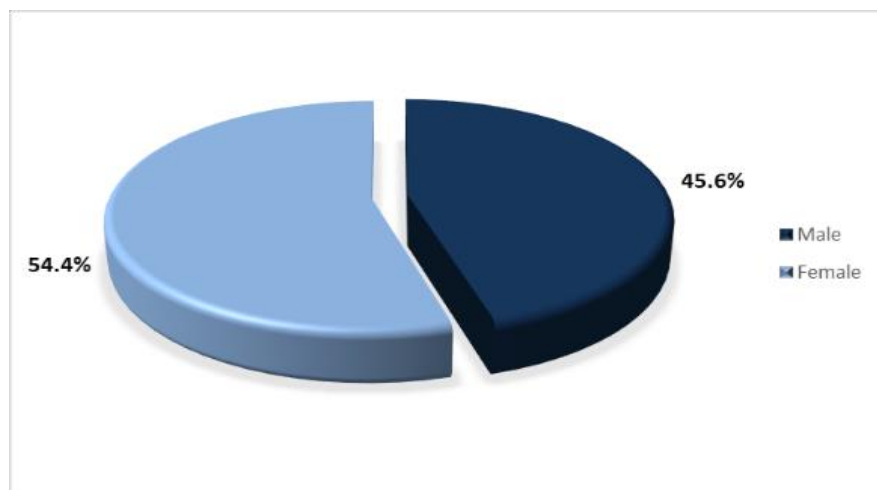


Figure 1 – Gender Distribution of Respondents

Respondents were predominantly young. Those aged 18-24 (23.7%) and 25-34 (27.5%) constituted over half of the sample (51.2%). Middle-aged adults (35-44) accounted for 22.8%, while older respondents (45-54 and 55+) made up 26%. This youthful profile indicated that housing and reintegration needs were largely shaped by economically active age groups.

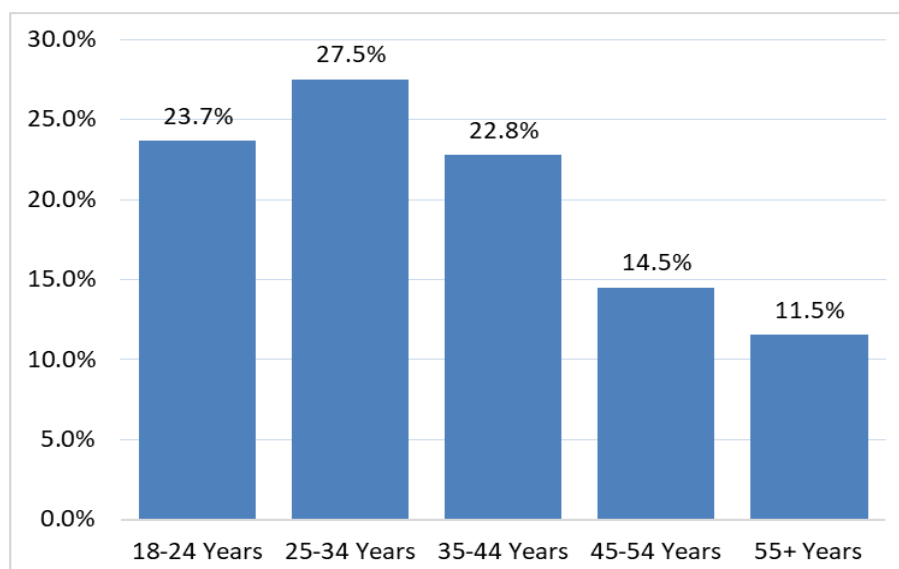


Figure 2 – Age Distribution of Respondents

Most respondents were married (53.6%), followed by single individuals (32.5%). Widowed respondents (11.2%) reflected conflict-related losses, while 2.7% were divorced. These marital patterns highlighted diverse household needs and the vulnerability of affected families.

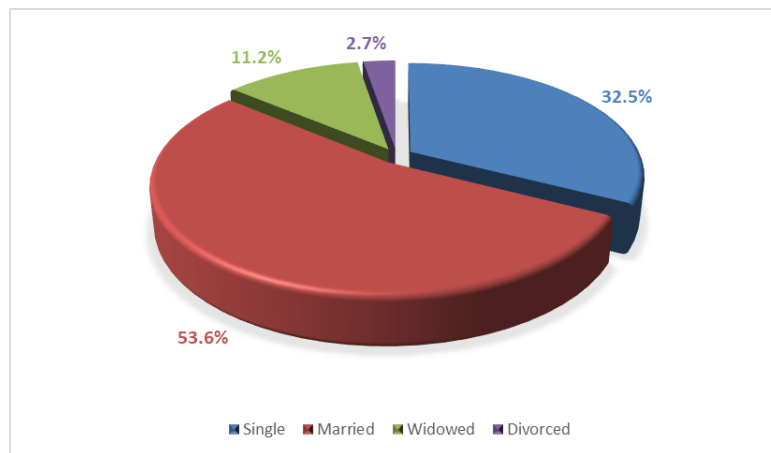


Figure 3 – Marital Status of Respondents

Education levels were generally low to moderate. Primary (29.8%) and secondary (29.6%) education dominated the sample, while 23.3% had no formal education. Only 17.3% possessed tertiary qualifications. This suggested the need for accessible and easily understood housing interventions.

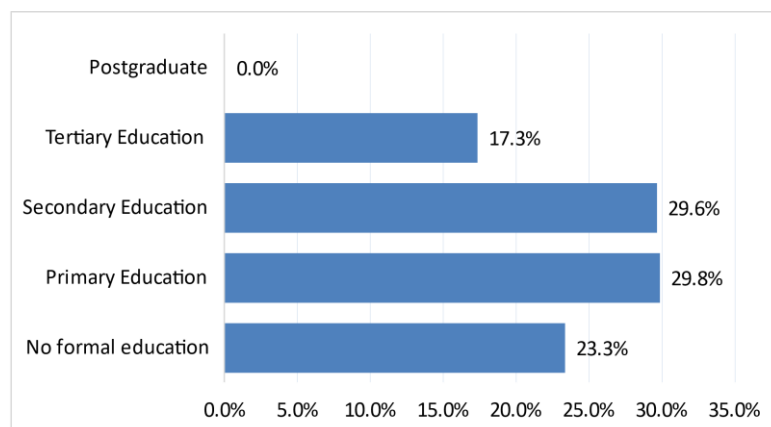


Figure 4 – Educational Qualifications of Respondents

Agriculture remained the main livelihood (37.9%), followed by trading (25.4%), civil service (15.4%), artisanship (10.9%), and unemployment (10.4%). This reflected the rural economy and underscored the need for housing solutions linked to livelihood recovery.

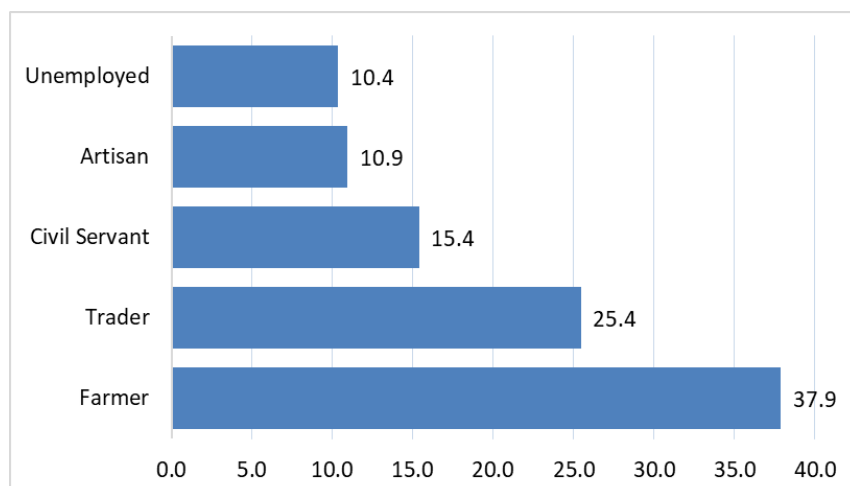


Figure 5 – Occupation of Respondents

A total of 76% of respondents reported current or recent displacement within the past five years. This confirmed the ongoing impact of conflict in Benue State and reinforced the importance of durable, community-based housing strategies.

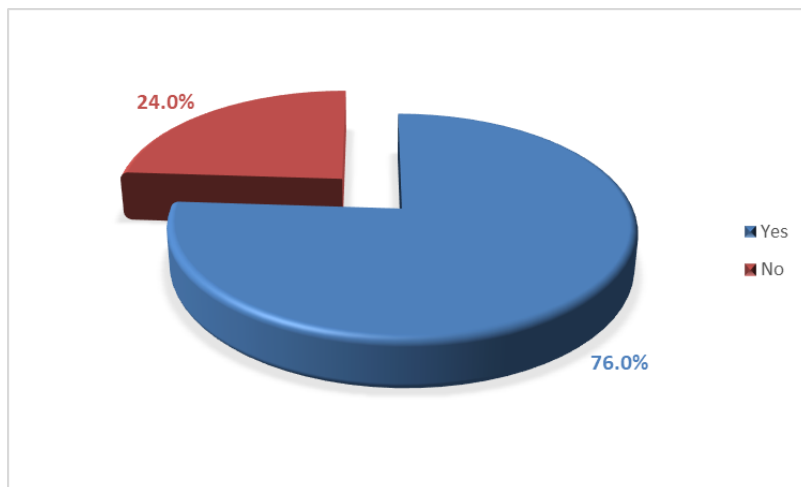


Figure 6 – Displacement of Respondents

Descriptive Statistics of Structural Questions

Table 1 presents respondents' perceptions of Community Land Trusts (CLTs) as a participatory rural housing model in Benue State. The data reveal widespread unfamiliarity with the CLT concept, yet respondents expressed cautiously positive views regarding its underlying principles and potential benefits.

Awareness of CLTs was very low, with 70.7% indicating they were unfamiliar with the concept. Despite this, respondents expressed cautious support for CLT principles. About 39.4% believed CLTs could enhance affordability, and 54.8% agreed that community participation was essential. Nearly half (47.3%) acknowledged that customary land tenure could hinder adoption. Respondents also indicated that CLTs could help prevent land disputes (49.4%) and emphasised the need for government and NGO support (57.1%). Over half (52.4%) agreed that implementation would require legal reform and awareness creation. Overall, respondents showed openness to CLTs if institutional and cultural barriers were addressed.

Table 1: Responses on Prospects and Limitations of Community Land Trusts (CLTs)

Statement	SD	DA	N	A	SA
I am aware of the concept of Community Land Trusts	81 (24.0%)	158 (46.7%)	34 (10.1%)	42 (12.4%)	23 (6.8%)
CLTs can ensure affordable housing in rural areas	45 (13.3%)	102 (30.2%)	58 (17.2%)	82 (24.3%)	51 (15.1%)
Community participation is essential for CLTs to succeed	33 (9.8%)	76 (22.5%)	44 (13.0%)	106 (31.4%)	79 (23.4%)
Land tenure customs may limit the adoption of CLTs	38 (11.2%)	97 (28.7%)	43 (12.7%)	98 (29.0%)	62 (18.3%)
CLTs can help prevent land disputes	27 (8.0%)	84 (24.9%)	60 (17.8%)	94 (27.8%)	73 (21.6%)
Government and NGO support is necessary for CLT success	22 (6.5%)	67 (19.8%)	56 (16.6%)	108 (32.0%)	85 (25.1%)
Implementing CLTs requires awareness and legal reform	29 (8.6%)	81 (24.0%)	51 (15.1%)	106 (31.4%)	71 (21.0%)

SD = Strongly Disagree; DA = Disagree; N = Neutral; A = Agree; SA = Strongly Agree

Multiple Linear Regression Analysis

In order to explore the viability of Community Land Trusts (CLTs) as a participatory mechanism for rural housing, a multiple linear regression was conducted. The model examined the relationship between public perceptions of various enabling and constraining factors for CLTs and social housing outcomes.

The regression model yielded an R value of 0.205, with $R^2 = 0.042$, meaning that approximately 4.2% of the variance in social housing outcomes is explained by the selected CLT-related predictors. The Adjusted R^2 of 0.022 indicates a modest explanatory strength, but one that slightly exceeds previous models. Though still a weak model overall, this represents the highest explanatory value among the four regression analyses, suggesting that perceptions about CLTs might hold a more direct relationship to housing outcomes than anticipated.

Table 2 - Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.205 ^a	.042	.022	2.87964
a. Predictors: (Constant), CLTs				

The ANOVA test returned $F(7, 330) = 2.071$, with a p-value of .046, indicating statistical significance at the 5% level. This means that the model, as a whole, does significantly predict social housing outcomes, albeit modestly. This statistical result gives empirical weight to the relevance of institutional frameworks and participatory models like CLTs in shaping perceptions of social housing outcomes.

Table 3 - ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	120.189	7	17.170	2.071	.046 ^b
	Residual	2736.477	330	8.292		
	Total	2856.666	337			
a. Dependent Variable: Social_Housing_Outcomes						
b. Predictors: (Constant), CLTs						

From Table 4, only one variable emerged as statistically significant:

“Land tenure customs may limit the adoption of CLTs” ($B = -0.496, p = .001$)

This result indicates that stronger agreement with this statement (i.e., recognition of land tenure as a barrier) is negatively associated with perceived positive housing outcomes. This suggests that traditional or informal land systems are seen as significant constraints to the success of participatory land models such as CLTs in the rural Benue context.

Other variables such as awareness, the importance of community participation, or belief in affordability benefits, did not significantly predict social housing outcomes. This may be attributed to low public familiarity with CLTs as a concept, or insufficient community experience with such models to allow nuanced evaluations.

This analysis indicates that while the idea of Community Land Trusts has some conceptual resonance, its practical feasibility is constrained by customary land tenure systems, which may inhibit equitable land access and formalization.

Moreover, since public awareness is not yet influencing perceived housing outcomes, a bottom-up strategy involving community sensitization, pilot projects, and intermediary support (e.g., NGOs, local cooperatives) is essential.

Table 4 - Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	25.336	1.210		20.935	.000
	I am aware of the concept of Community Land Trusts	-.001	.137	-.001	-.010	.992
	CLTs can ensure affordable housing in rural areas	-.120	.145	-.045	-.829	.408
	Community participation is essential for CLTs to succeed	-.161	.139	-.062	-1.152	.250
	Land tenure customs may limit the adoption of CLTs	-.496	.152	-.179	-3.253	.001
	CLTs can help prevent land disputes	.109	.146	.041	.744	.458
	Government and NGO support is necessary for CLT success	.054	.146	.020	.367	.714
	Implementing CLTs requires awareness and legal reform	-.030	.148	-.011	-.200	.841
a. Dependent Variable: Social_Housing_Outcomes						

Thematic Analysis of Expert Interviews

Theme 1: Low Awareness but High Potential of CLTs

Most experts were unfamiliar with CLTs, but recognized their potential to ensure affordability and community stewardship:

“To be honest, I’ve only heard of CLTs in theory. But it could work if it’s adapted to our cultural land systems.” (Policymaker 2)

Theme 2: Legal Reform and Institutional Support Needed

Respondents emphasized that for CLTs to work, legal reforms and NGO/government partnerships are essential:

“Without enabling laws and sustained NGO support, CLTs will just be an idea on paper.” (Practitioner 3)

Theme 3: Cultural Fit and Customary Systems

Experts highlighted possible tensions between CLTs and traditional land systems:

“How do you blend communal land ownership with trust-based legal titles? That’s a grey area we’d have to navigate carefully.” (Policymaker 3)

DISCUSSION OF FINDINGS

The regression model linking CLT variables to housing outcomes was significant ($R^2 = 0.042$, $p = 0.046$), with *“Land tenure customs may limit the adoption of CLTs”* emerging as a significant negative predictor ($\beta = -0.179$, $p = 0.001$). This suggests a structural incompatibility between customary systems and CLT implementation.

This was heavily reinforced in interviews. A government official stated, *“CLTs are attractive in theory but won’t work unless there’s legal reform and massive sensitization.”* Another interviewee added, *“How do you introduce trusts in areas where land is owned by ancestors, not individuals?”*

Literature supports these findings. Studies by Adeogun et al. (2025), Babalola et al. (2023), and Ahiakwo and Banigo-Abah (2025) argue that CLT success in Africa hinges on legal pluralism and participatory land

governance. In Benue, this suggests that while CLTs have conceptual potential, their feasibility remains highly constrained..

In answering research question four, (*“What are the prospects, limitations, and contextual considerations for adopting Community Land Trusts (CLTs) as a participatory model for rural housing in Benue State?”*), the findings indicate that CLTs possess strong theoretical promise for ensuring affordability and community ownership, but their practical viability is limited by entrenched customary land tenure systems, inadequate legal frameworks, and low public awareness. The persistence of lineage-based landholding systems and centralized land authority under the Land Use Act create institutional friction that discourages collective land trusts. Thus, while CLTs could provide a sustainable mechanism for tenure security, their successful adaptation in Benue would require deep legal, cultural, and institutional reforms.

Theoretically, these findings reinforce the Communitarianism perspective within the study’s framework, which advocates for collective ownership and community-led governance of resources. However, they also highlight the tension between communitarian ideals and the realities of Nigeria’s dual land system, customary and statutory. Similarly, the Right to the City Theory (Lefebvre, 1968) explains that the inability to access or control land equitably undermines citizens’ rights to participate in shaping their living environments. The observed structural barriers suggest that, without reconciling these conflicting land regimes, CLTs may remain a theoretical aspiration rather than a practical instrument of reform.

Policy and governance implications are significant. To promote CLTs in Benue, government must review the Land Use Act and establish a hybrid framework that recognizes community trusts under both statutory and customary law. There is a need for broad-based sensitization, legal literacy programs, and pilot projects to demonstrate feasibility at local levels. For governance institutions, inter-agency collaboration between land, housing, and justice ministries is essential to streamline regulatory processes. For communities, participatory engagement through traditional councils and cooperatives can enhance trust, legitimacy, and uptake of CLT models. Academically, these findings underscore the importance of contextualizing global housing models within local socio-legal realities, offering a valuable contribution to comparative housing governance literature.

CONCLUSION

This study examined the prospects and limitations of adopting Community Land Trusts (CLTs) as a participatory land and housing model for rural development in Benue State. The findings reveal that although public awareness of CLTs is very low, respondents broadly support the underlying principles of affordability, community participation, and collective land stewardship. However, the regression analysis indicates that customary land tenure systems significantly constrain the feasibility of CLTs, reflecting deep-rooted socio-cultural and legal barriers. Qualitative insights further underscore the need for legal reform, institutional coordination, and community sensitisation before CLTs can be realistically implemented in rural, conflict-affected settings.

To advance CLT-based rural development in Benue State, several actionable steps are recommended. First, legal and policy reform is essential, particularly aligning the Land Use Act with community-based tenure arrangements. Second, government and NGOs should initiate pilot CLT projects to demonstrate viability and build local trust. Third, extensive sensitisation and legal literacy initiatives are required to improve public understanding and participation. Finally, integrating traditional authorities, cooperatives, and local institutions into CLT governance will enhance legitimacy and uptake. In addition, the development of a clear, contextspecific implementation framework, outlining legal pathways, stakeholder roles, governance structures, and mechanisms for blending statutory and customary tenure, is critical for ensuring practical feasibility. Drawing on lessons from countries with hybrid land systems, such as Kenya and South Africa, can further strengthen adaptation and scalability. Strengthening institutional capacity, expanding community-level qualitative engagement, and incorporating broader socioeconomic variables into future analytical models will also improve policy relevance and empirical depth. Collectively, these strategies can help operationalise CLTs as a sustainable mechanism for equitable rural housing and post-conflict recovery.

REFERENCES

1. Adekola, P. O., Cirella, G. T., & Brownell, G. (2024). Reintegration programs and the willingness of displaced persons to return home: Analyzing the role of social infrastructure in North-East Nigeria. *Journal of International Migration and Integration / Revue De L Integration Et De La Migration Internationale*, 25(3), 1351–1380. <https://doi.org/10.1007/s12134-024-01128-x>
2. Adeogun, R. A., & Simeon, O. O. (2025). Ownership and Compulsory Acquisition under Customary Land Tenure in South-West Nigeria: A Legal and Socio-Cultural Analysis. *African Journal of Law Political Research and Administration*, 8(1), 1–12. <https://doi.org/10.52589/ajlpra-tf7uhhfj>
3. Ahiakwo, G. A., & Banigo-Abah, N. A. (2025). Traversing the juridical terrain of land tenure: A doctrinal foundation of land tenure systems. *International Journal of Law, Policy and Social Review*, 7(3), 43–53.
4. Anthonj, C., Poague, K. I. H. M., Fleming, L., & Stanglow, S. (2023). Invisible struggles: WASH insecurity and implications of extreme weather among urban homeless in high-income countries - A systematic scoping review. *International Journal of Hygiene and Environmental Health*, 255, 114285. <https://doi.org/10.1016/j.ijheh.2023.114285>
5. Avineri, S., & de-Shalit, A. (1992). *Communitarianism and individualism*. Oxford University Press. <https://global.oup.com/academic/product/communitarianism-and-individualism-9780198292580>
6. Babalola, K., Hull, S., & Whittal, J. (2023). Land administration systems and their legal frameworks reform for Nigeria. In FIG Working Week 2023.
7. https://www.fig.net/resources/proceedings/fig_proceedings/fig2023/papers/ts09g/TS09G_babalola_hull_et_al_11851.pdf
8. Basile, P., & Ribeiro, T. F. (2022). Community Land Trusts in Contexts of Informality: Process, politics and challenges of implementation. *Radical Housing Journal*, 4(1), 51–70. <https://doi.org/10.54825/prgj4618>
9. Etzioni, A. (2014). *The new normal: Finding a balance between individual rights and the common good*. Transaction Publishers. <https://doi.org/10.4324/9781315133447>
10. Harvey, D. (2008). The right to the city. *New Left Review*, 53, 23–40. <https://newleftreview.org/issues/ii53/articles/david-harvey-the-right-to-the-city>
11. Iorbo, R., Sahni, S. P., Bhatnagar, T., & Andzenge, D. T. (2024). Social inclusion and justice for the internally displaced by the Herdsmen-Farmers conflict in Benue State, Nigeria. *Journal on Migration and Human Security*, 12(2), 96–109. <https://doi.org/10.1177/23315024241239585>
12. Lefebvre, H. (1996). *Writings on cities* (E. Kofman & E. Lebas, Trans.). Blackwell. (Original work published 1968) https://monoskop.org/images/4/40/Lefebvre_Henri_Writings_on_Cities.pdf
13. Maina, M., Weldeghebrael, E. H., Frediani, A. A., & Uduku, O. (2024). Housing: Domain report (No. 18). https://www.african-cities.org/wp-content/uploads/2024/07/ACRC_Working-Paper-18_July-2024.pdf
14. Ngulube, N. K., Tatano, H., & Samaddar, S. (2024). Factors impacting participatory Post-Disaster relocation and housing reconstruction: the case of Tsholotsho District, Zimbabwe. *International Journal of Disaster Risk Science*, 15(1), 58–72. <https://doi.org/10.1007/s13753-024-00536-y>
15. Purcell, M. (2002). Excavating Lefebvre: The right to the city and its urban politics of the inhabitant. *GeoJournal*, 58(2–3), 99–108. <https://doi.org/10.1023/B:GEJO.0000010829.62237.8f>
16. Sandel, M. J. (1998). *Liberalism and the limits of justice*. In Cambridge University Press eBooks. <https://doi.org/10.1017/cbo9780511810152>
17. Udom, M., Enwin, A., & Ikiriko, T. (2023). Adoption of community land trusts into housing policy for provision of affordable housing developments in Nigeria. In 22nd African Real Estate Society Conference. <https://doi.org/10.15396/afres2023-006>
18. UN Habitat (2024). Preliminary survey of the state of efforts to progressively realize adequate housing for all. Available at <https://unhabitat.org/sites/default/files/2024/11/hsp-oewg-h-inf-2.pdf>
19. Wilson, M. B. (2020). Communitarianism and territorial rights. In A. M. Salinas de Frias & K. L. Houghton (Eds.), *Global encyclopedia of territorial rights*. Springer. https://doi.org/10.1007/978-3-319-68846-6_58-1