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SOCIAL HOUSING - A TOOL FOR POST-CONFLICT RECOVERY IN RURAL COMMUNITIES IN BENUE STATE, NIGERIA

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Abstract

Conflict driven displacement in rural Benue State has created persistent housing insecurity and weakened pathways for reintegration and recovery. This article examines social housing and planned rural settlements as tools for post conflict recovery, drawing on a quantitative survey of conflict affected rural communities in Benue State (n = 338 valid responses). Using descriptive analysis and multiple linear regression, the study aligns with three objectives: assessing housing and resettlement challenges, evaluating the peacebuilding and reintegration potential of social housing and planned settlements, and examining perceived contributions of social housing to sustainable rural development. Results show that housing and resettlement challenges did not significantly predict perceived social housing outcomes ($R^2 = 0.008$, $p = .831$), and sustainable rural development indicators also did not significantly explain outcome ratings ($R^2 = 0.010$, $p = .772$). In contrast, the peacebuilding and reintegration model was statistically significant overall ($R^2 = 0.038$, $p = .043$), indicating that perceptions of social housing outcomes are more strongly associated with peace related dimensions than with general challenge indicators or broader development claims. The findings suggest that effective post conflict housing in rural Benue should be designed as a settlement-based recovery platform with conflict sensitive allocation, participatory governance, and integrated service and livelihood packages to translate shelter provision into durable reintegration and rural transformation.

Keywords: Social housing; Post conflict recovery; Internal displacement; Planned rural settlements; Peacebuilding; Community reintegration

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1. INTRODUCTION

Conflict and violence continue to drive internal displacement on a scale that makes recovery planning inseparable from shelter and settlement planning. The Global Report on Internal of 2024, with 73.5 million displaced by conflict and violence alone (Internal Displacement Monitoring Centre [10]. In many settings, displacement becomes prolonged because households cannot return to safe homes, cannot access land, and cannot reestablish livelihoods, even when active fighting reduces [36]. This reality is especially severe in rural areas where housing is closely tied to farmland, local governance, and social networks, meaning that when homes are destroyed or abandoned, recovery is not only a construction problem but a development and peace problem that shapes security, productivity, and social cohesion for years [2][14].

Nigeria reflects these wider global patterns. In 2024, IDMC reported about 295,000 conflict and violence related internal displacements in the country, including substantial movements linked to communal violence in Benue [10]. At the same time, the scale of people already living in displacement remains large. UNHCR's 2024 annual results reporting describes Nigeria as hosting about 3.5 million internally displaced persons by the end of 2024 [35]. These figures point to two interlinked pressures: new waves of movement that repeatedly disrupt rural stability, and a large population already living with unresolved housing, land, and livelihood constraints. For rural communities, these pressures translate into overcrowded temporary shelters, contested access to land, weakened local economies, and strained relationships between displaced households and host communities, especially where resource competition is already intense [22] [2].

Benue State sits at the centre of this challenge in Nigeria's Middle Belt. The thesis documents a prolonged farmer herder conflict that has displaced rural households, disrupted livelihoods, and left many families in camps or temporary shelters with limited services, while the absence of permanent and affordable housing solutions makes recovery and reintegration difficult. Displacement tracking also illustrates the concentration of need in specific local government areas. For example, biometric registration reporting from IOM DTM shows very large registered displaced populations in Benue, including 72,601 individuals in Guma, 47,990 in Makurdi, and 21,861 in Agatu, among other mapped locations (International Organization for Migration [IOM], 2024). In this context, housing is not merely an output to be delivered after emergencies. It is part of what determines whether return is feasible, whether safety improves, and whether rural communities regain functional livelihoods and services, particularly in areas where displacement and exclusion risks are already well documented [13] [21].

Yet, responses to rural housing challenges in Benue have remained largely reactive and fragmented, often centred on short term relief rather than durable resettlement. There is also no coordinated policy approach that consistently links housing delivery to wider goals such as rural development, peacebuilding, or environmental sustainability, while affected communities are rarely involved in design and implementation in ways that reflect local land tenure systems, traditional leadership, and cultural housing practices. These gaps matter because post conflict recovery in rural settings requires more than rebuilding structures. It requires rebuilding the basic conditions for everyday life, including safe shelter, access to land and services, social acceptance, and livelihood pathways that reduce incentives for renewed violence. Evidence from post conflict housing research consistently shows that weak planning, limited stakeholder coordination, and low community participation can undermine reconstruction outcomes and prolong vulnerability [14], while displacement itself can reshape trust, cooperation, and state

community relations in ways that make reintegration harder when settlements are unplanned [24].

This study therefore positions social housing and planned rural settlements as a practical tool for post conflict recovery in Benue State, with attention to both immediate resettlement needs and longer term rural transformation. It pursues three connected objectives: first, to examine the current housing and resettlement challenges facing conflict affected rural communities in Benue State; second, to assess how social housing and planned rural settlements can be strategically designed to foster peacebuilding and community reintegration in post conflict settings; and third, to investigate the potential contributions of social housing to sustainable rural development in terms of infrastructure, livelihoods, environmental management, and community wellbeing. By focusing on these objectives, the article responds directly to the problem identified in the thesis: the continuing mismatch between the scale of displacement and the lack of durable, community grounded housing strategies that can support security, recovery, and sustainable rural futures.

2. LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Social housing for durable resettlement and post conflict recovery

Social housing is best understood as a deliberate public or socially mandated approach to expanding access to adequate housing for households that cannot secure safe shelter through market channels, especially where crisis and displacement have disrupted normal settlement systems. In displacement settings, the value of social housing lies less in the unit itself and more in the way housing becomes a platform for restoring tenure security, restarting livelihoods, and re anchoring basic services in places where people can rebuild routines and social ties [15]. Because of the post conflict rural life is tightly interwoven with land access, farming cycles, and kinship-based support, housing interventions that ignore land, governance, and services often reproduce vulnerability even when they increase shelter coverage. Practical design and delivery frameworks in post conflict contexts therefore emphasise sequencing, context fit, and governance arrangements that connect housing provision to safety, infrastructure, and long-term recovery pathways [14] In this sense, social housing is not only a welfare instrument, but also an institutional tool that can convert emergency shelter needs into durable settlement outcomes.

Post conflict recovery also reveals how housing delivery is shaped by constraints that are political, spatial, and administrative rather than purely technical. Reconstruction can be narrowed by land access restrictions, regulatory fragmentation, and contested authority, which often results in partial rebuilding that leaves displaced households in prolonged temporary arrangements and keeps return and reintegration uncertain [29]. Where land claims are disputed or local institutions are weakened, housing becomes inseparable from questions of land governance and the credibility of the state and community leadership in enforcing fair access and dispute resolution. Land governance-oriented peacebuilding arguments show that durable recovery requires institutional arrangements that stabilise access, manage overlapping claims, and rebuild collective confidence in rules, since insecure land access can undermine the social meaning of return even when houses are rebuilt [37]. For rural communities, this means that social housing programs work best when they include transparent allocation rules, locally legitimate dispute mechanisms, and tenure options that fit customary practice while still protecting vulnerable groups. When these elements are missing, housing investments can unintentionally deepen grievance by appearing to reward some groups over others.

A further strength of social housing in post conflict settings is its potential to rebuild social capital through collective delivery models that make reintegration tangible and everyday. Cooperative and mutual aid-based housing experiences show that shared planning, collective labour contributions, and community governance can reduce isolation, rebuild trust, and create visible common goods that help communities move from camp like survival to normal community life [26]. At the same time, evidence from public health-oriented housing research highlights that affordability and stability interventions can influence wellbeing through pathways that include stress reduction, improved access to care, and reduced exposure to unsafe living conditions, even though outcome certainty varies by intervention type and context [4]. For conflict affected rural communities, these insights matter because housing instability often overlaps with food insecurity, disrupted schooling, and psychological distress, creating compounding risks for households that are trying to reintegrate. Social housing that is designed around stability, safety, and service proximity therefore becomes part of a wider resilience package rather than a single sector output. The implication is that post conflict social housing should be evaluated not only by units delivered but also by stability indicators such as sustained occupancy, perceived safety, and recovery of livelihood activity.

However, the performance of social housing as a recovery tool depends heavily on how communities participate in decisions that shape location, layout, materials, and governance. Evidence from post disaster reconstruction research indicates that participation is often shallow, with barriers that include weak institutional support, limited technical capacity, and exclusion of marginal groups, which can reduce ownership and long-term maintenance [23]. For rural settlements, these participation gaps can also translate into designs that conflict with cultural housing practices or livelihood needs, such as space for storage, animals, or home-based enterprise. Planned resettlement research further suggests that successful new settlements require integrated planning for infrastructure, services, and social ties, since moving people without rebuilding functional community systems can produce new forms of vulnerability and secondary displacement [8]. Bringing these strands together, social housing for post conflict recovery is most credible when it is community grounded and settlement oriented, combining fair access to land, participatory design, and service linked layout planning. In contexts like Benue, this framing supports the idea that social housing should be treated as a peace and development intervention, not an isolated construction project.

2.2 Planned rural settlements for peacebuilding and community reintegration

Planned rural settlements are typically presented as spatial solutions, but in post conflict environments they function as social and institutional arrangements that can either reduce or reproduce the conditions for renewed violence. Reintegration is more likely to hold when settlement planning restores the everyday foundations of rural life, including access to farmland, water, schools, health services, and community authority systems that people recognise as legitimate. Empirical work on post conflict rural Nigeria indicates that reintegration outcomes are shaped by the quality of return support, perceptions of security, and whether households can realistically restart livelihoods, since return without viable livelihood recovery can lock families into cycles of movement [1]. Related evidence from rural Ethiopia shows that resettlement choices and integration trajectories are strongly influenced by service access, livelihood prospects, and the strength of local acceptance mechanisms, which reinforces the idea that settlement planning must address both material and relational dimensions of reintegration [38]. In practice, planned settlements that treat housing as a complete package with land, services, and governance are better positioned to reduce grievances between returnees and hosts. This is particularly relevant where conflicts are linked to land pressure and contested resource access.

Peacebuilding oriented land governance research strengthens this argument by showing that stabilising land access and clarifying rights can be central to sustainable peace, especially where displacement has disrupted tenure arrangements and created overlapping claims. Territorial peace perspectives emphasise that institutional design around land, participation, and accountability needs to begin early and continue through reconstruction, since land disputes are not side effects but core drivers of post conflict instability in many rural contexts [37]. From this standpoint, planned rural settlements can contribute to peacebuilding when they include mechanisms for negotiated access to land, locally legitimate allocation and dispute resolution, and transparent rules that reduce perceptions of bias. Housing provision alone cannot achieve this if it does not engage with the political economy of land and the social meaning of belonging. The implication for Benue is that settlement planning must be approached as a reintegration process, where the design of space and the design of institutions move together.

Lessons from planned resettlement and new town experience also highlight the risks of focusing only on relocation logistics rather than long term settlement performance. Research on comprehensively planned retreat argues that whole community relocation can preserve social ties and reduce fragmentation, but only when planning integrates infrastructure, affordability, and services and avoids dispersal that increases costs and weakens community systems [8]. Post disaster relocation research similarly shows that long term satisfaction and wellbeing are closely linked to the match between settlement location and livelihood systems, and to whether host and receiving environments support social integration rather than isolation [31]. These findings translate well to post conflict rural planning because the same structural issues are present, including limited rural infrastructure, constrained public finance, and high dependence on land-based livelihoods. In Benue, where many conflict affected households depend on farming, the siting of planned settlements and the governance of access to farmland can determine whether return becomes sustainable or collapses into renewed displacement. Planned settlements therefore need to be assessed through indicators that capture integration, such as access to productive land, school attendance recovery, service usage, and perceived fairness in allocation.

Finally, settlement design processes can either strengthen or weaken peacebuilding depending on how they handle inclusion, trust, and legitimacy. Housing and displacement research suggests that durable recovery is supported when displaced and host communities participate in planning in ways that move beyond consultation to real influence over decisions, since participation can reduce suspicion and increase willingness to share resources. Approaches that frame housing delivery as a resilience measure emphasise strengthening local capacities and community level systems so that settlements remain functional after external actors reduce support [15]. Post conflict reconstruction design research also points to the importance of aligning layout planning with security considerations, service access, and culturally appropriate building forms, because poor fit can undermine uptake and community maintenance [14]. Community based housing experiences in post conflict settings further show that collective action and shared governance can create micro level peace dividends by turning reconstruction into a shared project rather than a contested distribution of benefits [26]. For rural Benue, these combined insights justify treating planned rural settlements as a peacebuilding instrument where spatial planning, land governance, and participatory delivery are mutually reinforcing rather than separate policy domains.

2.3 Participatory and data driven governance for social housing delivery

A strong conceptual basis for social housing in fragile rural contexts is that delivery capacity depends on governance and evidence systems as much as on construction finance. In practice,

post conflict housing interventions fail when decision makers cannot accurately identify need, cannot map land availability and tenure constraints, and cannot coordinate services across agencies and levels of government. Evidence from post disaster reconstruction shows that participation often remains limited by institutional barriers, which undermines fit and maintenance and weakens the legitimacy of housing allocation decisions) [26]. Participatory mapping research demonstrates that structured public participation GIS approaches can surface lived realities and distributional concerns that are otherwise missed in top down planning, strengthening procedural fairness and improving the targeting of investments [17]. For rural Benue, this implies that housing governance should be designed to integrate community knowledge about land, hazards, livelihoods, and social boundaries into formal planning processes. Such integration can reduce conflict over site selection and help align settlement layouts with real mobility and livelihood patterns.

Data driven governance also depends on the quality and interoperability of administrative and spatial datasets that describe housing stock, vulnerability, and service access. Work on administrative data linkage highlights both the promise and limitations of using routine service data to understand housing insecurity, showing that linked datasets can support better targeting and evaluation, but only when safeguards, governance frameworks, and data quality standards are in place [33]. Housing policy research also shows that even when datasets exist, they can be layered, imprecise, and inconsistent across programs, requiring systematic cleaning, reconciling, and geocoding before they can support accurate local action [6]. These insights matter for social housing because inaccurate counts and poorly located records can lead to misallocation, duplication, and weak accountability, which are especially damaging in conflict affected environments where legitimacy is fragile. A practical implication is that a Benue oriented social housing strategy should include an explicit data architecture for needs assessment, beneficiary selection, and monitoring, alongside clear rules on privacy and community consent. This framing strengthens the link between housing delivery and trust building because transparent data processes can reduce perceptions of manipulation.

Beyond basic records, geospatial and computational methods can reveal spatial patterns of vulnerability and market pressures that shape housing access and displacement risk. Research in Health and Place shows that spatial prediction methods can identify geographic hotspots of unsheltered homelessness, illustrating how local governments can use predictive analytics to target outreach and resources in ways that match the geography of need [5]. Related housing analytics work shows how graph based models can unmask hidden ownership concentration and reveal local market power, underscoring the value of advanced methods for diagnosing structural constraints that affect affordability and access [34] Although these studies are not rural Nigeria specific, they provide transferable logic for Benue, where housing vulnerability is also shaped by spatial concentration of risk, limited serviced land, and uneven access to infrastructure. The conceptual lesson is that social housing planning should combine settlement mapping, risk zoning, and land availability analysis with transparent governance rules, so that location decisions can be justified with evidence rather than politics. In post conflict settings, this can improve legitimacy because communities can see why sites were chosen and how risks and trade offs were handled.

Finally, data driven housing governance should be paired with scalable methods for mapping and monitoring the built environment, especially where field access is limited. Remote sensing and deep learning research shows that informal settlement detection and built environment classification can be automated with high resolution imagery, creating new possibilities for tracking housing conditions and service gaps over large areas [25]. Machine learning approaches to rural development planning also demonstrate how automated ranking and

clustering methods can support more cost effective prioritisation where traditional surveys are slow or resource intensive, which aligns with the realities of large scale rural recovery programs [30]. For Benue, the implication is not to replace community engagement with algorithms, but to use data tools to make participation and planning more informed, timely, and accountable. A conceptual framework that merges participatory planning with administrative data systems and geospatial analytics therefore supports a practical pathway for social housing that is transparent, conflict sensitive, and development oriented. This approach also creates a stronger basis for monitoring outcomes linked to peacebuilding and rural transformation, including service access, livelihood recovery, environmental management, and community wellbeing.

2.4 Theoretical Framework

This study is anchored on Communitarianism Theory and Right to the City Theory as complementary lenses for explaining why social housing and planned rural settlements can function as more than shelter in post conflict contexts. In settings marked by displacement and contested belonging, housing becomes a social institution that can either reproduce exclusion or restore shared life, depending on who controls land, who participates in decisions, and how benefits are distributed. Communitarian thinking is useful here because it foregrounds collective welfare, mutual responsibility, and community based stewardship of key assets such as land and shared infrastructure, which are central to rural livelihoods and reintegration processes [9] At the same time, the right to the city tradition broadens the analysis from "housing delivery" to rights to space, services, and participation in shaping settlement futures, which is essential where displacement has weakened voice and citizenship in practice [34]. Together, these theories justify analysing social housing in Benue not only as a physical output, but as a governance and justice project that can rebuild cohesion and restore everyday security.

From a Communitarianism perspective, land and housing are best understood as resources whose value is realised through shared norms, reciprocal obligations, and collective decision making, rather than purely through individual accumulation. This aligns with the growing scholarship on housing commons and community land trust arrangements that seek to decommodify land, preserve long term affordability, and institutionalise democratic governance around housing systems [16] The relevance to post conflict rural Benue is direct because reintegration depends on rebuilding trust, reestablishing local authority and customary legitimacy, and ensuring that resettlement does not create new grievances between returnees, hosts, and local elites. Evidence from collaborative governance models also shows that structures designed to scale affordability can retain community control when governance is intentionally built around representation and accountability, rather than treated as an afterthought [18] Communitarianism also sensitises the study to the risks of exclusion and elite capture that can occur when communal land is weakly recognised and negotiated under plural tenure systems, a common driver of displacement and local conflict pressures [28]. In this study, the communitarian lens therefore supports evaluating whether proposed social housing pathways strengthen collective stewardship, fair access, and shared benefits across community groups.

While communitarianism emphasises shared welfare, Right to the City Theory sharpens the normative and analytical focus on rights to place, services, and participation, especially where displacement has pushed households into marginal and temporary living arrangements. The theory is valuable because it frames housing and settlement planning as a question of who has the right to remain, the right to access opportunities and services, and the right to shape space through meaningful participation, rather than being passive recipients of externally designed solutions. Empirical work on upgrading and rights based planning demonstrates that "one size fits all" interventions can produce winners and losers inside the same settlement, which makes

participation, recognition, and distributive fairness central to just outcomes [21]. Related evidence on community driven upgrading shows that durable improvements tend to emerge when informal or precarious settlements are integrated into policy through governance structures, housing institutions, and land ownership arrangements that recognise residents as legitimate actors [24]. For displacement contexts, right to the city thinking also clarifies how forced movement can strip people of practical access to resources and voice, producing social injustice through peripheralisation and constrained livelihoods, which planning must explicitly address [7]. Applied to Benue, this lens supports analysing social housing as a rights enabling platform for reintegration, services, and dignified rural living.

Operationally, combining these theories helps specify what "successful" social housing for post conflict recovery should look like in practice. A communitarian approach expects planned rural settlements to embed community representation, locally legitimate governance, and shared responsibilities for maintaining common infrastructure, thereby reducing conflict triggers linked to unequal access and weak accountability. A right to the city approach expects the same settlements to guarantee inclusion in decision making, protect against secondary displacement, and secure access to essential services that make return feasible and sustainable. Recent scholarship on the urban footprint of rural forced displacement reinforces why settlement design must be tailored to socio spatial realities of displaced populations, rather than assuming uniform needs or a linear transition from camp to permanent housing [23]. Evidence from post disaster housing reconstruction also shows that participation depth and the barriers to community involvement strongly influence whether housing solutions are accepted, maintained, and socially stabilising over time [26]. In Benue specifically, the practical relevance of these principles is underscored by findings that link displacement to social inclusion and justice deficits, meaning that housing strategies must intentionally rebuild belonging and fairness, not only structures [13]. The integrated framework therefore guides this study to assess social housing proposals through criteria of participation, tenure security, distributive fairness, service access, and locally grounded governance.

Finally, the combined framework is strengthened by built environment research showing that reconstruction choices shape peace and development trajectories through institutional trust, infrastructure functionality, and social cohesion outcomes. Post conflict housing and construction literature highlights that planning must account for land governance, stakeholder coordination, and the social meaning of rebuilding, especially where trauma and distrust remain high [14]. Similarly, resilience and conflict sensitive infrastructure research supports treating settlement systems as interconnected, where housing, services, mobility, and livelihoods interact to either reduce vulnerability or reproduce instability [20]. In this study, communitarianism explains the importance of collective stewardship and shared welfare, while right to the city explains the importance of rights, inclusion, and participation in shaping space. Used together, they provide a coherent basis for evaluating whether social housing and planned rural settlements in Benue can practically enable reintegration, reduce grievances, and support sustainable rural recovery.

3. METHODOLOGY

This study employed a quantitative research design to systematically examine housing and resettlement challenges and to assess the extent to which social housing–oriented settlement planning contributes to peacebuilding, reintegration, and sustainable rural development outcomes in Benue State, Nigeria. The research population comprised internally displaced persons (IDPs) and returnees residing in conflict-affected rural communities, particularly households living in temporary shelters or within host communities in the most severely

impacted areas. Based on displacement severity and concentration of affected populations, three Local Government Areas (LGAs) - Guma, Gwer West, and Logo - were identified as focal sites for respondent recruitment and questionnaire administration.

A total sample size of 400 participants was determined to ensure adequate representation across the selected LGAs. The distribution of respondents reflected both geographic diversity and the intensity of displacement. Given the absence of a complete sampling frame in displacement settings, non-probability sampling techniques were adopted. Purposive sampling was used to reach individuals with direct lived experience of displacement and resettlement, while snowball sampling facilitated access to hard-to-reach groups through referrals within social networks.

Data collection was conducted using structured questionnaires administered across affected communities and IDP settlements within the focal LGAs. The instrument captured demographic characteristics, housing conditions, displacement histories, access to essential services, and perceptions of recovery and reintegration efforts. The design of the questionnaire supported both descriptive quantification and statistical testing of relationships among key study variables. Out of 400 questionnaires distributed, 338 valid responses were retrieved, yielding an 85 percent response rate, which is considered satisfactory for reliable quantitative analysis in displacement research. Descriptive statistics were employed to summarize respondent characteristics and highlight core patterns, while multiple regression analysis was conducted to examine associations between housing and settlement conditions and broader outcomes related to peacebuilding, reintegration, and rural development.

Ethical safeguards guided all stages of the research process. Participation was voluntary and based on informed consent, with respondents retaining the right to withdraw at any stage. Confidentiality and anonymity were ensured through de-identification and secure data handling. Additional sensitivity was applied when engaging vulnerable groups, including displaced persons and individuals with disabilities, to minimize risk and uphold ethical standards in humanitarian research..

4. RESULTS

4.1 Socioeconomic Characteristics of Respondents

The survey results indicated a gender distribution tilted slightly toward women, who comprised 54.4% of respondents, compared to 45.6% men. This outcome reflects the realities of conflict-affected rural communities, where men are often absent due to migration pressures or heightened exposure to conflict-related risks. By capturing this demographic balance, the study was able to incorporate gender-sensitive insights into the analysis of displacement experiences and housing conditions.

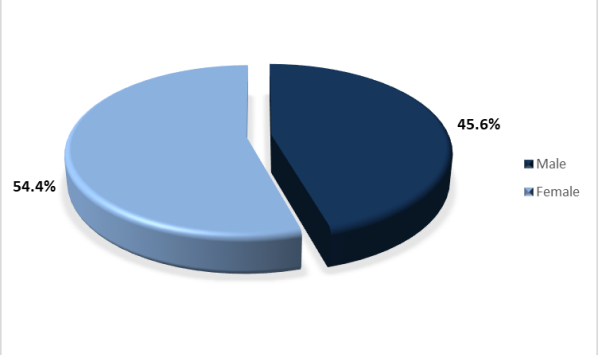

Fig. 1: Gender of Respondents

The age composition of respondents revealed a strongly youthful profile. Individuals aged 18–24 represented 23.7% of the sample, while those in the 25–34 bracket accounted for 27.5%. Together, these groups comprised 51.2% of all participants, underscoring the predominance of younger adults. Middle-aged respondents (35–44) formed 22.8% of the sample, whereas older participants (45–54 and 55+) collectively contributed 26%. This demographic structure highlights that the housing and reintegration priorities emerging from the study are shaped primarily by economically active cohorts, whose needs and aspirations drive recovery trajectories in post-conflict rural communities.

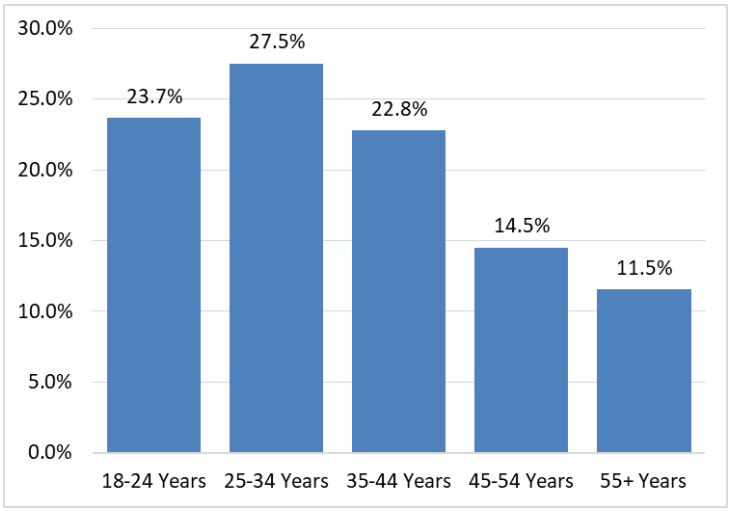

Fig. 2: Age Group of Respondents

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.

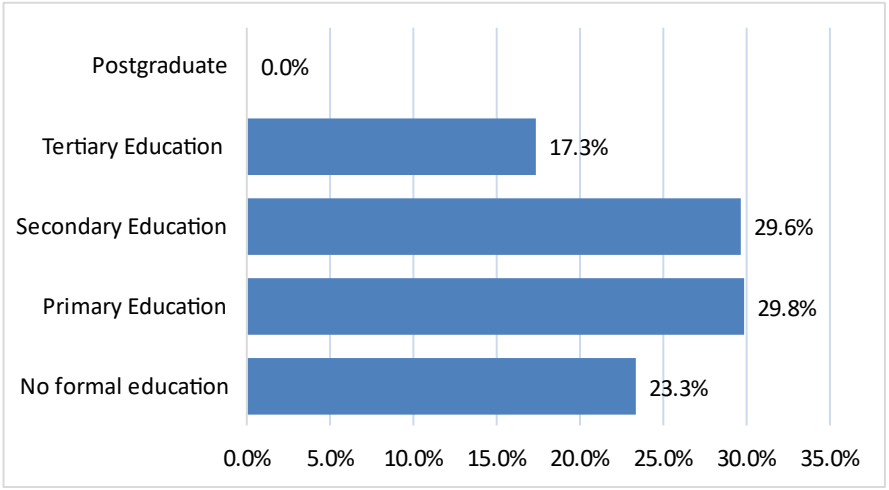

Figure 3: Education of Respondents

Livelihood patterns among respondents were dominated by agricultural activity, which engaged 37.9% of households. Trading represented the second most common source of income at 25.4%, followed by civil service employment (15.4%), artisanal work (10.9%), and unemployment (10.4%). This distribution reflects the structure of the rural economy, where farming and small-scale commerce remain central, and highlights the importance of designing

housing interventions that are closely aligned with livelihood recovery and economic reintegration in post-conflict settings.

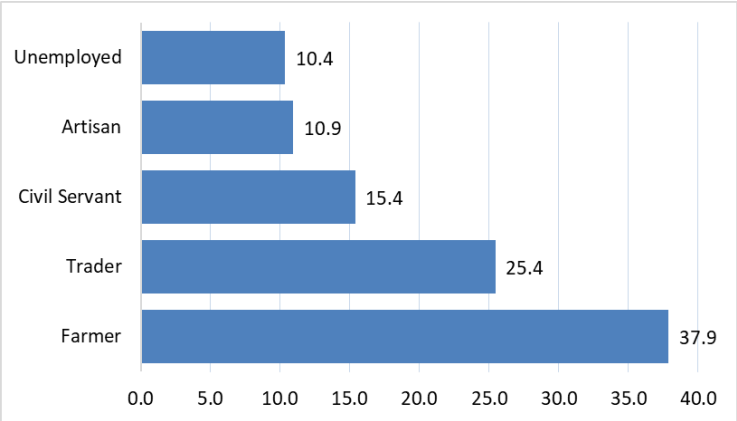

Figure 4: Occupation of Respondents

Survey findings revealed that 76% of participants had experienced displacement either currently or within the past five years. This high proportion underscores the continuing effects of conflict in Benue State and demonstrates the urgency of advancing long-term, community-anchored housing solutions that can support recovery and reintegration beyond immediate relief.

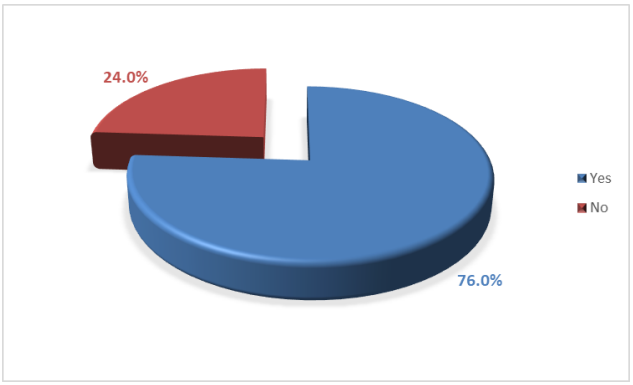

Figure 5: Displacement

4.2 Data Analysis: Multiple Linear Regression Analysis

4.2.1 Housing and resettlement challenges facing conflict affected rural communities

The regression results show that the measured housing and resettlement challenges did not significantly predict perceived social housing outcomes in the study communities. As shown in Table 1a, the model produced a very weak relationship ($R = 0.092$) and a very low explanatory power ($R^2 = 0.008$), meaning that the predictors jointly explained less than one percent of the variation in social housing outcomes. The adjusted R^2 was negative (-0.010), suggesting the model does not improve prediction beyond chance for this sample.

Table 1a - Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.092[a]	.008	-.010	2.92535

a. Predictors: (Constant), Housing Resettlement Challenges

The ANOVA result (Table 1b) confirms that the overall model is not statistically significant, $F(6, 331) = 0.469$, $p = .831$.

Table 1b – ANOVA: Housing and Resettlement Challenges predicting Social Housing Outcomes

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.070	6	4.012	.469	.831[b]
	Residual	2832.595	331	8.558		
	Total	2856.666	337			

a. Dependent Variable: Social Housing Outcomes
b. Predictors: (Constant), Housing Resettlement Challenges

Although the overall model is not significant, the coefficient outputs (Table 1c) still help to describe which challenges appear more influential in direction, even if not reliable statistically. The strongest negative (but non significant) predictor was the perception that housing is generally inadequate ($\beta = -0.071$, $p = .196$). Other challenges such as displacement driven instability, insufficient government support, and land access constraints had negligible coefficients and were far from significance. In practical terms, this pattern suggests that respondents' evaluation of "social housing outcomes" is not being driven primarily by these general challenge statements as measured in the questionnaire. This can indicate that perceptions of housing outcomes are shaped by other factors not captured here, or that the experience of housing challenges is widespread enough that it does not differentiate respondents' outcome ratings.

Table 1c - Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	23.720	1.368		17.335	.000
	Housing in this community is generally inadequate.	-.176	.135	-.071	-1.296	.196
	Displacement due to conflict has led to housing instability	-.069	.129	-.029	-.535	.593
	Traditional land tenure systems make housing allocation difficult	.116	.136	.047	.853	.394
	Government support for rural housing is insufficient.	.011	.139	.004	.077	.939
	Access to land for rebuilding homes is a major challenge	-.009	.146	-.004	-.065	.948
	Cultural and institutional factors delay resettlement	.045	.142	.017	.317	.752

a. Dependent Variable: Social_Housing_Outcomes

4.2.2 Social housing and planned rural settlements for peacebuilding and reintegration

Findings for the peacebuilding and reintegration objective are more informative. The model in Table 2a shows a modest positive association between peacebuilding oriented housing perceptions and social housing outcomes (R = 0.196), with $R^2 = 0.038$ and adjusted $R^2 = 0.021$.

Table 2a - Model Summary for Social Housing and Peacebuilding predicting Social Housing Outcomes

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.196[a]	.038	.021	2.88100

a. Predictors: (Constant), Social_Housing_and_peace_Building

While the explanatory power remains small, the ANOVA result (Table 2b) indicates that the model is statistically significant, F(6, 331) = 2.195, p = .043. This means the set of peacebuilding related variables, taken together, significantly predicts perceived social housing outcomes in this sample.

Table 2b – ANOVA: Social Housing and Peacebuilding predicting Social Housing Outcomes

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	109.312	6	18.219	2.195	.043[b]
	Residual	2747.354	331	8.300		
	Total	2856.666	337			

a. Dependent Variable: Social_Housing_Outcomes
b. Predictors: (Constant), Social_Housing_and_peace_Building

At the individual variable level (Table 2c), only one predictor is statistically significant at $p < .05$: "Secure housing fosters a sense of safety and belonging" ($\beta = -0.116$, p = .034), but the relationship is negative. Within the study's measurement context, this suggests that stronger agreement that housing fosters safety and belonging is associated with lower ratings of overall social housing outcomes. Rather than dismissing this as contradictory, it can be interpreted as an expectations and delivery gap: respondents may strongly value safety and belonging, but may still judge overall outcomes poorly if other dimensions of housing performance, such as quality, services, affordability, or long term stability, remain inadequate. Two variables approached significance and are therefore worth noting cautiously for practical relevance: "Housing allocation has influenced the return of displaced persons" ($\beta = -0.105$, p = .054) and "Social housing projects should include peacebuilding activities" ($\beta = 0.084$, p = .121). The first points to the possibility that return processes, even when influenced by allocation or settlement decisions, may not automatically translate into better housing outcomes. The second indicates that respondents tend to see value in embedding peacebuilding components within housing initiatives, even though the relationship was not statistically significant in this model.

Table 2c – Coefficients for Social Housing and Peacebuilding predicting Social Housing Outcomes

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.

		B	Std. Error	Beta		
1	(Constant)	24.008	1.379		17.406	.000
	Housing contributes to peaceful coexistence among formerly displaced persons	.125	.140	.048	.889	.375
	Secure housing fosters a sense of safety and belonging	-.275	.129	-.116	-2.132	.034
	Planned settlements promote reconciliation and reintegration	.021	.132	.009	.159	.873
	Community-based housing reduces tensions between returnees and host communities	-.020	.135	-.008	-.146	.884
	Social housing projects should include peacebuilding activities	.227	.146	.084	1.556	.121
	Housing allocation has influenced the return of displaced persons	-.250	.130	-.105	-1.930	.054

a. Dependent Variable: Social_Housing_Outcomes

Overall, this objective yields the strongest evidence within the three core models: perceptions related to peacebuilding, reintegration, and the social role of housing are the only set that significantly predicts social housing outcomes. This supports the article's central argument that housing in post conflict rural settings should be conceptualised as part of community rebuilding, not only physical reconstruction.

4.2.3 Contributions of social housing to sustainable rural development

The third model assessed whether perceived development contributions of social housing (infrastructure, services, livelihoods, environmental sustainability, quality of life, and rural urban migration) predict social housing outcomes. The findings indicate that this set of predictors does not significantly explain perceived social housing outcomes. Table 3a shows a weak relationship ($R = 0.099$) and very low explanatory power ($R^2 = 0.010$), with a negative adjusted R^2 (-0.008). The ANOVA results (Table 3b) confirm the model is not significant, $F(6, 331) = 0.548$, $p = .772$.

Table 3a - Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.099[a]	.010	-.008	2.92328

a. Predictors: (Constant), Social Housing and SD

Table 3b - ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	28.074	6	4.679	.548	.772[b]
	Residual	2828.592	331	8.546		
	Total	2856.666	337			

a. Dependent Variable: Social_Housing_Outcomes
b. Predictors: (Constant), Social Housing and SD

At the variable level (Table 3c), none of the predictors reached statistical significance. The direction of some coefficients suggests where respondents may perceive potential value, even if not strong enough to predict overall outcomes in this dataset. Job creation shows a positive coefficient ($\beta = 0.071$, $p = .195$), and water and sanitation access is also positive ($\beta = 0.019$, $p = .735$). However, these effects are small and statistically unreliable. In substantive terms, the results imply that respondents' assessments of "social housing outcomes" are not being shaped by these broader development statements as measured, which can reflect one of two patterns that matter for policy. First, social housing interventions may not yet be delivering visible improvements in services, livelihoods, and environmental conditions at a scale that communities experience as meaningful. Second, respondents may prioritise immediate housing attributes such as security, stability, and fairness over broader development spillovers when judging outcomes. Either way, the results reinforce the need to treat social housing as an integrated settlement platform, where development benefits are deliberately planned and delivered rather than assumed to emerge automatically from housing provision.

Table 3c - Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	23.363	1.310		17.839	.000
	Social housing projects improve access to clean water and sanitation.	.046	.137	.019	.339	.735
	Rural housing developments contribute to local job creation	.171	.132	.071	1.297	.195
	Environmental sustainability is considered in housing construction	-.053	.135	-.022	-.395	.693
	Housing contributes to better access to schools and health centres	-.123	.137	-.049	-.893	.373

	Improved housing infrastructure enhances quality of life	-.093	.136	-.038	-.684	.494
	Housing initiatives reduce rural-urban migration.	.056	.139	.022	.404	.687

a. Dependent Variable: Social_Housing_Outcomes

In summary, the results show a clear pattern for an article sized narrative. The measured housing and resettlement challenges do not significantly explain variation in perceived social housing outcomes, and the measured sustainable rural development contributions also do not significantly predict outcomes. In contrast, the peacebuilding and reintegration related housing perceptions form the only statistically significant model, indicating that respondents' assessment of social housing outcomes is most closely connected to how housing is understood in relation to safety, return, and social rebuilding dynamics in post conflict settings. This supports the argument that post conflict social housing strategies in rural Benue should be designed and assessed through a peacebuilding lens, while also strengthening the tangible development components of settlements so that infrastructure, livelihoods, and services become visible and valued outcomes rather than weak or uncertain spillovers.

CONCLUSION

This article examined whether social housing and planned rural settlements can serve as practical tools for post conflict recovery in rural communities of Benue State, using quantitative survey evidence to align analysis to three objectives: housing and resettlement challenges, peacebuilding and reintegration potential, and sustainable rural development contributions. The findings show that the measured housing and resettlement challenges did not significantly predict perceived social housing outcomes, and the sustainable rural development indicators also did not significantly explain outcome ratings. In contrast, the peacebuilding and reintegration model was statistically significant overall, indicating that respondents' perceptions of social housing outcomes are more closely connected to peace and social rebuilding considerations than to the broader development claims captured in the questionnaire. Taken together, the results suggest that housing strategies in conflict affected rural Benue are judged less by the general presence of housing problems and more by whether settlement decisions and housing interventions are perceived to support safety, belonging, fair return dynamics, and community rebuilding.

Based on these results, social housing programs for Benue should be repositioned as settlement based recovery platforms with explicit peacebuilding design features rather than being treated as purely construction outputs. Practically, this requires adopting conflict sensitive allocation and site selection rules that are transparent and locally legitimate, integrating community based dispute resolution mechanisms for land and housing related grievances, and embedding reintegration supports within housing delivery, including community dialogues, local mediation structures, and safeguards to reduce tensions between returnees and host communities. Because the significant negative association between "secure housing fosters safety and belonging" and overall outcomes suggests an expectations and delivery gap, programs should also prioritise housing quality, tenure security, and reliable basic services so that perceived safety is matched by broader wellbeing improvements.

Finally, the weak relationship between social housing and sustainable rural development indicators indicates that development benefits should not be assumed to emerge automatically from housing provision. Policy should therefore link rural social housing to minimum infrastructure standards and service delivery packages, including water and sanitation, access roads, schools, and primary health facilities, while integrating livelihood recovery support such as access to farmland, inputs, local market connectivity, and skills or cash for work components tied to settlement construction and maintenance. Strengthening routine data systems for rural housing planning and monitoring, including community needs assessments and transparent beneficiary registries, can improve targeting and accountability and help ensure that housing investments translate into measurable improvements in quality of life, reduced vulnerability, and more durable post conflict recovery in Benue State.

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