

Lost Land, Broken Homes: The Struggles of Returnees and Relocated Persons in Northeast Nigeria

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TABLE OF CONTENTS

1. Introduction.....	3
2. Methodology	4
3. Key Findings.....	6
4. Conclusion	14
5. Recommendations	15

1. INTRODUCTION

This report sheds light on the Housing, Land, and Property (HLP) rights challenges faced by displacement-affected communities being returned or relocated by authorities in Northeast Nigeria. Based on a survey of 150 displaced persons across Borno, Adamawa, and Yobe states, it exposes critical issues such as land tenure insecurity, widespread housing destruction, legal obstacles, and persistent discrimination against women. **Alarming, 72% of returnees lack formal land ownership documents, while 64% report disputes over land upon return.** Alongside these statistics, the report amplifies the voices of affected individuals and puts forward urgent policy recommendations to support safe, dignified, and sustainable reintegration.

1.1 Background

The decade-long insurgency in Northeast Nigeria has resulted in the displacement of millions of people, many of whom are now attempting to return to their ancestral lands or are being relocated by the government. However, the process has been fraught with significant HLP challenges, ranging from land disputes to inadequate housing and weak legal frameworks.¹ Many returnees upon return find their homes occupied by others (secondary occupants), damaged or destroyed. The process of reclaiming their HLP assets becomes even more difficult due to existing legal and administrative hurdles.² This report seeks to identify these challenges and provide firsthand accounts from displacement-affected individuals. It also examines the existing legal and institutional frameworks governing land tenure in Northeast Nigeria, evaluating their effectiveness in facilitating the return, relocation, and resettlement of displacement-affected persons.

The HLP legal framework in Northeast Nigeria

1. Constitution of the Federal Republic of Nigeria (1999)
2. Land Use Act (1978)
3. Land Use laws of Borno, Adamawa, and Yobe State
4. Tenancy laws of Borno, Adamawa, and Yobe State
5. Recovery of premises laws of Borno, Adamawa, and Yobe State Law
6. Customary and Religious Laws
7. International Humanitarian and Human Rights Law – Kampala Convention and the International Covenant on Economic, Social and Cultural Rights (ICESCR).

¹ Norwegian Refugee Council (2021). *Housing, Land and Property Rights for Displaced Populations in Northeast Nigeria*.

² IOM (2022). *Nigeria Displacement Tracking Matrix Report*.

2. METHODOLOGY

This study employed a mixed-methods approach, combining quantitative and qualitative data collection techniques to assess HLP challenges in areas affected by the return and relocation of displaced affected persons in Northeast Nigeria.

Sample Size and Composition

The quantitative data presented in this report is based on a purposive sample of 150 displaced persons selected from five (5) local government areas in the BAY States of Northeast Nigeria between February and March 2025. Participants were identified through coordination with local authorities, community leaders, and humanitarian organizations to ensure diverse representation of returnees, relocated individuals, men, women, and vulnerable groups. While efforts were made to capture a representative cross-section of affected populations, limitations include unfavourable cultural norms, access, logistics constraints potential selection bias due to security constraints and access challenges in some areas. Key informant interviews supplemented the survey to provide qualitative insights. Despite these limitations, the data provide a robust basis for understanding prevailing HLP challenges.

Data collection methodology

A mixed-method data collection approach was employed, consisting of both quantitative and qualitative methodologies. Quantitative data was gathered through structured surveys, capturing information on land tenure, housing conditions, legal access, and relocation experiences. Additionally, statistical data was collected to determine the percentage of respondents facing specific HLP challenges.

Qualitative data collection involved in-depth interviews, focus group discussions (FGDs), and case studies to explore personal experiences, collective perspectives on displacement, and the complexities of land disputes and gender-based HLP barriers. To ensure a comprehensive analysis, data was disaggregated by geographical location, covering key Local Government Areas (LGAs) across Borno, Adamawa, and Yobe States. Further analysis considered gender dynamics, particularly the challenges faced by women in land inheritance and ownership rights, as well as age-related issues affecting young people and elderly returnees. Socioeconomic status was also examined to assess financial barriers in accessing legal services and rebuilding housing.

Limitations

The data collection process encountered several challenges that may have affected the comprehensiveness of the findings. Cultural norms, particularly those affecting women, posed significant barriers; many female respondents required permission from their husbands before participating, which limited their involvement. Additionally, potential selection bias arose due to security constraints and limited access to certain areas. Budgetary limitations also impacted the process, as the project could not engage dedicated enumerators and instead relied on program staff, some of whom lacked prior data collection experience. A considerable number of potential

respondents were unavailable, having left in search of livelihoods. Furthermore, security and logistical constraints restricted access to some of the most critical locations, leading to gaps in geographic coverage.

3. KEY FINDINGS

Land Tenure Insecurity

A significant 72% of respondents reported lacking official land ownership documents, highlighting the widespread issue of insecure tenure. More than half of the returnees (approximately 55%) stated that their land had been occupied by secondary occupants claiming adverse possession upon their return. The absence of title documents prior to displacement, coupled with the loss or destruction of documents during displacement for those who did have them, has made it increasingly difficult to prove ownership, further complicating efforts to reclaim property. In most cases, this results in disputes and tensions, leaving communities in a state of persistent HLP-related conflicts.

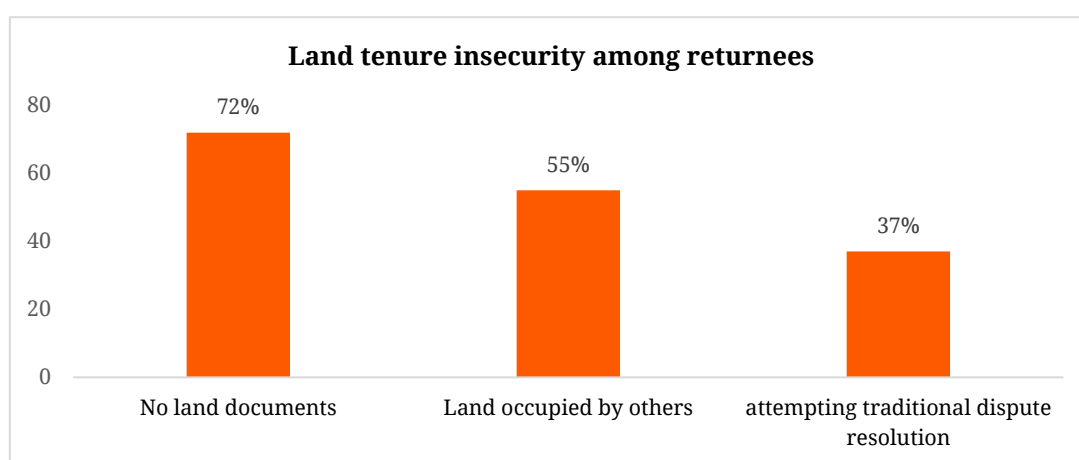


Figure 1: Land tenure insecurity among returnees

Efforts to resolve these disputes through traditional dispute mechanisms have yielded mixed results, with 37% of respondents indicating that they had attempted to reclaim their land through such means. This reflects both the reliance on Traditional (collaborative) dispute resolution systems and the limitations they face in ensuring successful restitution.

A returnee in Banki, Bama LGA of Borno State, said:

“I left my house in 2015. When I returned, another family had moved in. I have no papers to prove ownership, so I am stranded.”

These findings align with previous research by UN-Habitat³, which highlighted that a lack of formal land documentation is one of the biggest barriers to return for displaced persons in Nigeria. If this situation is not addressed with care, it could escalate into a new source of conflict and become a major obstacle to achieving lasting peace and stability.

³ UN-Habitat (2020). *Land Rights and Conflict in the Lake Chad Region*.

Destruction and Occupation of HLP

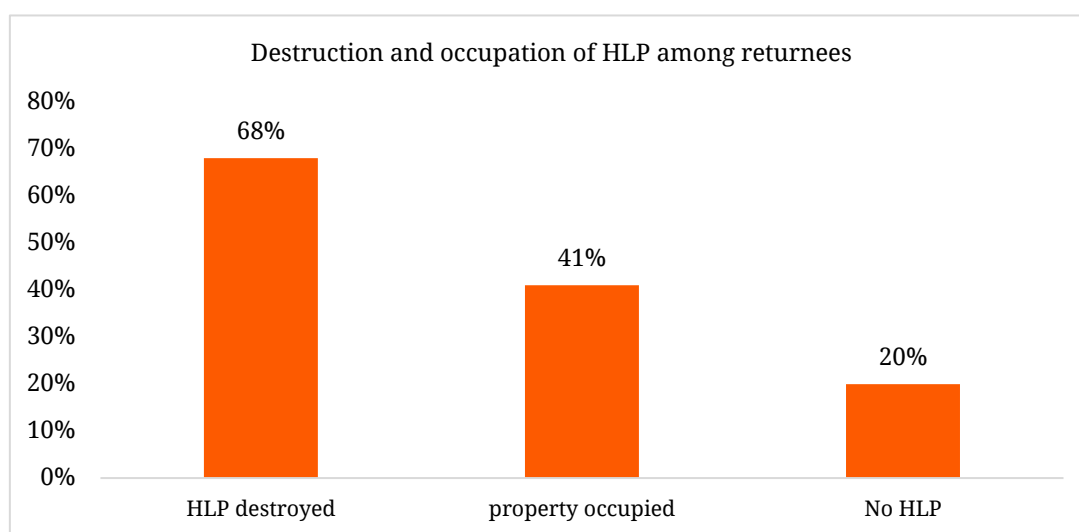


Figure 2: Destruction and occupation of HLP among returnees

A substantial 68% of returnees found their homes either partially or completely destroyed, illustrating the severe impact of conflict and displacement on housing conditions. **Additionally, 41% reported that armed forces and other groups had occupied their properties**, further complicating efforts to reclaim their homes. For 20% of displaced persons, the inability to return was directly linked to the lack of shelter, underscoring the urgent need for housing reconstruction and property restitution to support sustainable reintegration.

A community leader in Michika LGA, Adamawa State, noted:

“Entire villages have been burned down. People return and find nothing left. Rebuilding is beyond their financial means.”

These trends mirror previous assessments. A World Bank report estimated that Boko Haram-related destruction caused over \$9 billion in property damage, exacerbating housing shortages.⁴

Geidam and Gujba LGAs are among the areas severely affected by the activities of Non-State Armed Groups (NSAGs). The insurgency displaced hundreds of thousands of people, forcing them to flee to safer locations. Although the situation has relatively stabilized, many returnees have come back only to face significant challenges. Many found their homes either destroyed by NSAG activities, vandalized by secondary occupants, or further damaged due to neglect and other community-related factors. Financial constraints have made rehabilitation efforts particularly difficult.

⁴ World Bank (2019). *Assessing the Economic Impact of Conflict in Northeast Nigeria*.

A respondent in Geidam LGA shared:

“My family and I lived in an uninhabitable condition for a long time before we received emergency shelter kits from the government.”

Another respondent in Gubja LGA stated:

“My house and other properties were completely destroyed. We stayed in a school for months before moving into a rented apartment.”

Returnees often faced stigma and marginalization, increasing their vulnerability. Community tensions, including disputes over HLP, frequently enabled opportunistic relatives or early occupants to claim properties, further exacerbating conflicts.

The lack of HLP documentation contributed significantly to these disputes. Many returnees did not possess legal documents, either due to a lack of awareness about their importance or because the insurgency disrupted the institutions and processes required to obtain them. Additionally, the high cost and bureaucratic hurdles associated with securing legal documentation discouraged many from formalizing their land tenure.

The Chairman of the Sulhu Committee (Alternative Dispute Resolution – ADR) in Gubja explained:

“Many returnees never considered obtaining legal documents for their properties until they found their homes occupied. The cost and complexity of the process further deterred them from seeking legal documentation.”

Legal and Institutional Barriers

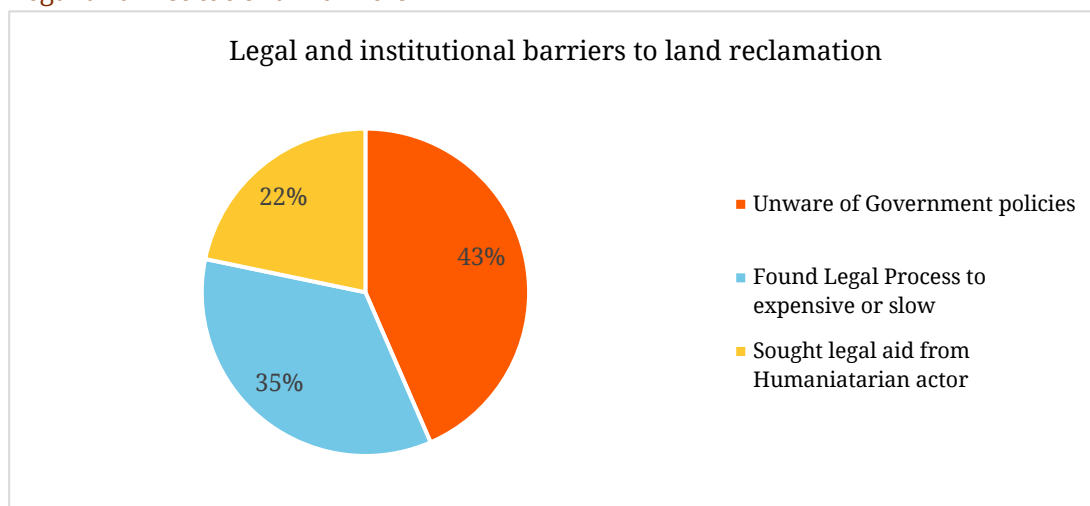


Figure 3: Legal and institutional barriers to land reclamation

A significant 60% of respondents were unaware of any government policies supporting their land claims, highlighting a critical gap in information dissemination and legal awareness. Nearly half (48%) found the legal process for reclaiming land to be either too expensive or too slow, creating substantial barriers to justice and restitution.

In response to these challenges, 30% of respondents sought legal assistance from humanitarian organizations, reflecting the vital role these entities play in bridging the gap between affected individuals and formal legal mechanisms.

A legal practitioner in MMC of Borno State stated:

“There is no clear process for returnees to recover their land. Many cases drag on for years without resolution.”

This challenge is partly due to a fragmented land administration system. Although the Land Use Act⁵ and other supplementary land laws provide a legal basis for land tenure, cattle route and grazing reserves their implementation remains weak, particularly in conflict-affected regions.

Summary of Legal Gaps and Reform Priorities

The report identifies several critical legal gaps affecting displaced populations' ability to secure housing and land rights:

- **Conflicting Land Tenure Systems:** The coexistence of customary, religious, and statutory land laws creates uncertainty, particularly for returnees trying to reclaim property. There is no clear state master plan, as existing master plan are now outdated and gazette that distinctly differentiates between urban land and customary land have not been updated.
- **Weak Enforcement and Documentation:** Lack of accessible, affordable land registration and titling services leads to widespread informal occupancy and tenure insecurity. Most cattle routes/grazing reserves have been tempered/encroached upon due to the unavailability of arable land and population growth, and the official gazette has yet to be updated.
- **Gender Discrimination:** Inheritance laws and customary practices systematically disadvantage women, limiting their access to land and housing rights.
- **Dispute Resolution Deficiencies:** Existing formal and informal mechanisms lack capacity and neutrality, resulting in protracted conflicts.

Priority reforms include:

- Harmonizing land tenure laws across states and clarifying the status of customary rights within statutory frameworks can help address issues

⁵ Land Use Act 1978

related to cattle routes and grazing reserves by promoting modern methods of cattle rearing, including engaging herders' groups and farmers in dialogue

- Establishing mobile or decentralized land registration services targeting displaced populations.
- There is an urgent need to review state master plans and ensure a clear gazette by the relevant authorities that distinguishes public land from customary land.
- Reforming inheritance laws to guarantee women's equal rights and awareness-raising campaigns to shift discriminatory practices.
- Creating accessible, impartial dispute resolution committees with community representation and legal support.

Discrimination Against Women and Vulnerable Groups

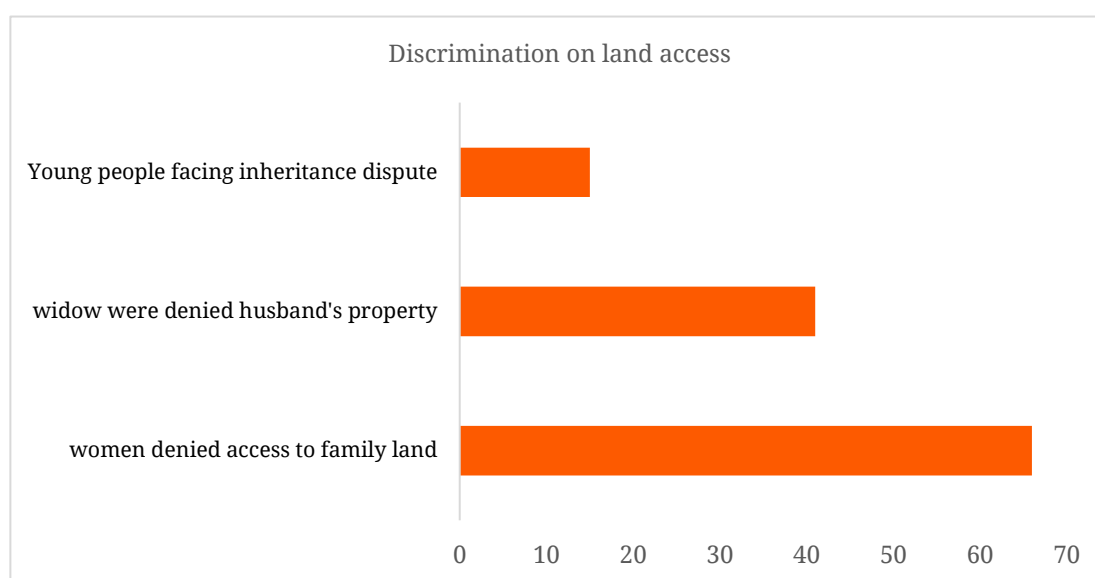


Figure 4: Discrimination on land access

A significant 66% of female respondents reported having no claim to their family's land due to cultural practices and norms, underscoring the persistent gender-based barriers to land ownership. Many female respondents assert that among widows, 32% have been denied access to their late husbands' property, reflecting deep-rooted discriminatory inheritance practices that leave many women vulnerable to displacement and economic hardship.



Additionally, 15% of young people aged 18 to 25 reported facing disputes over inherited land, highlighting intergenerational challenges in property rights and the complexities surrounding HLP succession. These findings emphasize the need for legal reforms and increased awareness to promote equitable access to land and property rights for marginalized groups.

A widow in Gujba LGA, Yobe State, lamented:

"After my husband died, his brothers took our land. I have nowhere to go with my children."

Another respondent in Gujba LGA highlighted the impact of illegal occupation on land disputes:

"The challenge of illegal occupation caused conflicts between returnees and the host community, leading to the establishment of a committee to mediate and resolve disputes, fostering peaceful coexistence among aggrieved parties. In response, the government conducted an assessment of destroyed and lost items and provided relief kits as support."

However, access to relief support remained limited. Another respondent in Gujba expressed frustration:

"I was unable to access the emergency relief kits due to the limited number of items available for distribution."

Women and children returning to their communities often struggle to reclaim HLP belonging to their late husbands or fathers, as these assets are frequently occupied by other community members or relatives, mostly elderly males. This situation increases the vulnerability of affected families, creating tensions and conflicts within households. It also poses a threat of eviction for widows and, in some cases, the forced adoption of orphaned children by relatives seeking to inherit the deceased's property by any means.

A returnee in Gujba shared:

"The NSAGs killed my father, and we barely survived. When we returned, my uncle and his family had already occupied our house and refused to move out, claiming it belonged to his late brother."

Similarly, a female respondent in Geidam revealed distressing experiences of exploitation:

"My late husband's brother made countless advances toward me and threatened to push me and my children out of the house if I did not agree to sleep with him."

Many widows without grown male children face heightened risks of sexual harassment within their communities. An elderly woman from Geidam LGA disclosed:

"Women who have lost their husbands and lack a grown male child to protect them often experience sexual harassment. With no food or shelter, some are forced into exploitative relationships where men expect sex in exchange for support."

Research by the Women's Land Rights Initiative⁶ found that discriminatory inheritance laws and customs frequently deny women access to land, despite constitutional provisions supporting gender equality. These findings call for urgent policy interventions, strengthened enforcement of legal protections, and community awareness initiatives to safeguard women's land rights.

Government Resettlement Policies and Forced Relocations

A significant 58% of relocated persons stated that they had no choice in the relocation process, highlighting concerns about the voluntariness and inclusivity of resettlement decisions. Nearly half (47%) reported that resettlement sites lacked essential services such as security, water, schools, livelihoods, energy sources, and healthcare, raising serious questions about the adequacy of these locations for long-term habitation.

⁶ Women's Land Rights Initiative (2021). *Gender and Land Access in Northern Nigeria*.

Additionally, 23% experienced secondary displacement due to poor living conditions in resettlement areas, indicating that inadequate planning and insufficient infrastructure often force displaced individuals to move again in search of better living conditions. These findings underscore the need for more participatory, well-planned, and sustainable resettlement and relocation processes that prioritize the needs and rights of affected populations.

A displaced person in Monguno said:

“The government moved us to these new sites, but there are no jobs, no schools, and no proper housing. How can we rebuild our lives?”

The International Crisis Group⁷ has raised concerns about Nigeria’s relocation programs, arguing that poorly planned resettlements can create new vulnerabilities rather than solving displacement issues.

⁷ International Crisis Group (2022). *Assessing Nigeria’s Displacement and Resettlement Strategies*

4. CONCLUSION

The return and relocation of displaced persons in Northeast Nigeria present serious HLP challenges, with insecure tenure, housing destruction, and legal barriers standing out as critical concerns. These issues not only threaten the dignity and safety of affected populations but also risk fuelling further conflict, social tensions, and cycles of displacement. Addressing these challenges demands urgent, coordinated, and sustained action from government authorities, humanitarian actors, development partners, and traditional leaders to safeguard housing, land, and property rights and uphold the principles of voluntary, safe, and dignified return and relocation.

Without meaningful interventions, many returnees and relocated persons will remain trapped in precarious living conditions, undermining prospects for long-term peace, recovery, and sustainable development in the region. Prioritizing inclusive, participatory, and rights-based solutions is essential to rebuilding fractured communities and fostering lasting stability in Northeast Nigeria.

5. RECOMMENDATIONS

Recommendations for the Government

- Implement cost waivers and administrative support to enable displaced and affected populations to replace lost HLP title documents and facilitate the timely issuance of new ones.
- Strengthen dispute resolution mechanisms in return and relocation sites to ensure timely, transparent, and effective resolution of HLP disputes, including the establishment of mobile or community-based dispute resolution committees.
- Suspend all return and relocation activities in areas with unresolved HLP challenges until these issues are comprehensively addressed, to prevent secondary displacement and protect the rights of affected populations.
- Ensure that housing constructed in proposed return or relocation areas is adequate, safe, and sufficient to accommodate the number of people being relocated, and that these areas meet minimum security standards to prevent exposure to further risks.
- Clearly define and communicate the terms and conditions for the allocation of houses to returnees and relocated persons to safeguard tenure security and prevent future disputes.
- Collaborate with traditional leaders, affected communities, and humanitarian and development actors to develop a comprehensive HLP policy framework that protects the rights of displaced populations, with particular attention to women, widows, and marginalized groups, in line with national laws and international human rights obligations.

Recommendations for Humanitarian Partners

- Collaborate with government authorities and community structures to establish and operationalize effective, accessible, and community-based HLP dispute resolution mechanisms in return and relocation sites, while ensuring the inclusion of women and marginalized groups in these processes.
- Implement targeted capacity-building programs for women on negotiation, conflict resolution, and HLP rights awareness, recognizing their specific vulnerabilities and barriers to accessing family and community land.
- Conduct sustained awareness-raising campaigns within affected communities on HLP rights and entitlements and actively support advocacy initiatives aimed at promoting equitable and non-discriminatory access to housing, land, and property for displaced and vulnerable populations, including women, widows, and minority groups.
 - Support the formation and strengthening of community-based advocacy groups and women-led associations to amplify grassroots voices, document rights violations, and engage in policy advocacy.

- Facilitate multi-stakeholder forums and policy dialogues between government, humanitarian actors, traditional leaders, and communities to address systemic HLP barriers and advocate for inclusive policy reforms.

Recommendations for Donors

- Increase and prioritize funding dedicated to enhancing tenure security for displaced populations by supporting housing reconstruction, infrastructure development, and the provision of essential services in return and relocation areas.
- Forge strategic partnerships with government authorities and humanitarian actors to finance and implement large-scale, safe, and culturally appropriate housing projects that foster community integration and durable solutions.
- Deliver sustained technical and financial support to develop, adopt, and operationalize inclusive, gender-sensitive, and resilient HLP policy frameworks that protect the rights of all displaced persons.