

Customary tenure systems under siege: contemporary access to land in Northern Ghana

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Published online: 14 July 2009
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Abstract Land in most of Africa is controlled under the customary tenure system which is governed by well intentioned social and cultural rules meant to grant equal access to families within groups with common interest in land. Rapid changes in the domestic situation of countries resulting from both refractions of policies and influences from the global economy and emerging complexities within the local socio-economic context has altered the traditional land tenure systems in most parts of Africa. In the rural setting and for agricultural purposes, the customary tenure system seems to be crumbling slowly, while in the urban centres and for housing, industrial and commercial purposes the system has collapsed in favour of a commoditised one. The emerging patterns of access in Northern Ghana show growing inequalities in access, control and ownership. There is the need for a new architecture of land rights negotiated by a participatory process and regulated by both state and traditional institutions.

Keywords Commoditisation of land · Land markets · Sustainable livelihoods · Northern Ghana

Introduction

Land in most of Africa is controlled under the customary system which is governed by well intentioned social and cultural rules meant to grant equal access to families within groups with common interest in land. Making a living requires some form of access to land without which the livelihoods of many would be in jeopardy. Land tenure may be defined as the terms and conditions on which land is held, used and transacted (Adams et al. 1999). Land has always been an important component of development especially for people in rural areas. The importance of land to livelihoods has been bolstered by the expansion in urbanisation and its translation into a demand for more resources to sustain both farming and the non-farming population. Rapid changes in the domestic situation of countries resulting from both refractions of policies and influences from the global economy and emerging complexities within the local socio-economic context has altered the traditional land tenure systems in most parts of Africa. Modifications of the customary tenure systems are viewed with different lenses by different stakeholders, with capitalists hailing the positive aspects on production while communitarians point to the negative consequences on inequality and landlessness (Atwood 1990; Besley 1995; Aryeetey et al. 2005; Cotula et al. 2004).

Studies of land tenure in West Africa have not attracted as much attention as those of Southern

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Africa because of the perceived belief that customary practices have been effective in guaranteeing access to land by all. On the other hand due to the huge inequalities in access to good agricultural land in the Southern African Region resulting from colonisation, the focus of academics and donor organisations has been imbalanced. The land tenure situation in most of West Africa is worsening due to population growth, market relations and the influence of globalisation requiring new ways of understandings and policy directives. This article discusses the responses of customary tenure systems to the various sources of attack ranging from state policies reflecting donor ideologies, growing demand for land and the pressures of monetisation. The liberal framework believes that individual land ownership supported by land titles is the best way of increasing productivity and reducing the chaos in emerging land markets (Place and Hazell 1993; Bruce and Migot-Adholla 1994; Gavian and Fafchamps 1996). However, communitarians argue that traditional systems are capable of adapting to emerging situations and guaranteeing access to land by the poor (Brasselle et al. 2002; Watts 1991; Keen 1994; Toulmin et al. 2002). Given the new policy context of Ghana that encourages titling of land, it is important to study how people of different persuasions access land and how they perceive of the efficiency and appropriateness of the emerging system. This article sets out to outline the new mechanisms of access to land and the level of satisfaction of principal agents of the tenure system in Northern Ghana. It argues that commoditisation of land in Northern Ghana has led to new emerging patterns of access and control with a market logic rather than traditional egalitarian norms still relevant for most poor people in their quest to making a living.

A background of the land tenure situation in Northern Ghana

Northern Ghana is still an agricultural society with land being the most important asset from which livestock graze, crops are grown, wild animals are hunted, wild fruits and other natural resources are harvested. Northern Ghana refers to the area comprising of three broad geographical and administrative regions of the Northern Region, Upper East Region and Upper West Region located in the

northernmost part of Ghana. The area occupies 41% of the total land area of Ghana with about 20% of the total population of Ghana. The Northern Region with a total land area of 70,390 square kilometres is the most sparsely populated region, followed by the Upper West with a land area of 18,318 square kilometres, moderately populated, and the Upper East region with an area of 8,842 square kilometres is relatively over populated.

Customary land tenure relations in Northern Ghana are undergoing rapid transformation even in the remotest of villages (Kasanga and Kotey 2001; Abdulai 2002). There is a gradual intensification of the commoditisation of land arising from several factors whose sources are both internal and external to the Ghanaian economy (Bentsi-Enchill 1964; Benneh 1975; Abdulai 2002; Dorwuano-Hammond 2003; Aryeetey et al. 2005). Customary land tenure systems are fast evolving especially in peri-urban communities where residential needs compete with agricultural purposes. In low density rural communities with abundance of fairly good natural resources the pressures of monetisation is poised to be lower than in high density areas where competing needs for land leads to higher values and consequently the conversion of token customary gifts for land acquisition into monetary payments or higher exactions in the form of livestock and cash. Globalisation has the tendency to commercialise traditional practices as it introduces or intensifies the capitalist notions of development rather than ethical/moral considerations. Ghana's acceptance of the structural adjustment regimes of the World Bank and the International Monetary Fund in the early 1980s effectively paved the way for smooth infiltration of capitalist forces (Songsore 2001). It was hitherto thought that the impacts of structural adjustment and globalisation would be limited to urban, mining and export crop areas (Songsore 1992), but the effects are felt even in the remotest villages of Northern Ghana. Structural adjustments policies included institutional reforms that led to the divesture of land back to chiefs in Northern Ghana. The suppressed land markets emerged free with high demand on the part of the growing middle class and business people who were soon joined by local people who tried to buy their own birth rights before they were forced out of prime lands. State control of land was therefore a hindrance to the emergence of land markets while liberalisation

and institutional reforms paved the way for capitalist relations in land transactions.

The harmonious land relations in Northern Ghana are gradually becoming a thing of the past as peri-urban developments has resulted in high demand for land and its consequent translation into monetary values has generated conflicts between chiefs, clans, kinsmen and family members. Northern Ghana has a history of wider ethnic conflicts with land being the principal basis for their occurrence (Mahama 2003). An ethnic group is defined as a collectivity of people who share the same primordial characteristics such as ancestry, language, and culture. It is asserted that ethnicity creates a sense of bonding to land which leads to indigenous people rejecting the right of migrants to land even when migrants are fellow citizens (Aryeetey et al. 2005).

The mutations of customary land tenure rules and exchange mechanisms is creating a landscape of winners and losers rather than a fair playing ground for all land users in reflection of existing inequalities in power distribution in communities. The principle of communal ownership with elders and chiefs holding land in trust for their populace is under severe siege by the forces of modernisation that is transforming traditional society to a capitalist one linked to global markets. Changes in the Ghanaian economy mandated by colonialism moved in tandem with changes in tenure systems and social relations. Benneh (1970) traces the commoditisation and individualisation of land among the Akan as resulting from the introduction of cash crops especially cocoa. Increasing commoditisation of land can only exacerbate competition over land and so intensify causes for division within families (Peters 2002; Awanyo 2003). In Northern Ghana, a combination of mounting demographic pressure and the introduction of capitalist economic relations lie at the root of the changes in the tenure systems (Abdulai 2002). Though the initial impulse was basically agricultural, the focus is now on urban and peri-urban lands where shelter provision has sparked off a monetisation of transactions in land. Given the high level of poverty in Northern Ghana, land markets have become a lucrative avenue for subsistence. The opportunity to gain from the process has drawn in contesting claims from various interests groups. Land transactions have become an industry in itself with varying claims from chiefs, clan heads and individuals since the text

of traditional land tenure systems are interpreted to suit current socio-economic conditions. Sale of hitherto rural land for peri-urban development has disenfranchised the ordinary peasant from the control of lands used by his ancestry. Chiefs have become the owners of the land industry to the detriment of the citizenry, just as clan heads have dispossessed their members of valuable farming land without compensation for people to start alternative livelihoods. The neo-liberal craves for effective land markets have not only been bedevilled with conflicts but is a process of concentration of wealth among a few (Larbi 1995; Awanyo 2003; Aryeetey et al. 2005; Hesselberg and Yaro 2006). Social and economic inequalities are becoming entrenched as a few enjoy land proceeds while a majority are made landless.

The debates on transforming the customary land tenure systems

“Contemporary discourse on land in Africa is polarized between advocates of tenure reform through state registration of individual titles to land and others who claim that customary or ‘communal’ tenure is the only check against landlessness among the poor in the African countryside, and that ‘pro-poor’ land policy should therefore strengthen customary rights to land (Chimhowu and Woodhouse 2006, p 346).”

African traditional land tenure systems are organised around communitarian notions of ownership in which all members who belong to a common ancestry own and share a piece of land obtained through early settlement or conquest. All members of the society must have some access to the land resources for carving out their livelihoods (Chimhowu and Woodhouse 2006). Social stratification however assigns roles of control to some select individuals who are referred to as allodial title holders while other members of society access land by invoking a range of claims based on their lineage. Equal access to land is however constrained by gender as most tribes argue that women marry out of the family and would therefore enjoy the husband’s allocations while the husband’s clan also deny women based on the fact that they don’t belong to their lineage. Land as delineated above is therefore seen as common property. The basis for the rejection of customary land tenure systems is the idea that common property

leads to unsound economic and environmental practices (Bruce 1993; Place and Hazell 1993; Bruce and Migot-Adholla 1994; Carter et al. 1994; Gavian and Fafchamps 1996; Cavendish 2000). Neoliberal prognosis extend the argument to cover realities of the modern world where individual private property enable a wider range of access to institutional credit, ensures security of tenure, creates a property class, and in general eliminates dirigisme. Hence, there is the need to reform customary tenure to unleash the development potential of these areas.

Land tenure reform refers to a planned change in the terms and conditions, for example, the adjustment of the terms of contracts between land owners and tenants, or the conversion of more informal tenancy into formal property rights (Adams et al. 1999), with the fundamental goal being to enhance and to secure people's land rights. It may be necessary to avoid arbitrary evictions and landlessness; and essential if rights holders are to invest in the land and to use land sustainably. Customary tenure is criticised by advocates of tenure reform for not providing security of formal title to enable benefits of the efficiency of a free land market (Feder and Feeny 1991; Migot-Adholla et al. 1991). Despite advantages of customary systems, their evolution is not automatic and may require state intervention where land competition and disputes are frequent, and customary authority has broken down (Quan 1997). Land reform in Africa principally involves registration of title, as a means to promote smallholder security, investment and agricultural growth. Generally, titling has been beneficial to only elites with little impact on customary practices of land allocation.

The Malawian case delineated by Kishindo (2004) shows how state control of customary lands with the belief that these landholdings were inefficient, outmoded, and unproductive, rather led to concentration of land into the hands of a few tea and tobacco estates whose productivity was often short-lived. The land act of 1965 transferred legal title in customary land from communities to political authority. The conversion of these lands to private and public land has restricted the amount of land available for cultivation by rural households and created a situation of land hunger that leads to encroachment. There is a high level of insecurity on customary land because of uncertainty regarding state decisions. Hence, not only have estates failed in their productivity motives, but

the insecurity of tenure in customary tenure has limited land investments too. Responding to these criticisms, the new land policy seeks to give legal rights to customary landlords to sell their holdings at will to prospective 'productive' buyers who are required to register their titles. Also, the lifting of the ban on growing burley tobacco, the loss of control by parastatal marketing boards and the granting of credit to smallholders has seen higher productivity and income in communal areas.

The premise that state intervention would help re-allocate land to more productive users has also been shown to be false also in the case of irrigation schemes dotted over Sub-Saharan Africa where urban businessmen and politicians have hijacked them, thereby pushing peasants to unproductive marginal lands (Chambers 1980; Blaikie 1985; Watts 1991; Keen 1994; Toulmin et al. 2002).

The effectiveness of traditional systems in allocating resources have been widely praised, including the World Bank which in the 1990s changed its thinking to include the view that in some circumstances customary tenure did not necessarily inhibit agricultural productivity (Manji 2003). Botswana seems to be the only country where considerable progress has been made through the integration of traditional tenure with a modern system of administration for both customary and commercial forms of landuse (Adams et al. 1999).

The literature does suggest a linear framework model that land tenure security enables more efficient, profitable agricultural production and hence greater income and access to food (Migot-Adholla et al. 1994; Roth et al. 1994; Twerefour et al. 2007). Research in Thailand by Feder et al. (1988) indicates that tenure security enhances agricultural productivity in two ways: first, greater security increases farmers demand for land improvements; and second, tenure security promotes the commercialisation and modernisation of agriculture. It is argued that land resources are better protected in areas of better tenure security (Larson and Broomley 1990). The answer to land security is sought in land titling, which is argued to guarantee poor people's access to secure land tenure and that land titles are needed to reduce or eliminate uncertainty that landowners might have about land ownership. It also enables the poor raise collateral for productive activities. Security of tenure undoubtedly is prime to any productive effort, but as

to which system of land ownership ensures security is debatable and context dependent. A functioning traditional social system might guarantee greater security than individual ownership backed by titles in an insecure environment characterised by general insecurity and widespread poverty.

Empirical studies so far provide divergent views on the hypothesized positive relationships between security of tenure via formal titling and productivity. It is not often the case that a titleholder will have strong incentives to make long-term property investments. Brasselle et al. (2002) present evidence from Burkina Faso calling into question the commonsense logic associating higher land security and higher incentives to invest. They argue that farmers tended to register lands already possessing higher investments or that registered farms are those which have better profitability conditions justifying such expenditures. In this case, registration does not stimulate investments but is positively related to it. They also observe that temporary farmers often plant trees and build other *landescapitale* in order to enhance the security of their fragile holdings. Broegaard's (2005) study in Nicaragua showed that a large group of farmers perceived their tenure situation as being insecure despite the fact that they possess formal titles to their lands. In order for a person to use land titles for ensuring their rights to a piece of land, they require access to social, economic and political resources. Limitations on these resources will prevent poor households from obtaining the necessary support from formal state institutions to enforce their property rights, despite possessing a land title. Conversely, farmers with sufficient economic or political resources can claim, formalise, and enforce land rights, regardless of the original legal tenure situation. Rather than security emanating from land titles, the author using qualitative interviews realised that elements such as local legitimacy of property rights, good relations with the previous owner of the land, long duration of possession, and economic wealth all act to influence the level of people's tenure security (Broegaard 2005, pp 859).

The slow pace of titling in Ghana according to Dorwuano-Hammond (2003) is due to affordability of registration in terms of cost, accessibility of land registration services and levels of simplicity of methods for registration. These factors breed social inequality and exclusion in the Ghanaian situation.

The cost of titling itself can be an exclusionary exercise whereby the poor are dispossessed of their lands. Inability to register a title may allow a wealthier person claim ones land. In Kenya widespread titling has been going on for over 40 years and yet evidence show that titling has in fact weakened the position of the poor, causing land insecurity for subsidiary claimants especially women, and increasing confusion and the incidence of disputes (Quan 1997). Though titling is a convenient and orderly way of ensuring land security, it should not be considered the only way out.

Static delineations of tenure systems reflect the gulf between theory and practice, between Eurocentric inappropriate concepts and real practice and between normative legalistic delineations and cultural, social, economic and political realities (Boni 2005). Problems of land tenure should therefore be analysed using wider analytical frameworks incorporating non-material factors such as *political capital*. Political capital involves politics and power relations, and constitutes one of the key capital assets on which 'people draw to build their livelihoods', and also one of the key constraining factors on sustainable livelihoods (Baumann 2000; Birna and Wittmer 2000).

Data for study

The data used for this article comes from a triangulation of information from a national survey conducted by Institute for Social Statistical and Economic Research (ISSER) under the Land Tenure and Policy Reform Project (LPRP), a qualitative data generated from nine villages in Northern Ghana and a review of expert papers on land tenure commissioned by ISSER. The quantitative data generated from the ISSER survey was gathered in 2005. The qualitative interviews comprising in-depth interviews and focus group discussions were conducted in the summer of 2006.

The LPRP survey data was collected from all ten Administrative regions of Ghana, and each regional capital was selected for the purpose of understanding the urban dynamics of land tenure and administration. In each selected district, peri-urban and rural areas were included. Households constituted the basic unit of selecting the respondents. In each household, the household head, if they had any dealings in land was preferred. If the household head did not have any

dealing in land, the next senior household member who had dealings in land was selected. This was to ensure that, respondents were knowledgeable enough to explain the dynamics and ramifications of land issues in the area over time. The variables investigated in the survey covered several themes, but the for the purpose of this study only variables relating to the changes in customary tenure systems, livelihoods and environment are considered. Also, only data for the three Northern Regions are used.

The qualitative interviews were undertaken in the three regions eliciting deeper understandings of the issues investigated in the national survey. The purpose was to assemble credible data and information on land tenure and administration in view of the dynamic nature of the sector, and analyse this with special focus on power dimensions in access to land resources. The nine (9) communities were selected for comparative purposes. The selection of the communities was based on whether they were peri-urban or rural and should have experiences of land sales for shelter and commercial development for the former, while the latter should have characteristics of economic and/or biophysical land pressure. This purposive sampling is necessary to limit the number of case studies to manageable proportions since the issues of land tenure are more pervasive under these characteristics.

In-depth village level investigations, employing focus group discussions and individual interviews with household heads, clan leaders, women, and the destitute/ultra-poor were conducted in each community. We conducted one focus group discussion in each community, both as an exploratory research tool conducted for the purpose of exploring the community's thoughts, delineation and feelings about the nature of the land tenure systems. The themes discussed during the focus groups and in-depth investigations included: nature of land tenure practices in a temporal perspective; actors and their roles in land tenure administration; level of participation in decisions regarding land use and sales; and type of problems of the tenure systems and the underlying reasons. Since focus groups do not present the right atmosphere for the vulnerable to express their views these groups are represented in the individual interviews in which life histories is an important tool in holistically portraying real instances of the practices and implications of the customary tenure systems.

Individual interviews probed the power imbalances in accessing land or losing land, the effects of the current practices, soliciting views of losers and winners, their aspirations on change, the ramifications of land tenure on social relations and productivity and eventually poverty and sustainable livelihoods. A total of fifty-four interviews were conducted in the nine villages. The research villages include Tabiasi, Bamaahu and Kpaguri in the Upper West Region; Kajelo, Chiana and Navrongo Township in the Upper East Region; and Malshegu, Kpilo and Gisonayili in the Northern Region.

Characterising the land tenure systems in Northern Ghana

Land tenure systems in Northern Ghana have been administered by both the customary and state institutions. Since 1992, traditional authority took over full control of land ownership with the state agencies providing services for smooth land transactions. Tenure changes over the past two decades have been the result of economic, demographic forces and political democratisation. The social organisation of the northern society is based upon a pattern of kinship groups whose basic structure embraces all the manifestations of life of its members and their activities. Each group is represented in its capacity as a legal body, by the head of the group or a specially designated representative. The head of the group or the representative in land matters hold their positions by the will of God and not by the will of the group. It is a rule of positive natural law that they represent God before the group and the group before God. The Tendana represent groups who own allodial rights in land. He is usually a descendant of the first settler but in some cases is chosen by a soothsayer.

However, in the Northern Region most of the original settlers were executed by the invading Dagombas which led to chiefs executing this role. Appointed Tendamba among the Dagombas perform only spiritual roles. Tendana is not synonymous to fetish priest, but is a representative of his group and all the people living upon the land, and holds the allodial rights which belong to his group. In the Upper East and West Regions a stranger desiring a piece of land usually goes to the chief who in turn directs him or her to the Tendana. The Tendana does

Table 1 Contemporary land owners in Northern Ghana

Region	Chiefs	Family	Lineages	Individuals	Government	Tendana	Tribal Heads	Traditional Council	Total
Northern	232	5	12	9	3	137	4	1	403
	57%	1.20%	3%	2.20%	7%	34%	1%	0.20%	24.60%
Upper East	111	3	211	130	1	216	0	0	672
	16.50%	0.40%	31.40%	19.30%	0.10%	32%	0.00%	0.00%	41.20%
Upper West	1	0	228	196	0	132	0	1	558
	0.20%	0.00%	41%	35%	0	24%	0%	0.10%	34.20%
Total	344	8	451	335	4	485	4	2	1,633
	21%	5.00%	27.60%	20.50%	0.20%	29.70%	0.20%	0.10%	100%

Source: LPRP Survey 2005

not grant the land except when it has not been granted to anyone before. He may direct the stranger to a group or to an individual holding the right to use a particular piece of land and willing to transfer a part of the land to the newcomer.

As shown in Table 1, the chiefs control most lands in Northern Region, while the Tendamba and lineage heads control most lands in the Upper East and West regions. Compulsory acquisitions have made the state a landowner while commoditisation has elevated some individuals to the same status. In the Upper Regions once the land is apportioned by the lineage head to families, they take all decisions about what to do with it and only inform the lineage head of their intentions. Hence control is a shared responsibility between head of family and lineage.

During the colonial period, the colonial administration, through legislative processes, established a system of land tenure, which retained some pre-colonial interests while creating new interests based on English law, with sufficient role for the state in land administration and adjudication of disputes (Pogucki 1965). In the Northern Territories, the state successfully passed a land and native rights ordinance which vested all northern lands in the state on behalf of the local people, granting the colonial government rights to grant and charge rent for land occupancy in relation to both natives and non-natives. This was as a result of the desire of Governor Guggisburg to construct a railway from Kumasi to the north. As observed by Bening (1996) ‘this act prevented wealthy persons from the South from acquiring large tracts of land at low fees thereby obviating the prospects of a landless peasantry in the future’.

This policy insulated the customary tenure system from the forces of commercialisation experienced in the south of Ghana. Cotton and groundnut cultivation flourished with the support of English companies. Livestock rearing was promising and formed the source of pride for a group of northern chiefs visiting Kumasi to take part in an agricultural show in 1925. The effectiveness of customary tenure systems in terms of security of tenure, easy access to land and productivity were guaranteed during the colonial era. However, on Ghana becoming a republic on 1st July 1960. The constitution vested northern Lands “in the president in trust for and on behalf of the people of Ghana for the public services of the Republic of Ghana”. The government subsequently passed the Administration of Land Act 1962 (Act 123) with consequential Executive Instruments 87 and 109 of 11th July 1963, which merely vested all northern lands in the president thus making the lands of Northern Ghana public land. These arrangements gave the postcolonial government easy access to land in Northern Ghana at very low cost. Post-independence efforts at rural development appropriated land without compensation for projects that benefited influential people rather than poor peasants. Most of the land in urban Northern Ghana was administered by the state though little or no payment was made to the owners.

The eventual divestiture of northern lands in 1992 met a huge demand for urban land as access to land from various Tendamba and chiefs was easier than dealing with the Lands Commission that hitherto administered land on behalf of the people. At the same time, the land title law of 1986 subjected land transactions to a double regime where customary

authorities sold out lands which have to be parcelled and registered by the formal land agencies. A new complexity emerged in land transactions. The first problem was one of identifying allodial title holders since segmentation of lineages meant that several heads represented their members. Also in Tendana areas some chiefs seeing the benefits accruing to land sales contested the allodial titles. The thorniest problem is one of placing a commercial value on land with its consequent fall-outs on the social and moral fabric of society. The commoditisation of land in Northern Ghana created land markets in which heads of families, chiefs and Tendamba represent the supply side while formal sector employees, rich business people, organisations and government represent the demand side.

Community members with usufructory rights in land lose out during transactions on their lands since they don't conduct the affairs in the land markets. The huge rice valleys used by the state in the late 1960s and 1970s are mostly unused and yet valley-land-hunger persists all over the Northern Region. This is due to inconsistencies and lack of clarity of who the land reverts to. Winners of the current land commoditisation regime are those who administer custom. The representative of the people in the eyes of God has become in most places the representative of personal interest or elite interests.

Contemporary access patterns to land in Northern Ghana

Current access routes to land in Northern Ghana ranges from traditional patrilineal inheritance, to purchase and borrowing. Traditionally, indigenes

mostly access land through inheritance, gifts, begging and borrowing. Women access land through marriage and family relations, in which case they use their husband's or brothers' or even fathers' lands or by begging, or borrowing from other men. Migrants on the other hand access land through various tenancy arrangements, and purchase.

The mode of accessing land varies in accordance with the land use. All over Northern Ghana it was reported that, agricultural land is not for sale, but given free of charge for use only. This is common in the rural areas. In the case of housing land and other commercial and industrial land use, land is sold for cash mostly in the urban and peri-urban areas. There is a spatial variation of the mode of accessing land within each region depending on the level of urbanisation of the community concerned and whether it is a centralised or acephalous group. As shown in Table 2, land purchase and matrilineal inheritance, as mode of accessing land is completely nonexistent in rural Northern Ghana in contrast to the situation in southern Ghana.

Direct purchase of land is common in the urban and peri-urban locations of the area, an indication of commodification of land resulting from rising urbanisation and the divestiture of lands. The variations in mode of accessing land across localities within the regions were captured during all the focus group discussions.

In the village of Malshegu in the Northern Region, it has always been easy to gain access to land by both locals and strangers for farming and residential purposes. For locals who want land from other community members, the process is simple since they just have to inform the family using the land for permission. In the case of putting up a house, the

Table 2 Access routes to land in Northern Ghana

Region		Matrilineal	Patrilineal	Direct purchase	Total
Northern	Rural		79 (100%)		79 (100%)
	Urban	1 (1%)	96 (82%)	20 (17%)	117 (100%)
Upper East	Rural		137 (100%)		137 (100%)
	Urban		73 (91%)	7 (9%)	80 (100%)
Upper West	Rural		59 (100%)		59 (100%)
	Urban		55 (98%)	1 (2%)	56 (100%)
	Peri-urban	1 (1%)	109 (96%)	4 (3%)	114 (100%)
Total		2 (1%)	608 (95%)	32 (4%)	642 (100%)

Source: LPRP Survey 2005

chief would only be informed but has no grounds to say no to the land user's decision to give out the land. In the case of strangers, the chief is important in deciding whether he gets a place for building since he is going to be part of the community and without precaution he or she can introduce problems into the village. In the past migrants greeted the chief with only kola nuts for permission to settle and farm.

Land in Malshegu since 2001 is became a commodity and the traditional access channels are substituted by cash transactions. Any indigene wanting land on the western section towards St. Victor's Seminary must pay the chief for it. It cost locals 1,000,000–1,500,000 cedis while non-indigenes pay 2,000,000 cedis upwards (One US\$ was approximately 9,000 old cedis at the time of the survey). Land values can be said to have changed from the 20 Kola nuts traditions to 20 kola nuts and a cash addition dictated by market forces. Current land values are in the region of 600 new Ghana (1 new Ghana cedi is equivalent to 1 US\$) cedis representing 300% increase in 5 years. This account points to the gradual transformation of the mode of accessing land especially in peri-urban areas which shows a movement from the customary norms to commercial norms.

A similar pattern of changing access patterns was recorded in the Upper East and West Regions in both rural and urban localities where a gradual introduction of cash payment for accessing land is visibly taking place. As revealed in Bogunuo, a rural community in the Sissala area of the Jirapa Lambussie District, even though land for housing and farming is not sold, land located around the market attracted cash payment of about 300,000 old cedis in addition to the customary items required for accessing land in the community.

Access to, control over and ownership of land is influenced by diverse factors, which include gender,

age and marital and social status. However, with the current spate of transformation of the mode of accessing land, what are likely to be the underlying factors for individual's access to land in Northern Ghana? This was determined when respondents in the different locations of the regions who have successfully acquired land, were asked to indicate what in their view accounted for their success in acquiring land (see Table 3). The determinants of accessing land vary spatially depending on the level of urbanisation of the location. In the rural locations in general, the dominant factor is the size of land needed by the individual, followed by the availability of land, ability to pay and knowledge of customary procedures. This signifies the preponderance of social networks as a tool for survival in the rural settings in the region. In the urban and peri-urban locations on the other hand, ability to pay was the main determinant cited by land acquirers, for their successfully acquisition of land. This in no doubt supports earlier claims that, commoditisation of land is fast taking place in the urban and peri-urban centres than rural locations. In the past, access to land was easy and could be achieved by simply providing customary items such as Kola nuts, tobacco, fowls, and other items depending on the custom of the area (Focus groups).

However, today, land is sold for cash in the urban centres, and customary charges have become exorbitant in some areas in the rural settings, as individuals interpret the customary items arbitrarily to meet their needs. Thus, there is a linear relationship between individualisation of land rights and commoditisation. This is in consonance with the view of the property rights school of thought.

In some cases, as reported in Jirapa, even though the land is sold for cash, the buyer is still expected to provide the customary fees as custom demands, and even in a few cases, prospective land buyers were

Table 3 Determinants of access to land in Northern Ghana

Location	Knowledge of customary procedures	Ability to pay	Social status	Size of land needed	Abundance of land	Status as a migrant	Total
Rural	14	15	10	20	15	4	78
Urban	5	99	7	18	3	9	141
Peri-urban	7	10	7	9	6	10	49
Total	26	124	24	47	24	23	268

Source: LPRP Survey 2005

required to provide building materials like zinc, cement and wood, in addition to cash payment. The level of commoditisation of land was further confirmed by focus group discussions held in Wa with the Tendamba who stated that;

“With urbanization, land has become a tradable commodity in the market that one can go and buy or sell any time one wants. In the past, access to land was simple as one needed to provide only Kola and some drinks. For housing and other commercial activities, land is sold out for cash. This goes for all categories of people. No discrimination. This is business. We are now wise so we no longer joke with the way we dispose of land. However, an indigene may have better terms than a migrant.” (Tendamba, Wa-Suuyiri, UWR).

“It is money that talks now, and not [custom].” (Tendamba, Jirapa Town, UWR).

Urbanisation, structural adjustments and globalisation constitute the basic underlying forces for commoditisation of land transactions. Urbanisation is rife everywhere in Ghana with consequent social changes such as individualisation, new livelihood activities and monetisation. The requirements for fee paying in our public educational institutions, health centres and the withdrawal of subsidies on agricultural inputs all put huge demands on farmers and the poor in general to look for cash to access these services, hence the high rate of land sales in urban and peri-urban areas. The poor state of agricultural production also leads to alternative search for income through land sales. One can also argue that there is a new mentality or social change regarding ownership of houses. In the past only the elderly were supposed to own houses and the youth awaited their turn when they show grey beards to start building. These days owning a house is no longer a traditional taboo and people are no longer afraid of being labelled as ‘family-breakers’. It could be argued that the Ghanaian society is beginning to be a fused one as people no longer attached much importance to their hometowns. Ghanaians now build anywhere they feel their livelihoods can be secured. This is evidenced by the large number of migrants who are scrambling for urban and peri-urban lands in Northern Ghana and who are of southern origin. A senior citizen recounts that in his days it was unheard off for state employees to build their own houses. Everyone got a government bungalow, but these days the residential

facilities for both state and private institutions are inadequate for the staff employed. This creates a huge demand which is not met by the private estate sector and therefore necessitates people purchasing land to build themselves. Another argued that our economy is now better off than in the 1970s and 1980s which make people able to afford the cost of construction. All these point to the fact that the Ghanaian society and economy is undergoing tremendous changes which translate into pressures on land and subsequent land tenure relations.

There are enormous consequences of commoditisation of land transactions. Commoditisation of land as against the customary system of distributing land provides a fertile ground for individuals and groups such as women, migrants and strangers, who hitherto could not own land in the property rights sense, to now do so if they have money to purchase the land. Considering the low status of women and high level of poverty among them in the area, very few would gain access to land through this route. On hind sight, it is conflict driven in that, with the attainment of monetary value by land coupled with the system of communal ownership of land, contestations over ownership of land emerge resulting in disputes and conflicts between individuals, communities and families, often leading to loss of lives and property. The rising value of land as a resultant factor of high demand and the cash payments that accompany it has led to the uncontrollable sale of land by landowners that have created landlessness among some landowning families.

The cases of Malshegu and Jisonayilli show how indigenes are dispossessed of land where chiefs are allodial title holders. In Malshegu, since the advent of commodification, all families with lands close to the village have been displaced without compensations since in theory their rights to land as users is limited to the crops grown. Each family got a plot each as compensation. This led to a rush by the youth in putting up small houses on the eastern section supposed to be reserved for indigenes using a policy of ‘build or no land’. This means that any young man who builds a house has rights to that land by virtue of ownership. All empty lands would be sold out as the demand for them arises. An old man lamenting over the current dispossessions describes it as ‘when a dog has a bone and roars it becomes difficult for other dogs to approach’. The chiefs and sub-chiefs are the

powerful male dogs and all others in the village must scavenge elsewhere for survival.

The case of Jisonayili was more drastic than that of Malshegu as all lands were sold out while the old village was re-demarcated necessitating demolishing to fit into the new plan. Each family got just one plot which is in essence the land they lived on already. But adults with families got a separate plot for future development upon paying for cost of demarcation. Some women were also allocated lands based on criteria of being widowed with children or returned widows. This was a rare exception and outside Dagomba cultural dictates. A humanitarian criterion enabled this gesture. All other lands were sold out by chiefs leading to mass migration of the peasantry to Gbayamni for farming. As at 2007 the village of Gbanyamni which is 10 km away had also experienced land commoditisation, further displacing the migrant farmers. Access to urban lands by both indigenes and strangers is now through purchase with documentation which accords a 99 year lease to the occupant.

As opposed to the two examples above from the skin land system, the Tendamba controlled areas show different dynamics. In rural Kajelo, population pressure has led to new mechanisms for accessing land. Participants at the focus group complained that these days the traditional items farmers present to landowners for access to land has been increased in quantity without specific amounts so variations are due to the dictates of individual owners. The next problem is the security of rights as most owners recall their lands upon realising that the land has been well fertilised by the borrower. Due to lack of security of duration farmers cannot grow fruit trees which fetch good money in the market. As a result farmers have to resort to bush lands which are owned by the tendana who still uses the old traditional system of allocating lands. But the long distances to these farms and the cost involved due to mechanisation needs precludes very poor farmers.

In urban Navrongo, the dynamics of access to land are determined by family and tendana allocations. Land used to be acquired by presenting tobacco and fowls. This method of acquisition still goes on among friends and relatives. These days, in addition to these items, drink and cash payments must be made. People who are still offered land under the traditional method have no right to sell the land without the permission of the landowner since they did not pay

for it. They can sell any property on it, but the land owner must negotiate with new person involved. When all arrangements for land transfer are completed between the owners and the buyer, the land owner is invited to perform the rites after which the buyer is introduced to the chief of Navrongo. Landowners send token gifts to the chief such as cola nuts and tobacco. Land owners own the land while the chief own the people so the two coordinate to ensure a peaceful settlement of immigrants. The sale of urban lands in a high population density region has resulted in changes in livelihoods. Unlike people in Northern Region, the dispossessed family members diversify from farming into urban-based non-farm activities. This is enabled by the cash payments for land, some of which is distributed by family heads to their wives and ‘serious children’ for other activities.

The change of route of access to land may deepen the poverty of the marginalized and poor groups of the society who hitherto could access land for use only, using social networks, as against ownership. This is because, the customary system made it easier for women and migrants who could not own land in the property rights sense, to access land for their livelihood. With the changing access routes in favour of cash payment, such groups may not be able to access land again if they cannot purchase it for their use. Since women constitutes majority of the poor in Africa, very few women can own land in the property right sense under commoditisation of land. Thus, the position of women with respect to land is likely to be worsened under commoditisation and property rights ownership regimes, than it was under the customary system of ownership.

Evidence from the rural areas do not lend credence to the above argument but in peri-urban areas this assertion is real. The case of Memunatu in Malshegu shows how women’s rights are affected by men’s inability to access adequate land. Due to emerging land hunger in Malshegu, her husband migrated to Bogu while she stayed to take care of the children, but also visits the farm occasionally. Clearly, she cannot access land because the household dynamics have changed due to the need to apportion responsibilities which naturally relegates the woman to the home.

The case of a Larbi in Kpilo where land is not yet commoditised typifies women’s struggles in rural

areas. She has a small land allocation from her husband's family. However, she borrows more land from other families especially from elderly men who have large lands and cannot afford to cultivate them. She argues that non-family members are more sympathetic to women than family members. Also, she will easily lose her family allocated land to a young couple in her family as long as her husband has an allocation. The borrowed land is more secured as long as she maintains a good relationship with the owner. Women's access to rural land is without clear-cut rules which put them in a vulnerable position. Good interpersonal relationships become very important tools in bargaining for land and subsequent security of tenure. Women only get to use land when men first acquire it and then loan it to them. Since land is inherited and women don't marry within their own families how can they ever own land? If they return from their husband's home as a result of divorce or death of husband, they will be given land to farm, but do not own it. In their husbands homes they are supposed to help in farm operations but can decide to do some little farming on borrowed land.

Level of satisfaction with land transactions in Northern Ghana

Land tenure arrangements especially in urban and peri-urban Northern Ghana involves both traditional and state institutions. The traditional sector owns the land while the state institutions provide services of demarcation and registration of leases and titles after transfer. The smooth operation of these institutions is paramount to realising secure rights to land with spin-off benefits for investments and productivity. We now assess how people perceive the performance of these two sectors in the land market.

Table 4 shows an overwhelming good rating for the traditional or customary land transactions. On average it takes less than a month to execute land transactions in Northern Ghana from traditional authorities as compared to years in acquiring a legal document from state institutions. It has always been easy to gain access to land by both indigenes and migrants for farming and residential purposes. Once you have money the chief, Tendana/tigatuu and family head is willing and happy to sell out land following whatever procedure necessary to transfer

Table 4 Experience rating of customary land institutions

Variables	Regions		
	Northern	Upper East	Upper West
Excellent	61	61	46
Very good	35	10	37
Good	2	20	8
Satisfactory	1	7	6
Poor	1	1	3
Very poor	0	1	0
Total	100	100	100
<i>N</i> = 750	319	185	246

Source: LPRP Survey 2005

the land rights. The transfer letters given by chiefs in Northern Region usually state that '*I ... chief of ... has sold plot no. to Mr or Mrs ...*' but when registering these documents the clients are given 99 year leases by the Lands Commission in conformity with the constitution of Ghana. This is a legal dilemma in land transactions in the area. What happens after 99 years? Which document is paramount?

During the national focus group discussions, respondents observed that some customary institutions seemed lacking in capacity to negotiate the new contexts in which land is used and transacted. This was especially true in situations where there was high demand on the land. The focus group at Wa-Kpaguri, for instance, suggested that the Tendamba, because of general illiteracy, were unable to deal with the complexities of land transactions in a way that would forestall litigation. One of the new challenges facing traditional institutions is the problem of interfacing with statutory land institutions. For some respondents, the latter posed a threat to the authority of the traditional institutions, and to their ability to carry out their functions. In the early days of commodification of land as typified by Jisonayili, the state institutions played an important role in the orderly demarcation and sale of lands. The Town and Country Planning Department produced a map of the area which was physically demarcated by the Survey Department. The Lands Commission assisted with sensitization programs which helped the chiefs in executing the sales of plots and distribution to indigenes without conflicts. In return the government agencies were paid in kind with plots. These days, since multiple

peri-urban areas are selling lands, it is impossible for the state organisations to assist all of them. Individual surveyors have also sought personal gain by taking up contracts from chiefs without formal approved layouts. The situation is worse in the tendana and family systems where it is difficult to achieve a consensus among the numerous landowners some of whom do not want to sell at same the time.

The rating for public institutions was on the low side (see Table 5) considering that only 83 respondents out of 750 who have transactions with traditional landowners formalised their leases. Most respondents drop out after the first document or indenture is signed from the courts. That is enough proof of ownership since with a dwelling unit it is impossible for the land to be confiscated. Upper East region had the lowest dealings with public institutions, with the two individuals involved rating the

institutions as satisfactory. Also, it is usually land-owners and chiefs who patronise public institutions out of obligation, because without layouts they are not able to sell their lands. Rich educated individuals also go all length to secure documentation for purchased plots. Most poor people who are constrained by financial resources do not bother to register their interest in land. A participant during a focus group discussion in Kpaguri complained that *‘these days the cost of demarcating and leasing land is higher than the cost of the land itself. One does not know the exact cost, but what happens is that you are frequently asked to pay any amount at different times until you are fed up and either stop or start your building without the documents’*.

A further analyses of key informants’ responses show that the statutory land institutions most frequently patronised by the public, especially the Town

Table 5 Experience rating of the Lands Commission

Rating	Duration for transactions at Lands Commission							
	Don't know	<1 month	1–6 months	7–12 months	13–24 months	25–36 months	37 + months	Others
<i>Northern</i>								
Excellent	0	11	0	0			0	0
Very good	0	39	0	0			0	40
Good	0	22	0	0			0	60
Satisfactory	0	11	0	0			0	0
Poor	0	17	100	33			0	0
Very poor	100	0	0	67			100	0
<i>N</i> = 32	1	18	4	3			1	5
Total	100	100	100	100			100	100
<i>Upper East</i>								
Satisfactory		100						
<i>N</i> = 2		2						
Total		100						
<i>Upper West</i>								
Excellent	50	9	25	0	0	0	0	0
Very good	50	41	25	0	0	0	0	20
Good	0	19	50	100	0	0	0	40
Satisfactory	0	19	0	0	0	100	0	20
Poor	0	13	0	0	100	0	50	20
Very poor	0	0	0	0	0	0	50	0
<i>N</i> = 49	2	32	4	1	1	2	2	5
Total	100	100	100	100	100	100	100	100

All figures in percentages except absolute totals *N*

Source: LPRP Survey 2005

and Country Planning Department (T&CPD) and Lands Commission are also the ones which respondents identified several problems with. In all, there is a strong view that the inability of the statutory land institutions to operate effectively and efficiently contributes either directly or indirectly to land conflicts and other problems associated with land administration and management in Ghana. In particular, identified problems such as delays in processing land documents, double documentation of land, multiple layout plans usually drawn by different Directors of T&CPD, improper and poor land zoning, rampant bribery and corruption, and lack of consultation with relevant stakeholders contribute significantly to land conflicts and poor land administration.

The poor institutional capacity of the state agencies should have been complemented by local level registration mechanisms and capacity building. The centralisation of these important processes without local control gives undue power to officials who dictate their own terms. Without any regulatory body to oversee the activities of these agencies, a range of unprofessional tendencies develops that creates problems for the smooth land transactions in Northern Ghana. The poor capacity of these institutions in the Upper Regions is a cause for concern because of the already complicated landownership situation. Poor demarcations without adequate road provisions are a common feature in the districts. In Navrongo, it is alleged that the official from the Town and Country Planning did all the demarcations without a single map. He was not a surveyor, but a planner. Land administration obviously needs coordination between the traditional and the formal institutions in order to realise the dreams of the National Land Policy envisaged by the Land Administration Programme.

Conclusions

It is evident all over Northern Ghana, that the customary land tenure system is undergoing a tremendous transformation in the spheres of ownership, access, control and mode of transaction. This has given way to the development of a potential vibrant urban land market. The degree of dynamism of the land tenure system varies among geographical locations and with land use in Northern Ghana. In the rural setting and for agricultural purposes, the

customary tenure system seems to be crumbling slowly, while in the urban centres and for housing, industrial and commercial purposes the system has collapsed in favour of a commoditised one. The main factors responsible for the changing nature of the customary systems vary in accordance with the nature of location of the community, whether urban or rural. In rural areas these include population pressure leading to scarcity of land and changing rules of access. In the urban areas urban growth, migration and globalisation lead to increases in demand for land with consequent changes in mode of access which is purely based on ability to pay. A commercialised atmosphere is imprinted on the landscape in peri-urban and urban areas where the poor and less powerful lose out to those with the means of acquiring land. The Upper Regions are experiencing changes in rules in rural land access and a general state of insecurity for people without land.

The management of lands by those who administer custom in urban areas on one hand has caused many problems for their people, but on the other hand has made access to land in response to modernisation forces easy and secure for those with money. The emerging problems of land transactions especially in the urban Northern Ghana are not different from that of the rest of urban Ghana as detailed by several authors (Gough and Yankson 2000; Kasanga 2002; Ministry of Land and Forestry 1999). The general indiscipline and chaotic systems emerging are basically in the case of Northern Ghana the result of the poor performance of the government agencies in charge of land, while in the Upper Regions it is a combination of failure of traditional systems and poor state institutions. A reciprocal relationship between the traditional and state institutions is necessary to manage the evolving land tenure situation in the country. The failure of the 'self transformation' of customary tenure system is an important emerging policy, institutional and legal issue that needs urgent attention.

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