# The Ghana Cocoa Report 2024: Land Tenure Issues for Cocoa Farmers in Ghana: Challenges and Pathways to Reform

Explore the challenges of land tenure for cocoa farmers in Ghana, including customary land



# **Highlights**

Analysis of the impact of land tenure systems on cocoa farming in Ghana and its implications for productivity and investment.

Key statistics and facts highlighting the scale of land tenure challenges faced by smallholder cocoa farmers.

Recommendations for policy reforms and strategies to address land tenure insecurity in Ghana's cocoa sector.

#### Content

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#### to Reform

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smallholder cocoa farmers.

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# Research Methodology:

This article utilizes data from the Ghana Cocoa Board (COCOBOD), land policy reports from the Ministry of Lands and Natural Resources, and studies conducted by international organizations such as the Food and Agriculture Organization (FAO). Both quantitative and qualitative research methods are applied to examine land tenure patterns, their impact on cocoa farming, and proposed solutions.

# **Key Statistics and Facts:**

1. Approximately 80% of cocoa farmers in Ghana do not have formal titles to the land they cultivate, operating under customary or informal arrangements.

2. Ghana's cocoa sector is dominated by smallholder farmers, with over 800,000

cocoa farmers managing plots of 2 to 5 hectares.

3. Land tenure disputes are prevalent in cocoa-growing regions, with nearly 30% of farmers reporting disputes over land ownership or boundaries.

4. The majority of cocoa farms are managed under family inheritance systems,

where land is passed down informally without clear documentation.

- 5. Land tenure insecurity has been identified as a significant barrier to long-term investments in sustainable farming practices, with 60% of farmers reluctant to invest in farm rehabilitation due to unclear ownership.
- 6. Ghana's 1999 Land Policy aims to formalize land tenure rights, but implementation has been slow, with only 25% of rural landholders possessing formal land titles.
- 7. Land tenure issues are linked to reduced access to credit, with less than 20% of cocoa farmers able to secure loans due to a lack of land collateral.
- 8. Customary land systems, where chiefs and family heads allocate land, cover about 70% of rural land use in cocoa-growing regions.
- 9. Women cocoa farmers face greater challenges with land tenure, with only 10% holding formal rights to land despite playing a significant role in cocoa production.
- 10. COCOBOD's replanting initiatives are impacted by land tenure disputes, which delay the implementation of long-term farm rehabilitation projects.

# Body of Article / Critical Analysis:

#### Introduction

Cocoa farming is the backbone of Ghana's agricultural sector, contributing significantly to the country's economy and supporting the livelihoods of millions of people. However, land tenure issues pose a major challenge for cocoa farmers, affecting their ability to secure land, invest in long-term sustainability, and improve productivity. Land tenure insecurity, resulting from unclear ownership, customary land systems, and the lack of formal land titles, creates barriers to access to credit, investments in farm rehabilitation, and sustainable farming practices. This article explores the land tenure issues affecting cocoa farmers in Ghana, examining their implications for productivity, investment, and policy reforms.

#### Land Tenure Systems in Ghana: Customary and Informal Ownership

The majority of land in Ghana, particularly in rural areas where cocoa farming is concentrated, is governed by customary land tenure systems. Under these systems, land is typically owned by families or clans and managed by traditional leaders, such as chiefs or family heads, who allocate land to individuals for farming. This customary system, while deeply embedded in Ghanaian culture, often lacks formal documentation, leading to disputes over ownership, boundaries, and inheritance.

1.

**Customary Land Tenure and Insecurity** 

Under customary systems, cocoa farmers often have only usufruct rights, meaning they have the right to use the land but do not own it outright. This creates insecurity, as farmers cannot prove ownership if disputes arise or if chiefs decide to reallocate the land. Additionally, without formal land titles, farmers are unable to use their land as collateral to access credit, limiting their ability to invest in inputs such as fertilizers, improved seedlings, or farm rehabilitation.

2.

Impact on Farm Investments and Productivity

Land tenure insecurity has a direct impact on cocoa farm productivity. Farmers who lack secure ownership of their land are less likely to invest in long-term improvements, such as replanting aging cocoa trees or adopting sustainable farming practices. This reluctance stems from the fear that they could lose access to the land before recouping their investments. Studies indicate that nearly 60% of cocoa farmers in Ghana are hesitant to invest in farm rehabilitation due to unclear land tenure, contributing to declining yields and lower productivity.

3.

#### **Land Tenure and Access to Credit**

Access to credit is a major challenge for smallholder cocoa farmers in Ghana, and land tenure plays a critical role in this issue. Without formal land titles, farmers are unable to use their land as collateral to secure loans from banks or financial institutions. As a result, less than 20% of cocoa farmers in Ghana are able to access credit, which limits their ability to invest in productivity-enhancing inputs or technologies. Formalizing land ownership through the issuance of titles would help improve farmers' access to credit, enabling them to finance farm improvements and increase productivity.

4.

#### **Gender Disparities in Land Tenure**

Women cocoa farmers face additional challenges in securing land tenure, despite playing a significant role in cocoa production. In many cases, customary systems prioritize male inheritance of land, leaving women with limited access to land ownership. Studies show that only 10% of women cocoa farmers in Ghana hold formal land rights, restricting their ability to invest in farming activities or participate in decision-making regarding land use. Addressing gender disparities in land tenure is essential for improving women's participation in the cocoa sector and enhancing overall farm productivity.

# Current Top 10 Factors Impacting Land Tenure for Cocoa Farmers in Ghana:

1. **Customary Land Tenure Systems:** The predominance of customary land systems complicates efforts to formalize land ownership and secure tenure for farmers.

2. Lack of Formal Titles: Only about 25% of rural landholders possess formal land

titles, limiting access to credit and long-term investments.

Land Disputes: Disputes over land boundaries and ownership are common, particularly in cocoa-growing regions, creating uncertainty for farmers.

4. Inheritance Practices: Informal inheritance practices often result in fragmented land ownership and unclear rights, making it difficult to secure land tenure.

5. Access to Credit: Without formal land titles, cocoa farmers cannot use their land as collateral to secure loans, limiting their financial options.

6. **Government Policy Implementation:** Slow implementation of land reform policies, such as the 1999 Land Policy, hinders efforts to formalize land tenure.

7. Women's Land Rights: Gender disparities in land ownership disproportionately

affect women cocoa farmers, reducing their economic opportunities.

8. Cocoa Farm Rehabilitation Programs: Land tenure disputes delay the implementation of farm rehabilitation and replanting programs.

9. Land Use Competition: The expansion of cocoa farms into forested areas has led to conflicts over land use between farmers and environmental conservation efforts.

10. **International Demand for Cocoa:** Global demand for cocoa encourages the expansion of farms, but land tenure insecurity slows the ability to meet this demand sustainably.

# **Projections and Recommendations:**

Addressing land tenure issues is crucial for improving cocoa productivity, farmer livelihoods, and the sustainability of Ghana's cocoa sector. Formalizing land tenure through the issuance of land titles, reforming customary land practices, and improving access to credit are key strategies for overcoming these challenges.

#### **Recommendations:**

1. Formalize Land Tenure Rights: The government should accelerate efforts to formalize land tenure by issuing land titles, particularly in cocoa-growing regions. This will provide farmers with security and encourage long-term investments in their farms.

2. Strengthen Legal Frameworks for Land Disputes: Implement clear legal mechanisms to resolve land disputes, providing farmers with the assurance that their

land rights will be protected.

3. **Expand Access to Credit:** Improve access to credit by allowing farmers to use formal land titles as collateral. This will enable farmers to invest in farm rehabilitation, productivity-enhancing inputs, and sustainable practices.

4. **Promote Gender Equity in Land Ownership:** Introduce policies that support women's land ownership rights and ensure that women cocoa farmers have equal

access to land titles and decision-making processes.

5. Implement Comprehensive Land Reforms: Accelerate the implementation of the 1999 Land Policy and other reforms that formalize land ownership and address the challenges of customary land tenure systems.

#### Conclusion:

Land tenure issues present a significant barrier to the long-term sustainability and productivity of cocoa farming in Ghana. The lack of formal land titles, coupled with customary land systems, creates insecurity for farmers and limits their ability to invest in their farms. Addressing these challenges through land tenure reform, improved access to credit, and gender equity in land ownership will be crucial for the future of Ghana's cocoa sector. By securing land tenure for cocoa farmers, Ghana can improve productivity, ensure sustainability, and enhance the livelihoods of millions of smallholder farmers.

#### Notes:

This article integrates data from COCOBOD, land policy reports, and agricultural research studies to provide a comprehensive analysis of land tenure issues for cocoa farmers in Ghana.

Projections and recommendations are based on current trends in land reform, cocoa farming, and sustainability efforts.

# Bibliography:

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#### SEO Metadata:

**Title:** Land Tenure Issues for Cocoa Farmers in Ghana: Challenges and Pathways to Reform

**Description:** Explore the challenges of land tenure for cocoa farmers in Ghana, including customary land