**ABSTRACT**

Soil erosion and degradation has been a fundamental problem that has bedeviled the farming business of especially small-scale farmers. The study was undertaken in four communities in the Tolon-Kumbungu District of Northern Ghana. The soil is pre-dominantly sandy, with sand content increasing with soil depth. It is easily washed away through water erosion. It can be seen that soil erosion has adverse consequences on the living conditions of inhabitants. Soil erosion result in loss of soil fertility consequently affects the productivity of arable lands. Different forms of erosion are common in northern Ghana where the soil is already of low fertility. This research was undertaken from January, 2012-May, 2013 to assess the effect of soil erosion and degradation problems manifested by reduced crop yield in the Tolon-Kumbungu District. Semi-structured questionnaire was used to gather information on socio-economic activities. Field-based measurement of erosion forms and quantity of eroded soil were employed in the study. Results of the field study indicates an estimated amount of soil loss by rills 79.5 t/ha and gullies of 251.9 t/ha. The average bulk density of the soils for the selected fields was 1.7g/cm³. Land clearing methods and continuous cultivation, excessive grazing, ploughing along steep slopes contribute greatly to soil erosion in the study area. About 90% of the respondents indicated deforestation and over-cultivation of croplands, as contributory factors to the cause of soil erosion and degradation in the area. Low infiltration rates resulting from high rates of runoff from rainfall, the texture of the soil, little or no soil cover were observed to contribute to high rates of soil loss from erosion. Farmer education on the negative effects of soil erosion on farmlands is therefore recommended as a way of conserving soil nutrients