

**MILLENNIUM CHALLENGE ACCOUNT (MCA), GHANA PROGRAM  
DISTRICT ADVISORY COMMITTEE (DAC) MEETING.**

<b>MEETING DATE</b>	<b>: 27th MAY, 2009</b>
<b>DISTRICT</b>	<b>: EJURA SEKYEDUMASE</b>
<b>CAPITAL</b>	<b>: EJURA</b>
<b>NUMBER OF DAC MEMBERS PRESENT</b>	<b>: 13</b>

<b>PROJECT</b>	<b>QUESTIONS ASKED</b>	<b>RESPONSE</b>	<b>CONTRIBUTION FROM MEMBERS</b>	<b>REMARKS</b>
<b>Farmer and Enterprise Training</b>	<p>How many farmers have been trained so far in the district</p> <p>What form did the training take?</p> <p>Farmers have been given some farm inputs with a promise of GHc30 to be paid to them as money for ploughing. They are complaining that the money is taking too long in coming.</p>	<p>40 farmer groups or FBOs made up of approximately 50 farmers each were identified. Out of that, 18 groups making about 900 farmers have gone through training. The other half which is 22 FBO will also go through training in due course.</p> <p>The farmers are being trained in modern techniques and methods of farming and have learnt simple business and entrepreneurial skills. Those who have gone through the training have had Business Plans prepared with the help of their trainers and the Business Plans are being processed by the Banks. Those who meet the criteria will be given loans.</p> <p>The farmers who have gone through training are the ones who have been given the inputs which include fertilizer, seed maize, wellington boots etc. The inputs are meant to help the farmers practice what they learnt, by demonstrating on an acre of land. The GH30 is to support them in what they spend on preparing the land for the demonstration farms.</p>	<p>It appears Extension Officers from the Ministry of Food and Agriculture, who have all along period been very close to the farmers, are not as involved in the program as they should be. To sustain the Program after the MCA Program is over, there is a need to involve MOFA staff especially Extension Officers more than what's happening now.</p> <p>Some of the farmers borrowed money to enable them to plough because they were told the money is to support them to plough an acre of land to demonstrate what they had been taught. They borrowed the money with the understanding that the money will be refunded soon They are therefore in a fix and are waiting to get what they were promised to enable them to payback what they borrowed?</p>	

PROJECT	QUESTIONS ASKED	RESPONSE	CONTRIBUTION FROM MEMBERS	REMARKS
<p><b>Agric Credit</b></p>	<p>The groups in Afram Basin especially are finding it difficult to access loans. What is the problem?</p> <p>We know that farmers in other parts of the country are receiving credit and we are worried ours might not come in the right season. When will the credit come?</p>	<p>As the farmers complete the first phase of training, they become eligible to receive loans. Some finished the training not too long ago and preparation of some of the Business Plans to satisfactory standards took some time. But those have been done and sent to the Bank who are also doing their own due diligence on the individual applications. When that is done, those who satisfy the criteria will receive credit. It must however be noted that not everyone who has gone through training will automatically receive credit. And it must be noted that anyone who takes a loan will have to pay it back.</p> <p>The timing for accessing the loan is indeed key to MiDA. As we speak those who have gone through the training in the district as well as other districts have had their Business Plans prepared as mentioned earlier and the Banks are currently processing such requests. We know that if farmers receive credit in the wrong season it most affects their ability to repay the loans and since it is a priority for us to ensure the loans are paid back the timing is also being looked at.</p>		<p>The New DCE is herself a farmer who had gone through the training before being made a DCE. She praised the training program highly and asked the others to educate the farmers to recognize that if people apply what they are taught, even without credit from MiDA they can make a lot of headway. According to her, the group to which she belongs decided not to go in for the loan because the Starter Pack which they were given is good enough even without credit. But asked that more farm inputs be given to the farmers.</p>

PROJECT	QUESTIONS ASKED	RESPONSE	CONTRIBUTION FROM MEMBERS	REMARKS
<b>Credit Activity</b>	How will the money be paid to farmers?	Farmers who satisfy the criteria set and qualify to receive loans will have the money directly paid into their account.	<p>In cases where the farmer is buying inputs or certain services, where possible the supplier or provider will be paid and the farmer's account debited. This will help ensure that farmers use the money for its intended purpose.</p> <p>In fact, the GH30 to be paid to farmers will also be paid into their individual Bank Accounts. Initially the idea was to have the TSPs do the distribution but that has changed.</p> <p>In addition knowledge about the GH30 that MiDA intends to give to the farmers has given rise to a situation where some tractor service providers have increase the amount they charge for ploughing an acre of land from Gh22 to Gh 30. This should be check because it is not helping the farmers</p>	
<b>Marketing</b>	While we talk about credit to farmers, how do we ensure that when the farmers produce they will be able to sell and make enough profit to enable them pay the loans back?	The Regional Implementation Consultants are working to link the farmers to buyers. The training is also educating the farmers and the marketers who are also part of FBOs to ensure that what their produce meet the demands of the market. Small or Medium Scale business operators who deal in marketing farm produce will also be supported to buy farm produce.		

PROJECT	QUESTIONS ASKED	RESPONSE	CONTRIBUTION FROM MEMBERS	REMARKS
<p><b>Roads</b></p>	<p>The general impression is that physical projects under the MCA Ghana Program are too slow in coming to the district. When will any road be constructed in Ejura</p> <p>It is understood that the Ejura Road will soon be advertised, which will culminate in actual construction. But it is still long in coming. What is exactly happening under the Trunk Road activity?</p>	<p>The Ejura to Dome road is one of the roads selected under the Trunk road activity in the Afram Basin. At the moment, the design for the road has been completed and will soon be advertised for a contractor to be engaged.</p> <p>Under the Transportation Project all the trunk roads to be built are within the Afram Basin. Some of the selected roads which were recently advertised the 42.7 km road from Afrisere-Dome through Ashanti Akim North and the Sekyere East districts. And another one is the 32.5 km road from Agogo-Afrisere-Dome road</p>		