

**MILLENNIUM CHALLENGE ACCOUNT (MCA) GHANA PROGRAM
SECOND DISTRICT ADVISORY COMMITTEE (DAC) MEETING (2009)**

MEETING DATE : 23 / 12 / 09
DISTRICT : KETA MUNICIPAL
CAPITAL : KETA
NUMBER OF DAC MEMBERS PRESENT: 19

PROJECT	QUESTIONS ASKED	RESPONSE	CONTRIBUTIONS FROM MEMBERS	REMARKS
Agriculture Project	What is MiDA's program for the remaining years? We ask so that, as stakeholders we can lend our support. We have our reservations about the implementation.	<p>There seem to be a perception that the program is slow. That perception is borne partly out a lack of information in spite of MiDA's best efforts to communicate. For instance in Keta alone 18 FBO have been reached. That is 900 individual farmers who are benefiting directly. 8 of those FBOs had their starter pack.</p> <ul style="list-style-type: none"> - Starter pack was farm inputs worth \$230 given to each farmer who went through training to be used on a one acre demonstration farm. - The package was to help monitor the farmer to see the impact of the training on his or her farming practices. - It is recognized that not all farmers will benefit from the credit facility so the output from using the Starter Pack was also to raise seed money for the farmers. 		

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<p>Farmer and Enterprise Training</p>	<p>Farmers in Keta Requested for irrigation facilities. What is happening to their request?</p>	<p>The two irrigation facilities chosen in the Southern Zone are unfortunately not in Keta. However the request by Keta farmers for pumping machines which is in their business is to be considered by the banks.</p>	<p>The latest information is that the business plans presented to the banks have recently been approved so the farmers will get their money. What is not clear though, is whether or not the irrigation facilities requested are to be funded. That we must find out.</p>	
<p>Transportation Project</p>	<p>We are still concern about the length of road to be constructed in Keta. Why are we getting only 7km? What is happening? Has MiDA scaled down on the projects it intends to undertake?</p> <p>Granted, that is true, we are not sure about what is happening with regard to when the construction will begin. We fret about the fact that time might run out.</p> <p>Is the feeder road joining the trunk road or it will be left hanging without linking anywhere?</p>	<p>The fact is Keta is to get 7 km roads. I understand when you say it is not enough. But it is still better than not getting any road at all. In fact in the compact some districts are not getting any road. Better still, the road chosen in Keta will be build with Bituminous surface even though it is a feeder road.</p> <p>Even though it appears time might be running out, the roads have been divided into lots and the time in will take for construction to be completed is 18 months so we are not out of time. Construction will commence as we enter the new year.</p> <p>Yes the Road will lead to another road so as to improve the road network.</p>		

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<p>Community Services</p>	<p>Up until now, Keta does not have any school project. Yet we seen on television schools being commissioned in other districts?</p> <p>We have also seen Health facilities being built in other places under the program yet Keta is not getting any and it is our concern</p> <p>How many schools will Keta get under the Program?</p> <p>There is a feeling that MiDA is scaling down on the number of Projects which were to be undertaken in Keta. Isn't that the case?</p>	<p>As we enter the new year Keta just as is the for all other districts will also see concrete work on schools since we have gone past the paper work. School projects required Environment Impact Assessment which has now been done. While waiting for that, MiDA got approval to rehabilitate some schools in some "MiDA Districts" That is what you see on TV being commissioned in places where work has been completed. Work is on-going in other district while we prepare for work to start in all the MiDA districts</p> <p>The MCA is not supporting the building of Health facilities. Under the Compact, there is basically an education and awareness creation aspect regarding health and sanitation issues.</p> <p>The specific numbers of schools and particular schools to be constructed are not yet out. I will let you know when I have the information. What I do know is that, across the MiDA districts, there will be more than two hundred fifty schools to be built.</p> <p>There are no specific quotas in the Compact regarding what goes to the various districts per-say. Except for the road allocation, all others are being determined as we implement.</p>	<p>There is a document with specific project activities which were to be undertaken in the Keta Municipality which was given to the MCA implementers, but what is being talked about now does not include a lot of the things captured in the said document.</p>	<p>The document was found to be a pre-Compact proposal submitted by the various districts.</p>

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<p>Community Services</p>	<p>It seems we were ill-informed initially into thinking the MCA money will be shared among districts. So projects were proposed accordingly and submitted. (pre compact). What has happened to those proposals?</p> <p>We want to set up a Monitoring Team for the Roads and Schools since success is our collective goal. I guess we can do that.</p> <p>Some communities in this area require electricity to enable them to enhance their production. Will MiDA fund that?</p>	<p>It seems what we are talking about, is what the Assemblies submitted which went into building a case for the MCA Funding. The proposals the districts submitted were not all taken hook, line and sinker and captured in the Compact for implementation.</p> <p>We want you the people to be actively involved in the determination of the final list of Projects in the district so that it will be agreeable to all stakeholders. That is why we consult a wide range of interested parties before coming out with Project lists. And of course in implementing those plans we need you to be on board, but in such a way not to cause disruptions.</p> <p>It depends on the kind of production being talked about and the level of funding. In cases where farmers make specific requests to augment production, such requests should be indicated in the business plan and the viability of such a proposal will be vetted by the bank.</p>	<p>The trouble is some people are still under the impression that what was sent is what was to be implemented. Now it is clear that, that is not the case. However, what needs to be done as a matter of urgency is to provide a list of Project Activities (Specific Projects for the District) so that the district assembly can incorporate the information in their planning. That kind of information will also help in educating the people generally on what to expect under the MCA Ghana Program because expectation still seems to be very high. People still think MCA will solve all the problems in the district. Copies of the Compact should also be made available to interested people</p>	<p>A soft copy of the Compact can be found on the MiDA Website</p>

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<p>Credit</p>	<p>What are the criteria for accessing credit?</p> <p>Interest rates are too high even though they are at (short term = 91 day Treasury Bill rate, Medium Term = Bank of Ghana Prime Rate)</p> <p>Is the bank mandated to slash down my loan request?</p>	<ol style="list-style-type: none"> 1. You need to be a member of an FBO under MiDA. 2. You must undergo the training. 3. You must have a business plan prepared and submitted to a bank. 4. The banks will vet the individuals on his/her credit worthiness. <p>MiDA recognizes the high interest rate. But, it is not a simple issue of reducing the rate for farmers. The ultimate objective of Program is to pull FBOs with the capacity to grow along, so that they will grow. When those FBOs grow, those other FBOs willing to accept change and move along will also be taken along eventually. The plan is to enable farmers to become businesses that can operate within the economy like any other business MiDA wants a situation where some farmers will grow and be strong enough to stand on their own feet even when MiDA is not around to support them.</p> <p>The bank can slash down the amount if they think it's prudent. They must discuss the issue with the farmer and explain the reasons which make better business sense, not to fund that aspect of the business plan.</p>	<p>Poor participation in training has disqualified some farmers. People took credit in the past but defaulted. That is also creating problems for some farmers whose loans might not be approved.</p> <p>You are at an advantage over other farmers who are not benefitting from the MiDA program. You can still access credit elsewhere just as all other farmers. We don't have to put money where it will not work. That has been done time and again in this country. We should understand that the Program has its own structure and it is not a must for everyone to access credit. If the interest rate is too high and there other sources which are cheaper the farmers are free to choose that.</p>	

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	<p>When is the starter pack coming to the next set of FBO's? When they get the pack worth the amount you mentioned, does it disqualify them for getting credit?</p> <p>Department of Coop especially fish processors left out. Why?</p>	<p>The next batch of Starter Pack will be in Mach 2010. Lessons learnt have informed us to vary the starter pack to include other seeds. The first one was just seed maize, now there will be pepper seed for instance. The Starter Pack is not a replacement for credit. It is being given to the farmers free of charge and they are not expected to pay it back. They do still qualify to access credit. But I must stress that, unlike the starter pack, the credit is a loan which they are required to pay back.</p> <p>Fishery is not part of the program. Started using cooperation earlier but stopped along the line.</p>	<p>This area has a different cropping calendar. So keep that in mind when giving out the loans. Because they do all year round farming there will be no need to wait for any farming season. The same should apply to giving out the Starter pack. Don't wait for any season. Besides there is a good chance that farmers instead of receiving fertilizer, will prefer organic manure like chicken droppings. The decision on what to give them must emanate from the farmers early enough.</p>	