

**MILLENNIUM CHALLENGE ACCOUNT (MCA), GHANA PROGRAM**

**DISTRICT ADVISORY COMMITTEE (DAC) MEETING.**

<b>MEETING DATE</b>	: 25 <sup>th</sup> March 2010
<b>DISTRICT</b>	: AKATSI
<b>CAPITAL</b>	: AKATSI
<b>NUMBER OF DAC MEMBERS PRESENT</b>	: 31

**The meeting begun with a PowerPoint presentation which gave an overall overview of MiDA's activities and narrowed it into what MiDA is doing, specifically in the District. After the presentation the DAC members asked questions**

<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 can the farmers in Akatsi get the tractors MiDA bought for the farmers you mentioned in your Presentation?</p> <p>There seems to be a concentration on Maize in this District. Why is that the case?</p> <p>Does MiDA take the reports of the consultants on its face value or there are means of validating the reports.</p>	<p>MiDA did not buy the tractors for the farmers. The FBO must ask for the tractors in their business plan. In some cases, some FBOs used their own resources, for example, proceeds they got from the starter pack or other agreements, to buy the tractors. An example is a group which decided to contribute two bags of maize each as a group instead of the required one bag. This increased the group's capital and they used that as a deposit to purchase tractors.</p> <p>The crop analyses which were done in this area recognized that the area is good for Maize and Chili pepper. These are the crops the farmers are mostly familiar with and had skills in. Besides, the farmers actually asked that their training should focus on Maize and Chili Pepper.</p> <p>A meeting like this is in its self a kind of validation. At the same time there are technocrats and staff of MiDA or even MCC who check these things.</p>	<p>Since the District Assembly did not employ the consultants they should ensure that whatever information they gather from the field is shared with an officer at the Assembly</p>	<p>Personnel at the District Assembly who work closely with MiDA and know some things should share the information with their colleagues</p>

PROJECT	QUESTIONS ASKED	RESPONSE	CONTRIBUTION FROM MEMBERS	REMARKS
<p><b>Agric Credit</b></p>	<p>None of the FBOs in the District has received any loan. Looking at how long it has taken even the first group, the situation is becoming worrisome.</p> <p>In the Presentation you mentioned four FBOs which have received credit. But those names are not all from Akatsi Districts</p> <p>What happens to the other groups?</p>	<p>Some members of the FBOs had taken some credit under other schemes and had not paid back. The banks therefore asked that the names of those individuals in the FBO should be removed. The FBOs did not do so and that delayed the approval. Only one of the FBOs had the approval. Even that, the money came after the farming season. So the money was sent back to BOG. So that group had to reapply and their loan has now been approved. If you look at the presentation it says that in this month (March) this year approval was given.</p> <p>In the presentation we said the Rural Bank was being cautious because of the high loan default rate. The Bank therefore decided to experiment with some of the FBO Groups and chose a few from the various Districts under the Program within its area of operations. Those names mentioned are the ones the Bank says it is experimenting with.</p> <p>As mentioned earlier, the FBOs should ensure that members whose applications they present to the Banks are credit worthy. That will help to speed up the process.</p>	<p>Two of the four groups mentioned in the presentation are from Akatsi District.</p>	

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<b>Irrigation</b>	What is MiDA doing about our irrigation in Akatsi?	There are two irrigation facilities MiDA is to work on in the SHB (East) Zone - the Kpong Left Bank and Kpandu Torkor. MiDA chose the Kpong Left Bank because there was an anchor farmer in the Left bank area doing business on 2 thousand hectares of land. Rather, you will notice that some farmers have been doing their own small scale irrigation in the area. Those kinds of schemes can be supported.		
<b>Post Harvest Infrastructure</b>	What is happening to the Post harvest Infrastructure which was always being talked about?	A post-harvest infrastructure in the form of an Agri-business centre which is essentially a one stop shop for farmers is to be built in Sogakofe in the South Tongu which is actually just a stone's throw away. The farmers in Akatsi will therefore benefit from that facility.		
<b>Community Services</b>	<p>It has taken more than two years and we are now hearing about the schools which have been chosen in this area. What have you been doing all this while? And when will the schools be built, before the program finishes?</p> <p>At the compact design stage there was emphasis on model schools but there is no reference to these</p>	<p>MiDA intends to build good quality schools so it took a while in ensuring that all the necessary preparations are done to ensure the Environmental Impact Assessment is done satisfactorily. For instance, we do not want to build shoddy schools only for molds to start forming on the walls because there is water in the soil. The preparations were to recruit the right caliber of contactors because MiDA wants to ensure that the schools we build meet the best standards of construction.</p> <p>Some of the plans intended in the Compact have changed for various reasons including the fact that the budgets since 2005 have been affected by</p>		

	model schools these days.	economic conditions.		
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