

**MILLENNIUM CHALLENGE ACCOUNT (MCA), GHANA PROGRAM
SOUTHERN ZONE REPORT (2008).**

MEETING DATE	DISTRICT	CAPITAL	NUMBER OF DAC MEMBERS PRESENT	QUESTIONS ASKED	RESPONSE	REMARKS
28/7/2008	Gomoa East	Afransi	--		- - - - -	Held jointly with Gomoa West
28/7/2008	Gomoa West	Apam		<ul style="list-style-type: none"> • Will the Program take care of the whole District even though it has been split in two? • Is the Program taking care of Marketing, Processing and Storage or Preservation of farm produce? • In spite of all the publicity surrounding the MCA Ghana Program, it seems nothing is happening, for instance when will farmers receive credit? 	<p>In spite of the fact that some Districts have been split in two, the old Districts and the new ones which were originally part of the MCA Ghana Program, will still be part of the Program</p> <p>The MCA Ghana Program is an integrated program which is looking comprehensively at the whole Agricultural Value Chain including Marketing, Processing, Storage and Pack house facilities, as well as the enhancement of Production and Productivity of High value food and cash crops.</p> <p>A lot has gone on in terms of the implementation of the MiDA Program. You need to bear in mind that the Program actually started on February 16 2007 when in</p>	At the time of holding the meeting new Districts had just been carved out of the old Districts and some of the newly created Districts did not have officers for the Assemblies so the DAC meeting was held for both Gomoa East and West

					<p>entered into force. MiDA is itself a start-up entity and there were process to hire staff and even get office accommodation an furniture. Then we had to go through stringent procedure to hire consultants whose job it is to help in the delivery of project Activities. It some of these efforts which has resulted in the rehabilitation works which is the main subject matter for being here today.</p>	
24/7/2008	Effutu Municipal	Winneba	13	<ul style="list-style-type: none"> • Will fishermen be included in the program? • Will the program still take care of the District in spite of the District being divided into two? • What is the Eligibility Criteria for Farmers who are to benefit from the Credit facility. 	<p>Fishing is not part of the MCA Ghana Compact signed between the Government of Ghana and the Government of the United States of America, represented by the MCC.</p> <p>MiDA will continue working in the original foot-print of the Districts selected to be part of the MCA.</p> <p>A beneficiary farmer should belong to an FBO. Dependent on the type of crop the farmers deals in, the minimum size of a farm should be 2 acres. It does not only include those who till the land. FBOs can be Production groups, Marketing groups or groups along the whole</p>	

				<ul style="list-style-type: none"> • What is the criteria for Small and Medium-scale Enterprises 	<p>agricultural value chain. They must go through the first phase if MiDAs Farmer and Enterprise Training. The Criteria for SMEs are different from the criteria for small holder farmers. While small holder farmers are not required to provide collateral, SMEs are expected to provide collateral like any other business would.</p>	
29/7/2008	Awutu-Senya	Awutu-Breku	23	<ul style="list-style-type: none"> • How is the program taking care of marketing issues • When will farmers get credit • Why are you concentrating on pineapple cultivation in this area and not including cassava farmers in the program? 	<p>There are Regional Implementation Consultants in each of the three Intervention Zones whose job it is to link farmers to markets.</p> <p>Farmers who have gone through the first phase of training under the Farmers and Enterprise Training in Commercial Agriculture will qualify to apply for loans by presenting the appropriate documents including 'Business Plans' to participating Banks for consideration</p> <p>Nobody has said Cassava farmers are not part of the program. They are indeed part of the Program. The Program is focusing on enhancing the Production and Productivity of High Value Food and Cash Crops. Pineapple production has been used very</p>	

				<ul style="list-style-type: none"> • Will the Awutu to Obrakyere road be fixed under the MCA Program? 	<p>often as an example, but that does not mean other crops are not part of the Program</p> <p>At this stage of Program Implementation there is no concrete information on particular roads to be tackled in particular communities. There is however information on the number of Kilometres of Roads the Program is planning to construct or re-construct.</p>	
2/09/2008	Akuapem South Municipal	Nsawam	16	<ul style="list-style-type: none"> • Are specific crops being focused on in particular Districts? 	<p>The areas chosen have crops for which they may be best suited, therefore may have comparative advantage or are at the moment producing certain crops in larger volumes than others. And those crops are usually cited as examples. That does not mean any other crop will be disregarded. Generally the Program is to ensure that there will be one or more specific Agricultural Modernization Approaches in the 3 Intervention Zones. In the Northern Zone it is Diversification. For the Afram Basin Zone the target is Intensification and Expansion in the Southern Zone</p>	

				<ul style="list-style-type: none"> • How will Agro-processing be catered for under the program? • Will individuals who are already involved in agro-processing be given assistance? • Will individual farmers qualify to receive credit? • It is not the first time such grand schemes have been drawn up. There has been various attempts to implement programs of this 	<p>Part of the \$40.7 million revolving Credit Facility is to assist in capital investments which include investments in agro-processing. Those request will be considered with all the rules, guidelines and criteria that guide such activities considered</p> <p>The Program aims to improve the whole spectrum of the Agriculture Value Chain. It is also a Public and Private Setor collaboration, so such considerations of such nature will be done on its own merit and the viability of the venture.</p> <p>A beneficiary Small holder Farmer needs to belong to an FBO and meet the criteria set to enable one receive assistance. For individuals with huge farms that qualify as nucleus farmers, or value chain activities that are big enough to qualify as SMEs, they could be consider as SMEs.</p> <p>There are lots of checks and balances within structure of the MCA Compact to eliminate or reduce the chances of the farmers</p>	
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				<p>nature but they have all failed. Even silos which were built in some areas have been abandoned, buying centres which were promised do not materialize and educated people who were supposed to be helping farmers rather cheated them. How will the MCA Program ensure its success in the wake of all the mistrust that farmers have for such programs?</p>	<p>being short changed or for the program failing. One of the ways which is evident is, in spite of agitations for credit to be disbursed, MiDA is making sure all the stop gabs which will ensure that credit given to farmers are paid have been well planned and implemented</p>	
15/10/2008	Upper Manya Krobo	Asesewa	18	<ul style="list-style-type: none"> • Do you need to be a land owner, with documents to be eligible to receive credit? • When will farmers receive credit 	<p>Credit to small holder farmers is not dependent on their ability to provide collateral. You do not need to be the owner of the land on which you are farming to qualify for credit</p> <p>Farmers will qualify to receive credit after they have gone through the first phase of training under the Farmer and Enterprise Training in Commercial Agriculture. Some farmers are already undergoing training and at the end of the training you qualify to apply for credit through the Banks. Formers who have GlobaGap certification who are not required to go through training have already received</p>	

				<ul style="list-style-type: none"> • How long do farmers have, to payback loans given to them? 	<p>credit. An example is some MANGO Farmers in the Yilo Krobo District.</p> <p>The loans are mainly for Seasonal Credit on short term basis up to 18 months and for capital investments, it is over a medium term period of 36 months</p>	
22/10/2008	Lower Manya Krobo	Odumasi Krobo	13	<ul style="list-style-type: none"> • In this area, the biggest problem is marketing. In a good season when there is a glut, the farmers throw some of the produce away, especially tomatoes. What happens when there is a glut and prices drop very low? • What is the guarantee that farmers will get good prices for their produce when they produce more? Especially when you consider that farmers in the Developed world produce with subsidies? • How will farmers be able to export into the European and 	<p>The Farmer and Enterprise Training in Commercial Agriculture is training farmers to recognize the need to identify markets and produce for those markets. The Regional Implementation Consultants are also helping to identify markets which are ready to buy the produce from the farmers.</p> <p>The issue of producing or growing crops in a way that meets the quality demands of the market is being addressed as part of the Farmer and Enterprise Training in Commercial Agriculture Activity. Producing to the quality demands of the buyers ensures that good prices are paid for them because there will be competition for the produce.</p> <p>There are Producers within Ghana who are exporting into the</p>	

				American markets with all the restrictions in place for example the quota systems they operate	European Markets because they ensured they are doing the right things as demanded by the markets in Europe.	
10/10/2008	Kpandu	Kpandu	19	<ul style="list-style-type: none"> • Why is it that there are fisher folks in this community yet you are not including them in your Program? • We have not seen any physical structure in this District. We know a lot is going on in terms of implementation. For instance MoFA has identified farmers, who are to go through training, however when will we see concrete structures on the ground. 	<p>Fishing was not included in the Program to begin with. The concentration is on High Value Cash and Staple Food Crops.</p> <p>Usually this question has come up with an accompanying fear that the District is going to be left out when it comes to building physical structures. If that is your fear, you can rest assured that the structures will be built. The Community Service Project under the Rural Development Project is taking care</p>	

				<p>There are lots of Mango Farmers in this area what is the Program going to do to help them?</p>	<p>of the selection of schools with strict and clear criteria which includes having FBOs in the area. The school has to be on the list of schools the District assembly has in its Medium to Long Term Development Plan</p> <p>Some of the Farmers identified in this District are actually Mango farmers. It must be noted that it those who are already in the business who will be receiving assistance and not fresh starters. This is because the Program is a 5 year Program and the gestation period for mango is quite long</p>	
10/10/2008	Hohoe Municipal	Hohoe	15	<ul style="list-style-type: none"> • What happens if for reasons beyond the farmers' control, for example as a result of drought farmers are unable to make enough money to pay back the loans they take? • Are schools going to be built with the approval of the Ghana Education Service? • Who will award contracts? Is it at the District Assembly or from 	<p>Each case will be looked at on its own merit by the banks .</p> <p>The school Projects that are being under taken, are being done in collaboration with the Ghana Education Service and the District Assemblies.</p> <p>Contracts will be awarded from MiDA through a rigorous, open and</p>	

				MiDA?	competitive procurement procedure	
8/10/2008	Ketu South	Denu	14	<ul style="list-style-type: none"> • What form will the farmer training take? • There certainly can be all year round vegetable farming in this area. What will the MCA Program do to help farmers in terms of irrigation 	<p>Training Service Providers (TSP) will be meeting farmers in small groups. It will include on-farm practical Training as well the farmers sitting in a room with the TSPs for short periods each day. The first Phase of training will take six weeks</p> <p>Provision of Irrigation infrastructure is part of the Program. But investments in ponds Dams and weirs cannot be made everywhere MiDA is working in. So the provision of irrigation infrastructure will be made on an on demand basis and the merits of such investments assessed.</p>	
17/10/2008	Ketu North	Dzodze	19	Farmer Credit seems to be taking too long in coming	The Credit Activity is only a part of the Program to make farmers better off. There seems to be too much premium being placed on the Farmer Credit, at the expense of all the other investments being made to help farmers. The key thing is that farmers are receiving Training to make them more commercial oriented in their dealings and that	

					<p>training is being paid for by the Program and the farmers are to receive training with any cost at all to them. The farmer credit will follow but has to be noted that it is not free money. It is a loan that needs to be paid back. And it is not automatic, that, once you go through training you will get a loan</p>
9/10/2008	Keta Municipal	Keta	20	<ul style="list-style-type: none"> • What irrigation facilities will be provided? We see in the Compact, Ponds, Dams and weirs. Does that mean the District may not benefit from any irrigation facility because over here all we need is to sink a small well and pump the water out for drip irrigation? • How will MiDA ensure that the people who are supposed to receive credit are the ones who receive it? • How can the system be fast tracked to ensure bureaucracy is 	<p>Irrigation infrastructure provision is part of the Program. The investments are however going to be made on an on demand basis and the merits of such investments assessed. I do not have specific information on whether any irrigation facility will be put here and if at all, which type of irrigation will be done in this district.</p> <p>The group dynamics of the FBO system is to help ensure that the right people apply in the first place. Then the openness and transparency in all of MiDA's process is to also help in ensuring that the right thing is done.</p> <p>The need to streamline things is well noted. However, you need to</p>

				reduced so that the farmers can receive credit quickly rather all the talk about Business Plans.	recognize that in spite of adherence to strict, open and transparent procedures, some activities being undertaken have actually been done in record time.	
7/10/2008	South Tongu	Sogakope	8	<ul style="list-style-type: none"> • Certain State sponsored agriculture projects were undertaken in the past but they have virtually collapsed. Will MiDA revamp such projects? • What will the consequence for not paying back loans be? 	<p>MiDA will not go into Direct Production. It will however support people or groups who undertake projects or activities which promote Agricultural growth.</p> <p>The group dynamics of the FBO is supposed to help reduce the risk of non-payment. If however, one is unable to pay, consideration of what will be done will be taken on a case by case basis</p>	
7/10/2008	Akatsi	Akatsi	15	<ul style="list-style-type: none"> • How will MiDA ensure that the farmers actually receive training? 	<p>The FBOs where identified by MOFA through a clearly laid down criteria. The list of FBO as identified is double checked The farmers who belong to the same group know each other therefore chances of someone who does not deserve to receive training gets trained is removed. A further check and Balance strategy adopted is to ensure that Training Service Providers (TSPs) get paid for work actually done</p>	

				<ul style="list-style-type: none"> • Will roads to be constructed be shared evenly among the Districts? And which roads will be constructed in this District? 	Roads to be constructed are not shared to districts evenly. Specific roads to be constructed in any of the district is being worked on earnestly.	
--	Dangme West	Dodowa	--	Did not hold a meeting		Did not hold a meeting
--	Yilo Krobo	Somanya	--	Did not hold a meeting		Did not hold a meeting