

**MILLENNIUM DEVELOPMENT AUTHORITY
(MiDA) – GHANA**

**Mid-Term Review Consultancy
Mid-Term Review Report**

RFP Ref: 4101114/RFP/QCBS/02/10

January 31, 2011

Prepared for:

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January 31, 2011

The Chief Executive Officer
Millennium Development Authority (MiDA)
4th Floor Heritage Tower,
6th Avenue, Ridge West
Accra, Ghana

Dear Sir,

IMPAQ International is pleased to submit the attached Final Report of the MiDA Mid-Term Review for the implementation of the Millennium Challenge Account (MCA) compact in Ghana. The MTR will assist the Millennium Development Authority (MiDA) to look back and assess progress towards achieving the Compact Goals and Objectives. In addition, the MTR includes recommendations for moving forward.

We hope that you find this report useful. Please do not hesitate to contact me with any questions or issues.

Sincerely,

A handwritten signature in black ink, appearing to read "Jacob Benus", with a long horizontal line extending to the right.

Jacob Benus
Executive Vice President
IMPAQ International, LLC

ACKNOWLEDGEMENT

IMPAQ International would like to extend sincere gratitude to MiDA-Ghana for the opportunity to provide services for the MTR for the implementation of the Millennium Challenge Account (MCA) compact in Ghana. Our special thanks go to the MiDA M&E Director, Ms Abigail Abandoh-Sam and Mr Gilbert Foster Fia of the M&E Team as well as Dr. Kofi Marfo who gave the IMPAQ Team the needed support during the execution of the assignment.

We heartily extend our gratitude to all local project actors and beneficiaries for responding to our numerous probing questions during the review. Indeed we could not have completed this project successfully without you.

LIST OF ACRONYMS

ABC	-	Agriculture Business Centers
ACP	-	Agriculture Credit Project
ACPC	-	Agriculture Credit Project Consultant
ADR	-	Alternative Dispute Resolution
BAP	-	Business Action Plans
CBRDP	-	Community Based Rural Development Project
CDFO	-	Commercial Development of Farmer-Based Organizations
CMC	-	Central Management Consultant
DA	-	District Assemblies
DAC	-	District Advisory Committees
DACF	-	District Assembly Common Fund
DCE	-	District Chief Executive
EPA	-	Environmental Protection Agency
ESIA	-	Environmental and Social Impact Assessment
ETT	-	Economic Rate of Return
FBO	-	Farmer-Based Organizations
GES	-	Ghana Education Service
GoG	-	Government of Ghana
GPRS	-	Growth and Poverty Reduction Strategy
IE	-	Implementing Entity
IEA	-	Implementing Entity Agreements
ISSER	-	Institute of Statistical, Social and Economic Research
ITT	-	Indicator Tracking Table
LAN	-	Local Area Network
LAP	-	Land Administration Project
M&E	-	Monitoring and Evaluation

MCA	-	Millennium Challenge Account
MCC	-	Millennium Challenge Corporation
MDG	-	Millennium Development Goal
MiDA	-	Millennium Development Authority
MLGRD	-	Ministry of Local Government and Rural Development
MMDA	-	Metropolitan, Municipal and District Assemblies
MoFA	-	Ministry of Food and Agriculture
MTDP	-	Medium Term Development Plans
MTR	-	Mid Term Review
NAZ	-	Northern Agricultural Zone
NDPC	-	National Development Planning Commission
PAS	-	Performance Alert System
PFI	-	Preferred Financial Institutions
PPA	-	Public Procurement Authority
RFP	-	Request for Proposals
RIC	-	Regional Implementing Consultants
SHB	-	Southern Horticultural Belt
SME	-	Small and Medium Enterprises
TOR	-	Terms of Reference
VLTC	-	Volta Lake Transport Company
WAN	-	Wide Area Network

TABLE OF CONTENTS

Acknowledgement	i
List of Acronyms	ii
Table of Contents	iv
List of Exhibits	v
Executive Summary	vi
Chapter 1. Introduction and Background	1
1.1 Project Background.....	1
1.2 Project Design	2
1.3 Project Management and Implementation Strategies.....	4
1.4 Administrative Structure of MiDA	5
1.5 Implementation Strategies	6
Chapter 2. Methodology	8
2.1 Introduction	8
2.2 Terms of Reference for the Mid Term Review	8
2.3 Fact-finding Mission.....	9
2.4 Document Reviews	9
2.5 MiDA-Wide Self Assessment Workshop.....	10
Chapter 3. Review by Component	14
3.1 Introduction	14
3.2 Agriculture Project	14
3.3 Transportation Component	21
3.4 Rural Development Component	25
Chapter 4. Project Management	29
4.1 Procurement and Contract Management	29
4.2 Monitoring and Evaluation	29
4.3 Gender Mainstreaming in the MiDA Program.....	30
Chapter 5. Final Recommendations	32
List of References	36
Appendix: List of Respondents	37

LIST OF EXHIBITS

Exhibit 1: Program Logic Model for MiDA Compact and Programs	x
Exhibit 2: Burn Rates for Individual Project Components as at June 30, 2010	xvii
Exhibit 3: Financial Commitments and Disbursements as at June 30, 2010	xviii
Exhibit 4: Program Implementation Structure	6
Exhibit 7: Performance Alert System Criteria	11
Exhibit 5: Compact year 3 Performance	11
Exhibit 6: Compact year 3 Performance	11
Exhibit 8: Intervention Zones	12
Exhibit 9: Districts Visited	12
Exhibit 10: Burn Rates for Agriculture Component (June 30, 2010)	15
Exhibit 11: Burn Rates - Transportation Component (June 30, 2010)	23
Exhibit 12: Burn Rates for Rural Development Component (June 30, 2010)	26
Exhibit 13: Transition Management Action Matrix	34

EXECUTIVE SUMMARY

1. Document Review of MCA-Ghana Compact

MCA-Ghana Compact has completed three and half years of implementation in August 2010 and now has one and half years to go for total compact delivery in February 2012. This Mid Term Review which was undertaken in July and August of 2010 covers the project implementation status up to June 30, 2010. Ghana was selected among the first group of countries by the MCC to develop and submit a proposal for consideration for a compact. The MCA-Ghana compact was signed in August 2006 and the compact went into force in February 2007. The Compact Goal of the five-year, approximately \$547 million MCA-Ghana program is poverty reduction. The key to advancing the Compact Goal is the two-fold objective of the program, first, to increase the production and productivity of high-value cash and food staple crops in the Intervention Zones and, second, to enhance the competitiveness of Ghana's high-value cash and food crops in both local and international markets. The Compact is anticipated to help alleviate poverty and enhance the livelihoods and welfare of over 1.2 million individuals.

The MCA-Ghana compact is designed based on an integrated development approach which links investments in agriculture, transportation and rural infrastructure. The program also supports the broader national policy of poverty reduction and the attainment of the Millennium Development Goals (MDGs). During the compact's proposal development phase, consultations were held with a cross section of Ghanaians which provided the basis for the selection of the three components of the compact, namely Agriculture, Transportation and Rural Development. The Compact program is designed to help reduce rural poverty through targeted agricultural, transportation-related and social infrastructure (rural water supply, sanitation, education and rural electrification) interventions. The Compact identifies three key objectives to advance the overarching goal of poverty reduction via economic growth:

- Increase productivity and business skills of small and medium sized farmers, both men and women, and their employees via activities described within the Compact's "Agricultural Development Project";
- Reduce transportation costs between target production centers and national, regional, and global markets via activities described within the Compact's "Transportation Infrastructure Development Project"; and
- Improve critical social services by providing additional water supply, sanitation and education facilities in select districts, via activities described within the Compact's "Rural Services Development Project".

To achieve these objectives, the Compact incorporates three projects:

- Agriculture Project

- Transportation Project
- Rural Development Project

Each of these is described below.

1.1 Agriculture Component

Donor funded investments in agriculture are rooted on the multifaceted role that the sector plays in the economy of countries such as Ghana. Agriculture is a source of growth for the national economy, a provider of investment opportunities for the private sector, and a prime driver of agriculture-related industries and the rural non-farm economy. The Agriculture Project is therefore designed to enhance the profitability of staple foods and horticulture crops and to improve delivery of business and technical services to support the expansion of commercial agriculture among Farmer-Based Organizations (FBOs), which are groups of eligible farmers, input suppliers selling to such farmers, or output processors buying from such farmers. The specific project activities are:

- **Farmer and Enterprise Training in Commercial Agriculture:** Accelerate the development of commercial skills and capacity among Farmer-Based Organizations (FBOs) and their business partners, including entities adding value to agricultural crops such as processors and marketers.
- **Irrigation Development:** Establish a limited number of retention ponds and weirs requested by the FBOs and FBO partnerships for whom access to water is critical to the success of their businesses.
- **Land Tenure Facilitation:** Improve tenure security for existing land users and facilitate access to land for higher value agricultural crops in the Intervention Zones.
- **Improvement of Post Harvest Handling and Value Chain Services:** Facilitate strategic investments by FBOs and FBO partnerships in post-harvest infrastructure improvements and build the capacity of the public sector to introduce and monitor compliance with international plant protection standards.
- **Improvement of Credit Services for On-Farm and Value Chain Investments:** Augment the supply of, and access to, credit provided by financial institutions operating in the Intervention Zones, providing seasonal credit to FBOs through commercial and rural banks, as well as through non-traditional channels such as input suppliers, and medium-term credit through banks to finance capital goods such as irrigation and post-harvest processing and storage facilities.
- **Rehabilitation of Feeder Roads:** Rehabilitate up to 357kilometers of feeder roads in eight districts in the Intervention Zones to reduce transportation costs and time, to increase access to major domestic and international markets, and to facilitate transportation linkages from rural areas to social service networks (including, for instance, hospitals, clinics and schools).

1.2 Transportation Component

The importance of a good and sustainable transportation system to support agricultural transformation cannot be over-emphasized. Agricultural development is dependent on a sound transport network for access to markets and inputs. In Ghana, the dominant mode of transportation is the road. Road transport carries an estimated 95% of the passenger traffic and 97% of all movable freight. There is one international airport in the capital city, Accra and two seaports at Tema and Takoradi. There is 350 kilometer of inland transport over Lake Volta which is utilized in the Afram Basin Intervention Zones.

The Government has identified high transport costs as a barrier to achieving sustainable economic growth inhibiting the expansion of agricultural opportunities by restricting access and linkages to major domestic and international markets. The transportation component is geared towards the improvements to the road network with emphasis on primary and secondary roads, principally in the Intervention Zones, consistent with the Government's policy of removing transport disparities between the rural and urban areas, to reduce vehicle operating and maintenance costs and to improve the competitiveness of agricultural producers using these roads. There is also support for the improvements to inland water transport of the Volta Lake to enhance the transportation network in the Afram Basin Zone.

The specific project activities are:

- Upgrades to Sections of N1 Highway: Reduce the bottleneck in accessing the International Airport and the Port of Tema and support an expansion of Ghana, export-directed horticulture base beyond current production, by upgrading of 14 kilometres of the National Highway (N1 Highway) between Tema and Accra.
- Improvements of Trunk Roads: Facilitate the growth of agriculture and access to social services by rehabilitating or constructing up to 75.21 kilometres of trunk roads in the Afram Basin region.
- Improvements of Lake Volta Ferry Services: Facilitate the growth of agriculture in the Afram Basin region by improving the ferry service of Volta Lake Transport Company that connects Adawso on the southern shore to Ekye Amanfrom on the northern shore.

1.3 Rural Development Component

The residents of rural areas of Ghana have poor access to basic community services such as health facilities, schools, potable water, community sanitation, and domestic electricity which adversely affect the productivity of the rural population. It also makes it difficult to attract or retain skilled workers such as teachers and entrepreneurs. The Government's efforts to deliver community services with primarily direction from the central government with no input from the local communities have led to suboptimal and inefficient outcomes. The lack of rural services has constrained the growth of the private sector in rural areas. To address this, the Ghana Poverty Reduction Policy interventions were designed to foster private sector led growth.

The Rural Development Project is designed to address each of these problems in a coordinated fashion by improving the design and delivery of community services through enhancing the

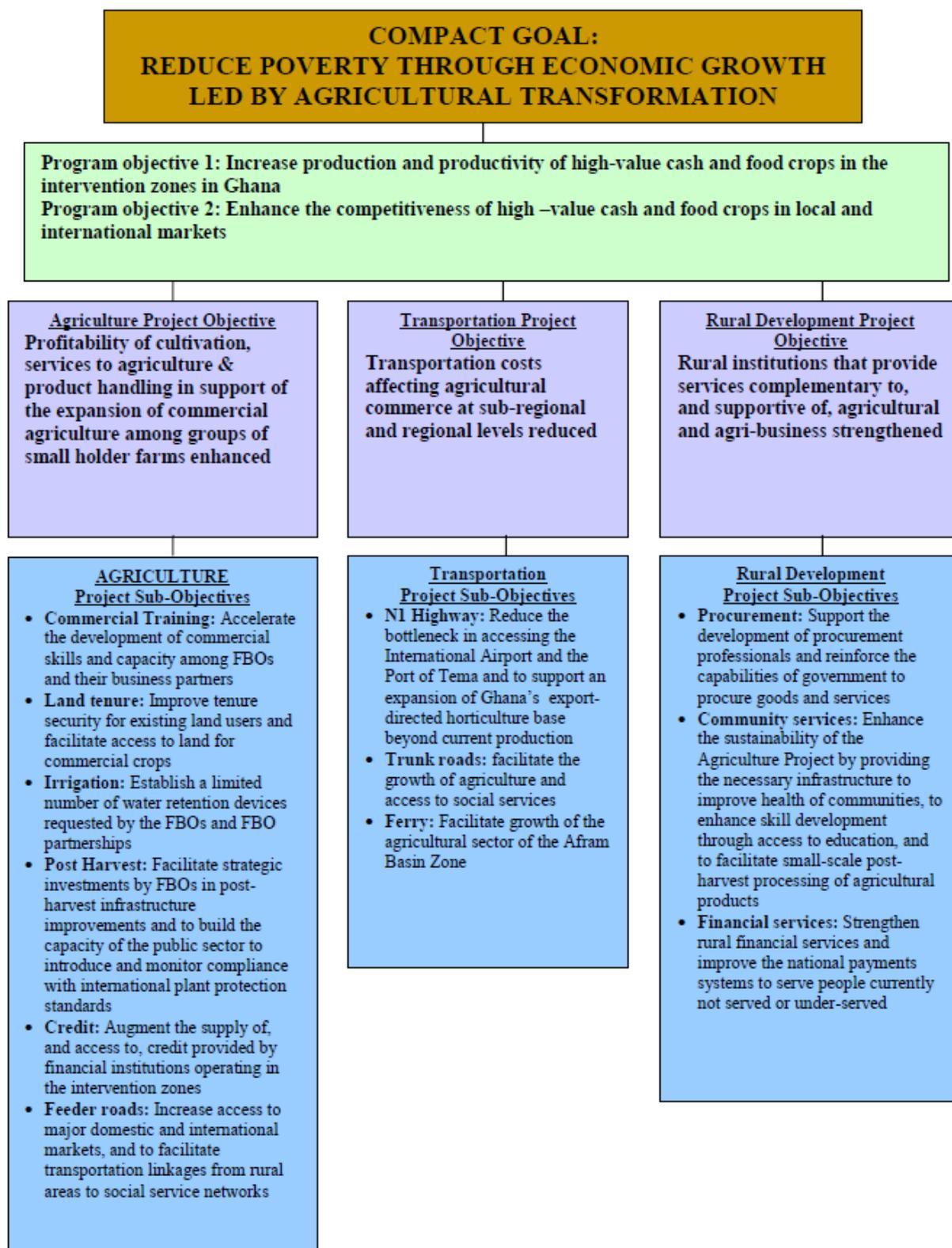
capacity of the local government units, by allowing the beneficiaries to provide meaningful input on the decisions on investment in community infrastructure and by improving the efficiency of the rural financial institutions in the intervention zones.

The specific project activities are:

- **Strengthening of Public Sector Procurement Capacity:** Support the development of procurement professionals and reinforce the capabilities of the Government of Ghana (GoG) to procure goods and services, reinforcing execution of the overall program and, in particular, the community services.
- **Support for Community Services:** Complement the Agriculture Project by funding construction and rehabilitation of educational facilities, construction and rehabilitation of water and sanitation facilities and electrification of rural areas, and by providing capacity building support to local government institutions.
- **Strengthening of Rural Financial Services:** Automate and interconnect 121 rural banks that are private, community-owned banks, and provide other improvements in the national payments systems that will draw a large number of people currently not served or under-served into the financial system.

2. Project Result Framework

Exhibit 1: Program Logic Model for MiDA Compact and Programs



3. Implementation Framework, Strategies, Approaches and Methodologies

Since country ownership is one of the central themes of MCC compacts, the framework and plans for the implementation of the MCA-Ghana program are governed by agreements between MCC and the Government of Ghana that ensure adequate governance, oversight, management, monitoring and evaluation and fiscal accountability for the use of MCC funds. There are supplemental agreements that set out specific steps and details for the implementation of the program. These consist of a Multi-Year Financial Plan, a Fiscal Accountability Plan, a Procurement Plan, an M&E Plan and a Work Plan.

In accordance with the compact implementation guidelines, the Millennium Development Authority (MiDA) procured the services of a Fiscal Agent following an international competitive process. The Fiscal Agent is responsible for assisting MiDA in preparing the Fiscal Accountability Plan, ensuring and certifying that Re-Disbursements are properly authorized and documented in accordance with the established control procedures set forth in the relevant agreements. A Procurement Agent was similarly engaged by MiDA to carry out and certify specified procurement activities in furtherance of the Compact. MiDA was established by an Act of the Ghana Parliament and is governed by an independent Board of Directors. The fifteen member Board is made up of eleven voting members and four non-voting members (Observers). To ensure local participation and involvement of the beneficiary communities, District Advisory Committees have been set up in all thirty districts.

MiDA relies heavily on Implementing Entity partners from the MDAs to carry out the project implementation activities. Due to project management capacity constraints especially at the district levels, it was important to create project implementation teams for shared ownership. It should not be assumed that since leaders at the highest levels of government were members of the MiDA Board will translate into support at the operational levels of the bureaucracy.

4. Context of the Mid Term Review

The goal of this Mid-Term Review (MTR) is to assess how far MiDA-sponsored projects have progressed, and whether or not they are moving in the right direction and at the right pace to be completed by the end of the Compact. The objectives of the MTR, as set by the terms of reference were to:

- Provide project-specific assessments of implementation approaches, methodologies and strategies to flag out the challenges and accompanying risks for redress.
- Facilitate a MiDA-wide self-assessment workshop and use the outcome as one of the working documents for the Mid-Term Review process.
- Document major successes and/or failures for each activity and advise MiDA on the best way forward.
- Conduct field visits to selected projects in the Intervention Zones to assess progress of work and compare with reported results of the projects selected for the study.

- Conduct semi-structured interviews/key informant interviews with various stakeholders to determine issues relating to expectation management and advise MiDA on the outcome.

Additional requirements from the Request for Proposals (RFP) were to assess the following:

- Relevance of the Ghana MCA Program in terms of priorities with respect to policy objectives and plans of GoG and MCC as well as in terms of Beneficiaries' needs (ownership, alignment);
- Progress of the Program in terms of the effectiveness (achieved outputs versus planned outputs) and the efficiency of implementation (output results achieved against inputs and budgets used);
- Feasibility in terms of design, scope, strategy, implementation, management, and draw conclusions on the likelihood that the Program will have the expected impact at the end of the planned duration given the current project design and implementation experience;
- Sustainability of Program results beyond the end of the Compact.

The review will, at a minimum, make recommendations/suggestions on the following:

- Possible re-orientations and changes in the program design, scope, strategy and
- Implementation approach, where necessary;
- Management and methodologies to improve the performance of the Program, including possible changes to specific activities, if deemed necessary.
- Specific exit activities for the period leading to June 2012.

The MTR was carried out between June 28, 2010 and August 27, 2010. The mission methodology included initial consultation with MiDA senior management and project staff, inspection of physical works of the entire length of the N1 Highway (Fact Finding Mission), Document reviews, MiDA-Wide Self Assessment Workshop, consultations with project Implementing Entity partners in Accra and field visits to conduct interviews in sampled beneficiary districts in the three intervention zones of the project (Northern Intervention (Northern Savanna) Zone; The Afram Basin; and the Southern Horticultural Belt). Within the short time frame for the execution of the assignment and to ensure a wide representation of the beneficiary districts and communities of the project area, two districts were selected per intervention zone following an analysis of high risk projects (post harvest infrastructure, irrigation, feeder roads, access to credit, rural bank computerization and community services activity). The method for the selection process is contained in Chapter 2 (Methodology). Three teams were dispatched concurrently to each zone to conduct the fieldwork using interview protocols, focus group guides and self-administered questionnaires designed for this data collection and approved by MiDA.

5. Main results achieved by the project

The MCA-Ghana compact went into force in February 2007 just as the global financial meltdown was starting which led to one of the worst global recessions in many years. The tough economic environment forced MiDA to make some decisions in terms of the prevailing economic realities. The planned infrastructure community services such as the construction of schools, water and sanitation, rural electrification, were scaled down. Additionally, the number and kilometres of both trunk roads and feeder roads were reduced.

The main results achieved by the project under the three components have been arrived at by an in-depth review of their respective sub-components (see Chapter 3).

5.1 Agriculture Component

Discussions with the Regional Implementing Consultants (RICs), MiDA project staff and Implementing Entity partners (MoFA) indicated that the Farmer Based Organizations (FBOs) training activity was about 80% complete and the remaining 20% will be completed ahead of the scheduled time of December 31 2011. Most FBOs are satisfied with the training in commercial production and according to them this has led to improvement in quality and quantity of crop yields (outputs). As reported by the farmers, the training has also led to a significant change in their mind-sets. Many farmers now view their operations as commercial enterprises instead of subsistence farming. The farmers are better organised under the FBO structure which has led to group cohesion and a stable viable unit as opposed to similar farmer based associations such as cooperatives. Some FBOs have been linked to potential buyers and anchor investors and a few others have also accessed bank loans using their Business Action Plans (BAP) developed during the training sessions.

One of the key successes of the MiDA project has been the pilot land title registration activity. MiDA has assisted the Lands Commission to introduce land title registration (on a pilot basis) to rural Ghana through a systematic title registration exercise. It is the first ever rural systematic land title registration initiative in the country. The initiative is different from the purely sporadic and voluntary approach that until very recently had been adopted by the Lands Commission for titling urban areas in Ghana.

The Land Tenure project team of MiDA has developed a procedures manual which focuses on how to approach systematic rural land title registration in Ghana, beginning from the identification of a Registration District through to the issuance of Title Certificates to Proprietors by the Land Registration Division of the Lands Commission. The procedures adopted are in accordance with provisions of the Land Title Registration Law. The purpose of the manual is to provide guidance for future systematic rural land registration exercises since it is based on the existing legal structures and lessons learned in MiDA's first pilot exercise. It is envisaged that when the manual is finalized, it will assist the Lands Commission in expanding its efforts for rural land registration while ensuring that all registration exercises adhere to the same standardized procedures.

The Agriculture Infrastructure activities of irrigation, feeder roads construction and post harvest infrastructure construction have been affected by numerous delays, principal among them are the late award of construction contracts. The impacts of such delays have affected some of the progress in the intervention zones more adversely than others. For example, while irrigation infrastructure goals are not likely to be achieved by the end of the Compact in the Northern Agriculture zone, the project team in the Afram Basin were optimistic that all nine sites earmarked for construction will be completed on time. In the same vein, some of the feeder roads in the Southern Horticultural Belt, Lot VR2 (repackaged as Lot VR5 and VR6) and Lot NR3, NR4 & NR5 in the Northern Agricultural Zone are significantly late in the start of the actual construction than the others because the construction contracts had not been awarded yet as at the time of the MTR.

The Agricultural Credit Activity has posed challenges for the MiDA implementation team. From the onset, most farmers believed that the money was free from the American government. Subsequently, when they realized that they will be given loans, they also believed that the only condition for securing the loans was by attending MiDA's sponsored training. When the farmers were again faced with the reality of meeting credit requirements (FBO business plans and credit worthiness) and a loan interest rate (32%) that is comparable to other commercial lending rates they were disappointed in MiDA. On the supply side, most banks who have presence, capacity, and infrastructure to support the Agricultural Credit Activity have chosen not to participate due to the high risk associated with Agricultural Credit generally. The current arrangement where the Preferred Financial Institutions (PFIs) receive 13.5% interest out of the 32% interest charged to the customer is a disincentive to most of the financial institutions to participate. From a practical stand point, the PFI's view this arrangement as not in their best business interest since they are bearing all the risks only to receive 13.5% while the remaining 18.5% goes to the ACPC revolving fund at BoG.

5.2 Transportation Component

The N1 Highway upgrade is the most visible of all MiDA projects because it is in the heart of the capital city of Accra. To the many residents of the Accra metropolis, 'MiDA is N1 and N1 is MiDA'. The importance of the successful completion of the N1 for the Government of Ghana cannot be over-emphasized. Due to MCC and MiDA's strict adherence to enforcing the highest standards with respect to Environmental Impact Assessments and Resettlement Plans for the N1 upgrade, there has been minimum disruption in the lives and livelihoods of persons displaced. MiDA's upgrade of the N1 represents only the first phase of the total N1 reconstruction. GoG will continue to fund and complete the next phase after MiDA's work on the N1 is completed. Recognizing the strict adherence of ESIA for the Phase 1, it is reasonable to expect the same standard to be adopted for subsequent work. At times, it takes one example to establish a standard when it comes to what is do-able.

The Trunk Road Activity will open up the Western Afram Basin and provide the needed catalyst for commercial farming in the area similar to parts of the south-western horticultural zone that is known for commercial pineapple farming. Similarly, the provision of safe and reliable modes of

transportation on the Volta Lake will enhance commercial activity in the communities along the lake.

Since several senior personnel of relevant ministries, departments and agencies in the transportation sector are involved in the MiDA transportation activities, it is hoped that, these good Environmental and Social Impact Assessment (ESIA) practices will serve as a standard that can be adopted for subsequent transportation projects in Ghana.

It must be noted that Feasibility and Design stages of all infrastructure activities have taken longer than anticipated due to MCC's requirements of checking and validating all engineering designs for infrastructure projects.

5.3 Rural Development Component

Under the Community Services Activity, MiDA was able to modify its plans to address the needs of communities in the Northern Intervention zone that were affected by the floods in 2008. A number of schools (30) were rehabilitated and furniture supplied. As reported by the district education director in the Savelugu Nanton District, teachers in the district, who previously refused posting to the most remote areas, now accept postings to these communities as a result of the rehabilitation of these schools.

The Procurement Capacity Building activity has made significant strides that have resulted in a number of tertiary institutions in the country (GIMPA and the Catholic University) including procurement studies in their academic undergraduate and post graduate studies.

The District Assemblies of the beneficiary districts who have included the Community Services proposed infrastructure activities in their Development Plans are nervous as the Compact end date draws near. They are afraid MiDA will abandon the construction of schools, water and sanitation and the rural electrification projects because a lot of the initial plans of building model schools which would have included computer laboratories and teachers' quarters as originally thought, has now been scaled down considerably.

The Financial Services activity has made progress in the support and implementation of the National Payments System. However, the outcome of the Rural Bank Computerization is mixed. Although MiDA has been successful in establishing the infrastructure for the architecture (Data Center, WAN, LAN, Personal Computers and a centralized banking application), the conversion of the rural banks to the banking application platform has been a challenge. As at the time of the MTR, only 1 bank has been converted out of the 121.

6. Implementation Constraints

On the basis of the review undertaken by the IMPAQ team and responses provided by MiDA's Project Managers, consultants, contractors, farmers and other stakeholders to this report, the mission acknowledges the considerable challenges facing the implementation of the MCA-Ghana Compact in terms of scope, institutional arrangements and operational complexity. MiDA has faced these specific limitations:

- **Organizational start-up Environment.** MiDA was officially established as a new implementing organization for the MCA-Ghana Compact in 2006. The team which developed the Compact were hired as consultants who worked in the Ministry of Public Sector Reform. Except in a few cases, these consultants were not integrated into the MiDA organization. Recruitment of MiDA key personnel was undertaken by the Civil Service Commission in June, 2006 prior to the entry into force of the MCA-Ghana Compact in February 2007. The institutional knowledge of working with MCC by these ‘Compact development consultants’ would have been beneficial during the first initial months of MiDA’s operations.
- **Expectations Management.** The MCA Ghana Compact of \$ 547M was the single highest grant that Ghana has received from any donor. The political leadership as to be expected created an atmosphere of high expectations that were not based on the implementation requirements of the Compact. For example, it was revealed during interactions with some farmers in the beneficiary districts that, some farmers still perceive the Compact money as “free gift” from the USA during the field visits. Most farmers have a hard time accepting the fact that they have to qualify for loans and pay interest rates comparable to other commercial lending rates. It has therefore been difficult for MiDA to implement the Agricultural Credit Activity. Occasionally, MiDA is reminded of this by articles and commentaries in the local media, suggesting that “MiDA is hoarding the money and refusing to release the funds to deserving farmers.”
- **Unexpected Global Financial Pressures.** The MCA Ghana Compact was developed in 2004/2005 and it was signed in August 2006. The global financial crisis of 2007, which precipitated the global recession starting in year 2008 dramatically affected most of the compact activities. Budget constraints and increased costs caused MiDA to considerably scale down on some of the project activities such as irrigation, feeder road construction and community services activity.

7. Financial Commitments and Disbursements as at June 30, 2010

In Exhibit 2, we present the Financial Commitments and Disbursements for Compact activities and sub activities. Exhibit 3 presents the budgeted amount to be expended for the completion of project sub-activities (such as Commercial Training); the committed funds represent the contract payments and related expenses pledged towards the fulfilment of contractual obligations by contractors and others. The committed funds are generally tied to contracts yet to be executed for MiDA. The disbursed amount is the payments made to date for goods and services delivered to MiDA.

Exhibit 2: Burn Rates for Individual Project Components as at June 30, 2010

Component	\$ Committed (000,000)	\$ Disbursed (000,000)	Burn Rate %
Agriculture	153.889	88.684	57.6%
Transportation	184.231	52.837	28.7%
Rural Development	36.46	19.603	53.8%
Program Administration	31.204	23.655	75.8%
Total	405.784	184.799	45.5%

Source: CKP Weekly Report, June 30, 2010

The Actual Financial Commitments by MiDA at the time of the MTR stood at \$405,797,297 which represents approximately 74% of the total compact sum of \$547M. However MCC Disbursements totalled only \$184,777,552 representing a burn rate of 45.5%. When the Compact implementation began in early 2007, there was a general increase in the cost of goods and services as a result of the global financial crisis. This resulted in specific changes in budgetary allocation of \$547M as follows:

- The total budgeted amount allocated for the Agriculture component in the Multiyear Financial Plan in the Compact document was \$240.9 million which was reduced by 11% to \$214.4 million in the Financial Disbursements report as of June 30, 2010.
- The total budgeted amount allocated for the Transportation component in the Multiyear Financial Plan in the Compact document which was \$143.1 million was increased to \$214.4 million which represented a 50% increase in the Financial Disbursements report as of June 30, 2010.
- The total budgeted amount allocated for the Rural Development component in the Multiyear Financial Plan in the Compact document was \$101.2 million which was reduced by 27% to \$73.4 million in the Financial Disbursements as of June 30, 2010.
- Lastly, the total budgeted amount allocated for Program Administration in the Multiyear Financial Plan in the Compact document which was \$61.6 million was decreased by 27% to \$45 million in the Financial Disbursements as of June 30, 2010.

As the Compact enters the final year of implementation, most of the projects have a favorable Commitment rate of above 70% of budgeted funds which indicates that a significant amount of contracts have been signed for contractors to be engaged. Based on the Multiyear Financial Plan in the Compact 60% of the funds would have been expended as at the end of Compact Year 3. There is however, a cause for concern for the following projects; Irrigation (43.1%), Post Harvest (42.8%) and Community Services (27%). Contracts have been signed for funds to be committed.

Exhibit 3: Financial Commitments and Disbursements as at June 30, 2010

Activity	Budget ('000,000)	Committed (000,000)	Disbursed ('000,000)	% Committed	% Disbursed	%Committed less %Disbursed
AGRICULTURE						
Commercial Training	61.715	52.45	41.281	85.0%	66.9%	18.1%
Irrigation	21.42	9.239	3.131	43.1%	14.6%	28.5%
Land	3.754	1.942	1.011	51.7%	26.9%	24.8%
Post Harvest	18.121	7.749	3.761	42.8%	20.8%	22.0%
Credit	33.911	26.657	25.656	78.6%	75.7%	3.0%
Feeder Roads	75.565	55.852	13.844	73.9%	18.3%	55.6%
Total	214.486	153.889	88.684	71.7%	41.3%	
TRANSPORTATION						
N1 HIGHWAY	167.247	143.441	41.568	85.8%	24.9%	60.9%
Trunk Roads	33.21	28.611	7.639	86.2%	23.0%	63.1%
Ferry	13.625	12.179	3.63	89.4%	26.6%	62.7%
Total	214.082	184.231	52.837	86.1%	24.7%	
RURAL DEVELOPMENT						
Procurement Capacity	1.39	1.39	0.635	100.0%	45.7%	54.3%
Community Services	45.164	12.183	5.9	27.0%	13.1%	13.9%
Financial Services	26.883	22.887	13.068	85.1%	48.6%	36.5%
Total	73.437	36.46	19.603	49.6%	26.7%	
PROGRAM ADMINISTRATION						
Monitoring & Evaluation	10.589	7.539	3.852	71.2%	36.4%	34.8%
Program Admin & Audits	34.415	23.665	19.803	68.8%	57.5%	11.2%
Total	45.004	31.204	23.655	69.3%	52.6%	

Source: CKP Weekly Report, June 30, 2010

8. Recommendations from the MTR

The main findings and recommendation from the MTR are that, considering the limited remaining project lifespan and the necessity to achieve some indispensable basic results in terms of poverty reduction, MiDA has to expedite the implementation processes.

The MTR team recommends that target deadlines be established and MiDA take stock of progress to date. In cases where it is confirmed that the project will not meet their objectives, action should be taken immediately. We recommend the following project level specific options for MiDA to consider:

- **Identify partners**, such as District assemblies that may take on the completion of a project, if MiDA collaborates with the agency in setting up appropriate transition mechanisms.
- **Reallocate resources** (e.g., personnel, contractors, funds) across projects or districts so that selected projects with higher probability of completion can be assured success.
- **Review goals** with MCC to explore restructuring project goals to make them more feasible. Reallocate the unspent funds to hiring of contractors with a track record of speedy delivery of results, through contractual agreements where payment for services will be tied to milestones reached and completion of deliverables.

Additional general recommendations are as follows:

- **At the Organizational level:** Since MiDA is a very lean organization, it is important for it to begin the process of addressing the transitioning of staff for the close-out phase of the Compact. We are therefore suggesting the following:
 - Provide an incentive bonus pay mechanism to key personnel to commit them to stay until the end of the Compact. Typically, a three to six months pay bonus is applicable in these cases.
 - Convert the management contracts of senior executives to transition management consultancies where necessary, so that their institutional knowledge could be leveraged for post Compact winding down activities after February 2012.
- **MiDA designated District Implementation Coordinators:** MiDA should recruit and fund District Implementation Coordinators who should be embedded in the District Assemblies to coordinate all the construction activities (Feeder Roads, Educational Infrastructure and Water and Sanitation). These coordinators should be hired from the pool of Young Ambassadors who have already worked with the TTSPs or National Service Persons currently posted to the District Assemblies and located in the districts. Consultation and joint-decision making with the DA is extremely important.
- **District Implementing Coordinating Team:** MiDA should work with the DAs and set up a District Implementing Coordinating team to complement the DACs. The team should be made up of the following:
 1. District Implementation Coordinator to be funded by MiDA
 2. The District Engineer
 3. The District Planning Officer
 4. The District Education Director
 5. The Community Water and Sanitation member

- **Operational Safety:** As construction activities intensify with impending completion deadline of February, 2012, MiDA should continue to enforce the highest level of safety consistent with MCC's ESIA requirements.
- **Transition Management Planning:** Management should begin this process since the Compact end date is in sight (February 2012). Based on the outcome of the specific project review that is being recommended, MiDA should define transition critical path metrics, processes and milestones to be used.
- **Learn from other MCA compacts:** MiDA should reach out to other compacts to share lessons learned and gain experience and knowledge about how MCC deals with specific issues related to procurement and preparations for project closeout. Due to the proximity of Benin in the sub-region and the similarities in some of the projects in the MCA Georgia Compact, such as the construction of a major highway, it will be prudent for MiDA to arrange visits by project managers to these countries to share knowledge and experiences in such projects.
- **Strengthen MiDA's presence in the intervention zones:** The Agricultural Zonal Manager should be classified as MiDA Zonal Manager who should be empowered to handle all projects in the zone for MiDA.

1.1 Project Background

The Millennium Challenge Corporation (“MCC”) and the Government of Ghana (the “Government”) have entered into a Millennium Challenge Compact for Millennium Challenge Account assistance to help facilitate poverty reduction through economic growth in Ghana (the “Compact”) in the amount of approximately Five Hundred and Forty Seven Million (547M) USD (“MCC Funding”).

The MCC was created by the US Congress in January 2004 under President George W. Bush as an innovative way to deliver US foreign assistance by forming partnerships with countries that are committed to good governance, economic freedom and investment in their citizens. For a country to be eligible for MCC grant for a **compact**, they must pass MCC’s eligibility criteria which are seventeen (17) policy indicators that cover the three broad areas of good governance, economic freedom and investments in their citizens. Countries that come close to passing the criteria and are on track to improve their performance towards these goals are awarded **threshold** grants which are smaller amounts to help in the areas of deficiency. MCC is managed by a Chief Executive Officer, who is part of a nine-member Board of Directors. The Secretary of State, the Secretary of the Treasury, the U.S. Trade Representative, and the USAID Administrator serve on the board along with four private sector representatives.

Ghana was selected among the first group of countries by the MCC to develop and submit a proposal for consideration for a compact. The MCA-Ghana compact was signed in August 2006 and the compact went into force in February 2007 and will therefore expire in February 2012. During the compact’s proposal development, consultations were held with a cross section of Ghanaians which provided the basis for the selection of the three components of the compact, namely Agriculture, Transportation and Rural Development. The Compact program is designed to help reduce rural poverty through targeted agricultural, transportation-related and social infrastructure (rural water supply, sanitation, education) interventions. The Compact identifies three key objectives to advance the overarching goal of poverty reduction via economic growth:

- Increase productivity and business skills of small and medium sized farmers, both men and women, and their employees via activities described within the Compact’s “Agricultural Development Project”;
- Reduce transportation costs between target production centers and national, regional, and global markets via activities described within the Compact’s “Transportation Infrastructure Development Project”; and
- Improve critical social services by providing additional water supply, sanitation and education facilities in select districts, via activities described within the Compact’s “Rural Services Development Project”.

Thirty districts (originally twenty three) were selected in six out of the ten regions in the country. They were then grouped into three intervention zones as follows; the Northern Agricultural Zone with five districts in the Northern region, Afram Basin Zone with nine districts in the central part of the country in the Ashanti and Eastern Regions and the Southern Horticulture Zone which is made up of sixteen districts that are spread across Central, Eastern, Greater Accra and Volta Regions. The districts are mostly clustered and contiguous and have similar farming and cultural practices.

The goal of this Mid Term Review is to assess how far MiDA-sponsored projects have progressed, and whether or not they are moving in the right direction and at the right pace to be completed by the end of the compact. A key concept for MiDA's work is that of sustainability of the progress achieved by the projects it is sponsoring in Ghana well after MCA Program comes to an end. This review was done keeping in mind the extent to which gains achieved by projects are geared toward sustainability. But, in addition, as this review progressed, the IMPAQ team identified projects that are unlikely to meet their goals by the end of the compact. To address this issue, our review will – in the following chapters – recommend target deadlines by when MiDA will need to take stock of progress to date and, in cases where it is confirmed that the project will not meet objectives, action will be taken. In this report we will refer to this as transition planning. This will comprise the steps and activities that should be undertaken to maximize positive utilization of resources by the end of the compact.

1.2 Project Design

Project Design establishes the framework for effective project management. To be effective in the implementation and execution of project plans, the underlying assumptions of the Project Design must be sound. In the MCA-Ghana compact where implementation schedules are time-bound it becomes increasingly important to focus on accurate measures that can help establish the intervention's effectiveness, relevance and sustainability during project implementation or soon thereafter. The underlying assumptions for the project are rooted in the same premise of 'an integrated community development approach' as the Community Based Rural Development Project that was funded by the World Bank and began in 2004 and still on-going. The integrated community approach postulates that, if you provide the needed infrastructure such as good roads, schools, health facilities and water and sanitation to the rural poor, the resultant enabling environment serves as a catalyst for poverty reduction. The challenge for the Ghana Compact, however, is that, due to the time constraint of completion date in five years, there will not be enough evidence for the impact of the project on overall poverty reduction. Intermediate outcome indicators such as income levels can be measured using vigorous evaluation techniques and extrapolated to indicate possible poverty reduction in the long term.

The MCA-Ghana Compact was designed as a poverty reduction intervention that will raise farmer incomes through private sector-led, agribusiness development. The program therefore focuses on increasing the production of high-value cash and staple crops. The proposal for the Compact took cognizance of the poverty reduction strategy of the country as a base at arriving at decision points. The National Development Planning Commission (NDPC) has the mandate to

formulate the nation's development policy and strategy, prepares and ensures effective implementation of development plans among other activities. The Commission developed and issued two Policy Papers for Years 2003 – 2009. The Growth and Poverty Reduction Strategy I (GPRS I) for Year 2003 – 2005 was a policy framework that was primarily aimed at the attainment of the anti-poverty objectives of the Millennium Development Goals (MDGs), while the Policy Framework of GPRS II for Years 2006 – 2009 had a central goal of accelerating the growth of the economy so that Ghana can achieve middle-income status within a measurable planning period.

The principle of decentralization has acquired increasing attention in the implementation of development projects in Ghana over the past twenty five years. The current government has held consultations with stakeholders and has launched a Decentralization Policy Framework.

Decentralization is the process of transitioning from a governance structure in which power is concentrated at the central or national level to one in which the authority to make decisions and implement them is shifted to lower level governments. Consequently, most donor driven development projects for agriculture and rural development aims at creating a long-lasting partnership with local governments for community buy-in and ownership. Decentralization as a policy is deemed to be a needed catalyst for efficiency and equity in the delivery of public services by the resulting governing structure because of proximity to the beneficiaries. The Local Government structure of Metropolitan, Municipal and District Assemblies (MMDAs) is the cornerstone of the decentralization agenda. The NDPC in consultation with all stakeholders has developed Medium Term Development Plans (MTDP) for all the MMDAs. Parliament provides funding for the execution of projects in the MMDAs by the District Assembly Common Fund (DACF) mechanism.

MiDA has signed implementation arrangements (Implementing Entity Agreements) with over a dozen ministries and agencies which spell out the roles and responsibilities as well as expectations for the parties. In ministries such as the Ministry of Food and Agriculture, which has well established decentralized structures, it was easier for MiDA to engage ministry personnel at the district level for effective implementation of relevant activities. This 'co-ownership' of the project has contributed to the high degree of success of the Farmer-Based Organizations (FBOs) Training and Capacity Building. Although, the Community Services activity is supposed to complement the agriculture activity, the decentralized implementation approach that was used by MiDA was not replicated for the construction of schools, rural electrification and water and sanitation. The Zonal offices should have been tasked with the coordination of the Community Services activity such as the construction and rehabilitation of schools in the districts.

In view of the dire financial situation of most farmers, the prevailing tough economic conditions for the rural poor, and the overwhelming evidence of the poor repayment history of loans to farmers, a cashless program might have served the program better. The starter pack initiative introduced by MiDA whereby farmers are provided inputs such as seeds and fertilizers should be enhanced so as to remove the handing over of physical cash to farmers entirely. Payment in kind mechanisms that stipulates that borrowers pay the loan amount (disbursed for the farm inputs)

must be strengthened by using anchor farmers and other market linkage arrangements. As an example, the Sasakawa Global 2000 project in Ghana which was mainly an integrated agricultural programme (crop production, post harvest, agro-processing, training and capacity building) was able to employ such a cashless system and attained a 100 percent loan recovery in the year 2000 (Sasakawa Global 2000). The program was judged as one of the most successful in terms of loan recovery and long term sustainability.

The MCA-Ghana Compact was designed as an integrated project in order to provide a holistic approach to poverty reduction to rural farmers. The integration of the project components such as agribusiness development, transportation and rural development (construction of rural infrastructure, computerization of rural banks), have created a coordination challenge for MiDA. Development projects are typically implemented in Ghana in a specific thematic area such as agriculture, education or transportation. Such an approach lends itself to activities and coordination among a few departments and agencies of a single ministry or two at most. Project ownership issues, communication channels and responsibilities are more easily dealt with within the established civil service bureaucracy. The administrative structures from the head office to the regional offices and ultimately terminating at the district/community level are well oiled after years of execution of donor funded as well as GoG mandated projects. MiDA on the other hand had to start from scratch and build 'coordination bridges' across the many ministries, departments and agencies in order to properly implement the project activities. This is attested by the fact that MiDA has fourteen (14) Implementing Entity Agreements (IEA) with various GoG ministries and agencies. It may be appropriate to consider the implementation of each of the components to assess how to best achieve the overall goal of the Compact.

The project can lead to a true reduction in poverty in the rural communities if a multi-prong approach of improving farmer incomes as well as providing good paying jobs (even if it is for a short term duration) to the local population can be accomplished. As a start, a local content requirement whereby contractors for the various infrastructure projects are linked to agencies such as the National Youth Employment Programme with the objective to providing construction jobs to the local communities should be considered.

Typically construction companies bring in their work crews of masons, carpenters, painters and other skilled labor to the rural areas and only employ the local population in short term low paying menial jobs. If local carpenters, masons and others are employed on such projects, it will greatly lead to a sense of community pride and ownership. MiDA should also consult with the National Service Secretariat to find ways to employ already existing service personnel in the districts whose tenure has come to an end. This can be a complement to MiDA's innovative capacity building concept of Young Ambassadors that was introduced for the FBO Training.

1.3 Project Management and Implementation Strategies

One of the key objectives of the MTR is to determine the feasibility of the program design and the implementation strategies for reaching the stated objectives of the compact. The IMPAQ team assessed progress to date and developed a series of recommendations for changes that

may be required to improve progress and enhance the likelihood for reaching the stated objectives of the compact in the remaining duration of the program.

1.4 Administrative Structure of MiDA

The Millennium Development Authority (MiDA) was established by an Act of the Ghana Parliament and is governed by an independent Board of Directors. The fifteen member Board is made up of eleven voting members and four non-voting members (Observers). The Board Chairman is appointed by the President. The Chief Executive Officer is the only voting member from MiDA. The other voting members are the following key Cabinet Ministers:

- Finance and Economic Planning,
- Food and Agriculture,
- Roads and Highways
- Local Government & Rural Development and
- Trade & Industry

They are represented in their individual capacities as Ministers. The voting members from the Private Sector and Civil Society Organisations are:

- Two members representing Private Enterprise Foundation (PEF),
- One member representing Green Earth Foundation and
- One member representing Ghana Association of Private Voluntary Organisations in Development (GAPVOD)

The non-voting members on the MiDA Board are:

- MCC Resident Country Manager,
- Zonal Representative - Afram Basin
- Zonal Representative – Southern Intervention Zone
- Zonal Representative - Northern Intervention Zone

The Zonal Representatives were elected by their peers to serve on the MiDA Board.

To encourage local participation and strengthen ownership of the project activities, District Advisory Committees (DAC) have also been set up in each of the 30 Districts of the intervention zones. The DACs have all the key stakeholders in the district as members.

The MiDA Compact is designed as a poverty reduction program, and since poverty reduction is central to the Millennium Development Goals (MDGs) there are numerous projects such as Community Based Rural Development Project (CBRDP) that are being undertaken in the country

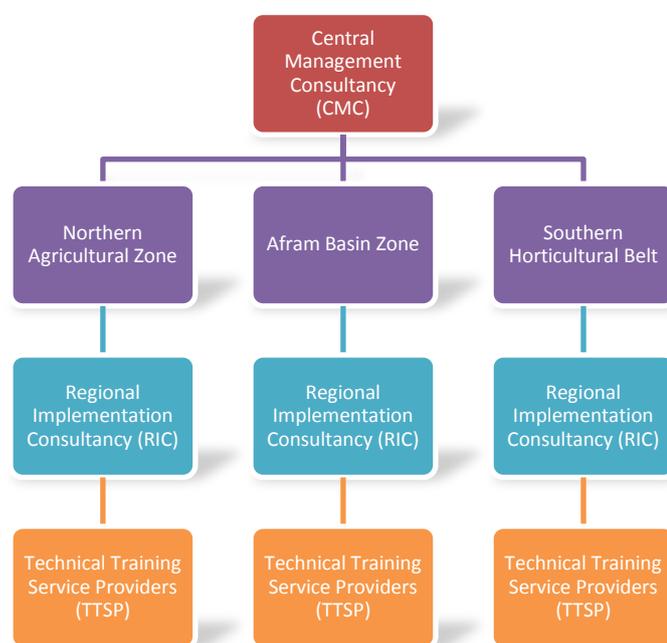
which are complementary to the MCC Compact. MiDA relies heavily on personnel and resources from Ministries, Departments and Agencies (MDA's) in the execution and implementation phases of the project. The hired Consultants carry out most of the day to day implementation tasks with the assistance and coordination from the Implementing Entity (IE) partners. The roles and responsibilities of IEs are governed by the Implementing Entity Agreements (IEAs), signed between MiDA and the relevant Ministries, Departments and Agencies of GoG.

1.5 Implementation Strategies

With an integrated project such as the MCA Ghana Compact, it is important to establish suitable and effective implementation strategies for different components. The CDFO and Community Services activities that impact most people directly in the districts lend themselves to a decentralized implementation approach, while an activity such as Land Tenure can be centralized to achieve the desired objectives. This is because the Land Tenure activity is concentrated in only three districts. Where district level coordination with other implementing entity partners is high, it is imperative for MiDA to establish physical presence in the intervention zones and adequately provide the needed staff permanently in the intervention zones, instead of the current situation where most of the Community Services staff are located at the head office.

For effective implementation of the Farmer Based Training activity, MiDA engaged a Central Management Consultant (CMC) to develop the modules for the various training programs. One Regional Implementation Consultant (RIC) was hired for each intervention zone, to work closely with District Agric Directorate, which had previously primed farmers into forming the FBOs. The RICs were also charged with the project implementation, management and coordination on behalf of MiDA at the district level. MiDA's program implementation structure for the farmer based training is presented in Exhibit 4.

Exhibit 4: Program Implementation Structure



MiDA has set up four Zonal Offices in the Intervention Zones, one each in the Northern and Afram Zones and two in the Southern zone. These Offices are staffed by a MiDA Zonal Agriculture Manager and a Zonal M&E Manager. MiDA has engaged consultants to carry out the day to day implementation tasks in the Intervention Zones. These Regional Implementation Consultants have therefore assumed the role of MiDA with the coordination support of the Agriculture and M&E Zonal Managers. MiDA relies on personnel and resources from Ministries, Department and Agencies (MDAs) in the execution and implementation phases of the project.

During the course of implementation, MiDA expanded the role of the RICs to support the irrigation activity by supervising the prefeasibility and design of irrigation infrastructure. The RICs were also given the responsibility in the intervention zones to work with MiDA to supervise the post-harvest (pack houses, pre cooling facilities etc) infrastructure.

To date, the implementation approach of the Community Services activity has been centralised. There are no MiDA staff members permanently based in the intervention zones with the responsibility of implementing the Community Services Activity as with the case of the agriculture project. The capacity building activity to support local government institutions, which is one of the key objectives of the Community Services project should be enhanced. For example, the procurement of furniture for schools is an excellent opportunity for the community services team to work with the districts level procurement personnel to build their capacity in transparent procurement processes.

2.1 Introduction

The approach adopted for the review comprised Fact-Finding, Document Reviews, MiDA-Wide Self Assessment, Focus Group discussions and Field Visits. As documented in the Inception Report, the review started with a fact finding mission that provided the opportunity for the IMPAQ Team to meet with the MiDA M&E Directorate to clarify the Terms of Reference (ToR), project context and administrative procedure to undertake the assignment. It also helped to define the appropriate instruments for each data collection methodology. Due to the limited time of ten weeks for the assignment, a lot of face-to-face meetings with some key project actors were not possible due to schedule conflicts. Interview questionnaires were used to solicit input from some of the project actors. An extensive document review has been conducted to supplement the information that was collected.

2.2 Terms of Reference for the Mid Term Review

The goal of this Mid-Term Review is to assess how far MiDA-sponsored projects have progressed, and whether or not they are moving in the right direction and at the right pace to be completed by the end of the compact. The objectives of the MTR, as set by the terms of reference were to:

- Provide project-specific assessments of implementation approaches, methodologies and strategies to flag out the challenges and accompanying risks for redress.
- Facilitate a MiDA-wide self-assessment workshop and use the outcome as one of the working documents for the Mid-Term Review process.
- Document major successes and/or failures for each activity and advise MiDA on the best way forward.
- Conduct field visits to selected projects in the Intervention Zones to assess progress of work and compare with reported results of the projects selected for the study.
- Conduct semi-structured interviews/key informant interviews with various stakeholders to determine issues relating to expectation management and advise MiDA on the outcome.

Additional requirements from the Request for Proposals (RFP) were to assess the following:

- Relevance of the Ghana MCA Program in terms of priorities with respect to policy objectives and plans of GoG and MCC as well as in terms of Beneficiaries' needs (ownership, alignment);
- Progress of the Program in terms of the effectiveness (achieved outputs versus planned outputs) and the efficiency of implementation (output results achieved against inputs and budgets used);

- Feasibility in terms of design, scope, strategy, implementation, management, and draw conclusions on the likelihood that the Program will have the expected impact at the end of the planned duration given the current project design and implementation experience;
- Sustainability of Program results beyond the end of the Compact.

The review will, at a minimum, make recommendations/suggestions on the following:

- Possible re-orientations and changes in the program design, scope, strategy and implementation approach, where necessary;
- Management and methodologies to improve the performance of the Program, including possible changes to specific activities, if deemed necessary; and
- Specific exit activities for the period leading to June 2012.

2.3 Fact-finding Mission

The MiDA M&E Director, Ms Abigail Abandoh-Sam, confirmed the approval of the IMPAQ Team’s request to proceed to Ghana for the preliminary meetings and assigned one of her deputies, Mr Gilbert Foster Fia as the point of contact for the Mid Term Review. The Team Leader for the Project, Dr. Mark Bardini and the Director of Surveys for IMPAQ International, Dr. Alisu Schoua-Glusberg, visited Ghana as part of the initial project task (Fact-Finding Mission and Orientation Visit). The IMPAQ Team arrived in Ghana on June 27, and was joined by two local consultants, Mr. Alex Acheampong and Ms. Ernestina Fredua Antoh for a one-week Fact Finding Mission.

The Team held meetings with M&E project managers and points of contact. During the meeting the IMPAQ Team received an orientation of the MiDA’s general M&E approaches, strategies and other related project reports and documents. Some additional perspective on the MiDA programs was also provided, in addition to the challenges facing the M&E and MiDA as the Compact continues to come closer to completion. The IMPAQ Team also toured the entire length of the N1 Highway to observed progress of the construction.

2.4 Document Reviews

As part of the work, the IMPAQ Team thoroughly reviewed the M&E Plan and its performance indicators, all related MiDA Program documents, reports (including quarterly review session reports, annual supplementary reports and any interim evaluations), surveys and other data collection initiatives. To better reflect on the MCA-Ghana compact in a larger context, a considerable amount of documents were reviewed at MCC and other MCA compact countries websites. The following documents were reviewed as part of the Mid Term Review:

- 1 The MCA Ghana Compact
- 2 MCC Operational Documents
- 3 MCC Procurement Guidelines

- 4 Implementing Entity Agreements (IEAs)
- 5 MiDA Monitoring and Evaluation Plan
- 6 Minutes of MiDA Board Meetings
- 7 Quarterly and Annual Progress Reports
- 8 MiDA Indicator Tracking Table (ITT)
- 9 MCA Honduras Compact Procurement Working Documents
- 10 MCA Benin Compact Procurement Working Documents

2.5 MiDA-Wide Self Assessment Workshop

After consultation with the M&E Team, it was agreed that the MiDA-Wide Self Assessment Workshop with key MiDA staff, Implementing Entities (IEs), consultants and other stakeholders was necessary and would take place from July 12 to July 16, 2010 in Accra. In preparation for the workshop, a data collection instrument was designed to solicit information from participants.

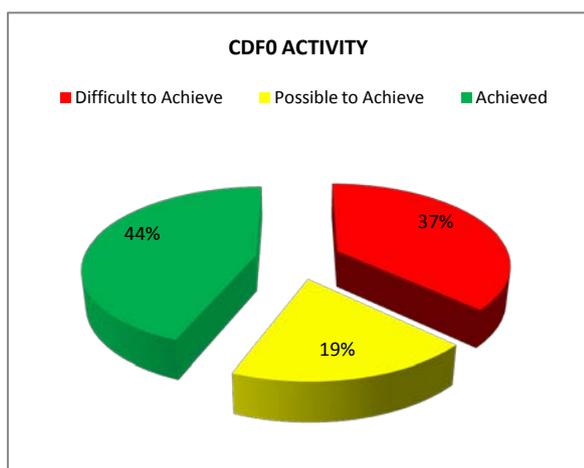
The report of the MiDA-Wide Self Assessment Workshop report was presented by the IMPAQ team on August 6, 2010, and was accepted by MiDA.

To better reflect the status of project activities during the MiDA-Wide Self Assessment Workshop, the data from the M&E Performance Alert System (PAS) for Quarter 12 (Quarter 13 was not available) was extracted and represented in a pie chart for analysis and discussion. Examples for the Commercial Development of Farmer-Based Organizations (CDFO) and Financial Services Activity (FSA) are shown in Exhibits 5 and 6. The at-risk project activities were selected based on the criteria used in the PAS as shown in Exhibit 7.

Further probing of the Targets Difficult to Achieve (red) of the CDFO activities (37 per cent) were in the post-harvest, irrigation and feeder roads activities. The burn rates of these specific activities were also analysed before deciding to select them for further investigations during the field visits. Most project managers indicated that the procurement of goods and services has and continues to impact project activities adversely. Another area of concern was the M&E function. Project managers and consultants were of the view that, M&E reporting requirements were too cumbersome and interfered, in some cases, with the performance of project activities in the field. The IMPAQ team therefore included the Procurement and M&E functions in their review for further analysis and recommendations.

The field visits to the districts and follow-up activities for validation were completed by the MTR team on September 10, 2010. The Draft Report was submitted to MiDA on September 27, 2010. MiDA's comments on the Draft Report were submitted to IMPAQ for redress on October 25, 2010.

Exhibit 5: Compact year 3 Performance



Source: MiDA PAS. March 31, 2010

Exhibit 6: Compact year 3 Performance

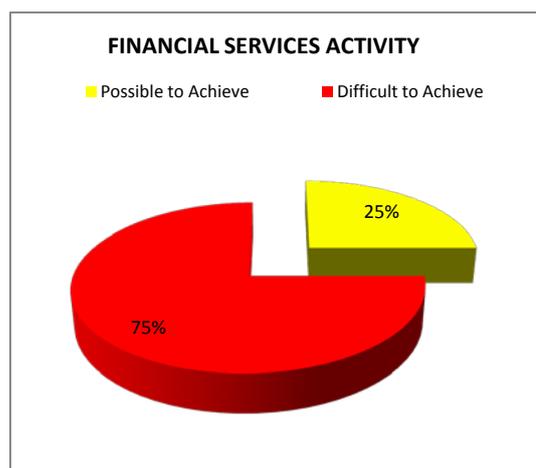


Exhibit 7: Performance Alert System Criteria

Compact Quarter: Q12 (Incomplete Qtr)			
Report Start Date: January 1 2010		Report End Date: March 10 2010	
Performance Rule: Toward Annual Target		Performance Rule: Toward End of Compact Target	
Value > 90%		Value ≥ 67%	
75% ≤ Value ≤ 90%		33% ≤ Value ≤ 66%	
0% ≤ Value ≤ 74%		0% ≤ Value ≤ 32%	
Not Applicable	N/A		
Milestone/Date target that seems difficult to achieve		Milestone/Date target that seems difficult to achieve	
Milestone/Date target that seems possible to achieve		Milestone/Date target that seems possible to achieve	
Milestone/Date Target Already Achieved		Milestone/Date Target Already Achieved	
Portfolio at risk & Total Outstanding Principal balance Performance Alert Criteria			
Value < 10%		Value < 33%	
10% ≤ Value ≤ 25%		33% ≤ Value ≤ 66%	
Value ≥ 26%		Value ≥ 67%	

Source: MiDA Performance Alert System. March 31, 2010

There are three Intervention Zones: Northern Intervention (Northern Savanna) Zone; The Afram Basin; and the Southern Horticultural Belt. Exhibit 8 shows the distribution of the intervention districts.

Exhibit 8: Intervention Zones

Intervention Zone	Districts
Northern Agricultural Zone	Savelugu Nanton, Tolon Kumbungu, Tamale, West Mamprusi and Karaga;
Afram Basin Intervention Zone	Ejura Sekyedumasi, Kwahu North, Kwahu South, Kwahu East, Fanteakwa, Sekyere Afram Plains, Sekyere East, Sekyere Central; and Mampong Municipal
South-West Horticultural Zone	Gomoa East, Gomoa West, Awutu Senya, Efutu Municipal, Akuapim South Municipal, Upper Manya Krobo, Lower Manya Krobo, Dangme West, Yilo Krobo,
South-East Horticultural Zone	Kpandu, Hohoe, Ketu North, Ketu South Keta, South Tongu and Akatsi.

In each Intervention Zone two districts were selected following an analysis of high risk¹ projects (post harvest infrastructure, irrigation, feeder roads, access to credit, financial services activity and community services activity). The selected districts visited are shown in Exhibit 9.

Exhibit 9: Districts Visited

Intervention Zone	District	Project
Afram Basin	Sekyere East Ejura-Sekyedumase	Community Services Activity Post Harvest and Irrigation
Northern Zone	Tamale Metro Savelegu-Nanton	Feeder Roads and Irrigation Water and Sanitation, Community Services
Southern Horticultural Belt (West)	South Tongu	Feeder Road and Community Services
Southern Horticultural Belt (East)	Akwapim South Municipal	Post Harvest Infrastructure Feeder Roads
Country-wide		N1, Rural Bank Computerization, Procurement Capacity Building Activity

¹Projects that were deemed not likely to be completed by the end of the Compact period based on the analysis of the PAS and ITT during the MiDA-Wide Self Assessment

IMPAQ deployed three field teams concurrently – one to each zone between the period of 4th to 10th August, 2010. A number of different actors were interviewed using the interview guides (interview protocols, focus group guides and self-administered questionnaires). The list of respondents is shown in the Appendix.

CHAPTER 3. REVIEW BY COMPONENT

3.1 Introduction

This Section presents assessments of the components of the MiDA Program as of June 30th 2010 which is the Quarter 13 (Q13) of the MCA Ghana Compact Program. The Draft Quarter 13 Report was made available to the team by the M&E team with the understanding that it is a working copy. The results of the assessments are presented under the following headings: status of implementation; positive results; issues and challenges; lessons learned; and recommendations.

3.2 Agriculture Project

The main objective of the Agriculture Project is to enhance profitability of cultivation, services to agriculture and product handling in support of the expansion of commercial agriculture among groups of small holder farms. The Agriculture Component is made of the following activities:

- Training for Farmer-Based Organizations (FBOs) and agricultural enterprises to accelerate the development of commercial skills
- Improvements to community Irrigation Schemes to increase FBOs' access to water
- Implementation of a pilot activity to secure Land Tenure
- Strategic investments in post-harvest infrastructure, including cold-storage and processing facilities
- Improved FBO access to credit provided by commercial and rural banks, and
- Rehabilitation of up to 357.54 kilometers of single-lane feeder roads to reduce transportation costs and time to market and social services (i.e., hospitals, clinics, and schools).

The burn rate for the Agricultural Component as of June 30, 2010 is presented in Exhibit 10.

Exhibit 10: Burn Rates for Agriculture Component (June 30, 2010)

Activity	\$ Committed (000,000)	\$ Disbursed (000,000)	Burn Rate %
Commercial Training	52.45	41.281	78.7%
Irrigation	9.239	3.131	33.9%
Land	1.942	1.011	52.1%
Post Harvest	7.749	3.761	48.5%
Credit	26.657	25.656	96.2%
Feeder Roads	55.852	13.844	24.8%
Total	153.89	88.684	57.6%

Source: CKP Weekly Report, June 30, 2010

3.2.1 Status of Implementation

Farmer Based Organizations (FBOs) Training activity for the three intervention zones is reported to be on target at about 80% complete. As at June 2010, the number of FBO's trained was 919, against the end of Compact target of 1,200. In the same vein, the number of farmers trained in Commercial Agriculture was 45,472 as against the end of Compact target of 50,000. All the remaining training activities of FBOs are expected to be completed by the end of the third quarter of Year 2010 (September 2010). Small and Medium Enterprises (SMEs), which typically include input suppliers, marketers and processors will be trained to develop capacity to provide the needed market link for the FBOs agriculture value chains.

Farmers are better organised under the FBO structure which has led to group cohesion and a stable viable unit as opposed to similar farmer based associations such as cooperatives. Some FBOs have been linked to potential buyers and anchor investors and a few others have also accessed bank loans using their Business Action Plans (BAP) developed during the training sessions. The FBO survey conducted by ISSER indicated that FBO members benefit from support such as collection and transportation of farm produce, storage/preservation and processing of farm output and improved seed and chemical distribution. Other support activities include marketing of farm produce, accessing credit, provision of tractor services and irrigation services.

Demonstration Centres (in NAZ and SHZ) are operational and several farmers have been exposed to various technologies and best practices in seed (maize and vegetables) production and post-harvest infrastructure for food and fruit crops as well as processing (including drying of Cabbage and Okra). For example, 425 farmers visited the Demonstration Center in the Northern Agriculture Zone, focusing on technologies and best practices in Maize and Vegetable Seed Production and a total 443 Farmers benefited from the four Demonstration Centres in the Southern Horticultural Belt.

The Land Tenure activity is being implemented in the following districts:

- Family holding areas at Awutu-Senya District in the Southern Horticultural Belt
- Stool holding area in Kwahu North District in the Afram Basin Zone
- Skin holding areas in the Savelugu-Nanton District in the Northern Zone

Pilot activities to date have been located in the Awutu-Senya District. There are however plans to set up Pilot Land Title Registry Offices in the Kwahu North District and Savelugu-Nanton District. In the Awutu-Senya District beneficiaries have been educated to articulate their land rights. The total number of land parcels registered in the pilot land registration area as of June 30, 2010 was 270 parcels, as against a cumulative target of 2250 as at Q13. Similarly, rural hectares mapped were 4,646 parcels as against the target of 5,918 parcels. The total number of parcels surveyed in the pilot land registration areas was 4,166 as against the target 3,318 at the end of Q13, representing 25.56% increase.

The pilot land registration activity of the MiDA projects is a novel activity. MiDA has assisted the Lands Commission to introduce land title registration (on a pilot basis) to rural Ghana through a systematic title registration exercise. It is the first ever rural systematic land title registration initiative in the country. The initiative is different from the purely sporadic and voluntary approach that until very recently had been adopted by the Lands Commission for titling urban areas in Ghana. Additionally, Alternative Dispute Resolution (ADR) in land cases has contributed to 90% reduction in land cases in the pilot district, as reported by the project manager during the MiDA-wide Self Assessment Workshop.

MiDA project staff for the Land Tenure activity have successfully collaborated with the Land Administration Project (LAP) on the activities in the Awutu Senya district. This collaboration will go a long way to support the sustainability of the Land Tenure activity of the MiDA project.

The Agriculture Credit Activity is designed to facilitate improvement of credit services for on-farm and value-chain investments. To date the Agriculture Credit Project Consultant (ACPC) has reviewed 50% of the Agricultural Loan Portfolio to identify in greater detail the quality of the Portfolio. The number of Preferred Financial Institutions (PFI) accredited is 56 out of 60. A total of 265 PFI staff has been trained by the ACPC, against the target of 420.

The value of loans disbursed to clients from agricultural loan fund is US\$ 989,886 out of the target of US\$ 25,000,000. However, the number of clients receiving loans from the Agriculture Loan Fund as at the end of Q12 is 9,652 clients, against the target of 13,000 clients. In Q13, the number was 8,530 clients compared to the target of 15,500. A Committee made up of ACPC, MiDA and BoG set out to clear Application Procedures Process under the Agricultural Credit Project (ACP) Draw-Down Requests is on-going.

The prevailing mindset of rural farmers in the MiDA districts where the consultant conducted field visits has been that, once a farmer attends training, he or she is guaranteed access to credit. No amount of sensitization has really changed this mindset for farmers. All the farmers

interviewed admitted that training has led to improvements in the methods of farming which has led to increases in yield, but they were quick to add that, the main reason they attended training was to enable them get “MiDA loans” for their farming activities. In a meeting with the FBOs (Taigo One and Kpotame Cooperative) in the South Tongu district, some of the farmers did not understand why they should even go to the bank after they had finished with the training. In their view, MiDA should be handing them money in the same way they are given starter packs as soon as they complete the training. They consider the bank to be an impediment to their relationship with MiDA.

Under the irrigation subcomponent of the agriculture project, prefeasibility studies and identification of anchor farmers have been completed. As at the end of Compact year three, none of the irrigation facilities has been constructed or rehabilitated. Per cent of contracted design/feasibility studies for irrigation completed is 33.17% as against a target of 75.5%. A total number of 8 out of 10 feasibilities studies have been approved.

In the post-harvest infrastructure activity some key interventions are yet to be operationalized. The Agriculture Business Centres (ABCs) and the construction of Pack Houses had not started at the time of this review though prefeasibility studies have been undertaken and contracts awarded.

The volume of products passing through post-harvest treatment as at June 30, 2010, was 12,602 metric tons as against the target of 129,900 metric tons, which represents only 9.7% of the target. The area of cold storage facilities constructed as at the end of June 2010 was 534.2 square meters, as against a target of 1,021 square meters, which represents a 47.7% deviation from the target. Although pack houses and other post-harvest infrastructure sites were identified in October 2009, a contract for the “Design and Build” was signed in May 2010, and a letter of commencement was issued to the contractor in June 2010 for the design and construction of three (3) Public Packhouses at Mariakrom (Akwapim South), Otwekrom (Gomoa West) and Akorley (YiloKrobo) in the Southern Horticultural Belt.

The number of cooling facilities installed as at June 30, 2010 was six (6) as against the target of seven (7). Procurement of Works Contractor for a Perishable Cargo Centre at Kotoka International Airport (KIA) has been completed and evaluation of the bids is scheduled to commence in Quarter 14.

In the Feeder Roads activity, the total number of kilometres of feeder roads to be rehabilitated in the intervention zones was reduced from 950km to about 357.54km, which represents 37.6%. As at the time of the MTR, 95% of design and feasibility studies have been completed, as against a target of 100%. All ESIA and RAPs for feeder roads have all been completed by the engineering consultants. The value of signed contracts for feeder roads works as at the time of the MTR is \$49,086,264.76 The corresponding amount disbursed was \$11,200,832, which represents 22.8%, as against a target of 70.7%.

Local people appreciate that these roads will improve access to social services including markets to FBOs, health facilities, and schools in the Intervention Zones. Feeder Roads construction in the

intervention zones is one of the visible projects that local communities can relate to. It is therefore important that MiDA continues to sensitise the communities for their continued support and buy-in. The status of each lot is as follows:

- LOT 1 (Northern Region Roads – NR Series): Tranche ‘A’ Roads (110.5 km)

The consultant began work in April 2010. Physical progress of Lot NR1 Works on Site was reported as 13%; while financial progress is at 19.5% as of 30th June, 2010. However, Physical progress of Lot NR2 Works on Site is 6%; while financial progress is at 20.5% as of 30th June, 2010. The contractor has not fully mobilized equipment, which might impact on the completion date of the project.

For Lots NR3, NR4 and NR5, the final design reports and bid documents were submitted to MiDA on May 30, 2010. However, these NR series lots packaged under Tranche B works will be implemented whenever funding may be available. It appears unlikely that these roads will be completed before the end of the Compact.

- LOT 2 (Eastern and Central Region Roads-EC Series): Tranche ‘A’ Roads (146.24 km)
Lot EC1 (71.76 km)

With 41.6% of time elapsed, the overall Physical Progress of Works is 24.2% while Financial progress is 27.8%. With 44.4% of time elapsed in the Lot EC2, physical progress is at 23% while the financial progress is 21.9%. In the Lot EC3, 50% of the time elapsed, physical progress is 18% while financial progress is 19%.

- LOT 3 (Volta Region Roads – VR Series): Tranche ‘A’ Roads (100.8 km)
Lot VR1 (27.44 km)

The Kick-Off of the Works on Contract Lot VR1 was held on 28th May, 2010. Pre-construction activities are in progress and financial progress is at 18% as at June, 2010. In Lot VR2 (47.72 km) MiDA has packaged VR2 into two lots; VR5 (27.70 km) and VR6 (20.02 km) after receiving approval from MCC in June 2010. Works on VR3 kicked off in May 2010. Overall progress of 4.2% has been achieved and the financial progress is at 18% as at June, 2010.

3.2.2 Positive Results

Most FBOs are satisfied with the training and, according to the farmers, the training has led to improvement in their crop yields. For example, the farmers from Oboadaka Cooperative (Akwapim Municipality) as well Taigo One (South Tongu district) reported an increase in crop yields for pineapples and maize respectively. It can therefore be inferred that crop incomes for maize and pineapples have also increased.

A number of other positive results were identified during the MTR:

- The Starter Pack (comprising of fertilizer, seeds, protective gear such as farm boots and nose masks, funding for land preparation and hermetic bags for storing produce), which initially was not part of the project plan, has worked very well as an incentive. Farmers pointed to the timely delivery of Starter Packs which enabled them to perform their cropping activities on time.

- Value chain networks for crops have been formed in the Intervention Zones to enable farmers have easy access to local and international markets. For example, Peace and Love Farmers Association of Dedeso, Fanteakwa District that had been linked to Whytebage International sold 4,521kg of okra to the company. An additional 1,298 kg of okra was sold on the local market.
- Various innovative interventions have been introduced by MiDA for adoption and replication in the land title registration process in Ghana such as; intensive sensitization programs, the conversion of oral leases to written documentation of land rights, and the use of ADR mechanisms as a tool for conflict resolution.
- The construction of the land title registry offices Winneba (Efutu Municipal) to provide one stop shop for title registration.

3.2.3 Issues and Challenges

The slow implementation of Post-harvest infrastructure, irrigation activities and, training and financial support to SMEs, negatively affected the FBOs' ability to sustain production and marketing of their outputs. For instance, several farmers interviewed during the MTR lamented that they could not market their produce even though the project had promised that there would be traders to take off their produce at competitive prices. Several farmers across the three intervention zones, especially in the Northern Intervention Zone, were expectant of irrigation facilities to enable them to do dry season production of vegetables.

Most respondents in the field survey were of the view that these subcomponents (post harvest, irrigation and training and support of SMEs) of the Agriculture project should have been implemented concurrently with the Commercial Training of FBOs. And indeed, in an extensive discussion with the RIC in the Northern Intervention Zone, the MTR team was told that these interventions should have even started before the Commercial Training of the FBOs.

Another concern with the Credit activity is the low recovery rate of the loans (see Box 1 – Interview with one Zonal Representative). At the MiDA Self Assessment, respondents gave portfolio at risk as 61%. During the field visit, some PFIs confirmed that the repayment of their traditional agriculture loans were at the rate of 90% compared to 35% of the project loans. This was attributed to several factors including:

- (i) the general farmer mentality that loans granted under government projects are for “free”,
- (ii) the high interest rate of 32% per annum compared to market rates of between 26% and 33% per annum,
- (iii) lack of markets to sell produce to, and
- (iv) late disbursement of the loans.

The arrangements for the participation of the PFIs in the Credit activity were considered detrimental to the sustainability of many of small PFIs. The point of emphasis was the 60 day grace period given to the PFIs to make full payment of the credit facility they receive under the project to BoG. It was opined by respondents that this has the potential to collapse some of the

small banks as many of them lack the capital base to withstand such comparatively huge indebtedness.

FBO loans for cropping are typically released in tranches. The first tranche is for the preparation of the land (weeding, removing of stumps and tilling). The second tranche is released for inputs such as seeds, fertilizers and other chemicals. The final tranche is released for harvesting. The PFI loan officers have to visit the farms of FBO members to ascertain the progress reached before approval for the release of loans at every stage of the farming cycle. It was reported by the PFIs that since they do not have the necessary transportation such as motorcycles, this farm monitoring activities has slowed down the timely release of loans to farmers.

The construction contracts of VR2 (47.72 km) have been repackaged into two lots; VR5 (27.70 km) and VR6 (20.02 km).The contracts for these roads have not been awarded and considering the 14 months needed to construct these roads, they may not be completed before the end of the Compact if the contractor encounters any unforeseen impediments during construction.

Another major issue with the Agriculture Project is the high expectations raised by the project and the government within the intervention zones to solve chronic agriculture challenges. Several project actors now have to contend with managing these high expectations amongst beneficiaries particularly in the areas of access to agricultural credit and markets as well as access to irrigation and post harvest facilities. Several farmers and other projects actors are not content with the fulfilment of their expectations and point fingers at MiDA and its functionaries. It was learned from interactions with RICs and other respondents including the beneficiary District Assemblies that MiDA's efforts to educate the beneficiaries on what to expect under the program has not yielded the desired outcome. Hence, they fear this can affect their enthusiasm and participation in the project.

3.2.4 Lessons Learned

A major lesson that the MTR Team's attention was drawn to in almost all discussions was the sequencing of implementation of the Agriculture project activities. It was emphasized that the designers of the project should have noted that commercialization of agriculture requires that certain major activities including value chain activities (storage, processing , marketing, etc.) are critical to FBOs development and these should have been strategically implemented to drive the other activities. Another lesson in the value chain mentioned was that FBOs should have been allowed to pick their own value chain crop,not those that were suggested by the TTSPs.

The experience with the delivery times of project inputs was another area that project actors mentioned for lessons to be drawn. The comparatively better timed delivery of starter packs was said to have led to significant production increases by FBOs.

The lack of clear lines for coordination of project implementation within the district assemblies were identified as a major gap. The composition, size and the biannual meeting schedules that is currently in place has made the DAC more of an administrative committee, instead of an operational implementing entity that can be assigned with specific tasks for redress on behalf of MiDA with the District Assemblies.

Several respondents pointed out that the orientation and sensitization of FBOs on the project loans had been inadequate. Field observations and discussions with some IEs confirmed that many FBOs were inclined to think that such loans were “free gifts” reflecting political patronage. This view was cited a number of times, including the view expressed by one of the MoFA District Directors (see Box 1).

Box 1
Views on Loans

“In the initial stages of priming and training of FBOs there was a rush by several farmers to participate in the project. Upon analysis of the background of several of the potential beneficiary farmers, we found that majority of them were affiliated to a particular political group. My team also found that when there was a change in government those who did not want to join in the project asked to be registered, apparently aiming to take advantage of their government being in power. We therefore became suspicious of their intentions because they were aware of the loan packages.”

MoFA District Director

A lesson that some PFIs consider to be important is their non involvement in the formation and priming of FBOs. It was claimed that their non involvement in the training meant that they were denied the opportunity to get to know these FBOs (who were going to be their clientele) better. They also claimed that their non involvement denied them the opportunity to sensitize the FBOs on payment of the loans and other operational requirements of the banks.

Farmers’ visit to demonstration farms (success stories) was considered to be a powerful tool in changing the mind-set of FBOs towards commercialization. Discussions with some FBOs revealed that they were more influenced by what they saw in practical terms when they interacted with FBOs which have made considerable progress in their commercial farming activities.

3.3 Transportation Component

The main objective of the Transportation Infrastructure Development Project is to reduce transportation costs affecting agricultural commerce at the sub-regional and regional levels. The Transportation Component comprises the following:

- Upgrading of 14.125 kilometers of the National Highway (N1) in Accra between Tetteh Quarshie Interchange and Mallam Junction, the main thoroughfare between the production areas and the International Airport in Accra and the Seaport in Tema;

- Constructing or rebuilding of 75.21 kilometers of two-lane trunk roads in the central Afram Basin area to facilitate the growth of agricultural production and access to social services; and
- Improvements to the ferry service of the Volta Lake Transport Company (VLTC) that connects Adawso on the southern shore of Lake Volta to EkyeAmanfrom on the northern shore.

Due to the technical oversight responsibilities associated with transportation projects in Ghana, MiDA has executed Implementing Entity Agreements with the following Departments/Agencies of various Ministries:

- The Ministry of Roads and Highways (MRH)
 - Ghana Highway Authority
 - The Department of Feeder Roads (DFR),
 - The Department of Urban Roads (DUR)
 - The National Road Safety Commission (NRSC)
 - The Driver and Vehicle Licensing Authority (DVLA) and
 - The Road Fund Board (RFB)
- Ministry of Transport (formerly Ministry of Harbours and Railways)
- Ghana Marine Authority (GMA)
- Environmental Protection Agency (EPA)

The burn rates for the Transportation Component as at June 30, 2010 are presented in Exhibit 11.

Exhibit 11: Burn Rates - Transportation Component (June 30, 2010)

Activity	\$ Committed (000,000)	\$ Disbursed (000,000)	Burn Rate %
N1 HIGHWAY	143.441	41.568	29.0%
Trunk Roads	28.611	7.639	26.7%
Ferry	12.179	3.63	29.8%
Total	184.231	52.837	28.7%

Source: CKP Weekly Report, June 30, 2010

3.3.1 Status of Implementation

The construction and upgrade of the N1 Highway is in two lots: Lot 1 (Tetteh Quarshie Interchange to Apenkwa Bridge - 6.1km) and Lot 2 (Apenkwa Bridge to Mallam Junction – 8.125km). Percent of contracted (Design/feasibility) study completed for N1 achieved its target of 100 % at the end of Quarter 13 (June 30, 2010.) The cumulative percent of contracted road works disbursed for the N1 Lot 1 for the period Q1 to Q12 (February 2007 to March 2010) was about 23% against a target of 42%. For the period of Quarter 13 (April to June 2010) the percent of road works completed was 9.93%.

The contractor was permitted by the Ghana Highway Authority to close a major portion of the road indefinitely to allow construction work to proceed unimpeded by vehicular(vehicle) traffic. The engineering consultant indicated that most challenges have been overcome and work on Lot 1 will be completed by the scheduled date of June 2011.

For the N1 Lot 2, the cumulative percent of contracted road works disbursed for the period Q1 to Q 12 (February 2007 to March 2010) was 15% as against a target of 42%. For the period of Quarter 13 (April 2010 to June 2010) was 5.9%.

Construction works for Lot 2 began in April 2010 and as of June 30th, the percentage of physical progress of contracted road works is 5.9% and financial progress is at 18.5%. Progresses on the relocation works for utilities are; Electricity 56.9%, Telecom 62.6% and Water 63.8%. All the Environmental Impact Assessments (EIA), Resettlement and payment of compensation to affected persons are near completion. Physical progress is 39.0% as against the planned target of 48.2%; while financial progress stands at 34.6% out of 44.6% planned target as of June 30, 2010.

The ferry activity is slightly behind schedule, regarding the procurement of the works Contractor for the Extension of Landing Stage, Rehabilitation of Terminals and Extraction of tree stumps at the ferry crossing point between Ekye-Amanfrom and Adawso. A contract has been signed for the rehabilitation of floating docks and construction of two new ferries. A letter of commencement of works was issued to the contractor in May 2010, and pre-commencement meeting was held at Akosombo on June 7, 2010. The extension of landing stage and

rehabilitation of terminal procurement works was commenced in mid-May bids were submitted in June. Evaluation of bids and award of contract is yet to be done for works to start.

The tender for the rehabilitation of landing terminal has gone for rebidding; the contract for removal of stumps was yet to be signed as at the time of the Self Assessment Workshop; and the contractor for the ferry construction is at the mobilization stage. The contract for the construction of the ferry was signed in April 2010 and it is expected to take at least twenty (20) months to complete. This tentatively puts the completion time at December 2011.

The trunk road activity in the Afram Basin zone is in two lots: Lot AF1, 32.5km from Agogo to Afrisere; the AF2 trunk road 42.71km is between Afrisere and Dome. Percent of contracted design/feasibility works completed as of the time of the MTR was 90%. For Lot AF1, the overall physical progress completed is 16.7% which is primarily site clearing and grubbing works, earth works, subgrade works and culverts. Financial progress is at 38.5% with a total of 34.4% of contract time lapsed.

In lot AF2, a temporary crossing of the Afram River at Afrise has been completed. The overall physical progress is at 5.2% while financial progress is at 10% as at June 30 with a total of 34.4% of contract time lapsed. It was reported by the supervising consultant that the contractor is mobilizing bulldozers and other equipments to expedite construction.

3.3.2 Positive Results

The upgrade of the N1 Highway is the most visible activity for MiDA because the N1 connects two major road networks in the city of Accra, the capital of Ghana. Due to strict adherence to enforcing the highest standards with respect to Environmental Impact Assessments and implementation of Resettlement Plans, there has been minimum disruption in the lives and livelihoods of persons displaced. MiDA engaged a contractor to build a new craft village for artisans who used to work alongside the highway, provided relocation compensation packages and training and capacity building for some of the displaced persons. The contractor has provided temporary road diversions with gravel surfaces which have significantly reduced the amount of dust for the benefit of motorists and residents in the construction area. Due to the care and concern shown towards motorists and residents, there has been no opposition to the works that are being undertaken.

Strict Adherence of Environmental and Social Impact Assessment (ESIA) for the MiDA project activities has established a precedent that, hopefully, will be adopted by GoG agencies in the transportation sector.

3.3.3 Issues and Challenges

- The procurement of Contractors for the rehabilitation of the landing and terminal facilities at Ekye Amanfrom and Adawso which started in October 2009 did not yield the desired outcome by the end of Q12 (March 31, 2010). The contract had to go for re-bidding because all the initial bids were far above the budgeted amount. As of the time of the MTR, evaluation of the second set of bids was in progress and the

contract was expected to be awarded by August 2010 for actual rehabilitation works to begin in September 2010. Due to this delay, there has been a need to revise the Program of Works and targets to ensure completion before the end of the Compact in February 2012.

- Construction projects, especially roads, are severely affected by the weather. The dry season from November to March provides the ideal time for construction. Road contractors, especially foreign firms as it is in the case of the trunk roads, should be sensitised to this in order for the contractors to plan accordingly.
- The perennial floods that affect the Volta Lake basin can adversely affect the removal of tree stumps along the navigational path of the Volta Lake. This can lead to slippages in the other ferry activities.
- The change in the procurement method by MiDA and MCC for the tree stumps has caused the delay in the award of the contract for the removal of the tree stumps.
- Delays in the Trunk Roads Activity initially occurred during the Feasibility Study and Design stages due mainly to the numerous revisions to the engineering design by MCCs engineering consultants (Jacobs).

3.3.4 Lessons Learned

- MiDA should work with MCC to allow for closer interactions between MiDA's engineering consultants and MCCs engineering consultants (Jacobs) for faster turnaround of revisions of engineering design drawings. This lesson learned is based on the observation that Feasibility Study and Design stages of infrastructure projects typically take longer than anticipated.

3.4 Rural Development Component

The objective of the Rural Development Component is to expand the availability of basic community services and strengthen rural institutions that provide services to rural communities. The Component comprises the following:

- Construction and rehabilitation of educational facilities and water and sanitation services in rural communities as well as electrification of agro- processing facilities in rural areas;
- Development of procurement professionals to improve the capabilities of the Government of Ghana;
- Improvements to automate and interconnect the network of all community and rural banks; and
- Improvements in the national payments system designed to draw people currently not served or under-served into the financial system

The Burn Rates for Rural Development Component as of June 30, 2010 are presented in Exhibit 12.

Exhibit 12: Burn Rates for Rural Development Component (June 30, 2010)

Activity	\$ Committed (000,000)	\$ Disbursed (000,000)	Burn Rate %
Procurement Capacity	1.39	0.635	45.7%
Community Services	12.183	5.9	48.4%
Financial Services	22.887	13.068	57.1%
Total	36.46	19.603	53.8%

Source: CKP Weekly Report, June 30, 2010

3.4.1 Status of Implementation

The Procurement Capacity Building has achieved significant milestones. For example, the implementation of the curriculum and modules that were developed by MiDA and the Public Procurement Authority (PPA) are being used by two tertiary institutions; the Ghana Institute of Management and Public Administration and the Catholic Institute of Business and Technology in their (CIBT) in their academic programs. The number of institutions that agreed to accept interns was 273, as against a target of 150 from Quarter 1 to Quarter 12 (February 2007 to March 2010), an 82% increase and the number continues to grow. The 2010 internship program which began from May 2010 to June 2010 placed 559 Purchasing and Supply students and eight lecturers from the Polytechnics. The activity has met the targeted number of individuals completing Internships at Ministries, Departments and Agencies (MDAs) and Metropolitan, Municipal and District Assemblies for Year 3 and the target of 600 for Year 4 ending March 2011 has almost been met.

The Management, Development & Productivity Institute (MDPI) and the Takoradi, Accra and Koforidua Polytechnics are in the process of using the curricula and modules for procurement training in the September 2010 academic year.

For Community Services, the Ministry of Local Government and Rural Development (MLGRD) submitted planned work schedules and revised budgets to MiDA during Q13 (April – June 2010). Thirty-five (35) schools that had facilities that were in very poor shape were earmarked for rehabilitation, but as at the end of Quarter 9 (March 2010), 42 school blocks have been rehabilitated. This represents an increase of 20% of the target. The percent of works contracts sum disbursed is 64.73%.

Under the phase 1B, thirty (30) schools were targeted for reconstruction/ rehabilitation in the Northern Zone. 27 out of the 30 school blocks have been completed and one (1) is yet to be completed as at March 2010. Two (2) contracts had been terminated and were yet to be re-awarded.

Final engineering studies reports have been submitted for all projects in the Northern, Southern and Afram Basin zones. Works orders have also been issued to IDIQ contractors.

The cumulative actual for the number of school blocks designed and diligenced as at the end of Compact year three (Q13) is 238, which represents 60.1% completion towards end of Compact target of 396.

MiDA was faced with the task of rehabilitating schools as a result of floods in 2008. Other schools, although, not flood affected, were also rehabilitated. There is a sense of urgency around the construction of schools. Steps must be taken to ensure that school supplies, such as, furniture are planned to coincide with the completion of the school blocks to avoid delays in commissioning the schools for use.

The nationwide “go live” for the National Payments Systems (Cheque Codeline Clearing & Automated Clearing House) was accomplished in January 2010. The handing over of the CCC+ACH Systems to Bank of Ghana’s Ghana Inter-Bank Payment & Settlement System (GHIPSS) is scheduled for September 2010 as against the original target date of May 2009.

The outcome of the Rural Bank Computerization is mixed. MiDA has been successful in establishing the infrastructure for the architecture (Data Center, WAN, LAN, Personal Computers and a centralized banking application).

However, the conversion of the rural banks to the banking application platform has been a challenge. MiDA had a target of commencing the automation of the first set of banks by the end of July 2009. The annual target for automation was also established at 36 to 40 rural banks. As at the time of the MTR, only 1(one) bank (Dangme Rural Bank) out of the 132 rural banks had been converted to the eMerge banking application. The project team was of the view that with the infrastructure in place, it was going to be focussed on the eMerge conversion alone which will lead to significant improvements in project outcomes.

3.4.2 Positive Results

- Tertiary institutions in the country have started including procurement studies in their graduate and post graduate curricula.
- As reported by the District Director of Education in the Savelugu Nanton District, a result of the educational infrastructure constructed under the Community Service activity in some communities, teachers who previously refused posting to the most remote areas in the district now accept postings to these communities.
- Establishment of the National Payment System.
- All rural banks in the country now have the technical architecture in place to be converted and migrated to the centralized banking application.

3.4.3 Issues and Challenges

- Expectations management for the Community Services activity.
- Slow pace of Rural Bank Computerization.
- Delays in educational infrastructure, rural electrification and water and sanitation projects.

The Procurement Capacity activity is yet to make significant impact particularly on organizations outside Accra. The level and number of linkages made with relevant institutions to enrol and train students in procurement is encouraging. The coordinator indicated that he intends to liaise with the National Service Secretariat (NSS) to post interns to the areas where they had their internship to derive maximum benefits to the individuals and the respective organizations where possible. This would be a laudable achievement considering the place of the NSS in postings.

The provision of electricity to agricultural facilities is very relevant to the prevailing high rate of post harvest losses and poor processing strategies for farm products. The slow progress in the access of power is a major concern for dealing with anticipated increases in farm yields. Rural electrification activity should be seen in conjunction with post-harvest activity/Agricultural Business Center construction, which are now under-way.

3.4.4 Lessons Learned

Effort by the activity has engineered a pathway for the Public Services Commission and the Public Procurement Authority to start a Consultative Workshop. This Workshop involves representatives of public sector institutions to discuss the Career Path for procurement graduates to propagate the procurement course and practice.

CHAPTER 4. PROJECT MANAGEMENT

4.1 Procurement and Contract Management

There have been significant challenges with the Procurement function as reported by Project Managers of MiDA. Although most of these challenges are attributed to MCC's Procedures and Guidelines, it was incumbent on the Project staff to find better ways of working effectively with the established systems of MCC. There has been a general claim by MiDA's project staff that since both MiDA and MCC were new organizations, most of the procurement processes were being done for the first time by MCC that is why things took longer. With the MCA-Ghana compact entering Year 4 and with other compacts such as MCA-Honduras, MCA-Georgia, MCA-Cape Verde and MCA-Benin completing most of their procurements with MCC, it is hoped that MCC staff have gained the needed experience to work with MiDA effectively in the procurement space.

The Procurement Department is set up as a coordination function within MiDA with limited resources. Project Managers are therefore required to prepare the relevant Terms of Reference (ToR) for consulting and services procurements with input from their MCC counterparts. Due to the technical and specific nature of the services required, Project Managers are encouraged to hire outside help to assist in preparing procurement documents. One approach to find out what has worked at MCC would be to reach out to staff of other MCA entities to share experiences and work together to meet individual goals. It is important for MiDA to look for multiple and different approaches when it comes to procuring goods and services.

4.2 Monitoring and Evaluation

The Monitoring and Evaluation (M&E) function in MiDA has put in place structures for the effective reporting of key project activities and translating the data to meaningful information for decision making. The Unit is also coordinating the work of two Implementing Entities: the Ghana Statistical Service and Institute of Statistical, Social and Economic Research (ISSER). However, during the MiDA-wide Self Assessment Workshop, MiDA project managers and consultants (RICS) complained that a considerable amount of their time is spent providing voluminous status reports to the M&E team at MiDA. The Quarterly Management Reports are submitted to the Department by the Project Managers at the end of each quarter which is followed by a Quarterly Status meeting about the report. It takes an additional three months for the Reports to be edited, collated and finalized by the M&E Directorate before it is disseminated within MiDA. At the time of the MTR in July, 2010, the most current report on MiDA's website (www.mida.gov.gh) was for Compact Quarter 11 for the period October 1 to December 31, 2009.

There are four M&E Zonal Managers stationed permanently in the zones who coordinate the reporting activities of projects in their designated zones. The Managers have also been assigned additional responsibilities as points of contact for specific activities such as Transportation or Financial Services Activity so as to bring into sharper focus the M&E dimension.

Some **specific** steps to be taken by the M&E Directorate to address implementation weaknesses, include the following:

- A top to bottom document review with the aim to simplify reporting of project activities by Project Managers and consultants. The goal should be to have the Quarterly Reports available in the public domain on the web site by the end of the month after the quarter closes.
- The Indicator Tracking Template's Traffic Light Report should include the burn rates so as to highlight the areas of concern for management attention. A simplified Traffic Light of projects at risk should be extracted to be used for Management Meetings.
- In terms of the zonal arrangements, the M&E Managers should be put in charge of all the project activities in the zone instead of the point of contact role for other activities outside their zones that is currently in place.
- Allied to this is the need for an effective strategic oversight function by the M&E Unit for cross cutting issues such as overall project reporting from Implementing Partners.
- Greater level of technical upstream cooperation with the IT department. This will be facilitated by a move to update quarterly progress reports on time as required by the M&E unit.

4.3 Gender Mainstreaming in the MiDA Program

For Gender Mainstreaming to be effective in the implementation of the MCA-Ghana compact, it is important for MiDA to view the role of gender and women empowerment in a broader context. Although MiDA has three women in senior management roles as heads of Legal, M&E and Internal Audit, there are no females among the Project Management staff who are directly charged with the rolling out of the project. The eight MiDA Zonal managers (Agriculture and M&E) stationed permanently in the intervention zones are all men.

The priming and mobilization of farmers were gender neutral and therefore did not restrict any particular sex from participating. In the Afram Basin Zone, women's involvement can be said to be encouraging. All the FBO Groups met for focus group discussions had substantial number of women. One of the FBOs is a female group. This group is called the Enso Nyame Ye group and located at Kobreti at Ejura Sekyedumase District. The women reported that they have realised improvement in their agricultural activities through the MiDA capacity building and starter packs. More importantly, the group indicated that they have been empowered to take up organizational responsibilities for themselves. For instance their ability to form sub committees within the FBO to be in charge of specific activities such as production, procurement, marketing, etc. to ensure effective improvement in their activities. The group has also been able to acquire a tractor through their individual contributions (in the form of bags of grains) which even goes to other districts to work during the lean season. It must be noted also that the all-female group did not apply for the cash credit and, considering what the group has gained from relying only on the Starter Pack, they do not see the need in collecting the cash credit which attracts high interest rates.

The land tenure component which is aimed at registering land titles and resolving land disputes needs stringent measures that would help the women overcome the socio-cultural and economic issues that could covertly impede women's interests. Instances were cited where women had voluntarily withdrawn cases of disputes to avoid 'unnecessary troubles' from spouses' families and community members. The group therefore suggested the setting up of women's desks at the Judiciary Service to focus on issues of entitlement rights of women. This will further lay the foundation for a more definite and cohesive development in the customary land administration sphere and for its further consolidation and development in subsequent land administration projects.

CHAPTER 5. FINAL RECOMMENDATIONS

The MiDA organization is considered to be one of the best professional establishments in Ghana. The Senior Management Team has created a task-focused working environment which helps to guide staff in the discharge of their duties. Project Teams are highly motivated and have the needed material support to perform assigned tasks.

The following recommendations are to help better align the project execution to ensure that the Compact's goal is achieved. These recommendations can also help promote sustainability and ensure that the impacts on poverty reduction will be substantial. The recommendations for action are:

- **At the Organizational level:** Human resource is key to the successful execution of an organisation's mission. Since MiDA is a very lean organization, it is important for MiDA to begin the process of addressing the transitioning of staff for the close-out phase of the Compact. We are therefore suggesting the following:
 - Engaging a career counselling organization to assist staff in job search preparation.
 - Provide an incentive bonus pay mechanism to key personnel who are needed for the successful execution of particular tasks, to commit them to stay until the end of the Compact. Typically, a three-to six-months' pay bonus is applicable in these cases.
 - Convert the management contracts of senior executives to transition management consultancies where necessary, so that their institutional knowledge could be leveraged for post Compact winding down activities after February 2012.
- **MiDA designated District Implementation Coordinators:** MiDA should fund District Implementation Coordinators who should be embedded in the district assemblies to coordinate all the construction activities (Feeder Roads, Educational Infrastructure and Water and Sanitation). These coordinators should be hired from the pool of young ambassadors from the TTSP or National Service Persons currently located in the districts.
- **District Implementing Coordinating Team:** MiDA should suggest the establishment of a district implementing coordinating team to be made up of the following:
 1. District Implementation Coordinator to be funded by MiDA
 2. The District Engineer
 3. The District Planning Officer
 4. The District Education Director
 5. The Community Water and Sanitation Team

- **Operational Safety:** As construction activities intensify with impending completion deadline of February, 2012, MiDA should continue to enforce the highest level of safety consistent with MCC's ESIA requirements. Safety and good quality work should not be sacrificed for the sake of expediency.
- **Transition Management Planning:** Management should begin this process since the Compact end date is in sight (February 2012). Based on the outcome of the specific project review that is being recommended, MiDA should define transition critical path metrics, processes and milestones to be used.
- **Learn from other MCA compacts:** MiDA should reach out to other compacts to share lessons learned and gain experience and knowledge about how MCC deals with specific issues related to procurement and preparations for project closeout. Visits to MCA-Benin and MCA-Georgia should be arranged for Project Managers.
- **Strengthen MiDA's presence in the intervention zones:** The Agricultural Zonal Manager should be classified as MiDA Zonal Manager who should be empowered to handle all projects in the zone for MiDA.

Below, we present an action matrix for transition management that summarizes activities to be undertaken as part of the transition. While some of these activities are already underway, the matrix may be useful for MiDA to monitor as the compact nears completion.

Exhibit 13: Transition Management Action Matrix

Component	Target Deadline	Recommended Transition Arrangement
1: AGRICULTURE		
Commercial Training	<ul style="list-style-type: none"> • Review timeline - TBD • Define project closeout requirements by quarter • Determine staff availability for other lagging projects 	<ul style="list-style-type: none"> • Initiate transition meetings with MoFA at all levels • Determine backfill for RICs • Plan for transitioning from RICs in the intervention zones • DAs
Irrigation	<ul style="list-style-type: none"> • Review timeline - TBD • Define critical path with monthly deliverables • GO/NO GO decision for some schemes 	<ul style="list-style-type: none"> • MoFA • Ghana Irrigation Dev. Authority • Contractors • Transition plan from RICs • DAs
Land Tenure	<ul style="list-style-type: none"> • Review timeline – TBD • Define critical path with monthly deliverables 	<ul style="list-style-type: none"> • Land Administration Project • KNUST Land Economy Faculty
Post harvest	<ul style="list-style-type: none"> • Review timeline - TBD • Define critical path with monthly deliverables 	<ul style="list-style-type: none"> • MoFA • CBRDP/MLGRD • DAs
Credit	<ul style="list-style-type: none"> • Review timeline – TBD • Define critical path with monthly deliverables 	<ul style="list-style-type: none"> • Bank of Ghana • Apex Bank • DAs
Feeder Roads	<ul style="list-style-type: none"> • Review timeline – TBD • Define critical path with monthly deliverables 	<ul style="list-style-type: none"> • Min Roads & Highways • CBRDP • DAs

Component	Target Deadline	Recommended Transition Arrangement
2: TRANSPORTATION		
N1 Highway	<ul style="list-style-type: none"> • Review timeline – TBD • Define critical path with monthly deliverables 	<ul style="list-style-type: none"> • Min Roads & Highways
Trunk Roads	<ul style="list-style-type: none"> • Review timeline – TBD • Define critical path with monthly deliverables 	<ul style="list-style-type: none"> • Min. Roads & Highways
Ferry	<ul style="list-style-type: none"> • Review timeline – TBD • Define critical path with monthly deliverables 	<ul style="list-style-type: none"> • Min. Roads & Highways
3: RURAL DEVELOPMENT		
Community Services	<ul style="list-style-type: none"> • Review timeline – TBD • Define project closeout requirements by quarter 	<ul style="list-style-type: none"> • Initiate transition meetings with CBRDP/MLGRD • DAs
Financial Services Activity	<ul style="list-style-type: none"> • Review timeline – TBD • Define critical path to transition the Bank Computerization Project 	<ul style="list-style-type: none"> • Apex Bank • Bank of Ghana
Procurement Capacity Activity	<ul style="list-style-type: none"> • Review timeline – TBD 	<ul style="list-style-type: none"> • Public Procurement Authority

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APPENDIX: LIST OF RESPONDENTS

RESPONDENTS FROM THE NORTHERN INTERVENTION ZONE (Savelugu Nanton District and Tamale Metro)			
	NAME	POSITION	ORGANIZATION
1	Prince Askia Mohamed	District Chief Exective	
2	AlhajiAbubakariInusah	District Coordinating Director (DCD)	
3	AbubakariBaaba	District Planning Officer	
4	Joseph Oppong	Feeder Roads Engineer	
5	HamisuHabibu	District Water & San. Team	
6	Georgina Nlary	(DDCD)	
7	Adrianna Kandilige	District Director of Edu.	
8	S.I. Tuahir	Team Leader, DWST	
9	Francis Nindo	District Director of Agric	
10	InusahHudu	Crops officer	
11	AlhajiAliduSalifu	Extension Officer	
12	DramaniMahama	Agric Engineer	
13	Alhassan Mohammed H.	Manager	Boramanga Rural Bank
14	Abudu Rashid	Project Officer	Boramanga Rural Bank
15	InusahBaaba	Irrigation Engineer	RIC
16	NaadamZakaria	M&E Specialist	RIC
17	Robert Owusu	Post Harvest Specialist	RIC
18	Joseph S. Bapule	Deputy Regional Manager	RIC
19	MusahSalifu Tailor	Training Coordinator	RIC
20	MrIssa Baba	Team Leader	DWST — Tamale
21	AdamuAlhassan	Secretary	Sheabutter Processing Group
22	SanatuKarim	Chairperson	Sheabutter Processing Group

RESPONDENTS FROM TEH NORTHERN INTERVENTION ZONE (Savelugu Nanton District and Tamale Metro)			
23	Fatimata Adam	Vice Chairperson	Sheabutter Processing Group
24	AmaduMahama	Chairman	Gubkatimali Farmer's Association, Laligu
25	AlhassanFusieni	Member	Gubkatimali Farmer's Association, Laligu
26	Alidu Ibrahim	Member	Gubkatimali Farmer's Association, Laligu

RESPONDENTS FROM THE AFRAM BASIN INTERVENTION ZONE (EjuraSekyedumasi and Sekyere East Districts)			
	NAME	POSITION	ORGANIZATION
1	Ernestina Adu		Amantin/Kasei Rural Bank
2	Judith Osei Owusu		CWSA EjuraSekyedumasi
3	Hon. Gabriel Gyimah	Presiding Member	Sekyere East
4	Mr S. Appentin		GES - Sekyere East
5	Mr AntwiBoasiakoKonamaba	Assistant Director	GES, Ejura
6	Mr K. Appiah	Presiding Member	EjuraSekyedumase
7	Mr Nsiah	Trainer and Owner of Silors	Ejura
8	Mr Boamah	Chief Director	MoFA
9	Daniel Owusu Manu		AEO
10	James Gati	District Director of Agric	MoFA–Ejura
11	Mrs. Mary Galley	District Director of Agric	MoFA–Efiduase
12	Nana KwakuSarfo	Chief	Ejura
13	Eric Dwomoh	Ag. District Director of Agric	EjuraSekyedumasi
14	Fred. A Nketia	ADRA	Sekyedumasi

**LIST OF RESPONDENTS FROM THE SOUTHERN INTERVENTION ZONE
(South Tongu and Akwapim South Districts)**

	NAME	POSITION	ORGANIZATION
1	TogbeAhorney II	Regional Director of EPA	
2	Mr. Francis Nutagor	District Agric Director	South Tongu District
3	Mrs. Wilhelmina E. Vandyke-Owusu	Southern ZonalRepresentative	Board Member
4	John Leketor	Chairman	Kpotame Co-operative
5	Albert Agbomadzi	Secretary	Kpotame Co-operative
6	Christian Todomu	Member	Kpotame Co-operative
7	Francis K. Diamenu	Treasurer	Kpotame Co-operative
8	Stephen Nanegbe	Secretary	Taigo One FBO
9	Ibrahim Ahevi	Member	Taigo One FBO
10	Sampson Mlorfe	Member	Taigo One FBO
11	John Kati	Vice President	Taigo One FBO
12	Ahadjie Benjamin	Vice Secretary	Taigo One FBO
13	Awudi William	Organiser	Taigo One FBO
14	Awudi Cosmos	Treasurer	Taigo One FBO
15	H. Abraham Hinne		Nsonoamoah Yam Co-op Society
16	ChalresOppongAmankwaa		Nsonoamoah Yam Co-op Society
17	Kwagiram Seth		Yaw Duodu Farmers Association
18	Eric Boadu		Aburi Co-op. Pineapple Growers
19	Kofi Appeadu		Aburi Co-op. Pineapple Growers
20	Paul Offei		AburiAmanfo
21	AduKwajo		AburiAmanfo
22	Paul K. Mortie		AEA
23	E. O. Amadi Atta		Oboadaka Co-op.
24	Kofi Gartor		Oboadaka Co-op.
25	Daniel NtowAmoa		Pepawani
26	Mr. K. Afari	Green Span Ltd	Managing Director

**LIST OF RESPONDENTS FROM THE SOUTHERN INTERVENTION ZONE
(South Tongu and Akwapim South Districts)**

27	Mr. Felix OwusuAchiaw	Bosomtwe Rural Bank	General Manager
28	Mr. KwabenaAntwi	Bosomtwe Rural Bank	HR/Admin. Manager
29	Mr. Samuel Baah	Bosomtwe Rural Bank	Systems Administrator
30	Mr. S. Bentum	Kumawuman Rural Bank	Operations Manager
31	Mr. DokuKwarteng	Kumawuman Rural Bank	Branch Manager