Developments & Challenges

Of The CAA Programme
Overview Of CAA Project

• Activities 2006 - 2008
  – Pilot of the CAA was initiated in 2006 with 1,440 farmers registered into 164 ‘own’ groups. GHC450,000 inputs disbursed with recovery of 97%
  – In 2007, 6,300 farmers registered into 784 ‘own’ groups. GHC2.1m inputs disbursed with recovery of 94%
  – In 2008, 10,923 farmers registered into 1,206 ‘own’ groups. GHC4.0m inputs disbursed with recovery of presently at 90%
  – For 2009, 18,000 farmers to registered into 1,800 ‘own’ groups. GHC5.8m inputs to be disbursed by end of April
Main Challenges

• Availability of cheap inputs on the market
• Finding the right farmers to assist
• High prices of inputs
• Lack of extension
Outreach

- Membership is open to all cocoa farmers with:
  - a minimum of 5 acres of mature cocoa farm
  - a farm plan establishing ownership of the farm
  - willing and able to adopt/follow the regimen of the Cocoa Abrabopa package

- How we reach them:
  - ‘mass’ sensitization at village level through Promoter interactions, video shows and local radio interactions
  - word of mouth of member or witness farmers
  - careful screening of all potential farmers

- Our limits:
  - maximum target of 50,000 members at maximum credit assistance of 5 acres per farmer
Impacts & Challenges

• Impacts:
  – shift towards perception of cocoa farming as a ‘business’ instead of as a part-time income source
  – improved farmer attitudes towards credit repayment
  – remarkable yield improvements translated into real income

• Challenges:
  – inefficient legal system of credit retrieval
  – uncoordinated similar schemes within the industry
  – prices of inputs
What Makes It Work?

- Strict criteria for selection of farmers
- Education (technical & non-technical expands productive possibilities)
- Timely supply and application of inputs
- Regular Promoter contact with farmers
- Group support & farmer commitment
  - collateral: Group responsibility (joint and severally)
  - ‘nnoboa’
- Rewards for early repayment
New Direction:

• Association Building: creating increased farmer sense of ownership
• Drive towards early repayment
• Collection of member yield records
• Certification & warehousing
• Establishing the CAA Pension Fund
• Land Acquisition
Be Part of The CAA Now!!!

Thanks For Your Time.