

## 1 Development Impact of PASS Services

The financial accessibility has enabled farmers to access and adopt improved production technology; Promoted and facilitated mechanization in production (including harvesting) therefore maintaining high quality produces and reducing losses.



Specific cases are as follows

### 1.1 *On Productivity and Technology adoption:*

- ✓ Beekeeping business has increased as the case of Kigoma Region where by through support from PASS bee keepers manage to buy modern bee hives and harvesting gears and doubled productivity by harvesting 36-40kg of honey from modern bee hives compared to traditional bee hives of which they were harvesting 16-20kg per year
- ✓ Poultry Keeping: the laying capacity has increased from 60% to 80% - 90%



- ✓ Sugarcane yield has increased from 20 tons to 60 tons per acre with high sugar content, the case of Kilombero and Kagera Sugar out-growers schemes based in Kilombero and Kagera respectively



- ✓ Paddy farmers increased yields from 10 to 35 bags per acre:, the case of Kilombero Plantation Out-grower scheme and Dakawa Irrigation Scheme in Morogoro
- ✓ Promoted and facilitated production and marketing of barley in Manyara Region resulted doubling of productivity from 5bags to 10 bags per acre due to timely management of the crop from planting to harvesting. The support also resulted in increase of acreage bought from sales of barley and manage to increase from an average of 20 acres per farmer to 100 acres ownership. In this particular crop PASS also facilitated farmers to access marketing by linking them to Serengeti Breweries who are now main off-taker of their produce hence market is assured.

## 1.2 On Employment opportunities to rural and urban

With an average of 3 employees per project supported in 2016 (183,249 beneficiaries), about 549,747 employment has been created. In Mtwara support to cashew nut production and trading created employment especially for women in processing of cashew nuts due to increased harvests and also from groups supported by WFP under Patient Procurement Platform (PPP) programme with guarantee from PASS.



The success was attributed by:

- a) Additional Collaborating Banks (Tanzania Agricultural Bank (TADB), Mkombozi Bank and Amana Bank)
- b) Working with other Development Programmes within BSPS IV (LIC, AMDT)
- c) Working with other partners especially with WFP, IFC and SNV were most of clients were groups
- d) Close follow up on the business plans submitted at all levels i.e. Zone and Head quarter levels

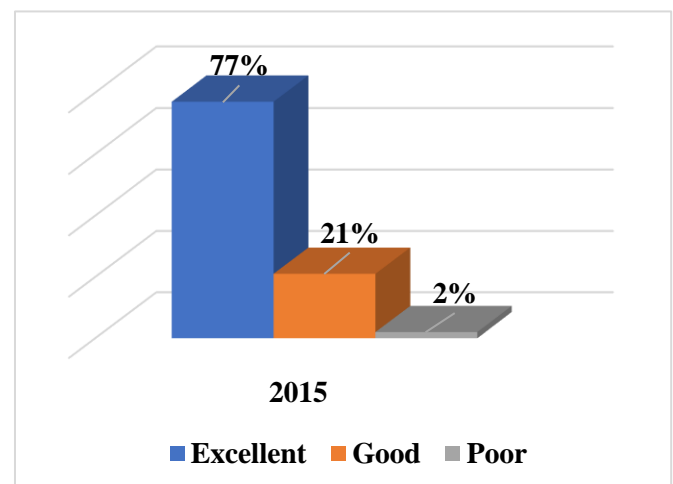
Commitment of PASS to collaborating partner banks in paying on time the call up guarantee for loans that have failed

## 2 Overall Rating of PASS services

Figure 1 shows that in 2016 rating of PASS services continue to maintain its quality where 99% of respondents are satisfied with PASS services, however 1% rated poor. Similar results were also reported in 2015 on PASS services.

Generally, the clients are satisfied with the services they were getting from PASS. This shows that PASS is addressing an important need in the community, and also it continues to maintain quality of its services with increased in staff with multi professionalism, courteous and opening of zonal offices.

Figure 1: Rating of PASS Services



## 3 Relationship of Clients with PASS collaborating Banks

PASS has continued spreading risk by adding more banks, now with a total of 15 banks named; CRDB Bank, Akiba Commercial Bank, EXIM, TADB, NMB Bank, Bank of Africa, Amana Bank, Mkombozi Bank, Bank M, Equity Bank, Tanzania Postal Bank, Tanzania Agricultural Development Bank and Tanzania Investment Bank.

**Figure 2: Collaborating Banks**

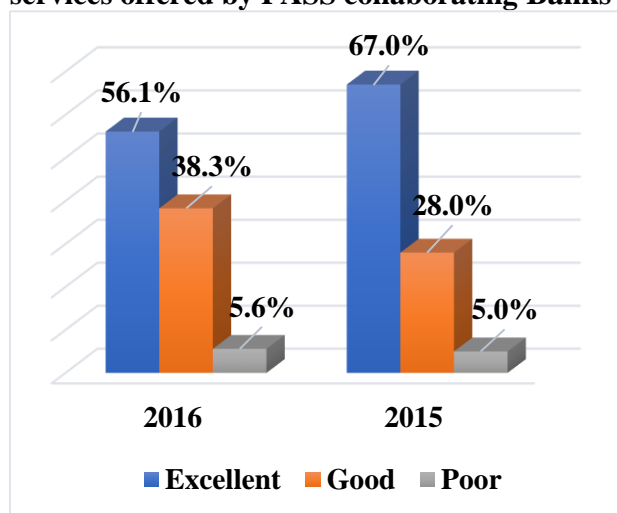


During Beneficiary Assessment with collaborating banks, it was learned that PASS has built confidence to banks to lend to Agro enterprise who are under informal sector. If it was not for PASS services in terms of bankable business plans and credit guarantee there was no way these Agri-entrepreneurs would have access loans. PASS has conducted training to bank officials dealing with agribusiness in response to comments from 2015 monitoring report. In addition to that PASS conducts monthly meetings with partner banks through PASS Relationship Manager to strengthen our relationship hence increase business with Banks.

**3.1 Client satisfaction with collaborating bank**

In 2016 more than 94% of clients interviewed were happy with services provided by collaborating partner banks almost same figure was also reported in 2015.

**Figure 3: Levels of satisfaction of clients with services offered by PASS collaborating Banks**



**4 Way forward**

- PASS to focus more on processing sub sector to go in hand with country focus on industrialization
- PASS to continue working with corporate clients of specific value chains who have proven to reach a big number of micro entrepreneurs in different regions
- PASS to sensitize tire two banks so that they can access PASS Services. In this way, more beneficiaries will be reached as most of the banks are in district centers
- Work on feedback from clients survey report