

#### A Product of PASS Trust | ISSN 0000 - 006 - EDITION 06 <mark>SEPTEMBER 2023</mark>

### Leading the Way in Agribusiness: The other side of Mrisho **Mpoto**, the entertainer

CAPTAINS OF NDUST Mrisho Mpoto Entrepreneur

Why **AGRF** Summit is important for Tanzania **PG.6** 

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### MESSAGE FROM THE MANAGING DIRECTOR

Yohane Kaduma



#### Dear Reader

take this opportunity to welcome you to our 6th edition of the Agribusiness magazine. This is yet another opportunity for you to read from us about what is happening around you on matters agribusiness.

The Agribusiness Magazine exists to foster linkages among existing and potential agribusiness value chain actors and to connect Tanzania's agricultural sector to the rest of the world. We therefore act as a catalyst to the development of Tanzania's agricultural sector.

I am happy that through this Magazine, we have continued to inform and connect the local farming society in the agricultural sector, business persons, agriculture programs and projects, with modern technologies, practices, ideas and materials thus supporting increased agricultural productivity and contribution of the sector towards the country's GDP.

Our esteemed readers, since the launch of this publication, we have strived to give you what you want to read. As a premier magazine for the sector, we take pride in every issue that is produced. Your support through subscriptions and adverts has continued to keep this paper in the market.

PASS Trust will continue to provide the muchneeded support to ensure that our stakeholders get the information needed to develop our sector.

I thank our readers, advertisers and sponsors for making this publication possible.

Thank you

Nohane Kaduma Managing Director- PASS 7RUS7

### A WORD FROM THE EDITOR

t is another season- another edition!

Welcome to the 6th edition of the Agribusiness Magazine.

This is a special edition with exciting insights into the country's most productive sector -The Agriculture sector. Our professional team of writers has compiled stories, commentaries and articles that will educate, inspire and provoke you- our readers into action.

More specifically, we have dived deeper into the country's agricultural sector's priority areas while acknowledging the importance that the government has placed on this sector.

We appreciate the efforts that President Samia Suluhu Hassan has put in revamping this sector to enable it give its due contribution towards the economic development of the country. The AGRF summit being held in Tanzania today is one of the milestones, achievements and gives a clear testimony of where President Samia Suluhu Hassan's administration has positioned the sector.

For us as a country, the AGRF summit could not have come at a better time. Tanzania is ready to become Africa's as well as the world's food granary.

I wish to sincerely thank the team of writers that put together these stories, as well as the editorial board members comprising of Ms. Joyce Shebe, Lucas Liganga, Bob Karashani, Ms. Rehema Muniko and Philemon Lusekelo. Special mention goes to the Patron of the Magazine Yohane Kaduma for his efforts towards these publications.

We encourage feedback through our email agribusinessmagazine@pass.or.tz

Thank you

Angellah Bhoke Editor and Producer

### ARTICLE Why AGRF Summit is important for Tanzania

ver 3000 delegates from across the globe are set to converge in Dar es Salaam Tanzania for the annual Africa Food Systems Forum (AGRF)scheduled for September 2023.

President Samia Suluhu Hassan who has been passionate about Tanzania's agriculture will be the host of this important event that has placed Tanzania at the top of the global map, being the first country to host the summit since it's rebranding as the Africa Food Systems Forum in the year, 2022.

Over 27 development partners and 16 sponsors have come together to support the three-day summit that commences on the 5th of September 2023 in Dar es Salaam.

According to the planners, the summit will be offering a defining moment in highlighting and unlocking the political, policy, and financial commitments and innovations that the African continent has made and continues to work towards achieving. The summit seeks to explore the pathways and actions needed to accelerate this process and steer the continent towards food systems transformation under the theme "Recover, Regenerate, Act: Africa's Solutions to Food Systems Transformation."

The AGRF 2023 is also expected to provide a platform to reflect on the coordinated largescale action by the continent's leading thinkers, policymakers, and innovators to explore the latest breakthroughs and best practices in agriculture and food systems transformation, as well as accelerating action towards translating pathways and commitments made into actionable strategies, investments, and progress on the ground.

As part of the learning experiences aimed at providing opportunities into insights and direct experiences, Tanzania has organized site visits to projects or facilities that will allow attendees experience food systems solutions first hand and provide orientation and appreciation of the agricultural value chain.

In its set up, the sessions are expected to feature fascinating hardliners, thought provoking plenary sessions focusing on food systems pathways, and perspectives from regional dialogues from East, South, Central, West, and North Africa. Presidents, CEOs, and urban agriculture specialists are also scheduled to inspire action on African food systems. Side events have also been planned and will be hosted by different organizations prior to the official launch. These events will feature diverse speakers and programs showcasing initiatives and possibilities in transforming African Food Systems. According to the planners, All AGRF side events will



be themed around Diversity and Inclusion and are expected to be gender diverse, inclusive to youth, and centered around the main theme of the AGRF 2023.

Other interesting sessions that many have expressed interest to participate in include the experts' sessions aimed at sharing and exploring innovative finance solutions. The sessions will be focused on Finance and Investments with parallel sessions on Food Systems in Africa, Climate Change, Youth & Women, Digital & Technology, and Infrastructure. The CEO chat has also recorded participants who want to engage in the planned interactive parallel panel of distinguished leaders discussing key insights on shaping the future of food systems. Sharing of innovative and sustainable food systems practices to tackle global challenges, among other topics.

In placing the importance of this summit to the nation and the world, President Samia Suluhu Hassan has emphasized the need for African countries to join forces in seeking solutions to the continent's food needs.

"For many years Tanzania's agriculture was based on subsistence farming. Today the government has intentionally made it a goal to prioritize this sector to create better livelihoods for our people," the President Samia Suluhu Hassan during the launch of the AGRF Food Summit at State- house Dar es Salaam

We shall be announcing to the world that our country aims to become a food granary for Africa and the world in general.

President Samia Suluhu Hassan president said.

"We are doing this with a focus on ensuring that the youth are a priority in our agricultural reforms' agenda. It is my hope that the AGRF being held in Tanzania will be a good start towards achieving the results we expect from the sector."

The AGRF is the premier platform for advancing the agriculture and food systems agenda on the continent from food security to agri-food investments.

The annual summit convenes leaders, policymakers, scientists, heads of governments and private institutions, farmers, and the youth in the agriculture and food systems landscape to discuss and agree on practical actions and solutions that drive Africa's food security and better livelihoods for all.

The 2023 edition will aspire to position Africa as the go-to place for new innovations and investments to advance stronger, more diverse and resilient food systems.

It will look to energize and spotlight continental progress beyond the call for aid and showcase Africa's solutions to food systems transformation while spotlighting leadership, accountability, inclusion and investment opportunities in Africa in general and in Tanzania in particular.

The theme of this year's forum – Recover, Regenerate, Act: Africa's Solutions to Food Systems Transformation – is anchored around building better food systems and food sovereignty.

The forum is also expected to spotlight the role of women and youth through a re-energized commitment in the food systems conversation, with a focus on regenerating interest in agriculture as a means of wealth creation for the continent.

"As host, we shall be announcing to the world that our country aims to become a food granary for Africa and the world in general," President Samia said.

AGRF chairman and former Ethiopian prime minister Hailemariam Dessalegn says the September gathering will be a crucial time for the continent to deliberate on key issues touching on the agricultural sector.

Ahead of the September AGRF summit, and in line with the country's investment plans, Tanzania inaugurated the Tanzania Agribusiness Deal room aimed at fostering partnerships and investments along the food systems value chain and the Value4Her Women in Agribusiness Convention, empowering women entrepreneurs and encouraging their active participation.

According to Tanzania's economic strategists, Tanzania is set on becoming a global food security hub, the leading food powerhouse in East Africa and is currently working towards seeking to attract substantial investments in the agricultural sector at the Summit.

Tanzania aims to showcase its success stories, highlight its immense potential, and captivate the attention of local and global investors seeking promising agricultural ventures.

Under the visionary leadership of President Samia Suluhu Hassan, Tanzania is positioning itself as a premier investment destination in Africa.

The Ministry of Agriculture and the Ministry of Livestock and Fisheries have emphasized that food security is a top priority for the country's Sixth Phase Government, emphasizing its commitment to ensuring a sustainable and secure food supply and trade.

Actively engaged in event preparations, the two ministries aim to unlock the vast potential and full capacity of the agricultural sector, driving sustainable economic growth to unprecedented heights with a particular emphasis on agriculture and livestock investments.



Goverment Officials and Intenational Delegates attend Africa Food Systems Forum 2023 which was held at State House, Dar es Salaam on March 17, 2023.

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### ARTICLE What the Tshs 970.7 billion budget holds for Tanzania's agricultural sector



he Ministry of Agriculture will have an additional Tshs 198 billion to spend on agricultural development projects in the country during this financial year of 2023/2024, thanks to an increase in its total budget from Tshs 751billion passed in 2022/2023 to Tshs 970.7 billion, passed this year.

Agriculture Minister Hussein Bashe has already outlined seven priority areas that will get the lion's share in this budget. They include; Irrigation, food production, enhancing youth and women's participation in agro-related activities, improving resilience for food and nutrition security, strengthening access to markets, agricultural financing and crop exportation, strengthening cooperatives development, and the government's Building a Better Tomorrow Project.

"Implementation of these projects is sure to guarantee the country's food security and promote a collaborative economy to improve lives and contribute towards building the country's economy' Bashe told parliament.

According to the ministry, implementation of the 2023/2024 budget will be guided by the National Development Vision 2025, the five-year national development plan, the ruling CCM party manifesto, the national agriculture policy, and the agricultural sector development program. This will be the second

year in a row that the agriculture budget is greatly increased.

Bashe thanked President Samia Suluhu Hassan for being in the forefront in promoting agriculture and gave assurances that his ministry will continue to implement strategies aimed at ensuring that the sector grows by at least 10% by the year 2030 as envisaged.

With its new improved budget allocation, the ministry is expected to oversee the development of 69 irrigation projects on 95,005 hectares of land and increase the irrigation network from 727,280.6 to 822,285.6 hectares. The government's aim is to increase land under irrigation to 1.2 million hectares by the year 2025.

So far, under irrigation, it is expected that 48 out of 69 irrigation contracts worth Tshs 234.1 billion will have been signed off for implementation on 58,807 hectares, which is equivalent to 70 percent of the earmarked land.

To further ensure that more people get access to irrigation facilities, the government plans to drill boreholes in every district aimed at benefitting at least 150 farmers in each district.

It is estimated that at least 27,000 farmers will benefit from the project in all 184 district councils countrywide. Apart from that, the farmers will also benefit from irrigation kits, water tanks and A paddy farmer working on his well irrigated farm in Mbeya Our key priority is food security; ensuring that we have enough for our citizens and enough surplus to sell to other deserving countries

"

Agriculture Minister Hussein Bashe installation of solar system among other things. "Investments in the agricultural sector are not short term and the effects are long term, I am saying this because people ask me what effects the fertilizer subsidies have had on food prices, for one," said Bashe.

The national census conducted in 2022 put Tanzania's current population at 61.74 million. 65.6% of whom depend on agriculture for their livelihoods. Global projections show that Tanzania could have a population of 71 million people by 2030 and 136 million people by 2050. The government says its people must remain food secure whatever the increasing numbers say.

"Our key priority is food security; ensuring that we have enough for our citizens and enough surplus to sell to other deserving countries," Bashe added.

On seed production, the government has announced that it is working towards increasing seeds production for strategic crops such as alizeti, maize, soya, sesame, wheat, beans, rice and millet among others that have the potential of producing enough to meet the set food reserves target of 293,635 tons by 2025.

Mr Bashe said production of traditional cash crops including cashew nuts, cotton, tobacco, coffee, tea, sugar, sisal and pyrethrum is in 2023/2024 is expected to increase to 1.579 million tonnes from 951,727.77 tonnes in 2022/2023.

The ministry through its institutions and private sector collaborations also plans to increase the value of crop exports from \$1.2 billion to \$5 billion by 2030, starting with a five percent increase to \$1.457 billion in 2023/2024.

Exports of traditional cash crops such as cotton and tobacco are set to increase from \$227.1 million to \$238.46 million and from \$355 million to \$372.75 million respectively.

On agricultural extension services, the minister said construction of houses for extension officers in at least 4,000 wards has also been given priority in next year's budget in a bid to bring extension

#### **A**RTICLE

services closer to rural farmers for easier access.

Even though the government increased fertilizer uptake in the country from 363,599 tons in 2021/2022 to 449,795 tons in 2022/2023, strategies are being pursued to meet the target of 500,000 tons by June 2023.

To move this program further, the government has also announced plans to continue distributing subsidized fertilizer up to 2026 to enable wider use of fertilizer for increased agricultural production and per capita consumption from the current 19 kilograms per hectare to 50kgs per hectare. It believes the use of fertilizer will also reduce food production costs all-round and improve availability. The government will also provide up to Tshs 40 billion to the Tanzania Fertilizer Company (TFC) for further fertilizer purchases and investment in establishing blending facilities.

These measures are aimed at cushioning the country against over-reliance on fertilizer imports and ensure that fertilizers are available based on known soil samples.

In the last financial year, at least 801,776 people in 26 regions benefited from subsidized fertilizer. The government has also been registering farmers to form a proper database, with at least 3.4 million already registered against a target of 7 million.

To boost agribusiness entrepreneurs, the 2023/2024 budget proposes to introduce three agricultural mechanization centres and related godowns under the Building a Better Tomorrow project, the minister explained.

Drawing from the experiences and lessons from

The government will also seek to expand agricultural growth corridors built by SAGCOT in the southern parts of the country to at least seven other parts of the country, he said.

This move is aimed at increasing food productivity, enhancing markets both internal and external and related value chains, and make inputs and agricultural financing more easily accessible among other things, he explained.



Maize harvests ready for sale in one of the godowns in Ruvuma

### Women, youth among biggest beneficiaries of 2023/2024 agro budget

The government has embarked on implementation of the 'Building a Better Tomorrow' program, aimed at ensuring that the youth and women are fully engaged in agribusiness activities in the country.

A total of Tshs 16.8 trillion has been earmarked for the 8-year program that was launched last year and is expected to end in the year 2030. Among the planned activities is to ensure that youths and women benefit from land incentives that include land leases of up to 66 years as well as modern irrigation facilities.

"We are working on youth attitudes and behaviors with the aim of changing the way they think about agriculture as a livelihood. We want them to see agriculture as a viable business and not a fall back to venture when they fail " says Agriculture Minister Hussein Bashe.

According to Mr Bashe, the project land will be fitted with modern infrastructure and technologies to fit all agricultural purposes including horticulture.

The government will implement the initiative in collaboration with the private sector and upon completion it is anticipated to create at least 1.5 million jobs. The horticulture project alone is expected to increase horticulture production by at least 3.5 million tonnes.

The project is in line with the government's plan of ensuring that at least 1,000 women and youths get involved in the agribusiness sector by the year 2025.

"It is informed by the realization that Tanzania is one of the countries with the youngest populations in the world," said Bashe. "We are convinced that it can be a tool for attaining Agenda 10/30 that envisages increasing youth employment by one million and growing the agricultural sector by 10 percent by 2030"

Among other things, the BBT program aims at promoting Tanzanian youth engagement in agribusiness for sustainable and improved livelihoods. More specifically, it will look to implement a behaviour and attitude change We are working on youth attitudes and behaviors with the aim of changing the way they think about agriculture as a livelihood. We want them to see agriculture as a viable business and not a fall back to venture when they fail.

Hussein Bashe

Some of the youth that have undergone mindset transformation on Agribusiness though the PASS trust agribusiness Innovation Centre model.





Seaweed entrepreneur tending to her business

communication strategy that rebrands agriculture and makes it more appealing to the youth. The program also aims at empowering youth through training, mentoring and coaching, and other interventions that will impart necessary skills for employment or management of their own agribusinesses.

Already, a total of 812 youths including women are being coached on horticulture and agribusiness activities in various incubation centres established in the country courtesy of the program.

"About 20,227 youths applied to be considered for this program, but we have only been able to accommodate a few for the first phase," said Bashe.

Tanzania's youth population aged between 15-35 years currently stands at approximately 25 million out of the total 62 million population. It is projected that by 2025 the total population will increase by at least 10 million with youths comprising around 75%.

Bashe said it was because of such statistics that the government was introducing programs like BBT as "an investment in the youth."

"We have over 900,000 young graduates coming out of our universities

every year into the job market, but there are no jobs for them. Such programs aim at preparing them for self-employment so that they can create jobs for others," the minister explained.

He said the government's plan was to provide land complete with functional infrastructure, technical skills training for the youth, access to capital and expertise. The youths will undergo training, mentorship and coaching for four months to enable them to operate their own enterprises.

Under the arrangement, after completing the mentorship program each youth will be allocated 10 acres of land on a sub leasing program.

"There is no point in preparing the youth and then releasing them back to the streets. If they are not given land on the sub leasing basis as indicated, chances are that they will end up without land for cultivation," said Bashe.

The private sector will be invited to play a role in investing in subsequent processing and value addition value chains. The minister said private sector entities would also be provided with land on 66-year sub leases.

To ensure sustainability, the

government says it will continue to partner with the private sector and other agro stakeholders to support block farming for the youth. Other areas where private sector support will be sought include provision of agricultural machinery, extension services, inputs, farming loans, transportation, processing, packaging, and market access.

"These services will be provided in specialized areas where pack houses will be built in partnership with the private sector," says Bashe.

The Ministry of Agriculture working with the Tanzania Agricultural Research Institute is also putting up irrigation infrastructure in eight Nanenane stations where youths will share irrigation technology and learn new trends. The stations are located at Nyakabindi, John Mwakangale, Nzuguni, Ngongo, Fatma Mwasa, Themi, Mwalimu Nyerere and Nyamhongolo grounds.

According to the minister, youths will also be allowed to run their own extension services companies to allow for "creation of employment amongst graduates with various agricultural qualifications and ensure more efficiency in the extension services rendered."

## **PASS Trust, the game changer in Agribusiness**



ASS Trust, an autonomous organization established since 2000 by partnerships of the Government of Tanzania and the Danish Government as an Agricultural Support Program, and started operations in 2002, where in 2007 after achievements of the project's goals, it was officially registered.

Basing on the essence of its formation with the main task to ensure empowerment of the agricultural, livestock and fishing sector through credit guarantee services and development of agribusinesses for entrepreneurs and small financial institutions, PASS Trust is currently a notable organization that continuously transforms lives of the agribusiness community in Tanzania through its products and services.

It operates as one of the existing

funds under the National Economic Empowerment Council (NEEC) which focuses on agribusiness credit guarantee and business development services support and building capacities to agribusiness entrepreneurs and financial institutions in the country. So far, PASS Trust partners with more than 14 banks and development supporting institutions in Tanzania.

According to PASS Trust's Managing Director, Yohane Kaduma, since its inception, PASS Trust has become a very important bridge in enabling farmers, fishermen, stakeholders of forest products, breeders, and various entrepreneurs in the entire value chain, especially those whose guarantees are not sufficient, to benefit from the opportunity of financial loans provided by various banks in the country. It also coaches the youths in agribusiness

PASS MD Yohane Kaduma receives an award from Kigoma Regional Commissioner Tobias Andengenye for PASS Trust recognition for its role in providing empowerment funds to agribusiness entrepreneurs in Kigoma region. and modern animal husbandry through the Agribusiness Innovation Center (AIC). Up to 2023, PASS Trust under AIC youths project, has been able to mentor more than 380 youths in horticultural business management and goats breeding.

Mr. Kaduma noted that through its guarantees, which PASS Trust provided a collateral cover between 20 and 60 percent, with a priority of up to 80 percent for youth and women's businesses as well as environmental conservation projects, the organization has been able to improve the lives of many Tanzanians by increasing agricultural productivity and sustainability.

"Since our inception in 2000 up to June 2023, more than 3.5 million entrepreneurs of whom 45% are women, have benefited from loans worth 1.5 trillion with the guarantee of PASS Trust while about 72,201 businesses involved in agricultural products and services have benefited through our guarantees" says Kaduma.

In efforts to expand the scope of services, after the experience of 20 years in operation, PASS Trust established a subsidiary company Leasing Company titled, PASS Limited, which specializes in lending agricultural and industrial tools without collaterals in collaboration with various suppliers. PASS Leasing Company Limited has been able to provide loans for agricultural and processing equipment to stakeholders worth 11 billion TZS. to about 250 stakeholders for the three years in operation since 2020.

Furthermore, PASS Trust foresees an increase agricultural sustainably and productivity despite continued threats of climate change catalyzed by environmental issues. To ensure sustainability, the institution introduced new product titled, Inclusive Green Growth whose aim is to achieve green agricultural mechanisms to all stakeholders for sustainable food securities and poverty eradication in the country. Since our inception in 2000 up to June 2023, more than 3.5 million entrepreneurs of whom 45% are women, have benefited from loans worth 1.5 trillion with the guarantee of PASS Trust while about 72,201 businesses involved in agricultural products and services have benefited through our guarantees

PASS Trust's Managing director, Yohane Kaduma

With Inclusive Green Growth, PASS Trust offers a priority of guarantees of 80% to stakeholders operating under environmental sensitive mechanisms.

This is an approach to convince all beneficiaries of the organization to adopt the project so as to maintain agricultural growth in resilient, adoptive, sustainable, and productive agribusinesses with minimum negative impacts on natural environments.

#### ARTICLE

Since the introduction of the initiative in 2021, it has been able to transform and serve 516,606 beneficiaries whose production observes environmental protection principles that include, low carbon emissions, protection of biodiversity and ecosystem, resources efficiency, innovation and jobs creation, resilience, and social inclusiveness among others.

The organization is currently in the process to launch a knowledge hub center through which all stakeholders shall be able to interact and share knowledge and experiences with relevant simply available information about agricultural trends and opportunities in the world.

This is the center that is skillfully developed and linked with various services providers in the agricultural value chain.

PASS Trust is spread all over the country and covers both Tanzania mainland and Zanzibar.

It has its headquarters in Dar es Salaam, and branch offices throughout the country in six regions: Northern zone (Arusha), East zone (Morogoro), Lake zone (Mwanza), Western zone (Tabora), Southern highlands zone (Mbeya) and Southern zone (Ruvuma).



PASS Trust Business Development Director, Adam Kamanda receives the Yara Kilimo Expo Sponsorship Award from Yara Tanzania Executive Director, Winstone Odhiambo the event happened in Mbeya.

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### Commentary

# Of youths' inclusion in sustainable Agriculture and resilient food systems

#### By Angellah Bhoke

The development of sustainable and resilient food systems is vital to achieving sustainable development and poverty reduction for the millions of poor households in developing countries like Tanzania and the youth population has a critical role to play.

According to the latest census statistics, Tanzania's population now stands at 61.7 million people. Out of this population, an estimated 61% is under the age of 35, mostly considered as the youth population.

Just like any other country, Tanzania's food systems are far more vulnerable without the active participation of these young people, who form majority of the country's population.

The youth population is the most active and energetic age group and, more importantly, consumes more than any other age group. This group accounts for the majority of Tanzania's workforce and population, and are considered as today's change-makers.

The youths therefore have a critical role to play in the transformation of our food systems hence the need to promote youth inclusion in food production, processing and distribution which can lead to reduction in the nutrition inequity gap so that everyone can access healthy and nutritious food easily. The food systems offer a vast number of opportunities especially now in the era of globalization and technological advancements.

I am happy that the government through the able leadership of President Samia Suluhu Hassan has introduced the Building a Better Tomorrow initiative (BBT) which is aimed at transforming the youths into viable agribusiness assets for the country. There is no doubt that the Program which is under the stewardship of Agriculture Minister Hussein Bashe will go along way in changing the youths' attitudes and behaviors towards agribusiness with the aim of changing the way they think about agriculture.

It is important to point out that although Tanzania currently produces enough food to feed its population, the poorest and most marginalized families have limited access to it. Rates of poverty and chronic malnutrition in the country are very high. One in ten Tanzanians live below the food poverty line, one in three children is chronically malnourished and about 34% of children under 5 in Tanzania are stunted. The prevalence of stunting is relatively high in the region with high agricultural productivity, the Southern Highlands (44.7%) and Southwest Highlands (43.1%). The regions with a high prevalence of stunting are Rukwa (56.3%), Njombe (49.4%), Ruvuma (44.4%) and Geita (40.5%) (URT 2017). Diets are generally lacking diversity, and nutritious diets remain unaffordable for most households.

Efforts by the government to change this narrative have been noted. For instance, President Samia Suluhu Hassan since taking over as the President of the United Republic of Tanzania placed Agriculture as one of her priority areas by increasing budget allocations to this very crucial sector.

The President has raised the budget from TZS. 291 billion in the years 2021/22 to the current TZS 970 billion shillings, a clear indication that the President is keen on ensuring that Tanzania reaps from its agricultural potential.

In consideration of the role that the youths play in a country's development. The President has further rolled out the BBT program specifically for the youth and women to play their role in agricultural development and reap from the available opportunities that come from agricultural value chain productions and investments.

The President has further invited the private sector to come in and support this vibrant and noble idea that has been cited as

### Commentary



#### Young entrepreneur Juliana Ngowi harvesting pepper.

one of the best things to have happened to the Youths and Women of Tanzania.

Just as the World population is expected to rise, Tanzania's population is projected to increase by 10 million people in the year 2025 and the youth population will reach 75% of the total population. It is therefore important that the government continues to intensify its efforts on youth inclusion in sustainable agriculture practices and deal with the challenges that have continued to affect production for years. Overdependence on rain-fed agriculture, poor farming techniques, inadequate technology, poor infrastructure, and financial constraints exacerbatee the vulnerability of Tanzania's food systems to shocks and stresses including climate change and variability, economic fluctuation, demographic changes and global pandemics. These vulnerabilities need to be addressed and transformed into more sustainable and resilient food systems.

Food systems have always been changing and adapting to cultural,

political, economic, and environmental changes and challenges all over the world. Amid these changes and multiple challenges including the Covid-19, global warming, ecosystem degradation, unemployment and conflicts that influence the performance of our food systems, the youth population has a critical role and can be a key engine to building resilience and achieving sustainability.

Agriculture is indeed the largest sector in Tanzania that employs more than 74% of Tanzanians. With the efforts now being put on youth inclusion in agricultural activities, the government also needs to ensure that the efforts go hand in hand with the availability of inputs especially farming equipment such as tractors, power tillers and ploughs. Statistics show that Tanzania has less than 20% of farmers in the country using tractors for agricultural activities.

For sustainability of the youth inclusion efforts, the government, working with stakeholders such as the private sector needs to ensure continued

technical and financial support to the youth population who are ready to engage in agricultural activities so that they can engage and grasp the opportunities in the food systems. There is also need to strengthen technological innovation such as use digital tools to improve food products and service delivery to ensure food security.

It is also important that Stakeholders conduct more studies on the food systems and youth challenges to develop more effective and practical measures toward food system transformation and youth inclusion. Collaboration and partnership between all the cross-cutting sectors and relevant stakeholders in the food systems including the agriculture sector, forest, land and water management sectors, industrial sector, financial sector, education and skills development are essential to ensure inexorable and reliable food systems in the country.

The Writer is a corporate Affairs and Communications Expert, an editor of the Agribusiness Magazine

### **Bashe: Why agriculture is top on President Samia's priority list**

anzania's hosting of the Africa Food System Forum 2023 (AGRF) in September this year and the continued increase of the government's annual agricultural budget are strong indicators of the importance that President Samia Suluhu Hassan's administration has placed on the sector.

In the 2023/2024 fiscal year, the Ministry of Agriculture will have Tshs 970 billion, Tshs 198 billion more than in 2022/2023, to spend on agricultural development projects in the country. In the previous year 2021/2022 the ministry's budget was just Tshs 294 billion.

This means that since President Samia came to power in March 2021 the agro budget has increased more than three-fold mirroring the government's efforts to revamp a sector that remains one of the country's most important pillars of development. "Because of this evidence of demonstrated official support for the sector the country has begun to attract more investors in agriculture," says Agriculture Minister Hussein Bashe.

"They include international institutions and development partners such as AFDB, USAID, IFAD and FAO, to name but a few. Tanzania has also been restored to the Feed the Future Program."

The government has targeted a 10% growth of the agro sector by 2030, compared to current growth of about 3.6%, as part of its ambitious agriculture transformation vision. The sector currently contributes about 26.1% to Tanzania's total GDP, an estimated 65.6% of total employment, and up to 65% of the raw materials used by industries.

The AGRF has attracted over 3,000 delegates from across the world. Speaking at its inauguration in Dar es Salaam, President Samia cited more investments in agricultural infrastructure and seeds research plus the creation of new markets and an integrated environment for the private sector participation in the agricultural value chain as key areas to pursue diligently at the gathering in September.

"It is this administration's desire that Tanzania not only becomes self-sufficient in food but also a food basket for Africa by 2030 through Agenda 10/30. We also hope that by that time the agricultural sector will be contributing at least 30 per cent to the national income," she said.

In another public address while launching block farms as part of the Building a Better Tomorrow



program in Dodoma, the president said the prudent use of funds set aside for agricultural development would be important to achieve these goals and directed the Ministry of Agriculture to ensure proper utilization of the funds.

"I will not tolerate any misuse of taxpayers' money allocated to the sector. Every shilling channeled to the sector must be seen to produce the desired results," she asserted.

In his speech seeking the parliament's nod for the next agro budget, Minister Bashe listed achievements during the 2022/2023 financial year including an increase in the export value of crops from \$994.5 million in 2022 to \$1.388 billion.

A total of 486,634 people benefited from direct jobs created through agricultural development projects that were and are being implemented during the past year, he said.

Other achievements as highlighted by Bashe were the construction and repair of 95,005 hectares

President Samia Suluhu Hassan plants a tree at the designated block farms project area at Chinangali in Dodoma.

It is this administration's desire that Tanzania not only becomes self-sufficient in food but also a food basket for Africa by 2030 through Agenda 10/30



Agriculture Minister Hussein Bashe



President Samia Suluhu Hassan listens to Agriculture Minister Hussein Bashe during the Launch of the block farming initiative in Dodoma.

of irrigation infrastructure, construction of 14 dams with a total of 131.53 million cubic meters of water, production of 44,344 tons of quality seeds and establishment of 90,000 tons capacity storage infrastructure, distribution of 5,889 motorcycles to extension officers in 25 region, and increasing participation of the private sector in projects implementation, trading of agricultural products and production of quality seeds

The minister also saluted Tanzanian farmers for "their efforts in ensuring national food security" and said the government was

working to increase the country's food storage capacity from the current 251,000 tons to 506,000 tons by 2032 "in order for us to be able to deal with food shortages,"

Key areas that the ministry says it will continue to give special focus in the next fiscal year include enhanced research and soil testing for seeds improvement, facilitating better irrigation infrastructure and availability of agricultural inputs including fertilizer, improving extension services, market research, and developing block farms and cooperatives under the BBT program.



President Samia Suluhu Hassan hands over a Tshs 200 million dummy cheque to Youths engaged in the block farming initiative.

### PASS Trust stimulating climate smart practices for agribusiness sustainability



he Private Agricultural Sector Support has set to widely push forward its climate smart initiatives to ensure agricultural sustainability. Operated under the Inclusive Green Growth project (IGG), the continued effort is expected to reach all stakeholders investing in agribusinesses and other economic activities of which impacts affect the natural environment.

Since 2021 when the project was officially launched in the country with the deliberately offered green technologies guarantee financing product, PASS started with greening its offices and operations before reaching it partner stakeholders so that all processes involved in operations from the office itself, partner institutions and the beneficiaries remain green and sustainable.

currently all operations of the Trust and its subsidiary PASS Leasing company with all stakeholders are carried up with higher consideration of IGG compliances which include, controlled emissions of harmful gases, resources use efficiency, social inclusivity, resilience, protection of biodiversity, innovation, and jobs creation among others.

Among many different approaches the institution has been taking to ensure the agenda reaches all agribusiness stakeholders in the Deputy Minister for Agriculture, Anthony Mavunde presses a button to launch the Kijanisha Maisha campaign in Dar es Salaam recently. whole value chain in the agricultural, fisheries and livestock sector, PASS Trust organizes training on creative facilitation to green Champions to empower them with environmental and other climate smart knowledge and capacities to carry IGG practices and be able to share the knowledge to the entire stakeholders and ensure all move with the greening agenda so as to avoid the increasingly dominating agricultural threats of climate change due to environmental unfriendly human activities.

PASS Trust's Managing director, Yohane Kaduma notes that the effect of climate change in Tanzania is real and now is among the most serious threats for agribusiness sustainability in the near future. There is a need for all stakeholders to actively recognize the threat and come up with modern technologies that can ensure agricultural growth with minimum or zero negative impacts on the natural environment.

As an agribusiness institution, PASS Trust introduced an approach to mitigate the effects of climate change in the country basing on the agricultural sector.

"The agricultural sector is really affected by the climate change in several parts of the world and Tanzania in some cases, PASS Trust as an agribusiness stakeholder, we have come with Inclusive Green Growth Agenda as an attempt to reply to such phenomenon while maintaining the sector's growth by ensuring reduced impacts on natural environment that are caused by different production processes on the land" notes Kaduma.

He adds that, PASS Trust offers a variety of services which have been improving entrepreneurs lives through agribusiness transformations where, the big facilitation it does is guaranteeing loans to individuals, groups and companies dealing with agricultural, livestock, forestry, and fisheries activities so that they can qualify to loans offered by different financial institutions in the country.

To ensure sustainability, resilience and circular economy, PASS Trust currently links its activities with environmental sensitive actions under



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PASS Trust's Yohane Kaduma, speaks to agribusiness stakeholders at Kijanisha maisha campaign forum recently.

processes on the land.

PASS Trust's Managing director, Yohane Kaduma

ARTICLE

Inclusive Green Growth Initiative through which it offers a credit guarantee of up to 80% of loan amount, to all projects invested in environmental conservation such as recycling activities, waste management, irrigation schemes and all other green investments.

No active campaign brings positive impacts unless other stakeholders are involved in, PASS Trust has launched KIJANISHA MAISHA campaign, that aims at Making all stakeholders change their operations with introduction of a wing special for environmental sustainability beginning with the partner institutions.

PASS Trust as a guarantor, collaborates with different institutions such as financial institutions, agricultural institutions, agribusiness entrepreneurs, farmer associations, environmental stakeholders and government authorities in different operations.

To ensure that all are involved in the environmental protection agenda under the KIJANISHA MAISHA campaign, PASS Trust proved trainings to more that 600 bank officers, carried up agricultural stakeholder engagement forums in all zones of the country and introduced a special offer of 80% credit green technology guarantee to all stakeholders whose operations observe the principles of Inclusive Green Growth.

Speaking during the launch of the campaign, PASS Trust's Business Development Director, Adam Kamanda said that the special offer of 80% credit green technology guarantee focuses on green projects observing IGG Principles of resilience, innovation and jobs creation, social inclusiveness, resource efficiency, ecosystems and protection of bio diversities, law carbon amongst many other considerations.

"We have a duty to ensure food security and agricultural sustainability despite the threats affecting food production in the country, to ensure this goal is achieved, PASS Trust has come with an offer of a green technology credit guarantee of up



to 80% of the loan amount to influence all stakeholders change their mechanization into environmental protection for the better future of agriculture" notes Mr. Kamanda. PASS Trust's mission is part of the global and national agenda since the whole world's community is worried by the threats of climate change that has been affecting food security, war against poverty and human development in different countries. PASS Trust's Director of Business Development, Adam Kamanda during the launch

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**PASS Trust has** come with an offer of a green technology credit guarantee of up to 80% of the loan amount to influence all stakeholders to change their mechanization into environmental protection for the better future of agriculture

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PASS Trust's Business Development Director, Adam Kamanda



PASS Trust's Director of Finance and Administration, Doreen Mangesho during the Kijanisha launch

authorities in Tanzania argue for climate smart actions as part of efforts to attain the Sustainable Development Goals that aim at ensuring world peace with developed communities living in harmony and reaping more from their productions. This can not be reached unless all people recognize the duty

they have in protecting the available resources, natural environments and carry out all economic and social activities with special consideration of environmental sustainability for the benefits of today and the future generations.



Royal Danish Ambassy's Deputy Head of Mission in Tanzania, Mette Pilgaard, receives a gift package from PASS Trust during the launch of Kijanisha Maish Campaign. Handing over the gift is the Deputy Minister for Agriculture Anthony Mavunde and looking on is PASS Trust's Managing Director, Yohane Kaduma.

### CAPTAIN OF INDUSTRY The other side of Mrisho Mpoto, the entertainer



Employees working in the horticultural farm.

risho Mpoto is celebrated within and outside Tanzania as a poet, artist and musician who captivates audiences with his natural stage demeanor. The 45-year-old theatre maestro is specially known for his mastery of the Kiswahili language in composing and delivering strong political and social messages in vivid, poetic style.

Over the past two decades, his poetry has become like the hallmark of theatre arts in Tanzania as he wields it effectively to - among other things - condemn various social vices and champion national development.

Mpoto is one of those artistes favored

by the country's political ruling class as a result of his success in packaging himself as a respectable entertainer with a sensible understanding of the social dynamics within which he operates. To this day he continues to engage and rubs shoulders with the high and mighty of the nation, being one of the most regular cultural performers at presidential functions and the like.

However, Mpoto's position of influence is not only restricted to the world of theatre - he is also a prominent entrepreneur in the world of agriculture. He is actually doing well in agribusiness just as he is in the arts!

In a village called Bogolwa somewhere



Mrisho Mpoto in his maize plantation

in the heart of Mkuranga district, Coast region, Mpoto owns a 35acre piece of land where he dabbles in various aspects of agribusiness. Three times a week, when he is not in his production studio or engaged with high-level functions, he visits his farm to supervise the growing of mainly horticultural crops, vegetables and fruits, plus maize for his own consumption as well as his workers.

"This is my leisure, when I am not busy you will always find me here tending to my crops and ensuring that everything is going on well," says Mpoto as he walks us through his expansive farm, greeting workers and neighbors who have come to see him. He tells us his neighbors always walk in any time they hear he is around.

"I am not like other artistes who photograph themselves on other people's farms and claim to own them, I am a real agribusinessman," he states. "Today you have seen for yourselves what this musician does when he is not in the public eye."

Indeed, just by observing the activities around the farm, one gets an impression of a very well-organized man. Mpoto has a team of 15 young workers, both male and female who

### **CAPTAIN OF INDUSTRY**

I wish to communicate to my fellow artistes and the young generation how agribusiness can be one of the easiest ways to make money. I began this project four years ago and today I feel proud and happy with myself that I am gaining extra income out of it. This has given me the confidence and power to tell my fellow Tanzanians that we can do more in agriculture.





### **CAPTAIN OF INDUSTRY**



do the main handywork under the tutelage of experts whom he has engaged. Good agricultural farming practices abound such as crop rotation, intercropping and efficient use of irrigation, to name a few. The horticultural crops on view include tomatoes, pawpaws, watermelons, mangoes and bell peppers (pilipili hoho). On the day of our visit, he had also hosted a delegation of agricultural experts undertaking a study on his farm.

"I wish to communicate to my fellow artistes and the young generation how agribusiness can be one of the easiest ways to make money. I began this project four years ago and today I feel proud and happy with myself that I am gaining extra income out of it. This has given me the confidence and power to tell my fellow Tanzanians that we can do more in agriculture," he explains.

He reveals that in a typical harvest season, he pockets up to Tshs 3 million every week from the sale of pawpaws alone and at least Tshs 3.5 million a week by selling 70 boxes of tomatoes harvested from just one of the four areas on the farm demarcated for tomato growing. This means that when all four areas deliver good harvests the income is not less than Tshs 14 million a week.

"I am a living testimony to the fact that agribusiness pays. There is no sweeter money than that obtained from your own shamba, your own sweat," says Mpoto. Mpoto's story is an inspiring story to thousands of other jobless youths in the country. Every year, atleast over 900,000 students graduate from Tanzania's universities with intentions of getting good employment, or white-collar jobs. Very few of them are accommodated in the already packed job market. Mpoto poses for a photo with his workers.

According to Mpoto, part of what he has been doing through his agribusiness project is to try to show youths how a person can thrive through agriculture just as well as the other person with a white-collar job. This is the reason, he says, he has decided to engage youths not just as workers but also to support them in what he calls 'mindset transformation'. He has employed a graduate from the Sokoine University of Agriculture to oversee the activities on the farm.

"My dream is to help change the general notion in this country that farming is only useful for people who have retired from formal employment. Farming can be done with much success by anyone, regardless of age, he says, adding: "I have seen some of my fellow artistes become beggars because they did not properly utilize their skills and opportunities. Agribusiness is one way that we artistes can invest in our own futures in a more guaranteed manner."

Issa Hussein Mpoto is Mrisho's other name. He was born and raised in a polygamous family with agricultural roots in Songea, Ruvuma region. His parents, Issa Hussein Mpoto and Mwanaisha Athuman, were peasant farmers who struggled to make ends meet. But the father of 4 says his own plan is to eventually make agribusiness occupy most of his time after realizing how important it has become to him.

As for his choice to concentrate on horticultural products, he explains that it's not for his own sake but for the youths who come to his farm for training.

"Youths don't have patience for crops that take a long time to mature, they want quick money. Therefore, to start with, I have been working on horticultural crops that takes less time to mature so that they (the youths) get a feel of their money within no time. That way they will start enjoying themselves more as they slowly move on to other crops."

Mpoto acknowledges the big role that his entertainment career has had in getting him to where he is today, allowing him to interact with the high and mighty in society. He however also asserts that he will not allow those achievements to prevent him from capitalizing on the agribusiness



skills that he knows he has. He says he will use both skills "complimentarily."

On his theatrical calling, he explains: "I am not just a poet, I am a theatre artiste and song and dance are part of my work. My poetry addresses pertinent issues affecting the average Tanzanian. We are often told that Tanzania is arguably one of the richest countries in Africa, yet



most Tanzanians are poor. This is unacceptable. I aspire to be the voice of the voiceless."

Even as he invests more in agriculture to support the youths "mindset transformation" agenda, Mpoto says he can do more in training more youths and expanding his own enterprise but his progress has been hindered by insufficient capital for investment in state-ofthe-art agricultural tools and inputs. He is therefore moving at a slow pace, hoping that someday he will be "bankable" enough to get the support he needs to achieve more.

Mpoto has spoken at various agricultural events and hopes to become a recognized agricultural ambassador someday, to continue encouraging the young population on matters agribusiness through his own story of sustainable farming.

"I owe much of my success in agriculture to my rural upbringing and now it's time for me to connect to the younger generation of future farmers," he says.

### ARTICLE Leaders decry deforestation in Coast region as environmentalists launch anti charcoal campaign

he recent launch of Coast region's Utunzaji wa Mazingira na Matumizi ya Nishati Salama campaign by environment minister Selemani Jafo highlighted some devastating effects of deforestation on agricultural production in Tanzania.

Statistics for Coast Region alone show that trees in many villages are being indiscriminately cut down to fulfill charcoal needs in Dar es Salaam. The charcoal is transported by motorbikes to the final consumers in the country's metropolitan capital. Villages most heavily affected include Kimala, Masale and Madege.

The government has shown concern about the impact of these tree-chopping activities in the region on not only agricultural production but also social service delivery such as electricity and water supply. "These trees we are losing are also hurting the environment. Water rationing and power fluctuations can all be attributed to this habit which is why it needs to be stopped," President Samia Suluhu Hassan warned when launching a clean energy conference in Dar es Salaam.

Launching the Utunzaji wa Mazingira na Matumizi ya Nishati Salama campaign at Ruvu Girls secondary school, minister Jafo made a strong call for charcoal-related deforestation to be controlled in the region.

"Regional and district administrations should work together to get rid of the unscrupulous charcoal merchants who are out to finish our forests and conduct public education and awareness programmes on the use of other available energy sources so they can move away from charcoal and firewood," he said. To reduce the amount of charcoal used in institutions such as schools, the minister directed that LPG be used as an alternative source of energy.

"This way we could save half the costs of purchasing charcoal and firewood," he asserted.

Aside from Coast region, cutting down trees for timber, charcoal and other uses is also prevalent in regions such as Tabora, Morogoro and Tanga, to mention but a few.

Tanzania is reportedly losing an estimated 400,000 hectares of forest cover annually to deforestation and the unsustainable use of forests has resulted in severe environmental problems including land degradation which is manifested by soil erosion, desertification and general loss of productive soil potential in rural areas.

According to agricultural sector performance assessments, soil degradation has been the cause of stagnating or declining farming yields in many parts of the country. Deforestation has also affected water catchment areas and destroyed watersheds, leading to drops in the quantity and quality of water supplies they contain. In some cases, deforestation has resulted in unprecedented floods and loss of life.

Coast regional commissioner Abubakar Kunenge acknowledges the problem in his region and says measures are being taken to control a trend which, if left unchecked, could get worse to the point of desperation.

"We are working on modalities to control tree harvesting for charcoal by reducing the number of permits given out for charcoal burning. This we believe will go a long way towards curbing deforestation in this region, alongside other measures" the RC says. "

We are working on modalities to control tree harvesting for charcoal by reducing the number of permits given out for charcoal burning. This we believe will go a long way towards curbing deforestation in this region, alongside other measures

Coast regional **77** commissioner Abubakar Kunenge



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A section of a forest that has been affected by human activities

Other strategies that are being deployed by the region include banning transportation of charcoal to Dar es Salaam, particularly using the 'booster' style of transportation where large sacks of charcoal are heaped on one motorbike.

A forest conservation officer in Kisarawe district, Ahmed Nakupepe, also admits that the rate at which trees are being felled for charcoal by unscrupulous people is worrying.

"We estimate that in a single day, over 180 sacks of charcoal are ferried from our forests here in Kisarawe by at least 60 motorbikes. One bike can carry up to three booster charcoal sacks which is translated to six bags of charcoal," says Nakupepe.

In Coast region alone, at least 700 people have been licensed to cut down trees for either charcoal, timber or other uses and in Mkuranga district one individual transporter owns 500 motorbikes being used to transport the charcoal to Dar es Salaam.

"We seriously have a problem

particularly with the transporters because they have licenses," says RC Kunenge. "We have also experienced problems with people who cut down trees in undesignated areas."

He said his office is working on reducing the number of permits and licenses issued for tree cutting across the region. And in districts like Bagamoyo, the move is already well underway.

Bagamoyo district commissioner Halima Okash says she is already working actively to ensure that only authorized persons are involved in the charcoal trade, but cautions against a possible backlash if users are not shown viable alternatives.

"It is important that we educate our people on other sources of energy so that even as we ask them to stop felling trees and using charcoal, they also know what else they can use instead of charcoal. Similarly, those we are telling to stop transporting charcoal to Dar es Salaam should be made aware of other sources of livelihood they can engage in," said DC Halima.

RC Kunenge says the Tanzania Forest Service is also being canvassed to introduce more levies on forest harvesting as a way of discouraging people from engaging in the business.

"We have also identified about 4,000 acres of land where we intend to engage the tree harvesters, transporters and other charcoal trade stakeholders in agribusiness as an alternative income-generating activity," he added.

He said Coast region would require support in planting new trees, mapping and making available alternative sources of energy to charcoal and firewood, and creating public awareness of the on environmental dangers posed by the continued use of charcoal and firewood.

With a current population of approximately 62 Million and because of rapid trends of population growth and economic development over the

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Environment Minister Dr. Selemani Jafo waters a tree during the launch of the 'Utunzaji wa Mazingira na Matumizi ya nishati safi' campaign in Coast region.



last decade, environmental protection is becoming an increasingly important issue for Tanzania going forward. The country's natural resources are becoming scarcer at an unprecedented rate, as amply signified by the alarming rates of deforestation.

In many regions current demand for forest resources outstrips the available woodlands, and reports indicate that biomass makes up to 90% of the total primary energy consumption. According to expert analyses, the most important driver of deforestation is household energy consumption (firewood and charcoal) followed by wood-based construction techniques.

Residents of Coast region are subsistence farmers, this being the most dominant form of income generation in the coastal zone. Forest depletion, a lack of information on sustainable agriculture and limited export opportunities have all been highlighted as major obstacles in the sector. However, current and planned projects being implemented by the government in collaboration with the international community continue to offer hopes of solutions.

For instance, the promotion of participatory forest management by the government and sustainable development projects by the private sector have focused on the empowerment of local communities to manage their own resources. Likewise, alternative sources of income generation such as beekeeping, honey production, and tree nursery management have highlighted potential substitutes present in the sector. The government has also recognized coastal forests, particularly mangrove areas, as a key resource under threat, which is a significant step from a conservation perspective.

In rural areas, the massive use of wood fuel for cooking purposes remains prevalent. among households which have no recourse to cheaper energy sources. Thus the widely available wood fuel acts as a barrier for poverty alleviation as poor households have no alternatives to time consuming open-fire cooking.

Another key reason for this

reluctance to switch to other cleaner forms of cooking energy such as LPG and electricity is the involved costs. Wood fuel is available in small quantities and affordable on a day-today basis while cheaper and cleaner energy sources are not available and their up costs are considered to be high. Biomas - which includes charcoal and firewood - also brings along health challenges as users are exposed to the direct consequences of wood-fuel based cooking. Pollution is now one of the biggest drivers of death and disease in the world, causing 16% of all deaths globally. The overwhelming majority of the disease burden from pollution (92%) falls on people in low- and middle-income countries, Tanzania included.

A 2016 report says deaths in Tanzania due to pollution impacts increased from 17.09% in 2005 to 19.07% in 2016. These statistics imply that pollution has severe implications for sustainable development. It exacerbates the poverty cycle, harms the environment and biodiversity, causes lifelong disability and stagnates economic growth.

### Hughes Motors sticks to plan to make mechanized farming a part of Tanzania culture

Stuart Leishman: Hughes Motors Tanzania Country Representative. anzania has enough potential to reap big from agri-mechanization if it can bring all industrial players on board, according to Hughes Motors country

representative Stuart Leishman.

Mr Leishman told the Agribusiness Magazine in a recent interview that government efforts to establish a conducive environment for agricultural mechanization to thrive were commendable despite the numbers of agribusiness entrepreneurs adopting mechanization remaining low todate.

"Although the adoption process is slow, the chances of the country achieving assured food security faster are huge if the agricultural sector can continue moving mechanization way," he says.

Tanzania's agri mechanization figures are growing at a slow pace despite efforts by both government and private sector to promote machinery-based farming strategies for increased crop production. Recent figures put agri mechanization growth at between 11-15% despite only 14.5 million (less than a third) of the country's 44 million hectares of arable land being under cultivation.

According to the 2022 Food and Agricultural Organization report, Tanzania's slow mechanization use history dates back to the days of socialism and self-reliance (Ujamaa) politics during which tractors were hardly used. But subsequent ideological changes led to new agro policies that laid the foundation for more mechanized farming based on tractors.

The report says the liberalization of the financial sector in 1991, new Village Land Act of 1990 and introduction of better investment policies were crucial in attracting private sector involvement in agriculture and contributed to an increasing number of Tanzanian farmers acquiring tractors.

Hughes Motors, sellers and distributors of the New Holland model tractor, is one company

that seized the opportunity and has since made strong inroads into Tanzania with its popular product.

"We have been on an upward trajectory since we began selling our tractors in Tanzania. Our aim is to support the government's agenda of increasing food security and sufficiency. With so much land available for farming, we don't see why any Tanzanian should suffer from lack of food. This country can produce enough food for consumption and for export as well," says Leishman.

The company's statistics for Tanzania show that business growth has been steady and consistent with its market share growing from 30% in 2016 to 45% in 2023. The absorption of the New Holland tractor into the local market has also grown from 183 tractors in 2016 to 600 tractors by 2022.

"We remain on the right track and we expect to close the current year (2023) with sales of 692 New Holland tractors out of the expected total market sale of 1,564 tractors," says Leishman.

"And we are happy to see that farmers are beginning to see the value of mechanized agriculture despite the challenges of purchasing costs," he adds.

At present an estimated 70% of farm land in Tanzania is cultivated by hand-held hoes, 20% by ox ploughs and 10% by tractors. It is this narrative that New Holland has been trying to change since its entry into the market 8 years ago.

Aiming to reach out to more small, medium and large-scale farmers, Hughes Motors Tanzania has sought to expand further by opening new branches and sales points across the country. At least 10 new branches are planned for Kilombero, Kibaigwa, Kahama, Mbeya, Mafinga, Babati, Korogwe, Sumbawanga, Morogoro and Mwanza.

Explains Leishman: "It costs about \$50,000 to set up one new location. This includes the container, premise cost, tractors and spare parts. We may need to set up more locations this year so that we can hit our target of 600 sales for the year."

"One tractor can benefit up to five farmers so hopefully by the end of this year we shall reach at least 3,000 new farmers with our tractors directly and indirectly, which also means more jobs for the communities."

About 21 staffers are employed by the company in the seven locations where it currently operates.

Hughes Motors has demonstrated proficiency in providing not only tractors and other farm machinery but also offering maintenance services, making spare parts available and offering end-to-end financing solutions to farmers in partnership with line institutions such as EFTA and PASS Leasing.



Hughes Motors Country Manager Stuart Leishman showing the agribusiness team some component of the newholland tractor.

### Ulega outlines chronic challenges in livestock, fisheries sectors



Livestock and Fisheries Minister Abdalla Ulega xpansion of local and international markets, adoption of modern fishing and livestock rearing methods and delivery of more livestock and fish feeds are among key priority areas that Tanzania will prioritize in the next financial year to boost the fisheries and livestock sectors.

The Ministry of Fisheries and Livestock says in its 2023/2024 budget proposals that a total of Tshs 295.9 billion will be spent in enhancing the management of both sectors so they can contribute more effectively to the national GDP.

Of the total amount, Tshs 183 billion will be allocated to the fisheries sector and Tshs 112 billion o the livestock sector.

According to the outgoing National Livestock Sector Transformation Plan covering 2022/2023, Tanzania ranks second in terms of cattle population in Africa. However, the ministry puts the sector's contributions to total GDP at just 7% while fisheries offers 1.8%.

Fisheries and Livestock Minister Abdalla Ulega told parliament when tabling the budget estimates that if properly managed, the two sectors could play a big role to play in ensuring food security for the country and proper nutrition for its population.

According to the plan, the low contribution of livestock sector to the economy is attributable to factors such as

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An estimated 195,435 fishermen and women are directly employed by the sector while another 30,064 are aquafarmers.

Fisheries and Livestock Minister Abdalla Ulega low producing cattle breeds, cattle diseases, poor pasturing and water supply infrastructure, inadequate markets and value addition chains for livestock businesses, and inadequate extension services.

The Agriculture Sector Development Plan Phase Two (ASDP II) has identified strategic interventions that should be implemented to increase agricultural production, productivity and commercialization which is inclusive of the livestock sector. But the absence of a proper working plan for livestock has persistently hindered the implementation of previous initiatives to strengthen the sector.

Ulega said such a plan was being mooted to define priority investment areas such as the need to introduce more productive, highquality cattle breeds, improve their food and water supplies, veterinary facilities and extension services. More research is also envisaged on livestock keeping trends and value addition areas for livestock products

"Specifically, we intend to improve livestock breeds in order to increase livestock productivity," the minister stated. The new strategy will also focus on quality control of livestock inputs, safety standards for livestock products intended for domestic and foreign markets, and creating an enabling environment for business and investment in the livestock sector.

According to the National Sample Census of Agriculture 2019/2020, Tanzania stocks 33.9 million heads of cattle, 24.5 million goats, 8.5 million sheep and 87.7 poultry.

The census says only 33% of Tanzanian households are engaged in both crop and livestock production, with chickens (53%) leading in the proportion of the percentage of household income generated from animal husbandry.

In the fisheries subsector, the increased allocation is meant to address some of the challenges that



have limited its contribution to the national economy.

According to the current fisheries sector master plan, these challenges include limited extension services, access to finance and fishing and aquaculture technologies; high post-harvest losses, environmental degradation of aquatic ecosystems; illegal, unreported and unregulated fishing, illegal cross border trade, and low public and private investment.

Apart from its measly 1.8% contribution to GDP, the sector



also has a slow annual growth rate of 1.5%. Current per capita fish consumption in Tanzania stands at 8.5 kilos and contributes 30% of daily animal protein intake.

An estimated 195,435 fishermen and women are directly employed by the sector while another 30,064 are aquafarmers.

In addition, about 4.5 million people (6.89% of total population) are indirectly employed in various ancillary activities along the two value chains.

The sector's activities are

dominated by small scale operations undertaken by artisanal fishermen and subsistence aqua farmers who are responsible for over 95% of total fish production.

This is the first budget for the ministry presented by Ulega, who is also the Mkuranga member of parliament, since he was appointed to handle the docket by President Samia Suluhu Hassan in February this year.

He proposed the establishment of a public entity to support the ministry in the day-to-day management of the fishing sector.

"This country has so many lakes, rivers and seas and fishing is done everywhere," he explained.

"We as a ministry have people monitoring what's going on but I think we need to have something like EWURA for petroleum sector which will be totally dedicated to fisheries matters, whose people will be sleeping and waking up with only fish issues on their mind."

"Fish is a very important resource and it is important to give it the importance it deserves," he added.

### Of cashing in on cashew nuts and their by- products through value addition techniques



Youth emgaged in cashewnut garming in Mtwara region select the nuts for processing.

anzania will soon stop further exports of raw cashew nuts and start setting up its own processing plants in a bid to further maximize benefits from the industry.

According to Minister for Agriculture Hussein Bashe, cashew exports will be phased out by 2026 and processing factories set up with private sector support, a move that is likely to open up new opportunities for local agribusiness entrepreneurs.

"The government's aim is to make sure that we fully incorporate and involve the private sector in the cashew nut value addition chain. This will help to boost prices and assure farmers of ready markets for their produce," Bashe says.

Cashe nuts are currently Tanzania's most exported cash crop amid

growing production numbers from 210,786 tonnes in 2020/2021 to 240,158 tonnes in 2021/2022 - a 14% increase.

Along with the plans to stop exporting raw cashew in the next few years, the government has also set a new production target of 700,000 tonnes annually from 2025/2026 in line with goals set out in the ruling CCM party manifesto.

"We want the private sector to play a crucial role in determining factory sites based on economic factors," Bashe said. "Public-private-partnerships will be the basis of further growth of the cashew sector in Tanzania and the government will ensure it plays a facilitative role in this."

The ministry has allocated at least Tshs 3 trillion towards meeting the new target.

The government has also expanded cashew farming regions further north from the traditional Lindi, Ruvuma and Mtwara to also include Tanga, Dodoma and Singida,

According to Tanzania Agricultural Research Institute (TARI) chief executive officer Dr GeofreyMkamilo, the additional regions were identified for their cashew producing viability and there are also plans to expand further to other regions.

Tanzania is ranked among the world's leading cashew producing countries alongside Benin, Guinea Bissau and Ghana. But despite past efforts to boost the local industry, it is emerging that the country may continue to lose billions of shillings without quick interventions to ensure local raw cashew producersmembrace value addition

measures.

Lack of raw materials, market information on kernels, and local processing capacity have been cited among persistent challenges that continue to hinder development of a robust cashew industry.

Elisha Milanzi, a cashew farmer in Mtwara region, confirmed in an interview with the Agribusiness Magazine that he has continued to lose money for lack of information and knowledge about cashew processing.

"We sell raw cashew because we don't have the capacity to process or add value to our produce. If we had that capacity we would do the processing ourselves and export finished products because that would mean more money for us," says Milanzi. He says the only processing that he and other farmers do with some by-products from the crop is to use its fruit juice to make local brews known as

'Uraka' and 'Gongo'.

"The way we understand it is that this juice is supposed to be stored in cold container, but we don't have enough information about how this container should look like, and given our living environments in our villages, many of us cannot access such training," says Milanzi.

Available figures show that only five percent of locally produced cashew is processed locally and the remaining 95 percent is exported raw, mainly to Vietnam, Kenya and India. It is estimated that Tanzania loses over \$180 million annually from exporting its cashew harvests in raw form instead of processed.

According to studies conducted by the Mtwara based Naliendele Agricultural Research Institute, cashew nut farmers who currently sell their raw harvests once a year could also benefit from processing cashew bi products into juice, wine, milk, jam and butter.

Other products such as paints, oil from the nut shell, vanish, medicines and animal feeds can also be obtained from the crop, the studies show.

"For every kilo of raw cashew that a farmer

throws away, he can actually produce nine kilos of cashew fruit, whichcan be used to produce nine litres of wine if processed," says Regina Msoka, a TARI researcher at Naliendele.

Msoka explains that most farmers concentrate on the raw cashew which fetches them less cash as opposed to the fruit which can be processed into various other products and generate more money. "If, for instance, the farmer sells one litre of wine

at Tshs 11,300 he will earn Tshs 101,700 from nine litres. But he would rather sell one litre of raw cashew which brings him less than Tshs 4,000," she notes.

Milanzi on his part attests to the fact that most farmers leave their cashew fruit to rot, including himself who harvests between 2 and 3 tons of cashew per season but throws away the fruit.

"During harvest we use just some of the fruit to make juice which we drink as refreshment but most of it is left to rot," he says, emphasizing that the government needs to step in and create more awareness on other benefits of the cashew nut crop.

Ms Msoka says that TARI has introduced new technologies that cashew farmers can use to ensure they get more benefits from the crop and all its by-products including the fruit.

"Many people detest the fruit juice because of its flavour, but we have managed to overcome this by introducing new ways of making the juice tastier. From nine cashew fruits can be extracted

6.3 litres of juice which can fetch Tshs 4,500. This is additional income to the raw cashew which the farmer had already sold," she explains.

TARI cites the Small Industries Development Organization (SIDO) as one institute that remains instrumental in inventing machines for making juices and wine from cashew nuts.

The research body also mentions other ways in which cashew farmers can get added value from their produce is by making jam and milk from the broken kernel pieces.



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### ARTICLE TAHA adopts proactive stance towards government-led BBT programme

Youths being taken through Induction on seedbed Management.



ne year into the government's 'Building a Better Tomorrow' (BBT) program, the Tanzania Horticulture Association (TAHA) has jumped onto the bandwagon with real enthusiasm.

TAHA has embarked on its own program designed to impart youth with agribusiness skills and knowledge necessary for them to venture into the multi-million-dollar horticulture industry which many have found difficult to partake for lack of the same.

Inaugurated in August last year (2022) by Prime Minister Kassim Majaliwa, the BBT project which is a brainchild of the Ministry of Agriculture aims at enhancing the engagement of youth in the agricultural sector as a viable livelihood option.

Working in collaboration with Horti-Tengeru Training College, TAHA is currently offering practical agribusiness training to 36 out of 812 youth who were selected by the ministry join the BBT program initially.

"This is one of the government's strategic initiatives targeting the youth and TAHA as a development partner considers it important to complement such initiatives," TAHA chief executive officer Jacqueline Mkindi explained.

She added: "We've commenced comprehensive practical trainings on good horticultural practices and technology through TAHA's proven expertise as well as entrepreneurship and marketing skills to 36 selected youths so they can be empowered to venture into this industry and its value chains."

TAHA is also providing training in financial literacy, records keeping, contract farming, research, and policy advocacy skills as part of its comprehensive package under the initiative.

The package further includes postharvest losses management, nutrition and gender inclusion, standards and food safety (GlobalG.A.P), and perishables handling skills.

Training aside, TAHA is also involved in developing infrastructure at the Horti-Tengeru college, one of the national incubation hubs designed for preparing youth for agribusiness through the BBT program.

The infrastructure includes green houses for seedling nurseries, drip irrigation facilities, and green shade net covers for water reservoirs to prevent algae development in the college's model farm.

TAHA will also facilitate exposure visits to commercial horticultural estates in northern Tanzania and regulatory bodies such as the Tanzania Agricultural Research Institute (TARI), Tanzania Official Seed Certification Institute (TOSCI), Tanzania Revenue Authority (TRA), Tanzania Bureaus of standards (TBS), Tanzania Fertilizer Regulatory Authority (TFRA), Agricultural Seed Agency (ASA) and the Tanzania Plant Health and Pesticides Authority (TPHPA).

According to Agriculture Minister Hussein Bashe, BBT's strategic objectives are to implement a behavior/attitude changing communication strategy for the youth and empower them through training, mentoring and coaching.

Also to engage youth in profitable and sustainable management of agribusinesses, enable youth-led enterprises by improving their business environment; and coordinate effective youth agribusiness support initiatives for synergy and efficiency.

Under BBT, block farms of at least five acres each will be established and developed for the youth in every region and later every district.

Bashe says the program will later include the development of Youth Agribusiness Parks (YAPs) to enable more youths to access over 77,000 hectors of irrigated agricultural land through various schemes.

According to the minister, a youth startup and growth catalyst fund will also be established to mobilize at least Tshs 72



Youths display some of tools used during their training.

billion that will cover more than 15,000 start-up capital applications.

The BBT initiative has been described as a grand plan to empower millions of young Tanzanians to participate in agribusiness and also part of a tangible, forwardthinking vision for a more prosperous, sustainable, and food-secure future for all.

By investing in the education, training, and entrepreneurial development of its youth, Tanzania appears to be making strategic steps towards ensuring long-term sustainability of its agricultural sector by recognizing the crucial role that the youths play in agribusiness.

The BBT program is thus poised to become a beacon of hope and inspiration for other African nations as they strive to address their individual agricultural challenges.

The project serves as a reminder that if given the right tools, resources, and opportunities, Africa's youth can play a pivotal role in transforming the agricultural sector into a true driver of economic growth.



Youths in one of farms managed by TAHA.

### ARTICLE

## ARTICLE How the EU funded Agri- connect Project is changing lives in the Southern Highlands



1-year-old Huruma Marko Mgaya has been looking forward towards the day when her agribusiness enterprise will pay her more. Just recently, the mother of two has seen a turnaround in her life thanks to a European union funded AGRI-CONNECT programme that is empowering women in the Southern highlands to increase productivity.

Huruma is among the many farmers who have been practicing subsistence farming for years at ltunduma village in Njombe district in the Southern highlands. Specifically, she had concentrated her efforts in growing potatoes where she cultivated between 4-6 acres of potatoes.

" I used to use a lot of energy and consume a lot of time growing the potatoes, but I could either make very little profit or sometimes no profit at all" She says This continued until she was introduced to the Agriconnect Program, a program by the Europen Union that works in the Southern Highlands and aims at increasing food and nutrition security in Tanzania. The Program which targets to reach at least 150,000 small holder farmers in Tanzania mainland and Zanzibar also aims at contributing to inclusive economic growth and promote private sector development as well as job creation in the agricultural sector. Huruma, is just one of the targeted 150,000 small holder farmers to benefit from the program. After attending training and capacity building sessions introduced by the program, Huruma has now shifted her focus from potatoes to horticulture farming, targeting tomatoes.

"Actually, I have reduced the acreage on potatoes and given more to tomatoes after realizing that I can get more money from the cultivation of tomatoes than potatoes" She adds.

Before joining the programme, Huruma was only a farmer with no skills, as her experience came from being part of a farming family. "At the beginning when I started farming, I didn't have any knowledge because I didn't know the good agriculture practices, but since taking part in this project, I now have enough knowledge of the agribusiness and also in nutrition matters," says Huruma about her newlyacquired farming knowledge.

When the programme began, a learning centre was set up at Huruma's small farm, where those interested in farming could go and obtain knowledge about farming, nutrition and agribusiness in general. This knowledge helped Huruma to expand to a bigger farm where she planted tomatoes. "We also used to buy vegetables and fruit, but since the project's intervention, I have my own home garden; therefore, I do not have to buy groceries any more. I have also Nurturing Seedlings for a Bountiful Harvest: Meet Huruma Mgaya, whose seedling nursery has become a trusted source of high-quality crops for farmers in the region.

#### **A** RTICLE

learned how to generate enough seedlings for the future, so I will have plenty in reserve. Even if the project does not provide us with seeds any longer, I can continue for a few years," says Huruma on the direct impact of the project.

In her first season with the AGRI-CONNECT project, she planted tomatoes on her ¼-acre farm and the harvest resulted in a profit of 1,426,000 TZS. In her second season, she planted cabbages and received a total profit of 800,000 TZS. In her third season, she planted ¼ of an acre of tomatoes, where the 184 crates gave her a profit of 4,600,000 TZS. She had never made such an amount of money in agriculture and is therefore very grateful for what the project has done to help her on her farming journey.

The programme also built a greenhouse nursery for the production of seedlings. Here, she grows seedlings for herself and for other farmers around the area. "The seedling nursery has been a great help to me and other farmers. It has not only solved the problem of having poor quality seeds, but it has also helped to solve the problem of rats eating our seeds before we even plant them. Inside the greenhouse, the seeds growing very quickly and are of good quality. To date, the seedling production has generated an income of about 1,600,000 TZS," says Huruma on the benefits of the seedling nursery.

Through the project, they were also provided with 3 rabbits each, but now she has about 47 rabbits which she has generated from the ones that were given to her at the beginning of the project. Altogether, since starting the business, she has sold 108 rabbits for a total price of 10,000 TZS each, giving her a profit of about 1,080,000 TZS.

With the project now into its last year in the southern highlands, it has left a big mark on Huruma's life, as she has been able to undertake some personal and family development in this period. She has managed to build a bigger and more modern house for her family compared to the one they were living in before. She has also been able to purchase 4 more cows in addition to the three she had before – something that continues to maximise her sources of income. Furthermore, she has been able to send her children to a good school. All this is from the money she has generated from farming.

Her biggest challenge, as for many other farmers in Tanzania, is marketing her crops. Sometimes, she has good crops but receives lower prices because so many other farmers have the same products in the market. Another problem is the lack of good soil for transplanting the seedlings, which makes them somewhat stagnant and prevents them



Empowering Farmers through Knowledge: An agronomist speaking to Huruma on effective agricultural practices and enhancing her farming expertise

Actually, I have reduced the acreage on potatoes and given more to tomatoes after realizing that I can get more money from the cultivation of tomatoes than potatoes.

Huruma Marko Mgaya from growing at a good pace.

Sustainability for many farmers has been a problem, especially when big projects such as this come to an end, but things are different for Huruma as she is ready for what lies ahead of her. "With the experience that I have gained from this programme, I can confidently say that I can stand alone. I have built my name around here as a seedling producer for other farmers and they have appreciated my work. I am also confident as a farmer, and when you come back in 5 years from now, you will see big changes: I will be driving a nice car and living a good life," says Huruma on what she expects will happen after the project ends.

The efforts, determination and purpose of women like Huruma are among the success stories of the project "Building Inclusive and Competitive Horticultural Businesses in Tanzania's Southern Highlands" (BICHOBS), which is funded by the European Union flagship programme AGRI-CONNECT, implemented by Rikolto, Agrónomos sin Fronteras, Inades-Formation Tanzania, MIICO Consortium and the Tanzania Chamber of Commerce, Industry, and Agriculture (TCCIA) in Mbeya.



From Farming to Dream Homes: Huruma standing in front of her modern house, a testament to her success in the AGRI-CONNECT project

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# ARTICLE PASS Leasing Company ups efforts in transforming Tanzania's agricultural mechanization



PASS Leasing beneficiary Judith Mwangolo receives a tractor key from Kongwa DC Remedius Emmanuel as part of the company's efforts to support equipment loans

ASS Leasing, the agricultural equipment lending company, has continued to expand its partnership with companies involved in the

distribution and application of modern technologies in the agricultural sector by continuing to enter into agreements with several dealers to ensure cheaper availability of the equipment.

The strengthening of the good relations between PASS Leasing and the suppliers, here as a bridge between farmers and the suppliers of agricultural implement, is a catalyst that has contributed significantly to efforts aimed at enabling more farmers to

access agricultural implements easily from various companies invested in the country. PASS Lease Managing

Director Mr. Killo Lusewa speaking during the business agreement signing ceremony with AGRICOM, dealers and suppliers of agricultural machines, pointed out that within a year after the official launch of the Company, PASS Leasing had entered into agreements to facilitate farmers' sponsorship of such tools from many companies in the country.

Speaking about how farmers benefiting from the company's partnership with suppliers of agricultural implements, Killo said farmers have the opportunity to choose

any type of agricultural machinery, livestock or fishing from any company of their choice and PASS Leasing's role is to facilitate the farmer's guarantee so that they can meet the costs and own the required machines. "We have continued to enter into agreements with various companies to enable farmers to choose agricultural implements from the supplier that the farmer himself would like, our key goal is to enable farmers to get agricultural implements without any problems" explained the Director.

Speaking at the signing ceremony of the trade agreement between PASS Lease and AGRICOM Africa, AGRICOM Chairperson Ms. Angelina Ngalula said

#### **A**RTICLE

We shall continue to partner with willing companies to enable as many deserving farmers as possible to access farm machinery

PASS Lease Managing Director Mr. Killo Lussewa





Chairman of the Board of Trustees of PASS Trust, Prof. Sylvia Temu handing over a tractor to an agribusiness entrepreneur from Mbeya, during the Nanenane national farmers' exhibition in Mbeya.

AGRICOM will continue to partner with PASS Leasing company, to reach as many deserving farmers as possible.

"We at AGRICOM, a large company

supplying quality agricultural equipment, are happy to partner with PASS Leasing because despite our long presence in the country we have not been able to reach many farmers because they cannot afford it, so PASS Leasing has made it possible for us to reach many farmers.

Mr Killo said the company is focused on partnering with trusted companies in

the agricultural sector across the country

Among the companies already working with PASS Leasing include AGRICOM Africa, Reliance Group Limited, LONAGRO Tanzania, KANU EQUIPMENT, CHICKEN Project (T) Limited and KANOPOS Energy Solutions, Hughes Motors, and more others.

All of these companies supply several kinds of agricultural machineries used in cultivation, weeding, harvesting, irrigation, fisheries and many functions in the livestock sector of great need by the farmers.



The MD of PASS Leasing Company, Killo Lussewa (centre) in a group photo with the staffs after receiving the First Winner Award at the Nanenane National Exhibition, held in Mbeya.







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### **PICTORIAL**



PASS Trust MD Yohane Kaduma receives an award from Prime Minister Kassim Majaliwa in recognition of PASS Trust' role in supporting agribusiness entrepreneurs in the country. The event took place in Dodoma.

Young agribusiness entrepreneur Amos Ndarahwa explains to the Parliamentary Select Committee on Agriculture how he has benefited from PASS Trust Agribusiness Innovation Centre situated at SUA in Morogoro





NMB CEO Ruth Zaipuna receives an award on behalf of NMB bank in recognition of the bank's efforts in serving clients.



TADB employees have a one on one with agriculture Minister Hussein Bashe at Parliament buildings in Dodoma

## PICTORIAL



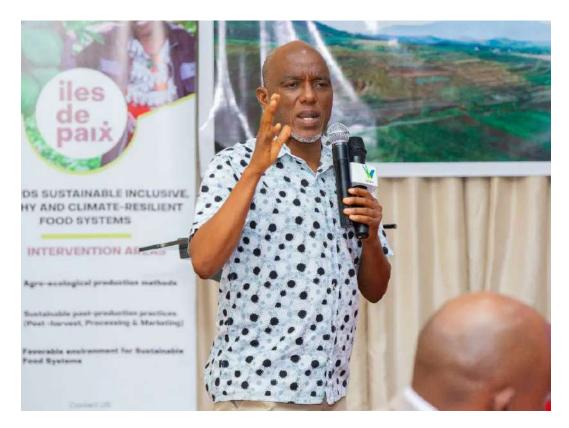
PASS MD Yohane Kaduma and FINCA's MD Edward Talawa display contracts after signing an MOU on digital credit guarantee loans



Representatives from Agricom, Equity bank, PASS Trust and the Ministry of Agriculture who presented a tractor to a credit guarantee beneficiary during the concluded August 2023 nanenane exhibitions in Mbeya.



National Assembly Speaker Tulia Arkson receives a gift from TADB during a recent function.



Gain Tanzania's director of policy Obey Nkya gives a presentation at a recent workshop on sustainable food systems organized for Tanzanian media owners and editors Producer & Editor - Angellah Bhoke Graphic designer Photographer

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Hughes Motors sticks to plan to make mechanized farming a part of Tanzanian culture

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