

A Quarter century of impact:

PASS Trust powers Tanzanian agriculture through innovation and inclusion

- **Transforming agriculture with over Sh.2 trillion in loan guarantee**

By Business Insider Reporter

As it celebrates 25 years of empowering Tanzania's agricultural landscape, the Private Agricultural Sector Support (PASS) Trust has revealed it has guaranteed loans exceeding Sh. 2 trillion, with a sharp focus on supporting women, youth, and expanding access through digital lending platforms.

In an exclusive interview at the organisation's Dar es Salaam headquarters, PASS Trust Managing Director Mr Yohana Kaduma shared that guarantees issued to date for farmers amount to approximately TSh 850 billion a major milestone that has directly and indirectly contributed to significant job creation.

"As we celebrate our 25th anniversary this year, we want to amplify the positive impact we've had on agriculture in Tanzania. Our goal is to continue strengthening agricultural financing through tailored credit solutions, including innovative digital lending mechanisms," said Mr Kaduma.

Digital lending

PASS Trust's services have evolved from traditional guarantees to now include digital credit guarantees, in partnership with Victoria Finance and YAS Mobile. This collaboration is enabling farmers particularly those in remote areas to

access loans directly via mobile phones.

"It's a simple but transformative model," Kaduma explained. "Victoria Finance disburses the loans, PASS guarantees them, and YAS connects borrowers via mobile. Since November 2024, we've disbursed over Sh. 300 million through this platform."

This initiative is especially geared towards women and young people, who often face barriers to conventional financing. To incentivise participation, PASS offers guarantees of up to 80% well above the industry standard of 50–60%.

Championing climate smart agriculture

Beyond financing, PASS Trust is playing a pivotal role in promoting climate-smart agricultural practices in response to the growing impact of climate change. Kaduma stressed the need for farmers to adopt sustainable techniques, including the use of improved seeds, environmentally friendly fertilisers, and modern equipment that preserve soil health.

"Farmers need to adapt," he said. "Even conventional tractors are being reconsidered due to their impact on soil structure. We now support farming systems that align with environmental conservation."

To further encourage adoption of sustainable methods, PASS offers enhanced guarantees of up to 80% for farmers engaging in environmentally responsible practices.



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Strategic engagement and forward vision

PASS Trust leverages four key platforms to engage stakeholders and promote sustainable agriculture: Nane Nane (Farmers' Day), National Economic Empowerment Council sessions, World Food Day, and World Environment Day.

Looking ahead, the Trust is working with stakeholders to launch agricultural insurance, a move designed to cushion farmers against climate shocks and market volatility. Simultaneously, efforts are underway to

bolster agricultural value chains, especially for under-produced yet widely consumed crops.

"Our vision is to build a self-reliant agricultural economy. With the right support systems, credit, insurance, and sustainability, Tanzania can transition from subsistence farming to commercial success," Kaduma said.

Milestones and momentum

Finance Director Ms Doreen Mangesho reflected on PASS Trust's 25-year journey and its transformative impact:

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"Over the past 25 years, PASS Trust has been instrumental in reshaping Tanzania's agricultural sector. Many of our beneficiaries are women and young people who have thrived through access to financial guarantees," said Mangesho.

"Some of Tanzania's top-performing farmers, especially women and youth, began their



PASS Trust Director of Finance and Administration, Doreen Mangesho

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journey through our incubation and support."

She emphasised the Trust's mission to become a leading force in modern, inclusive, and sustainable agriculture. PASS is heavily invested in digital transformation, including artificial intelligence, to enhance service delivery and ensure strong governance.

Looking to 2025, PASS plans to extend support to agripreneurs across all crops, excluding tobacco while strengthening farmer capacity through better practices and market access.

Adam Kamanda on national impact

PASS Trust Business Director Mr Adam Kamanda highlighted the organisation's leadership since its inception in 2000.

"PASS currently contributes 35% of all agricultural guarantees in Tanzania. We've been a game-changer."

Kamanda noted that non-performing loans once stood at 30%, but have now dropped to just 5% a reflection of increased creditworthiness and sectoral maturity.

He acknowledged government support, particularly from President Samia Suluhu Hassan and Agriculture Minister Hussein Bashe, for prioritising the agricultural sector.

"With the expanded national agriculture budget, sector employment now stands at 2.8 million, with 4.7 million indirect beneficiaries."

Under its CSR programmes, PASS Trust has supported agribusinesses in Kongwa, Dodoma, and Morogoro, particularly for women and youth, expanding its partnerships from fewer than five to over 20.

Digital innovation at Nane Nane 2025

Kamanda confirmed PASS Trust's participation in the upcoming Nane Nane exhibition under the national theme "Choosing Good Leaders for

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PASS Trust Director of Business Development, Adam Kamanda

Sustainable Development of Agriculture, Livestock and Fisheries."

He insisted that the Digital Guarantee window, is a product tailored to support women and youth in farming.

"Over 1,000 farmers are already using this digital platform. It's open to all engaged in agriculture, livestock, medical crops, and vegetable farming. Registration is available via mobile phones, and our booth at Nane Nane will showcase these innovations."

Oscar Kimaro on knowledge and resource mobilisation

Oscar Kimaro, Resource Mobilisation and Management Manager at PASS Trust, underscored the Trust's efforts to connect farmers with timely information and financial resources.

"We're working with partners to deliver real-time data, including weather forecasts and product updates, directly to farmers."

The organisation operates a free agricultural call centre (0800 750037), available 12 hours a day. Additionally, PASS reaches farmers through

dedicated TV and radio programmes to share market intelligence and best practices.

Kimaro revealed the upcoming launch of a Knowledge Hub, a soil ecosystem platform that will provide location-specific agricultural advice through extension officers.

"This tool will recommend the best seeds, inputs, and market channels, helping bridge the gap between farmers and industry stakeholders."

He called for increased investment in innovation and the future of Tanzanian agriculture.

A legacy of inclusive agricultural transformation

Established through a partnership between the governments of Tanzania and Finland, PASS Trust's 25-year journey illustrates the power of focused financial support, digital innovation, and inclusive policies.

By embracing modern technologies and placing inclusion and sustainability at its core, PASS Trust continues to shape a more resilient, productive, and equitable agricultural sector for Tanzania's future.