



# IMPACT REPORT (2024–2025)

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# Executive Summary

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01.

MazaoHub is transforming how smallholder farmers across Tanzania and East Africa adapt to climate change, increase productivity, and access structured markets. Through our Tech-and-Touch model—combining artificial intelligence with in-person agronomy support—we are delivering climate-smart, data-driven agriculture that puts farmers at the center of every decision.

## Over the past year, MazaoHub has:

- Reached 54,000+ farmers, including 22,000+ women farmers.
- Opened 17 Farmer Excellent Centers (FECs) across 15 regions.
- Conducted 278,690 soil tests, leading to smarter input use and healthier soils.
- Helped farmers reduce synthetic fertilizer use by 30% and increase organic manure application by 500%.
- Enabled a 150% average yield increase per hectare through personalized digital agronomy advice.
- Connected farmers to over 95 food companies and 700 agro-dealers, facilitating crop sales and market access.

- Created over 2,000 indirect jobs, many of which are held by women and youth.

MazaoHub's impact goes beyond numbers. It's about resilience, equity, and opportunity—driven by local technology, powerful partnerships, and a deep commitment to inclusive agriculture.



# Our Vision & Approach

02.

MazaoHub exists to unlock the potential of smallholder farmers by giving them access to the same precision agriculture tools used by large commercial farms—only adapted to their context.

## Our Vision:

*To build Africa's most trusted digital agriculture ecosystem where every rural farmer is equipped with personalized insights, climate resilience tools, and access to input and output markets.*

## Our Model: Tech & Touch

We blend AI-powered agronomy tools with human expertise.

While our systems analyze soil health, crop performance, and weather data, our agronomists and Farmer Excellent Centers (FECs) bring this intelligence to life through field support.

### Our Four Service Pillars:

- **Manage Crop Production**

Precision soil testing, AI-driven crop plans, fertilizer optimization, pest/disease management.

- **Manage Post-Harvest**

Grain storage, aggregation, drying, packaging, and traceability.

- **Market Intelligence & Crop Trading**

Real-time crop sourcing through Agiza Mazao platforms; buyer-farmer matching and pricing tools.

- **Facilitate Access to Financing & Insurance**

Bundled input loans, weather-index insurance, and credit profiling via FECs and bank partnerships.

We believe that by putting data and human support in farmers' hands, they can increase income, reduce risk, and farm more sustainably—even in the face of climate change.



# Reach & Scale

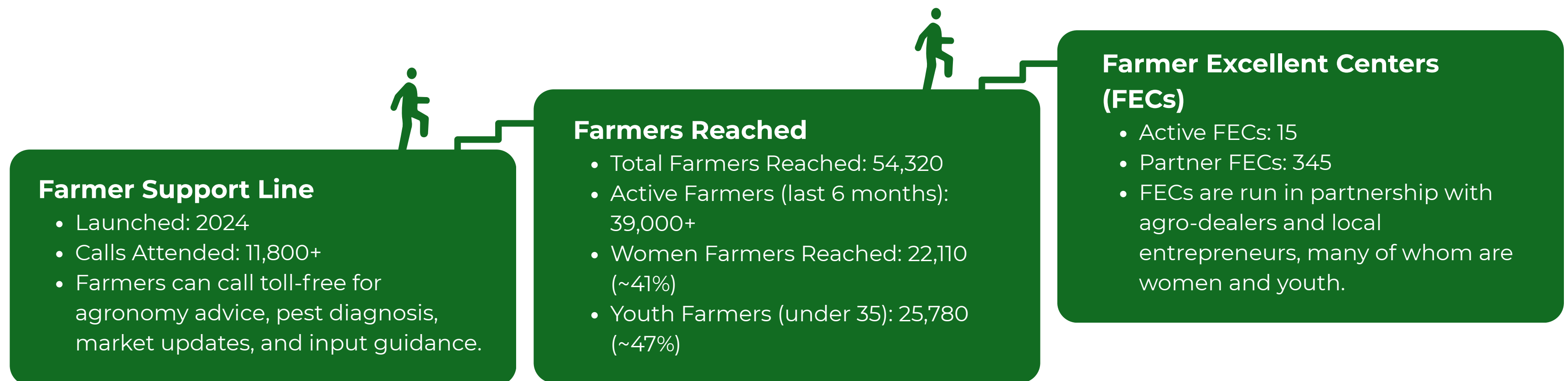
03.

MazaoHub has made significant progress in scaling its services across Tanzania, building a robust digital and physical network to serve farmers where they are.

## Regional Coverage

As of April 2025, MazaoHub is operational in 15 regions including:

**Mtwara, Singida, Songwe, Manyara, Kagera, Njombe, Rukwa, Mbeya, Morogoro, Tanga, Kilimanjaro, Arusha, Mwanza, Shinyanga, and Kigoma.**



# Impact on Farmers' Livelihoods

MazaoHub's model doesn't just give farmers tools—it helps them use those tools to transform their productivity and income.

## Agronomy & Yield Outcomes

- Soil Tests Conducted: 278,690
- Yield Increase per Hectare: Average of 75%, especially in maize, sunflower, garlic, and tomato.
- Synthetic Fertilizer Use Reduced by 30%, thanks to accurate soil prescriptions.
- Organic Manure Use Increased by 500%, improving long-term soil health.

## Cost Reduction

- Input Cost Savings: Farmers report 20–35% reduction in wasted inputs due to AI-driven guidance.
- Post-Harvest Loss Reduction: 25–40% less spoilage when using MazaoHub's drying and storage advice.

## Income Improvement

- Farmers accessing structured markets via MazaoHub platforms earn 20–60% more per acre compared to traditional middlemen markets.
- Over 5000 farmers have sold their produce through crop sourcing centers connected to food companies and processors.

## Climate-Smart Practices

- Precision water management, intercropping, agroforestry, and early warning alerts integrated into the agronomy guidance.
- Estimated reduction of thousands of tons of CO<sub>2</sub> emissions, thanks to smarter fertilizer use and regenerative practices.

# Gender Impact: Women in Agriculture

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05.

MazaoHub is intentionally building an inclusive agricultural ecosystem that puts women farmers and professionals at the center of rural transformation. Women are not just beneficiaries they are partners, leaders, and entrepreneurs in our system.

## Her Farm Her Story: Unlocking Land, Income & Agency

**MazaoHub launched the Her Farm Her Story initiative** as a systems-level solution to transform the role of women in agriculture from laborers to landowners, innovators, and business leaders.

**The initiative activates five strategic levers:**

### 1. Building Power & Knowledge Networks

- Through Queens of Farms groups, women come together to share knowledge, build confidence, and lead.
- 5 Queens of Farms groups formed with 210 women members.

### 2. Expanding Land Access

- Using a lease-to-own model, women gain secure land tenure with a path to ownership.
- 36 women currently enrolled in the land program

### 3. Delivering Climate-Smart Agronomy

- Women receive training and access to digital tools promoting sustainable, resilient farming practices.



- 57.5% of participants have adopted new climate-smart techniques.

#### 4. Securing Fair Market Access

- Women are directly linked to markets, bypassing intermediaries and increasing earnings.
- 25% average market price improvement reported.

#### 5. Enabling Financial Inclusion

- Women supported to open bank accounts, build credit profiles, and access finance based on farm performance data.
- 101 new accounts opened so far.



#### Reaching Women Farmers

- 22,110 women farmers actively served across 15 regions (~41% of total users).
- Tailored agronomy messages (via SMS and voice) address women's crop choices, labor needs, and farm sizes.
- Soil kits and input bundles are distributed through women-led FECs in Singida, Njombe, and Songwe.

#### Women as Agribusiness Leaders

- 32% of Farmer Excellence Centers (FECs) are led or co-managed by women agro-dealers or youth entrepreneurs.
- 16 women agronomists are actively delivering extension services through MazaoHub.
- More women are joining the call center and AI field support teams.

#### Prioritizing Gender in Services

- Partnerships with women's associations and SACCOs are used to reach underserved female farmers.
- Gender-specific features are being developed in the Agronomy App—such as low-labor crop calendars and women-centered market guides.
- All gender impact KPIs are tracked monthly in the CRM with disaggregated data for decision-making.



# Voices from the Field

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**Neema K., sunflower farmer – Singida**

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“Before MazaoHub, I never knew what my soil needed. Now I apply only what is necessary and I save money. As a woman farmer, this knowledge gives me control.”



**Fatuma, farmer and Queens of Farms member**

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“I used to farm just to survive. Now I farm with purpose. I dreamt of owning land, and that dream is finally becoming real through the Malkia wa Shamba group.”

# Technology Adoption

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08.

MazaoHub's backbone is digital—but its power lies in how that technology is locally adapted, farmer-friendly, and integrated with field support.

## AI-Powered Agronomy

- Virtual Agronomist System: Provides tailored recommendations based on soil results, crop type, weather, and farm location.
- Farm Management App: Used by FECs and agronomists to upload farm data, view soil profiles, and offer data-driven advisory.
- Crop Calendar AI: Sends automated reminders to farmers by SMS based on their crop stage and village data.

## User Feedback & Insights

- 88% of farmers report that MazaoHub digital services helped improve decision-making.
- Feedback is collected via follow-up calls, in-app surveys, and WhatsApp groups managed by outreach officers.

## Digital Tools in Use

- Portable Soil Sensors & Kits: Over 610 kits deployed via FECs to test soil nutrients and guide fertilization.
- Digital Farmer Profiles: 54,000+ farmers profiled with geolocation, crop records, and input use history.
- CRM-Linked Dashboards: All service records, calls, soil tests, and market interactions logged in real time.

## Farmer-Centered Adoption Strategy

- Tools designed in Swahili with simple instructions.
- Agronomists receive training every 3 months on software updates.
- Farmers receive printed guides + demo days at FECs to build trust in the system.

# Market Access & Financial Inclusion

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09.

MazaoHub bridges the gap between rural farmers and high-value markets, while also enabling access to finance through trusted partners. Our Crop Trading Platform and Financial Access Models are designed to empower smallholder farmers to earn more and grow sustainably.



## Market Access via Agiza Mazao & FECs

- Over 30,000 farmers accessed structured markets through MazaoHub's crop sourcing system.
- Crop Trading Platform connects farmers with over 95 registered food companies, exporters, and processors.
- Buyers can source crops through mapped warehouses, FEC packhouses, and village-level collection centers, managed by vetted aggregators.
- Crops traded include: maize, sunflower, garlic, tomatoes, onions, sesame, avocado, and Irish potatoes.



## Types of Market Engagement

- Spot Sales: Buyers procure directly at current market rates.
- Contract Farming: Forward agreements secured via MazaoHub Crop Trading Department.
- Aggregation Programs: Run by aggregators in partnership with MazaoHub.

## Financial Inclusion Initiatives

- Input Credit Linkage: In collaboration with CRDB Bank and agro-dealers, farmers are expected to access input loans based on soil data and repayment capacity.
- Weather-Indexed Insurance Pilots underway in Iringa, Njombe, and Dodoma.
- Village-Level Savings Mobilization: Partnering with farmer groups to digitize savings for collective input purchases.

## Impact on Farmer Income

- Farmers accessing structured markets earn up to 60% more per acre.
- Post-harvest loss reduced by 25–40% through proper aggregation and drying techniques promoted at FECs.



# Partnerships & Collaborations

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MazaoHub’s progress is built on strong relationships with partners who share our vision for climate-resilient, farmer-centered agriculture.

## Institutional & Governmental Partners

Ministry of Agriculture (MoA)	Official endorsement for soil testing and extension services.
TAMISEMI	Supported deployment in wards across 15 regions.
SAGCOT Centre Ltd.	Facilitated introductions to R&D centers and commercial value chain actors.

Initiative Partners

<b>Her Farn Her Story</b>	A systems-level solution to transform the role of women in agriculture
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Development & Donor Partners

<b>Catalyst Fund</b>	Venture building and equity investment.
<b>Nordic Impact Funds</b>	Key equity investor backing our commercial expansion.
<b>MercyCorps Ventures</b>	Provided equity investment and tech support.
<b>Livelihood Impact Fund</b>	Catalytic grant for FEC strengthening.



## Agribusiness & Supply Chain

Over 95 food companies, including processors, retailers, and exporters.

700+ agro-dealers in the MazaoHub ecosystem—enabled with software, training, and stock linkages.

Input manufacturers engaged for bundled soil-based recommendations.



"True impact begins where the roads end by bringing opportunities, equity and innovation to rural and underserved communities, we are supporting social welfare and living the Sustainable Development Goals in action."

**Alexandra Ngaiza**

# Case Studies & Farmer Stories

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Real lives are being transformed through MazaoHub's Tech-and-Touch approach. Below are short stories from the field showing how our model is improving livelihoods, building trust, and delivering tangible results.

## Case Study 1:

### Neema – Sunflower Farmer in Singida

Neema is a mother of four and a small-scale sunflower farmer. She received a soil test through a nearby FEC and was advised to switch to a low-acidity organic manure combined with specific lime application. Within one season, her harvest doubled. Using MazaoHub's Agiza Mazao platform, she secured a bulk buyer from Dodoma and sold her crop at 45% above local market prices.

*"I now know what my soil wants. I used to guess—now I plan."*

“Over 68% of farmers using MazaoHub's soil testing and advisory services report increased yields, and 52% report higher incomes within a single farming season.”

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## Case Study 3:

### Husna Woman Agronomist & FEC Lead in Manyara

Husna is a young graduate in agronomy who now manages her own Agroveter shop. Through MazaoHub's support, she offers soil testing, pest control advice, and even coordinates produce delivery to food companies. Her Agroveter shop supports over 420 farmers, 60% of whom are women.

**"I am not just helping my village farm better—I am also building a business that works for women."**

# Challenges & Lessons Learned

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15.

MazaoHub's journey hasn't been without its challenges. From scaling operations to ensuring digital inclusion in rural communities, each hurdle has offered key lessons.

## Key Challenges

- **Digital Literacy Gaps:** Some older farmers still struggle with digital tools, requiring increased human support and print materials.
- **Infrastructure Limitations:** Poor roads and weak internet in remote areas slow down delivery of inputs and digital updates.
- **Delayed Financing Pipelines:** Some loan schemes for farmers and FECs took longer to unlock than anticipated, delaying scaling in some regions.
- **Gender Barriers:** Despite efforts, some rural areas still have cultural barriers preventing women from owning land or leading input decisions.





- **Women Need Tailored Outreach:** Working with women's groups, SACCOs, and female agro-dealers has proven more effective than one-size-fits-all approaches.
- **Tech Is a Tool, Not the Goal:** Success lies in combining smart software with consistent human relationships

## Lessons Learned

- **Localized Presence Wins Trust:** In-person engagement through FECs remains essential for digital tools to be trusted and adopted.
- **Iterate with Farmer Feedback:** Weekly CRM analysis and call center reports help us adapt tools in real time.





# The Road Ahead

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MazaoHub is entering a new phase of growth—fueled by proven results, trusted partnerships, and the urgent need for climate-resilient food systems. Our next chapter is about deepening impact, scaling across East Africa, and continuing to center women, youth, and underserved farmers in our journey.

## Expansion Goals (Next 12–18 Months)

- Expand to 24 regions in Tanzania and begin scale-up into Kenya, Rwanda, and Zambia.
- Reach 100,000+ smallholder farmers, with a focus on onboarding upto 45,000 women farmers
- Grow our FEC network to 25 centers, including 20 women-led centers.
- Deploy 450 new agronomists, including youth and women professionals.
- Launch full Swahili-based AI Agronomy Advisor across all partner regions.

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## Service Enhancements

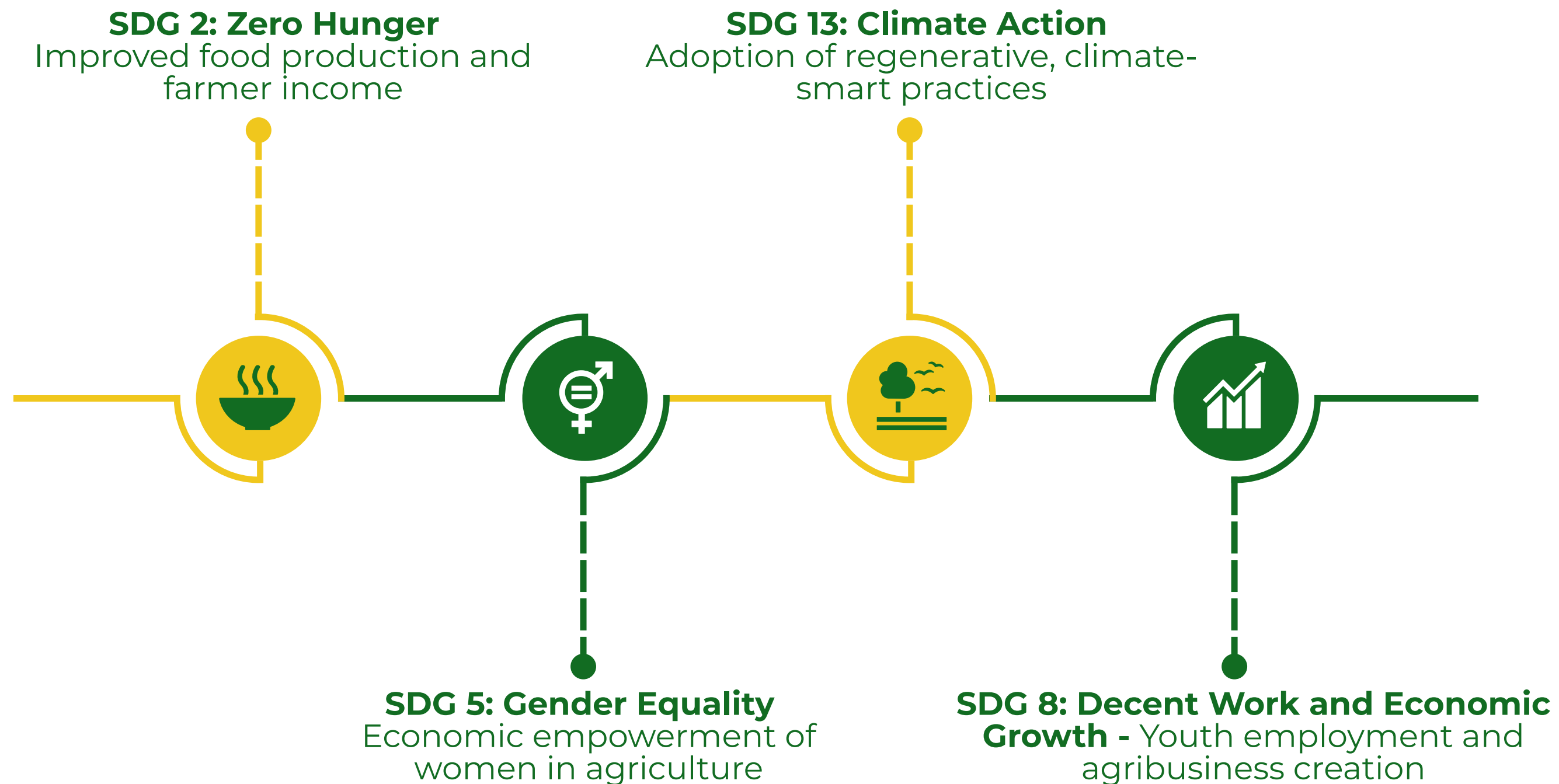
- Expand Agiza Mazao into a multilingual, mobile-first crop trading platform.
- Introduce voice-based recommendations for low-literacy farmers.
- Strengthen integration with banks to offer bundled input loans + crop insurance.

## Gender Inclusion Roadmap

- Ensure gender parity by 60% in FEC leadership by 2027.
- Roll out Women-in-Agriculture Training Kits in collaboration with rural women's groups.
- Provide targeted capital access for women agro-dealers and FEC leaders.

# MazaoHub's model is aligned with the following **Sustainable Development Goals:**

18.





# Annexes & Data Tables

Below is a summary of key figures from the reporting period:

Indicator	Value	Disaggregation/Notes
Total Farmers Reached	54,320	22,110 women (41%), 25,780 youth (47%)
Active Farmer Excellent Centers	15	32% women-led
Soil Tests Conducted	278,690	Across 15 regions
Yield Increase	150% avg/ha	Maize, sunflower, garlic, tomato
Input Cost Reduction	20–35%	From precision input use
Farmers Accessing Markets	5000+	Via Agiza Mazao and FECs
Income Increase	20–60%	Compared to local market prices
Post-Harvest Loss Reduction	25–40%	Through drying/storage innovations
Jobs Created	100+	Including agronomists, FEC managers
Women Agronomists & Agents	65	Across outreach and FECs
Partner Food Companies	95+	Buyers, processors, exporters
Agro-dealers Supported	700+	Connected through Pembejeo Connect

Thank you!

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