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## **Synthesizing Marketing and General Recommendations for Social Enterprise Good Nature Argo**

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# Miller Center

for Social Entrepreneurship

**Synthesizing Marketing and General Recommendations for Social Enterprise Good Nature  
Argo**



**Katie Duffy, Isabela Ramirez, Liam McBride  
Faculty Advisor: Jen Merritt Faria**

# MILLER CENTER LEWIS FAMILY FELLOWSHIP

Undergraduate Action Research for Social Justice

*This research was prepared thanks to the Miller Center Lewis Family Fellowship that accelerates leadership by providing students with opportunities to learn and work with social enterprises that are on the front lines of poverty eradication and sustainable development in Africa, Asia, Latin America, and the United States through the Miller Center Lewis Family Fellowship. The Lewis Family Fellowship is a fully-funded summer field experience along with two-quarters of classwork and academic research for Santa Clara University junior-level students. The action research model of the fellowship simultaneously supports rigorous, transformative undergraduate student learning and the scaling of social enterprises in developing countries that participate in our world-class accelerator programs. Action research is a practice-led approach that emphasizes learning from working with social enterprises. This provides a robust value exchange between students and social enterprises.*

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## Abstract

This research was conducted in Zambia as part of the Santa Clara University Miller Center Lewis Family Fellowship. It examines areas of improvement and general working relationships that social enterprise Good Nature Agro, a seed distributor, has with its three targeted customer segments: agro-dealers, NGOs, and small-scale farmers. This study seeks to understand ways in which Good Nature Agro can increase its brand visibility and customer loyalty to increase their regional foothold by implementing marketing strategies using a mixed methods approach—including interviews, ethnographies, and quantitative surveys. Analysis of the findings reveals that despite having overwhelmingly positive working relationships with Good Nature Agro, one area that GNA can improve upon for each of its customer segments is communication. Results from this study are compiled into a supplementary deliverable for Good Nature Agro, where the findings are transformed into marketing strategies and general recommendations.

## Author Bios

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## Introduction

Good Nature Agro is a social enterprise based in Chipata, Zambia. Despite the fact that Zambia's economy is developing rapidly, many small-holder farmers in Zambia do not have proper access to profitable markets, and as such, are unable to progress economically. Many small-scale farmers in the region primarily grow maize—a crop that despite its ease of growing, is not profitable nor very nutritious. Hoping to close the growing income divide in the region, Good Nature Agro provides high quality, nutritious, legume seeds to small-scale farmers that are three times more profitable than maize, and then connects them to better markets and selling channels. However, GNA does not have the same notoriety as other seed distributors in the region, such as Syngenta and ZamSeed, and is not able to impact as many people as possible.

The goal of this project was to recommend targeted marketing strategies for GNA for each of their key customer groups: small-scale farmers, agro-dealers, and non-government organizations (NGOs) that connect farmers to seed distribution channels. These marketing materials had four primary goals: increasing brand awareness, attracting new customers and farmers, breaking into new regions, and building loyalty among existing customers and farmers in order to increase foothold and notoriety and to improve the reputation of Good Nature Agro in order to increase GNA's impact. We collected qualitative data by conducting interviews with the three customer groups as well as running focus groups with farmers. Based on our findings, we created a list of marketing recommendations that directly support members of the Good Nature Agro distribution chain—ranging from providing support for seed distributors and employees who work directly with farmers via GNA-branded clothing for the Private Extension Agents (PEA) to the Good Nature Gala, which would bring all three key customer groups together. Based on our marketing recommendations, we believe that GNA will be able to better attract new customers and farmers as well as build loyalty with existing stakeholders—small-scale farmers, agro-dealers, and NGOs—thus increasing GNA's reach and impact.

## Good Nature Agro's Mission

GNA was founded in 2014 by Carl Jensen, Sunday Silungwe, and Kellan Hays. It was founded with the mission of providing better support for small-scale farmers, which it defines as those with less than 20 hectares of land. The founders identified that small-scale farmers

received ample financial support and/or were provided with seeds from large NGOs and international organizations but lacked targeted guidance. Additionally, the founders realized that introducing nutrient-rich legumes would increase profit for farmers in a country where low-profit maize dominated the agriculture market. GNA was created to fill that void; as a seed company it provides high-quality seeds to farmers and then goes beyond that with its focus on training farmers. GNA's training programs focus not just on farming, but also financial training, teaching farmers how to improve yield, as well as how to budget and manage loans. This comprehensive approach to working with small-scale farmers helps improve their income and raises them into the middle class. There are currently two elements to GNA's business: the seed side and the commodity side. The seed side is focused on growing and selling high-quality legume seeds to farmers. The commodity side is focused on directly selling legumes to the wider commodity market as well as connecting small-scale farmers with buyers in the commodity market. Over the last few years, GNA has grown quickly, going from a small seed company in Eastern Province to a nationally recognized company.

## Good Nature Agro's National/ Regional Context

GNA operates primarily in Zambia with some connections in Malawi and plans to expand to neighboring countries and potentially across the continent. The GDP per capita in Zambia was last measured at \$1,488, and it ranks 109th out of 188 countries for GDP. Over half the population lives in poverty, with over 40% in extreme poverty according to the UN. Many of the farmers GNA works with earn less than two dollars per day, making them some of the poorest people in the world. Zambia also exists with the legacy of colonialism, having been colonized by Great Britain and gaining its independence in 1964. GNA is based in Chipata which is the provincial capital of Eastern Province. GNA also has offices in Lusaka, the capital of Zambia and the largest city. Most of GNA's operations are in rural areas of Zambia. Operating in these rural areas creates problems for GNA because many of these areas lack consistent cell service and managing supply chains in areas with poor infrastructure is difficult.

## Team Challenges, Goals, and Research Questions

Good Nature Agro attempts to empower rural communities to upward economic mobility. Research into how to help them grow as a business, as well as expand their socioeconomic impact, was conducted in tandem with Good Nature Agro, comprising interviews with approximately 140 farmers on foci including working relationships with the following stakeholders: NGOs, small-scale farmers, and Agro-dealers.

To generate data on targeted marketing strategies for GNA to increase its foothold in regional markets, the researchers designed interview questions to answer the following queries: How can GNA improve its marketing and retail strategies to increase customer engagement and loyalty among small-scale farmers? How can GNA compete with larger-scale corporations by improving their marketing and retail sectors? What are some short-term recommendations that our team can urge GNA to implement? What are some long-term recommendations that our team can urge GNA to implement?

## Team Research: Data Collection and Research Methods

### Research Methods

We utilized a mixed methods approach to collect data. We conducted one-hour-long semi-structured interviews with NGOs and agro-dealers to collect qualitative data. Through these interviews, we sought to learn more about working partnerships between these stakeholders and GNA, overall satisfaction with GNA products, and potential areas of improvement for Good Nature Agro. We chose to conduct semi-structured interviews with the NGOs and agro-dealers due to their flexible nature and in order to build rapport with participants and to provide more comprehensive data to further serve our findings. Additionally, we found that conducting semi-structured interviews was ideal to clarify any topics that we did not understand fully and provided us with further context for agricultural business in Zambia. The questions we asked are included in Appendix III.

Additionally, we conducted focus groups with 140 small-scale farmers from farming communities in the Eastern and Central Provinces to gauge the importance of the following: education access, nutrition and health, and customer satisfaction. We facilitated each focus group, consisting of eight to fifteen participants, with the assistance of translators who translated English questions into Bemba or Nyanja, two regional dialects of Zambia. Survey and interview questions are attached in Appendix III.

### Data Collection for NGOs

In Lusaka, we conducted interviews with the following NGOs: USAID Edge, AgriEn Sustainable Food Systems, and the UN's Food and Agriculture Organization (FAO). Edge is an NGO that facilitates seed sales, and works with other Small and Medium Enterprises (SMEs),



whereas AgriEn Sustainable Food Systems and the FAO buy seeds. The latter's mission is to end world hunger and build sustainable food systems. Edge aims to empower growth for SMEs, and specifically empower women-owned and operated SMEs. For these NGOs, we had two different sets of questions that guided our semi-structured interviews: one set of questions was for NGOs that facilitate seed sales (Edge) and one set was for NGOs that purchase seeds (AgriEn and FAO). Having these two separate lines of inquiry was necessary to make sure that we were asking the correct questions to assess business partnerships between the NGOs and GNA.

## Data Collection for Agro-dealers

We conducted four interviews with the following Lusaka-based Agro-dealers: Livestock Services, Modern Bazaar, AgriFocus, and FABS, as well as Rentmel in Katete. Livestock Services dominates the market as the primary source of inputs for both livestock and crop farming in Zambia. Modern Bazaar's comprehensive approach provides farmers with a one-stop store to satisfy their agricultural and veterinary needs. AgriFocus provides agricultural productivity solutions to both small- and large-scale farmers. FABS is another agro-dealer that receives soya and legume seed from Good Nature Agro. Rentmel receives soya seed from Good Nature Agro. All information about these agro-dealers is publicly available on their websites or Facebook pages.

## Data Collection for Small-Scale Farmers

While in Zambia, we conducted several focus groups with small-scale farmers. These conversations differed based on whether the farmers were seed or commodity farmers. Seed farmers sell back seeds to GNA, whereas commodity farmers sell cultivated crops for consumption. On July 13, 2023, the team traveled to the Central Province and prepared for interviews through consultation with the GNA office in the Central Province. GNA provided background information about the perspective of the extension officers that informed our interviews with farmers such as those in Kabwe. All focus groups were approximately one hour and were conducted with interpreters who were proficient in Nyanja and Bemba as well as English. Focus groups had between 8-15 participants.

On July 18, 2023, the research team traveled to Gaveni, Katete, and conducted focus groups with 30 farmers. Mr. Sunday Silungwe, one of the cofounders of Good Nature Agro acted as interpreter. On July 21, 2023, interviews were conducted in the Eastern Province. Methods used the strategies described above.

## Coding

Through several rounds of re-coding and analyzing data from interviews and focus groups together, we were able to identify main themes. Initially, we noticed a broader theme of communication in nearly every round of focus groups and interviews. Through further analysis, we determined the broader theme of communication was a determinant of factors such as financial transparency and proper training and education. Understanding this allowed us to return to data and analyze findings and generate takeaways that served as consequential guidance for our deliverable.

## Limitations and Ethics

Before starting each focus group, the team presented a consent form and obtained informed consent per IRB protocol to ensure that participants' anonymity was protected.

Our team initially set out to gather data through quantitative surveys that utilized a Likert scale, aiming for structured, measurable feedback. However, we encountered significant challenges due to issues with translation and interpretation, potential biases introduced by interpretations made by Good Nature Agro employees, and the influence of group-think. These factors compromised the reliability of the data, leading us to reconsider our approach. To address these concerns and ensure a more accurate representation of participant's views, we shifted our methodology to conducting focus groups. This change allowed us to engage directly with participants, facilitating a more nuanced and dynamic exchange of ideas and feedback, and ultimately provided us with deeper insights into their experiences and preferences.

## Data

### Findings from Interviews with NGOs

## Edge

Edge is a USAID-funded 5-year-long project that aims to work with 450 SMEs. The aim of Edge is to increase the revenue of SMEs by 40% and create 2,000 food-related jobs, primarily by linking them to markets by partnering with companies like Good Nature Agro. Edge truly values its current working relationship with GNA. One interviewee is one of the early collaborators with Good Nature Agro, and said that Edge values the partnership they have created since GNA's beginning, even stating that their relationship cannot be "overemphasized." Good Nature Agro is involved in consulting about Edge's value-chain implementation and has an accessible model for all those involved.

One major reason that Edge partners with Good Nature Agro is their transparent and indicative prices. They enjoy the mutual benefits that the strategic model of Good Nature Agro provides—it was stated in the interview that their partnership works with Good Nature Agro because GNA does not want to lose its seed and the SMEs that Edge partners with do not want to lose their market.

During our interview, Edge mentioned that they prefer GNA's farmer-centric and agro-dealer centric approach, and an interviewee said that "aggregators would die without GNA." They like how GNA engages aggregators and agro-dealers and does not necessarily cater to larger companies, but rather benefits multiple small-scale farmers.

For Edge specifically, social impact investing is a huge reason for working with GNA. They want to make a difference as an NGO and prefer partnering with other social enterprises. Additionally, Edge stated that after working with Good Nature Agro, their SMEs grew their income by 15% in 2022. This explains why Edge values the work they do in partnering with GNA so much.

As the interview progressed, it became apparent that Edge was highly interested in forming a partnership with GNA, particularly if they could provide insurance solutions for NGOs, compensating for the significant seed losses experienced last year. They also suggested possible improvements that Good Nature Agro can make, including growing in size to employ more people as well as incorporating indicative volumes of seed they are providing; this is necessary to understand how many hectares Edge can work with while collaborating with GNA. By having indicative volumes and prices, Edge will be able to help farmers they work with far in advance. Edge acknowledges that a steady market is hard to determine despite their mission to stabilize markets for their SMEs, but they would like GNA to promise a market to their clients, stating that the farmers will grow no matter what since GNA is "selling them hope."

## AgriEn

AgriEn is an NGO that aims to build sustainable food systems in Zambia by working on localized issues. AgriEn considers themselves relationship brokers, stating "within our network we look at which originations would be good to fill those gaps in the sustainable food systems."

The first year that AgriEn worked with Good Nature Agro, GNA provided seeds directly to farmers, with the farmers paying 50%. However, some farmers were unable to pay them back fully or on time. The interviewee stated that the first cycle was unsuccessful because “the harvest wasn’t food because... we did not have extensions.” The second season that AgriEn and GNA collaborated with one another, AgriEn received a grant and was able to provide extension services to their clients and purchased the seeds directly from Good Nature Agro.

During the interview with AgriEn, it was shared that the working relationship between GNA and AgriEn and GNA’s mission of social impact were large reasons behind partnering with them. AgriEn went on to say that “working with a social enterprise is always our first choice.” Although AgriEn was thankful for the ease of communication, they felt as if GNA could better the extension services they offer to AgriEn. The interviewee rated their relationship with GNA a 9 out of 10, with the only room of improvement being the extension services. More specifically they would enjoy having just one Private Extension Agent on the ground check in once a month or a couple of times per season.

Additionally, AgriEn would be interested in buying castor bean seeds. They would be interested in buying other seeds; their main issue is finding something affordable for their farmers. They also acknowledged that it would be ideal to forecast demand for the following 2-3 seasons, which may be difficult due to the political implications of seed projections.

This interview was concluded by the interviewee commending Good Nature Agro as a company, stating they are very responsive, social, and adaptable. The interviewee mentioned that the GNA’s impact mission is something that they admire; “the effect that they have on farmers, trying to elevate the positions from lower to upper class is amazing.”

## FAO

FAO is a member organization within the United Nations, whose main mission is to ensure food security and eliminate hunger in the world. Participants mentioned that Good Nature Agro’s mission fits into their mission, however, GNA’s social enterprise status was not a relevant factor, as they typically seek the cheapest prices.

FAO mentioned that they were generally very satisfied with Good Nature Agro. On general satisfaction with GNA products, the interviewee gave GNA an 8 out of 10. They mentioned that they did not receive any complaints from any of the farmers, and that the products they receive meet the FAO specifications. The interviewees also mentioned that they were very satisfied with GNA’s delivery time and very happy with the support services provided.

During the interview with FAO, they stated that they would like to see GNA expand and partner with them in other regions of Zambia, specifically expanding operations in northern provinces and beginning a partnership in eastern provinces. Additionally, FAO stated that they would want projected volumes in advance so that they can work backward and determine the number of hectares they will work with.

## Findings from Interviews with Agro-dealers

### Livestock

Livestock is an agro-dealer that offers a “one-stop-shop approach,” meaning that they offer agronomist, veterinary and agro-dealer services, among other resources. Livestock has grown quite quickly since working with Good Nature Agro, but mentioned that growth is not linear and working with GNA is strictly a business decision—GNA’s status as a social enterprise is not a consideration. Livestock is quite satisfied with Good Nature Agro products, stating that they have not received any complaints, prefer the early maturing variety, and that Good Nature Agro meets their demand and delivers on time.

During the interview, the interviewee mentioned that some customers have said that they may potentially have a smaller yield when working with GNA as opposed to other seed distributors. However, they said that Livestock would prefer any complaints be dealt with by GNA themselves. On the other hand, the interviewee expressed that Livestock is looking forward to further collaboration with GNA—specifically with training and education services in the field. The interviewee emphasizes that Good Nature Agro has “massive potential” and that they need to educate people about seed variety and increase their marketing strategies. Some recommendations the interviewee provided regarding marketing included marketing outside of the Livestock headquarters, implementing more creative strategies, and creating a better education and training environment to continue the word-of-mouth culture.

### Modern Bazaar

Modern Bazaar is an agrodealer based in Chipata with offices located in Lusaka as well. Modern Bazaar acknowledged that GNA’s status as a social enterprise is a very important reason why they work with GNA. During our interview, the participant said they were generally satisfied with GNA. Specifically, they stated that GNA is able to keep up with demand, has good delivery time, and has not received any negative reviews from farmers.

However, Modern Bazaar shared that they have had issues with GNA keeping their commitments—and often feel that communication and transparency can be improved. The interviewee noted that in past seasons when Good Nature Agro worked with government entities that tend to be erratic with demand and payment time, GNA’s payment were also unreliable; they would appreciate honest communication about delayed payments from GNA. This being said, the interviewee emphasized the potential of Good Nature Agro. They mentioned that they “hope GNA increases its brand awareness and tells all of the positive things about [GNA’s] seeds.” In tandem with this sentiment, the interviewee suggested certain marketing strategies that GNA should capitalize on. Some of these include using radio for promotions as well as becoming more client-focused by having retailers visit farmers and agro-dealers more often. They mentioned that



other seed companies that Modern Bazaar works with take them for tours around their factories which makes “[the agrodealers] feel as though they are part of the family.”

Furthermore, the interviewee mentioned that Good Nature Agro should capitalize on marketing the high-quality nature of their seeds. One suggestion they had was for GNA to create a marketing campaign in collaboration with other seed companies that produce high-quality seed warning farmers about poor-quality seeds. Additionally, the interviewee suggested that GNA create an industry organization that maintains a higher standard for seed quality and government regulations, as well as lobbying the government to clamp down on “poor faith seed companies.”

We concluded this interview by asking Modern Bazaar their thoughts about the trajectory of Good Nature Agro. They said GNA is on the right track, but they need a competitive marketing campaign to distinguish themselves from the competition. In Zambia, there is a lot of brand loyalty in the agricultural space, so they will need to find a way to convince Zambian farmers to switch to Good Nature Agro seeds. One method they suggested to do this is offering a discount to new farmers. In conclusion, Modern Bazaar is seeking greater financial transparency from GNA, desires a more integral role within the GNA family, and urges GNA to enhance its marketing efforts to establish itself as a leading seed distributor in Zambia.

## AgriFocus

AgriFocus, a Lusaka-based agrodealer that primarily deals in agro-chemicals and seeds, said they have been working with Good Nature Agro for the past three seasons as the agriculture industry in Zambia diversifies and demand for legume seeds increases. AgriFocus stated they believe that GNA meets their demand and overall are generally satisfied with GNA. They acknowledged that many of their farmers have messed up the timing of the early-maturing seeds that GNA provides and have complained about the small grain-size compared to various hybrid seeds. They believe that GNA will improve as a seed distributor by offering better extension services. They would like GNA to provide extension services on a monthly basis, training on the ground for farmers, and training for AgriFocus employees so they are better equipped to sell GNA seeds.

As in interviews with other agro-dealers, AgriFocus said they believe that GNA can emerge as a premiere seed and service provider. To ensure that GNA continues to grow as a seed distributor, they recommend that they capitalize on their brand and what sets them apart from other seed distributors—primarily the early germination of their seeds. Moreover, they believe it would be beneficial to communicate with them during off-seasons as well as to provide training services for sales representatives.

## FABS

The agro-dealer FABS has worked with Good Nature Agro for the past three years, and in the last three seasons has experienced “tremendous growth,” primarily driven by the sales of

legumes and soya. FABS primarily purchases 25-kg and 10-kg seed bags from GNA and stated that GNA tends to meet their demand. The interviewee acknowledges that cowpeas however, tend to be one of the slowest selling seeds. Commenting on this, the interviewee stated that Good Nature Agro needs to promote these seeds more and ensure that people are not selling fake seeds of their varieties.

Similar to the other agro-dealers, FABS purchases seeds from GNA on a per-season basis. This is due to the “fickle” nature of farmers. However, if GNA were to provide a product discount, they would consider signing longer-term contracts. Additionally, if GNA were to provide transport, they would be more keen on having a more permanent relationship with Good Nature Agro. FABS works with many other seed distributors and stated that GNA has a similar profit margin to them— about 16%. Additionally, the quality of services provided by GNA is very similar to other seed distributors, however, other seed companies provide additional seed varieties and chemicals. FABS said they would be very interested in partnering with Good Nature Agro if they were to sell other products such as these.

Finally, FABS told us that they want to continue working with GNA but hope to hit a 25% profit margin. They have a much higher margin with legumes than maize or soya, so they will likely continue purchasing legume seeds. Additionally, they wanted to let us know that they partner with NGOs mostly to ensure there are secure orders. They concluded by saying they do not have any complaints about GNA.

### Rentmel Agro Dealer

Rentmel is an agro-dealer based in Eastern Province. They have been working with GNA for the past three seasons and commend GNA for many of their attributes. They appreciate the “social relationship” that they have with GNA and have experienced “minimal challenges.” Specifically, Rentmel commends GNA for its quick delivery, good communication, high germination rates, ease of purchase, convenience and high-quality germination. Rentmel mostly sells 25-kg bags and caters mostly to emerging farmers. They appreciate how GNA sells seeds on consignment and, in contrast to other agro-dealers, told us they are able to project forecasts for seed demand for each season. Rentmel is satisfied with GNA’s relationship with farmers, but believes that it would be beneficial for GNA to introduce various other products.

### Findings from Interviews with Small-scale Farmers in Kabwe, Central Province

The first focus groups we conducted with small-scale farmers were in Kabwe, located in Central Province. In one focus group, small-scale farmers expressed specific needs aimed at improving their agricultural practices and economic conditions. They advocated for more affordable purchasing options, such as lower upfront costs for down payments or discounts on

bulk purchases like those exceeding six bags. Additionally, there was a significant interest in receiving better training on the use and safety of pesticides and herbicides, highlighting a gap in current knowledge and practices. Communication between farmers and field officers also needs enhancement, with farmers requesting direct contact numbers to facilitate easier access and support. Finally, the farmers indicated a desire for the availability of off-season seeds, such as green maize and vegetables, to allow for continuous cultivation and income throughout the year. These points together suggest a clear call for financial flexibility, educational support, improved communication, and broader product availability from agricultural suppliers and support organizations.

In one focus group, satisfaction with Good Nature Agro was mixed. Farmers mentioned that they have experienced an increase in profits since working with Good Nature Agro, with one participant mentioning that they were now able to “afford beer.” Additionally, they stated that PEAs are good and visit frequently. However, some participants remarked that Good Nature Agro does not communicate honestly with them. One participant called GNA “liars” and “politicians” and said that GNA “treats them like children.” Another participant remarked that they would like GNA to introduce written contracts, so if GNA breaks any promises, they can “take them to court.” Both complaints were due to pricing discrepancies. For example, when the price of seed changed from 400kw (Zambian kwacha) to 330kw, they believed that they should have received the consequential 70kw difference. Remarkably, participants stated that they would reinvest that money into Good Nature Agro. On seed quality, they stated that Kafue seeds have a lot of shattering and do not dry evenly. Additionally, participants mentioned they would like GNA to incorporate chemical and herbicides in their seed packages because many of them are unable to afford the extra costs of herbicides and pesticides. Other participants mentioned they would be interested in GNA establishing an insurance policy in which they would refund the farmers after a good year. Similarly, other participants expressed their interest in a GNA buy-back program, stating that they would invest that money in ground nuts purchased from GNA. Finally, one participant mentioned they would like to see GNA diversify their crop variety and sell more integrated crops so that they are able to cultivate food for themselves.

The last focus group conducted in Kabwe showed general satisfaction of small-scale farmers. These farmers tended to be very satisfied with the pricing, delivery time, and seed quality of GNA’s products. Specifically, they mentioned that they were happy that GNA does not use recycled seed. Since working with GNA, these farmers have experienced a myriad of benefits. One participant commented that since becoming a GNA grower, they were able to pay school fees. Another participant stated they were able to pay medical fees. Another participant said they were able to purchase a motorbike, and another mentioned they were able to afford to purchase a cart and cattle. This focus group also mentioned areas of improvement for GNA. The general consensus was that they were very interested in insurance programs, as well as offseason training. Some training programs they mentioned they were interested in include inoculation training and herbicide training. Additionally, farmers in this focus group were very eager to learn more about other GNA products.

## Findings from Interviews with Small-scale Farmers in Gaveni, Katete, Eastern Province

During focus groups conducted in Gaveni, Katete, a theme emerged of the importance of drought resistance and protection against rust. In one focus group, farmers commended GNA for its drought-resistant products. Additionally, in this focus group, some participants were not affiliated with GNA and mentioned that they primarily grow Dina due to its high yield in non-drought years. Some farmers suggested that GNA should consider having two varieties of soya. They also said they would like to see GNA to buy back products and found insurance agreements too complicated to be worth it. Finally, they mentioned how they would like to see more training and believed they were paying too much for seeds.

Another focus group conducted with only female participants revealed similar sentiments. In this focus group, most of the participants had been working with Good Nature Agro between one and three years; with five participants working with GNA for one year, one participant working with GNA for two years, and three participants working with GNA for three years. Six participants were not working with GNA, but were interested in potentially starting a partnership. One of the biggest comments from participants in this focus group was that their Kafue crops have been attacked by rust. As such, they would be interested in rust insurance provided by GNA. These farmers mentioned they like growing Kafue because it is nutritious, early maturing, profitable, and resilient to climate change. These farmers mentioned that they grow maize as part of the farmer input support program through the Zambian government, where they received DNPk fertilizer in exchange for 10-kg of maize, and they would be interested in a similar program introduced by GNA. These farmers also commented on their general satisfaction of Good Nature Agro. Specifically, they enjoy how GNA supports them with loans and connects them to the markets by notifying farmers when there is a good price. However, they prefer when Good Nature Agro brings the vendors to villages. Additionally, these farmers mentioned they are satisfied with the extension services, and the three seasonal visits from the FS. One participant suggested that GNA improve the extension services even more, it should incorporate a weekly radio program where various crops are discussed. Overall, these farmers in this focus group were extremely satisfied with Good Nature Agro—some mentioned the correlated benefits from working with GNA. One participant mentioned that they were able to afford medical bills as well as installing cement flooring in their home, another participant mentioned they were able to purchase flooring, purchase a motor bike and build a house for her son, and a third participant said they were able to afford to send their son to college. This being said, the farmers in this focus group did mention that morale was decreasing throughout the community due to issues with rust.



## Findings from Interviews with Small-scale Farmers in Eastern Province

Our team conducted multiple sets of focus groups in Eastern Province. In the first focus group, there were 8 participants who had been working with GNA between six and eight years. These farmers were extremely loyal to GNA because of the benefits they had received since working with GNA. One participant said that they managed to buy cattle since working with GNA, and another participant remarked that they were able to build a house. However, despite these long-standing relationships, a common theme emerged in this focus group, that their relationship with GNA had begun to sour because of payment delays. The farmers in this focus group conceded that although there were these payment delays, once GNA explained their difficulties with paying, they understood. One participant explained that they were not frustrated with the lack of payment, but rather with the misleading communication. They remarked that Good Nature Agro kept saying they would get paid by the following week, but this was not the case.

Generally speaking, the farmers in this group were satisfied with GNA services. They receive different packages based on their capacity, and believe that the training was good, but would prefer training materials to be disseminated through a radio program. Additionally, many participants requested that GNA revise the payment process so that it is one payment. Farmers in this group also discussed issues they experienced with seed quality. In the past season, they experienced a prolonged dry spell, causing lower yields. They also experienced a rust issue which was reported a bit late, and therefore would like to see insurance be built into the input package. In these focus groups, they also mentioned that their Kafue seed was contaminated with off types, impacting their yield. Additionally, they were unsatisfied with the Wamsanga seed, and would like to grow the higher yielding MGV4. In these conversations they urged GNA to release the Stitijex, a hybrid seed variety, as well as introduce other crops—including maize, sunflowers, and other local vegetables.

Unlike other groups interviewed, this focus group received both nonselective and selective herbicides as well as insecticides from GNA. They would like everyone to receive selective herbicides instead. Additionally, the farmers in this group suggested that GNA reframe their input package. If GNA provides better, more reasonable prices to their clientele, it will become easier for farmers to do their planting. And by planting new crops, farmers will create a steady stream of income to help with the new pricing. With these new crops, participants suggested that GNA incorporate new trainings for all of the crops.

Finally, the participants in this first focus group suggested that Good Nature Agro create a loyalty program. The customer base in this focus group enjoys working with GNA and have had profitable partnerships thus far but believe there are ways that GNA can cement customer loyalty even further. An example of a program that would incentivize farmer loyalty would be a scholarship program for children of farmers who have maintained long-standing partnerships with GNA. Additionally, introducing other crops may increase loyalty for farmers who are not as loyal now, and providing timely premium payments will also help with issues of loyalty.

Another focus group conducted in the same farmer community in Eastern Province had similar themes emerge. The farmers in this focus group also had been working with Good Nature



Agro for a very long time. They were generally satisfied with Good Nature Agro's products, specifically with the drought-resistant nature of the seed and training services. However, due to unclear harvest pricing and being forced to purchase inputs from GNA, these farmers alleged that GNA may be "stealing from [them]." Additionally, because payments took a long time, they wanted a rebate for fertilizer. Some farmers in this group mentioned that they thought that GNA seeds were contaminated. However, more likely than not, as explained by extension employees, these farmers were contaminating the seeds themselves, revealing a knowledge gap that could be addressed by training.

In this group, some participants mentioned that they were confused about the loan processes. One participant explained that loans seemed to be to individuals, but when GNA was collecting, they asked farmers to form groups to pay back the loans. Another participant mentioned that some members of their community had to default on loans because of late payments from Good Nature Agro, and consequently have learned how to properly budget. In order to continue working with GNA and having a beneficial relationship, farmers in this focus group suggested that Good Nature Agro should introduce more crops such as maize, onion and tomato, as well as build a local training center. Finally, when asked about potentially introducing a scholarship program for the children of loyal farmers, participants in this group were very excited and eager to continue working with GNA.

The second set of focus groups conducted in Eastern Province mirrored the themes found in the focus groups from the first village visited. In one focus group, participants remarked that Good Nature Agro was not "honest" in the previous season and experienced payment issues. Participants alleged that GNA told them that they would be paid after two weeks, yet payment delays were close to one year. Despite having the reasoning behind this explained by the PEAs, participants indicated that they were very apprehensive and scared to work with Good Nature Agro. One participant expressed that GNA needs to speed up payment processes because farmers are indebting themselves to one another. Additionally, in hopes of making money, farmers have been traveling to Chipata, incurring high transportation costs. One participant explained that some farmers were unable to afford inputs because of high payments.

The participants in this focus group additionally remarked that they would like GNA to increase their support services. Although they receive training three to four times per year, they believe that GNA should increase trainings, and suggested implementing a radio program to make them more accessible for farmers in more remote areas. Some participants remarked that they were disappointed in the lack of support from GNA during the dry spell they had experienced in the previous season, as well as the lack of action when the farmers experienced rust during this season. Because of this, farmers believe that insurance would be beneficial and lower-interest loans during loan recovery would be preferred. Moreover, many participants indicated that they were unsatisfied with GNA's extension services and would like to grow more seeds than Good Nature Agro is providing them as per suggestions from PEAs.

This being said, the participants in this group did remark that since working with Good Nature Agro, their wellbeing and profits have exponentially increased. One participant remarked that they were able to build a house since working with Good Nature Agro. Another participant said that he "has benefited a lot," and last year—his fourth year working with GNA—he was

able to buy four cows and a plow. Another woman mentioned that Good Nature Agro has allowed her to save up enough money to send her daughter to nursing school, and “make a better life for herself.”

The farmers in this focus group appreciate the relationship they have fortified with GNA already, but would like to see more loyalty on both sides. One participant mentioned that “both sides should follow their side of the agreement,” and when GNA is experiencing financial difficulties, they would “like to see the big bosses come and explain [it] to them.” In tandem with this, farmers were not satisfied with the card payment system that GNA began to provide, and would prefer to have physical cash and receipts. Additionally, participants in this focus group expressed interest in continuing working with GNA, and suggested that Good Nature Agro introduce more legume seeds and trainings, loan programs in the off-seasons, and training on other types of farming such as aquaculture and beekeeping. Finally, a major theme from this focus group was the importance of youth empowerment. Participants in this focus group suggested that Good Nature Agro introduce scholarship programming for youth and youth recreation programs, like a sponsored soccer team.

In another focus group conducted in this village, participants mentioned that they were generally very satisfied with Good Nature Agro, and believe that the products provided are good quality and easy to sell. Additionally, they are very satisfied with the pricing of the products. Similar to other focus groups, participants in this group conveyed that they would prefer to not have a cap on the amount of product they are able to grow.

## Analysis of Findings

Our analysis of the interviews and focus groups we ran showed a great deal of agreement across the three sectors—farmers, agro-dealers and NGOs. That consistency makes us very confident that the following conclusions are strongly supported by the data we collected.

1. Communication at all levels of the distribution channels needs to be improved, especially financial communication

Our analysis of the data we collected shows that GNA’s communication needs to be improved for all three main customer groups: small-scale farmers, agro-dealers, and NGOs. Even though two of the three NGOs and one of the four agro-dealers commented positively on GNA’s overall communications, all three groups struggled with GNA’s lack of financial transparency and nearly everyone we spoke to in every segment recommended that GNA communicate with them more often and more directly, especially about financial matters, including payment processes, late payments, managing loans, and anomalies. When unforeseen circumstances come into play, GNA must communicate those anomalies and their consequences to all members of their distribution channels rather than keeping them internal. GNA should employ audience-specific methods of disseminating important information for each group. Some farmers specifically asked that they be given direct contact numbers for GNA so that they could get

support when they need it. Farmers also suggested more transparency around loans and payment processes. One focus group also wanted GNA to communicate with them more about the variety of products GNA offers. By repairing and improving financial communication channels, trust and loyalty with small-scale farmers will be built up, and NGOs and agro-dealers will be more inclined to work with GNA.

More direct contact with GNA was also mentioned frequently as a way to improve communication. Modern Bazaar suggested that GNA should visit with farmers and agro-dealers more frequently, and also noted that factory tours offered by GNA's competitors made them feel more like "part of the family."

All three of the NGOs said that they wanted GNA to forecast demand, not only because it helps them plan better, but also because it helps the farmers when they have a stable/guaranteed market for their products.

## 2. Training and education programs need to be expanded and enhanced

All three NGOs recommended that GNA expand the number of people they hire to increase their reach and to better support farmers through more and better extension services. They believe that more contact between farmers and PEAs will benefit both parties, improving communication, transparency and support. One of the agro-dealers (Livestock) agreed that if GNA did more to educate farmers about seed varieties and marketing through more trainings, they would grow their business more rapidly.

Farmers in nearly all the focus groups mentioned that they wanted more education and training programs. Groups said they wanted better training on safe use of pesticides and herbicides, training on different crops, and even training on different kinds of agriculture (such as aquaculture and beekeeping). Some also said that they would benefit from more extension services. Two of the focus groups suggested that some trainings and extension services could be on the radio. AgriEn agreed that more extension services would help the farmers.

From numerous interviews and conversations with farmers, we concluded that one of the most pressing issues that farmers face is issues with yield due to seed shattering and rust. In Kabwe, farmers explained to us that when Kafue seeds dry at the bottom and their tops burst, they do not dry evenly, resulting in shattering. Shattering impacts the overall quality and yield of the seeds. The issues of shattering can be solved by improving farmer training and education and teaching farmers the times that farmers should be plating, harvesting, etc. Implementing better training infrastructure will be beneficial to agro-dealers, farmers and NGOs alike—agro-dealers and NGOs want to see farmers satisfied and profitable, and farmers want to be able to grow a sufficient amount of product that they at least support their income. Improving communication and training regarding seed quality and yield will greatly increase GNA's reputation and brand loyalty.

### 3. Diversifying product offerings will improve market position

One of the NGOs (AgriEn) and one of the AGro-dealers (FABS) recommended that GNA offer a greater variety of seeds. AgriEn wants to buy more seeds from GNA, especially castor beans. FABS would appreciate a greater variety of seeds and of chemicals. Farmers in nearly all of the focus groups agreed, noting that they not only wanted greater variety of seeds they could grow during the season (mentioning soya seeds and other legumes specifically), but also off-season crops. Many of the groups also mentioned wanting more and greater varieties of chemicals (along with training on how to use them safely). One group wanted the chemicals to come with the seed packets to reduce their cost.

Farmers also wanted GNA to offer a greater variety of financial services. Nearly every group wants insurance programs and they want the policies to be transparent and built into their purchases. One group added that such insurance would cause them to invest more in GNA products. A couple of the focus groups specifically stated that they wanted insurance against rust. Two groups also said that they would appreciate more affordable/flexible purchasing options, including bulk discounts and loyalty programs, and some other groups suggested buy-back programs and fertilizer exchange programs. One group did not like the cap on how much they can grow, nor did they like the card payment system.

There is a high degree of agreement that GNA needs to expand the variety of seeds they offer and that they will sell more seeds if they do. Similarly, the farmers were essentially unanimous in wanting a greater variety of financial services, again stating that if those services were available, they would buy from GNA more often.

### 4. Improving brand visibility will increase market share and impact on farmers

One of Good Nature Agro's largest issues is its lack of visibility and brand recognition. Agro-dealers and members of Good Nature Agro shared that GNA has a smaller market presence compared to their major regional competitors such as Syngenta and Zamseed. This may be partially due to Good Nature Agro's recent founding in 2014. To expand its market share, GNA needs to expand its brand visibility. Because word-of-mouth culture dominates Zambia's agricultural markets, expanding brand awareness will allow GNA to expand their regional foothold, in turn increasing the amount of farmers they work with and positively impact. Agro-dealers and NGOs said this greater impact will increase their desire to work with GNA.

### 5. Capitalizing on Social Impact

Many farmers reported life-changing circumstances due to working with GNA. Many of them are happy to share how incredibly grateful to GNA they are for helping them reach higher levels of income. Though it is difficult to quantify overall customer satisfaction, we found an overwhelmingly positive response from small-scale farmers, specifically, about how their lives

have changed since beginning their working relationship with Good Nature Agro. Additionally, farmers shared that partnering with Good Nature Agro allowed farmers to make changes in the lives of their children and other youth in their communities. Youth and community are a large draw for them and being able to fund their children's education and medical care, as well as afford for their children not to work is an important part of why small-scale farmers continue to work with Good Nature Agro.

Similar themes emerged during interviews with NGOs and agro-dealers, themes of GNA positively impacting the farmers they work with, leading us to believe that this is an important consideration for most members of the agricultural community. GNA has impacted its farmer clientele very positively, and should continue to do this. Publicizing this widespread and significant social impact would probably increase their market share among small-scale farmers as well as increase their attractiveness to agro-dealers and NGOs.

## Recommendations Informing Deliverable

Analysis of our findings revealed that the most important thing Good Nature Agro needs to do to advance their business operations and strategy is to improve communication in all three customer segments they work directly with. Beyond the general need for transparency across all three channels, we noted specific demands for increased communication about financial matters. We also consider our other four major findings to be largely matters of communication: expansion and enhancement of training and education programs are vehicles for GNA to share their knowledge with their growers and customers; recommendations that GNA diversify their products and financial services involves listening to the needs of those same growers and customers; and improving brand visibility and capitalizing on social impact both revolve around GNA's need to communicate what they are doing to a larger general public. We also determined from our analysis that GNA needs individualized communication strategies for each customer segment to improve their business relationships.

Additionally, we offer below some general recommendations based on preliminary discussions with the team at Good Nature Agro; we determined that strategies for improving outreach could range from minute fixes, such as providing Private Extension Agents with branded materials, to large-scale "out of the box" recommendations, such as creating a Hollywood Hills-esque sign in Chipata, where Good Nature Agro is located.



## Marketing Recommendations

### Opportunities to Improve Communication

Currently, the communication structures of GNA are adequate, but as the company grows and expands its regional foothold, our data that improving communication is necessary.

Decision-making in the central office at present is extremely centralized. This may pose an issue in the future. As Good Nature Agro continues to expand, the highly centralized structure may cause individuals to work beyond their bandwidth. Such centralization also creates choke-points which delay decision-making and communications about those decisions. As a consequence, communication with stakeholders has begun to falter. Bearing this in mind, one major suggestion would be to restructure the corporate office by expanding the sales and marketing roles and giving the managers of these positions ability to make decisions appropriate to their roles. These roles should be performed by more people to enable expansion into greater regional markets and create more partnerships. Some agro-dealers and NGOs believe that the retail and sales team at GNA is not large enough to cater to them at an individual level. Some agro-dealers also mentioned that GNA's seed tends to be slower selling than other companies and suggested having a merchandiser at the shop would increase sales and would likely lower the amount of GNA seed that is returned due to consignment. We believe that the merchandiser would improve the relationship between GNA and the agro-dealers, helping facilitate future sales. Having a less centralized business model will also help GNA maintain relationships with NGOs. Providing agro-dealers and NGOs with a point person will ensure that communication is personalized and proceeds at a fast pace, helping maintain good relationships with NGOs. Not only would expanding middle management create a more professional environment that emphasizes a culture of delegation within the office but would also help with bridging the gap between stakeholders; specifically between small-scale farmers and senior management.

We also suggest that GNA creates more regional sales teams. This too would add greater personalization and allow farmers to build closer bonds with members of the Good Nature Agro community. One consistent positive piece of feedback we received was that small-scale farmers enjoyed working with Good Nature Agro partially due to the care they show for their stakeholders. Giving them access to dedicated regional sales representatives will cause small-scale farmers to feel even more like part of the Good Nature Agro family and will generate greater brand loyalty. Because it may not be feasible to hire more sales representatives immediately, it may be beneficial to train field supervisors in sales to act as interim sales representatives. Especially because field supervisors already have contact with small-scale farmers, extending their job descriptions temporarily would allow GNA to expand its regional foothold until income increases sufficiently to support outside hires.

Enhancing middle management through expanding the sales and marketing teams will improve communication with small-scale farmers immensely. Focus groups made clear to us that one of the biggest things GNA needs to improve is financial communication with small-scale farmers. Important messages are getting lost in translation through the distribution channel, specifically with field supervisors. Because of this, we believe that in addition to the dedicated sales reps mentioned above, there should be greater contact between corporate officers and small-scale farmers. One possibility would be for Good Nature Agro to host Office Hours regularly in different regions, in which GNA employees would be proactively available for farmers to voice their concerns.

Expanding the middle management team should resolve many financial transparency issues. However, as mentioned above, lack of transparency and upfront communication regarding financial transactions or delayed payments was a major stressor for many of the stakeholders GNA works with. Although the cash flow issue that many of GNA's dealers expressed frustration with seems to be an anomaly, all the agro-dealers stated they would have preferred honest communication regarding when they would get paid. For NGOs and agro-dealers, when payment issues arise, GNA should use sales representatives to deliver news personally, but for some more minor issues, email and newsletters should be sufficient. While a lack of clear financial communication has created issues with all GNA's clients, it was a particularly difficult issue for the farmers because of the long distance some of them had to travel to get to the bank. For farmers, issues should be addressed in person through more expansive extension services and visits by sales representatives; for minor issues, radio programming may be sufficient. Our data makes clear that farmers want GNA to offer more and different kinds of financial services; creating stronger communication channels between GNA and the farmers they serve will allow them to better understand the farmer's needs and to develop financial services products that will meet those needs.

Our research has led us to believe that it would also be beneficial to open lines of communication regarding disease or potential threats to crop yield. GNA can create initiatives to support farmers in the event of receiving subpar seed. One example of this would be to offer guarantees to farmers in the event of low germination rates. This creates a culture of accountability and trust, and may benefit Good Nature Agro by expanding its customer base.

Additionally, stakeholders expressed that they would like for GNA to make a greater effort to make their experience more personalized and less like a business transaction. Overall, GNA also must improve their communication and better listen to farmers' constructive criticism. Agro-dealers also voiced that they would like to see more of GNA throughout the year—meaning visits to their offices even in the off-season—and would like to feel like a part of the GNA family rather than just a business transaction. Agro-dealers seek monthly calls to check in on seed vitality, estimated shipment and payment dates, and to address their overall needs. Additionally, we believe that offering processing plant tours to agro-dealers would be beneficial to GNA's partnerships. These tours would provide them with personalized insights into GNA, and also have the added benefit that it would be easier for them to sell GNA seed if they were more familiar with GNA's products and processing. These tours would also facilitate better communication with agro-dealers which could create new opportunities for GNA. This will build

a stronger relationship between Good Nature Agro and agro-dealers, ultimately building customer loyalty.

These open channels of communication and transparency should be extended to the NGOs GNA partners with. GNA should continue to enhance their exceptional customer service. Many of these NGOs valued their long-standing relationship with GNA, so there should be more effort put in to maintain these bonds. Any time that an NGO communicates an issue, inquiry, complaint, or concern, GNA should make sure someone is handling the issue with respect, empathy, and patience. We recommend that one person be a point person who proactively calls in to NGOs regularly to do friendly checkups that begin on a friendly note, such as asking about family, and transition into a business tone, such as asking about the product. Keeping in contact with the NGOs even after a transaction has occurred is incredibly important because it makes them feel more comfortable and helps build trust.

## Opportunities to Enhance Training

Good Nature Agro has the potential to improve its communication by reframing training materials regarding seed quality and yield—specifically with seed shattering. The issues of shattering can be solved by improving farmer education and training, specifically by teaching farmers the times that farmers should be planting and how they should be treating their seeds. One way training materials could be improved is through weekly radio shows that would engage farmers with educational materials. Good Nature Agro has already been piloting online training programs, but we believe that it would be beneficial to implement these training programs via radio since many farmers have minimal connectivity and even those with access prefer radio. Some topics of conversation can be simple planting and harvest reminders for newer farmers and training led by agronomists.

Agro-dealers would also like to see GNA disseminate its training materials more effectively by posting sales representatives at the agro-dealer locations. This would include creating some educational materials about the variety of seeds and services GNA offers as well as training materials that agro-dealers can share with their clientele. It may be also prudent to add crop information to seed bags that includes instructions about planting and crop maintenance. Ideally, these instructions would be visual, because of the wide variety of languages spoken by GNA clientele.

Curriculum can also be improved in other segments. First, there should be training materials developed focusing on the adverse impacts of climate change. Especially in Zambia, a region whose agriculture depends on the natural dry and wet seasons, yield is impacted exponentially when there are climate disasters. Equipping PEAs, FSs, and farmers with the proper resources to deal with climate-change-prone issues is essential. Secondly, a comprehensive procedure should be developed to address issues that surpass the capabilities of either the PEA or Field Supervisor. This protocol already outlines a systematic escalation process, ensuring that complex problems are efficiently resolved by engaging higher levels of expertise or authority. Third, there should be a rotational off-season training program. This

program could focus on teaching farmers a variety of topics ranging from how to grow other off-season crops to lessons about new technologies, market trends, and innovative farming practices. This may help GNA better understand the farmer's needs for more and different kinds of seeds and crops and to diversify their offerings to match the farmers' needs as climate change continues to affect what kinds of crops can be grown successfully, sustainably and profitably.

Finally, GNA should create and offer educational programs focusing on economic empowerment—specifically for female farmers. Recognizing the crucial role that women play in agriculture, these programs should be tailored to address the unique challenges and opportunities faced by female farmers. Workshops, training sessions, and mentorship programs can be designed to enhance their knowledge and skills in various aspects of farming, including crop management, sustainable practices, and financial literacy. Moreover, the educational initiatives should extend beyond traditional farming practices to encompass agribusiness skills, market access, and entrepreneurship. By equipping female farmers with a diversified skill set, GNA can not only enhance women's productivity on the field but also facilitate their active participation in the broader agricultural value chain from production to marketing.

## Opportunities to Improve Brand Awareness

Good Nature Agro has a reputation among those who know about it as a high-quality seed company with a mission to improve the lives of small-scale farmers. One of Good Nature Agro's largest issues is its lack of visibility, poor brand recognition, and smaller market presence. One area where it can improve upon its brand visibility is by providing GNA-branded gear for the Private Extension Agents (PEAs). Investing in a hat and a few shirts for the PEAs would be a low-cost way for GNA to increase its brand visibility in farming communities. As the PEAs go out and engage GNA farmers, non-GNA farmers would see them and would ask questions, making them more likely to work with GNA in the future. This is because the agricultural community in Zambia is very dependent on word-of-mouth recommendations and communication. PEAs will feel like they are a more integral part of the GNA process, and an environment of loyalty will be cultivated. Providing branded merchandise will also help in instances where a new PEA is hired because they will be immediately recognized as a GNA employee. This will make the transition to becoming a new PEA more seamless. Additionally, it was suggested that primary PEAs should be provided with branded bicycles or motorcycles to increase productivity. This would increase the size of the region they are able to serve, build camaraderie within the company and show their employees that GNA cares. This rollout could start with top-performing PEAs to incentivize high-quality work. GNA could also provide loans or partial reimbursements to these lead PEAs if the cost to purchase outright is too high.

Another general marketing improvement that would increase brand awareness and overall visibility would be to advertise via soccer. While in Zambia, we noticed the cultural significance of soccer. This may have been partially due to the fact we were in the country during the Women's World Cup and Zambia's women's team is very good, however, we also noticed



that especially in farmer communities, soccer builds community. Children and adults played soccer in their free time, and it was a theme of cross-cultural conversation that we as American researchers were able to have with Zambians. Because of this, one larger-scale recommendation for Good Nature Agro is to invest in soccer in some way. One suggestion could be to add GNA's name to a soccer stadium—potentially one in Chipata. Another suggestion would be to create a Good Nature Agro youth soccer league. Many of the farmers expressed the importance of investing in their children's future, and sports is a very integral part of furthering children's socioemotional development; it also tends to be a key element of children's happiness. By investing in the community as well as in future generations through sports, Good Nature Agro humanizes their corporation and shows clients they care about the impact of their company on its clientele.

Another larger-scale recommendation for Good Nature Agro to further expand its marketing is to host a "Good Nature Gala." This annual dinner would be an opportunity for select small-scale farmers, NGOs, government officials, agro-dealers, and GNA employees to mingle and network. Small-scale farmers who show the greatest loyalty and success would be selected for this event, acting as an incentive for farmers to increase their engagement with GNA. Hosting a dinner at a time when all these groups can come together would be a great way to build deeper connections and strengthen relationships with clients. Having this event would also be a great opportunity to highlight the success stories of farmers. Personifying the impact of GNA at this event builds customer loyalty from other stakeholder groups, as well as increases GNA's regional foothold.

GNA should also focus on aspects that set them apart from other seed distributors. The social enterprise side of GNA is a large reason why NGOs prefer partnering with GNA over other commercial seed companies. Capitalizing on that aspect of the brand, especially to NGOs, is important and has not been done enough. Ways to do this include sending quarterly updates on the social impact created by GNA. These quarterly updates can highlight a couple of success stories, and use statistics to provide evidence of how prevalent those stories are (how many more farmers reached the middle class or how many farmers GNA has been able to reach). They could also include graphics on new initiatives being taken by GNA and could even include surveys about what the partners would like to see from GNA next.

We also recommend that GNA dive deeply into alternative seed varieties. Seeing as AgriEn was strongly interested in castor seeds and many focus groups indicated desire to plant more and different crops, further research might indicate other customer groups would be interested as well. A survey could be sent out over Whatsapp and could be a main talking point of the point person GNA should appoint to keep up customer relationships.

Finally, putting up billboards would greatly increase GNA's brand visibility and help elevate them to the same status that other Zambia seed companies have.

## Opportunities to Intentionally Promote GNA's Social Impact on Farmers



Good Nature Agro needs to better increase their brand awareness directly through success stories in mass media— specifically newspapers, television programs and radio programs. While conducting interviews with farmers, we discovered that many of them have greatly improved their lives and livelihoods due to working with GNA. Farmers also reported that partnering with Good Nature Agro allowed them to make changes in the lives of their children and other youth in their communities. Their testimony made clear that emphasizing the benefits to youth, as well as the success that farmers obtained by working with Good Nature Agro is one of the primary reasons that farmers place so much value on their working relationships with Good Nature Agro. Therefore, highlighting these success stories as well as piloting youth programs in communities may serve as a very effective marketing tool to expand the regional foothold and customer base for Good Nature Agro.

In general, Good Nature Agro must start to market the stories of farmers who have had a successful relationship with Good Nature Agro. Spreading word of the impact that GNA has on their customers will convince other farmers to work with Good Nature Agro. One way this could be done is through a mass-media campaign, which could highlight all the success stories of Good Nature Agro. Not only should farmers' stories be spotlighted in print, radio and web materials, but in the middle of such a campaign would also serve as a perfect time to hold events for farmers across the country. The GNA team based in Chipata expressed interest in building a Chipata-Good Nature Agro sign in the hills of Chipata, reminiscent of the Hollywood sign in the Hollywood Hills of Los Angeles, California. If GNA creates a radio advertisement, and invites national and international news organizations to highlight this endeavor, it would attract additional attention to the media campaign, and building this sign would make Good Nature Agro a household name.

Throughout our interviews, we saw that the shared history and mission of GNA are integral to the regard NGOs have for GNA. Many interviewees told stories of the role they have had in GNA's founding. Due to the shared histories between GNA and many of these NGOs, we recommend Good Nature Agro to capitalize on maintaining these relationships. We recommend that GNA use three extra steps to continue building these relationships.

During our meetings and surveys with small-scale farmers, we found that farmers valued the personal connection as well as being able to see the success of other farmers who work with GNA. As a result, we think that the first good strategy for breaking into new regions or expanding in a current region would be offering some initial benefits to farmers, such as offering insurance, to get them to switch to GNA and then building GNA's presence from there. We think that GNA will be especially successful at expanding during drought years because GNA's seed tends to be faster maturing and will thus perform better in years with worse conditions. In one of our meetings farmers who were not working with GNA came and they were certainly more interested in GNA because of the recent success of GNA farmers. This brand awareness could be further increased by our second recommended strategy: setting up GNA signs on certain farmers' plots, particularly farmers who produce a high yield.

Some agro-dealers mentioned that education could be a better model for bringing in new farmers rather than just promotions alone. We think this is true and based on our conversations with farmers, our third recommendation is that GNA provide more education about the benefits

of GNA seeds as well as general farming education. This would be an effective way to get farmers to switch over to growing GNA seeds. One of the biggest benefits for farmers from working with GNA is the fact that GNA has a higher ratio of PEAs to farmers than most other companies: GNA's more personalized approach

Regarding building loyalty among existing farmers, we think there are a few avenues GNA could take. One avenue would be to create a loyalty program for farmers who have worked with GNA for a certain amount of time. This loyalty program would entitle them to certain benefits. One of the benefits that we think would be particularly convincing would be offering educational scholarships for the children of farmers. During our meetings, farmers seemed interested in this potential program, and we think this would be a great way of encouraging farmers to continue working with GNA. We also think that this strategy could also be used to attract more farmers to work with GNA. Thus, it could help not only increase loyalty among existing farmers but also attract new farmers to work with GNA.

Another fundamental change Good Nature Agro can make to increase its productivity, cash flow, and customer base is to introduce more crops that farmers can grow in the off-seasons, such as maize, sunflower, and local vegetables. The data collected shows that small-scale farmers purchase from Good Nature Agro partially due to the nutritional value and overall sustenance the legumes provide. By providing seeds that can provide a sustainable diet in the off-season, GNA will expand its market share. This is a two-pronged solution: it helps farmers implement more nutritious, more sustainable diets, and it increases their incomes as well. This strategy could also potentially help with cash flow issues because Good Nature Agro would be less reliant on payments that only come during certain seasons and insulates GNA against a bad soya year.

Finally, GNA should put more effort into solving issues with fraudulent seeds. Typically, farmers prefer growing source seeds because there are higher profit margins. However, this poses another challenge: people selling commodity seed as source seed and ripping off small-scale farmers. Because of this, it is important to collaborate with organizations to combat these issues. One suggestion is to lobby the Zambian government to better label and regulate seed quality. This task should be centralized and comparable between seed distributors and would ideally have stricter government regulations. A lobbying campaign would be the first step to ensuring compliance with this issue. Additionally, it may be beneficial to create industry certification for high seed quality. Not only would this separate Good Nature Agro from other businesses, but it would also revamp the seed and agribusiness in Zambia in general, ensuring that all small-scale farmers are knowledgeable about the seed they are purchasing.

## Conclusion

This report provides targeted recommendations for Good Nature Agro (GNA) based on insights from interviews with stakeholders. Key suggestions include enhancing customer service and communication with NGOs, expanding and enhancing training and education programming,

diversifying both financial and seed/crop offerings, improving brand visibility and promoting GNA's positive social impact.

Marketing recommendations focus on improving internal communication, creating brand visibility through events and loyalty programs, and addressing small-scale farmer and agro-dealer concerns. Initiatives to combat fraudulent selling, diversify crops, and collaborate with government entities align with GNA's mission.

For small-scale farmers, strategies involve improving brand visibility, educational campaigns, and loyalty programs. Agro-dealers suggest incorporating plant tours and expanding the merchandising team to strengthen relationships. General recommendations include addressing operational challenges, diversifying crops, and collaborating on seed quality regulations. Incorporating these strategies into the future of Good Nature Agro will help them expand their regional foothold and their overall brand recognition. Good Nature Agro is in a unique position: they are known for the impact their programs catalyze. By facilitating programs that emphasize this impact-first approach, Good Nature Agro is both widening the impact that this social enterprise is known for and singling itself out as a productive, efficient, and impact-first seed distributor.

Lastly, we extend our heartfelt gratitude to the entire Good Nature Agro team for their warm hospitality and support during our visit. Our sincere appreciation goes to Jeanno Muteta, whose unwavering assistance and guidance were invaluable throughout our entire trip. Jeanno's dedication played a crucial role in enhancing our understanding and experience during our time with Good Nature Agro.

Special thanks to Susan Ng'ombe and Joyd Sakala for their endless logistic support, both within the office and during virtual engagements on Zoom. We are especially grateful to Carl Jensen and Mr. Sunday Silungwe for generously sharing their insights about Good Nature Agro. Their willingness to impart knowledge and provide an in-depth understanding of the company's inspirational journey has been instrumental in shaping our research.

Lastly, our appreciation extends to the entire Miller Center team for fostering this partnership with Good Nature Agro. Without the collective efforts of the Good Nature Agro team and Miller Center, this endeavor would not have been possible. Thank you for being instrumental in our research journey!

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# Appendix I: Detailed Marketing Recommendations

## NGO Recommendations Example

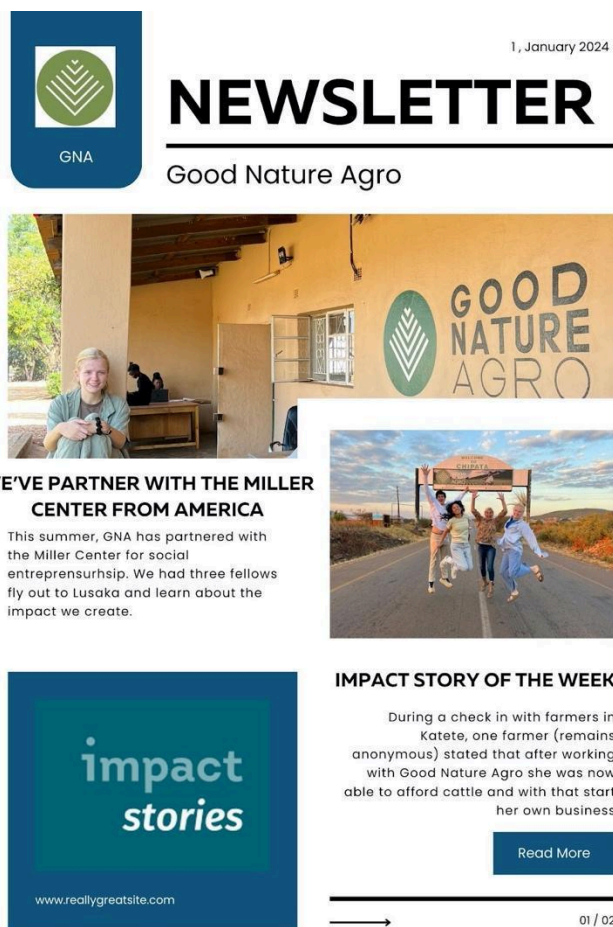


Figure 1. The first page of an example newsletter promoting Good Nature Agro's partnership with Miller Center for Social Entrepreneurship





## BUSINESS INNOVATION

---

This week we would like to conduct a survey asking all of our customers whether or not they would be interested if GNA started to offer Castor Seeds. Please fill out our survey here.



### KEY ISSUES ARISING

As we would like to provide complete transparency to all of our customers, we are having unprecedented difficulties with government payments and must postpone all of our payments until further notice. We are doing what we can for this matter to be handled in a timely manner. If you have any further questions or concerns, please do not hesitate to reach out.

[Read More](#)



 +123-456-7890

 gna@gmail.com

 Chipata, Zambia

Figure 2. The second page of an example newsletter



*Figure 3. A promotional material for Good Nature Gala, an event that would aim to bring together members of the GNA community.*

## Appendix II: Background

### Background and Previous Work

Zambia serves as an excellent place to investigate the societal implications of growing food insecurity in rural communities. In 2021, the real GDP of Zambia grew by 4.6%, showing the growth of the economy. However, this growth was not shared equally as Zambia is one of the most unequal countries in the world, ranking high in inequality (Human Development Report, 2022). More specifically, in 2015, more than half of the Zambian population was living below

the poverty line, and in rural communities, 77% of the population was living below the poverty line (Pirttilä, 2023). Inequality in Zambia increased due to the COVID-19 pandemic, but it is slowly returning to its pre-pandemic levels (Human Development Report, 2022). Additionally, Zambia ranks number ten out of 26 countries in Africa in intergenerational mobility, with more rural areas around the continent facing more obstacles to upward mobility (Papaioannou, 2019).

One previous study used tax-benefit microsimulation to examine the socioeconomic impact of agricultural policies in Zambia (Gasior, 2022). The policies included the Farmer Input Support Programme, Food Security Pack, and Food Reserve Agency (Gasior, 2022). The Farmer Input Support Programme, or FISP, is a program dedicated to promoting small-scale farmer productivity in Zambia (World Bank, 2021). It directly distributes input packs for these small-scale farmers and aims to increase the food security and income security of small-scale farmers. The Food Security Pack is similar and provides input packages for part of a crop recovery. Finally, the Food Reserve Agency allows for small-scale farmers to have greater access to markets by purchasing produce. This study showed that these policies have reduced poverty by 3-5% (Gasior, 2022).

Additionally, prior studies have proved the correlation between facilitating rural upward mobility, economic empowerment, and empowerment of marginalized groups in Zambia. Previous research has shown that there is a direct link between focusing on agricultural policies and economic empowerment for women (Chibomba, 2017). Furthermore, research shows that in addition to creating policy that works at fostering sustainable food systems, it is also necessary to disseminate financial and agricultural materials and information, as well as create avenues for financial independence.

## Appendix III: Interview and Focus Group Questions

### First, we give consent:

- What is your name, age, and gender? (We will keep track of this on our own)

### Small-scale Farmers

#### Farmers

- What is your gender?
  - o Male
  - o Female
- How old are you?
- How long have you been working with GNA?

- o 0-6 months
  - o 6-12 months
  - o 1-2 years
  - o Over 2 years
- What is your level of education?
- Which level of education did you attend
  - o Primary
  - o Secondary
  - o Tertiary
  
- What do you purchase from GNA (list categories of products)
  - o Bean Varieties
    - Lungwe Bungwe
    - Kabulangeti
    - Luangeni
    - Mbereshi
  - o Cowpea Varieties
    - Bububebe
    - Sandile
    - Lutembwe
  - o Groundnut Varieties- broken, most noticeable,
    - Wamusanga
    - Lupande
    - MGV4

- **How much, how often, etc MATRIX**
- **10, 20, 25 kgs**
- **How many packs**

- How do you currently receive products from GNA (check all that apply)

- GNA
- NGO (names)
- Government
- Agrodealer
- other

Now, I am going to ask you some questions about how satisfied you are with GNA's products and services:

## PRODUCT SATISFACTION

- Please rate the following on a scale of 1 to 10 (Not satisfied to Very satisfied)
  - Satisfied with the quality of legumes that arrived if ordered from GNA?
  - how happy are you with the branding? How is it designed, aesthetically? (1 not satisfied to 10 very satisfied) printing on bag starts fading.
  - On a scale of 1 to 10 (Not satisfied to Very satisfied) .... How satisfied are you with....
  - buying supplies
  - Customer service
  - pricing
    - how satisfied are you with the ease of purchasing the product?
    - how satisfied are you with the communication if something goes wrong
    - how satisfied are you with the price of which you purchased them at
- What customer feedback are you getting? - agro-dealers

More feedback on the location satisfaction in relation to the crop being offered in that regional area?

## PURCHASING AND USE PROCESS

We are going to ask questions about the process of your purchase:

- how often do you purchase- By season
- how much do you purchase?
- How much does one pack yield? (Note what pack size they are using)
- how much of that do you sell? If not being sold back to GNA, what percentage do you sell to outside sources?

Do you recycle seeds? Do you prefer buying new seeds? What percentage of seeds do you keep for the following season?

How much land do you own? How much do you dedicate to good nature seeds? What other seeds besides legumes do grow? What would it take for you to use more of your land for good nature agro? What would motivate you to grow more legumes rather than other crops?

- Currency, percentage, etc



- How much do you keep?
- how much is typically lost each season due to ...? (Seeds that do not grow)
- Rainfall -
- Floods -
- Droughts -
- Pests -

If Gna was willing to raise the cost of legumes to provide insurance to farmers, would you be willing to pay?

\*Prices

- If GNA was to sell Maize, would you buy from GNA or would you continue to purchase from your current supplier?
- how much do you pay for seed up front
  - The last time you paid, how much did you pay for X type of seed
- how much do you pay in kind after the crops grow
  - Matrix?
- how satisfied are you with the price? (1-5)

## COMPETITIVE ADVANTAGE

- Who is competing with GNA for your business?
- Are you still growing for other private companies?
- how well does the GNA product germinate in comparison to competitors?
  - Multi-crop vs. one-crop

If GNA is not buying back, which variety is easier to sell on the open market?

Which crop is easier to sell? (When GNA does not buy all of it back)

- Where do you sell your produce? How do you access those markets? Sell directly? Briefcase buyers? Aggregators?

How do prices compare GNA vs outside sources?

What do other competitors provide that GNA doesn't?

What does GNA provide that competitors don't?

- what else would you like GNA to offer on top of
  - training
  - market
  - access to open markets

-loans

- seeds

- which helpful are private extension services, do you receive enough logistical support?  
Payment support? (Rate 1-5)

Preferred mode of payment? Preferred time frame you want to receive your payment?

- What incentives could GNA offer to switch you to being paid electronically?
  - GNA covering the withdrawal fees etc.

What were you making on average yearly before working with GNA?

- Depends on Crop
- Prices to be imputed \*\*\*

What are you making on average yearly after working with GNA?

What benefits has GNA brought to you?

Please check all the benefits that you have experienced since working with GNA

- Matrix: has growing GNA seeds provided enough additional income to help make improvements in: (check all that apply)
  - Health
  - Education
  - Housing
  - Leisure
  - Relationships
  - Etc.

- What are some challenges you have had working with GNA?

- What else would you like to tell us?

## New Small-scale Survey

- Ask them how important educational access for their children is
- Consistent income
- How important is access to credit
- How important is the opportunity to get a cell phone
- Where do you want to see yourself/your family in 10 years
- 

## NGOS- Interview

- Brief introduction
- Why we are here in Zambia, what the Miller Center is, what our ideal project is for GNA

## **NGO's that buy and sell seeds/final goods with GNA**

### Your organization and your relationship with GNA

- Please tell us about your organization's mission and services
- In which areas are you targeting to support farmers?
- Where does GNA fit in with your mission
- How is your working relationship with GNA? And how do you see your working relationship with GNA progressing in the future?
- As an NGO, when you purchase from GNA, what do you look to provide to the farmers that you target? (Access to markets, ability to support nutrition)
- Do you prefer buying seeds from a social enterprise?
- Would you consider GNA a social enterprise?

### GNA's product

- Does your support for farmers align with GNA line of seeds?
- Bean Varieties
  - Lungwe Bungwe
  - Kabulangeti
  - Luangeni
  - Mbereshi
- Cowpea Varieties
  - Bubebe
  - Msandile
  - Lutembwe

- Groundnut Varieties
  - Wamusanga
  - Lupande
  - MGV4
- How satisfied are you with the product (1 not satisfied to 10 very satisfied)
  - quality of seeds, germination, how easily grown in flood/drought areas,
- How satisfied are you with GNA delivery time? How satisfied are you with GNA's support services?
- Are you able to forecast your seed requirements for the following 5 seasons?
- What are your preferred pack sizes?
- What do you look for when buying seeds
- How satisfied are you with GNA's pricing?
  - Is GNA's pricing at, above or below the market rate?

#### GNA's competitors

- How does GNA's product compare to seeds bought from other companies?
  - Seed quality?
  - Yield?
  - Growing time?
- How does GNA's delivery time and support services compare with other companies?
- Which other companies do you buy seed from?
- What are the other seeds you buy from other companies?
  - If GNA were to sell those seeds, would you buy them from GNA?
- What do you like about our competitors' products?

#### Final questions

- What are some areas of improvement recommended for GNA?
- What else would you like to tell us?

### **NGO's that facilitate seed sales → Edge**

- Please tell us about your organization's mission and services and in which areas are you targeting to support farmers?
- Where does GNA fit in with your mission
- Why work with GNA to meet your mission statement?
  - Do you have any criteria?
- How is your working relationship with GNA? And how do you see your working relationship with GNA progressing in the future?
- How do you measure your social impact/ corporate social responsibility? And how is your social impact/ corporate social responsibility affected by working with GNA?
- What products do your partner farmers buy from GNA (list categories of products)?
  - Bean Varieties
    - Lungwe Bungwe

- Kabulangeti
- Luangeni
- Mbereshi
- o Cowpea Varieties
  - Bubebe
  - Msandile
  - Lutembwe
- o Groundnut Varieties
  - Wamusanga
  - Lupande
  - MGV4
- Since working with GNA have your (stakeholders) improved their income? How?
- What improvements would you like to see from GNA?
- If we offered buy back to your farmers, would that motivate you to buy more products from GNA? Would that create room for GNA to advise your farmers on what seeds to grow?
- What else would you like to tell us?

## Government- Interview

- What do you purchase from GNA (list categories of products)
  - o Bean Varieties
    - Lungwe Bungwe
    - Kabulangeti
    - Luangeni
    - Mbereshi
  - o Cowpea Varieties
    - Bubebe
    - Msandile



- Lutembwe
  - o Groundnut Varieties
    - Wamusanga
    - Lupande
    - MGV4
- How satisfied are you with the product (give categories)
  - o 1 (Not satisfied)
  - o 2 (Somewhat dissatisfied)
  - o 3 (Neither satisfied nor dissatisfied)
  - o 4 (Somewhat satisfied)
  - o 5 (Satisfied)
- 
- In what quantities do you purchase
- How do you currently receive product from GNA?
  - o GNA itself
  - o larger distributor
  - o NGO
- What does your own distribution channel look like
- How much markup do you get with your GNA products
  - o Under 10%
  - o Between 10%-50%
  - o Over 50%
- Who does GNA compete with for your business
- What is the current margin with GNA's top competitors
- Are you satisfied with GNA's delivery?
- How satisfied are you with the efficiency of their deliveries (give scale 1-5)
  - o 1 (Not satisfied, not efficient)

- 2 (Somewhat dissatisfied)
  - 3 (Neither satisfied nor dissatisfied)
  - 4 (Somewhat satisfied)
  - 5 (Satisfied)
- **Matrix... efficiency is multiple aspects**
  
- What do you do with the product at the end of the season if you do not sell it?
  - Return
  - Refund
  - lose etc.)
- Do you get incentive (bonus?) for selling higher quantities of GNA seed than in contract
  - Yes
  - No
- What is incentive with other cost?
  
- What are your customers seeking from you? Check all that apply
  - Regular germination
  - Easier to Plant
  - Greater Yield
  - Quality of Produce (unit per square foot)
  - Satisfaction with color
  
- What services does GNA offer in addition to the product
- Which services are most useful to you and why
  
- Since working with GNA have you (or your sub-distributors) improved your income?
  - Yes
  - No
  
- If yes, has growing GNA seeds provided enough additional income to help you (or your sub-distributors) make improvements in your home/ health / relationships or education or other (what)
- Matrix: has growing GNA seeds provided enough additional income to help make improvements in: (check all that apply)
  - Health

- o Education
- o Housing
- o Leisure
- o Relationships
- o Etc.

- 

- What are the drawbacks to purchasing GNA seeds
- What else can GNA do for you
- What else would you like to tell us

## Agro-dealers

### Introductory Questions

We are Lewis Family fellows at the Miller Center for Social Entrepreneurship at Santa Clara University doing a research project with GNA. Before we start, we would like to ask for your consent to

- Tell us about your mission and your business relationship with GNA?
- How would you describe your growth since working with GNA?
- Does GNA being a social enterprise factor into your decision to buy products from GNA?
- What do you purchase from GNA (list categories of products)
  - o Bean Varieties
    - Lungwe Bungwe
    - Kabulangeti
    - Luangeni
    - Mbereshi
  - o Cowpea Varieties
    - Bubebe
    - Msandile
    - Lutembwe
  - o Groundnut Varieties
    - Wamusanga
    - Lupande
    - MG4
- How much do you purchase? (Find out their increments)
- How often do you purchase-

- o monthly?
  - o Annually?
  - o By season?
- How satisfied are you with the product (1 not satisfied to 10 very satisfied) ... come up with categories of satisfaction such as regular germination, ease of use, quality of produce grown, satisfaction with color or size, etc.
  - o Categories:
    - Regular germination
    - Ease of Use
    - Quality of Produce
- Does GNA meet your demand?
- Does GNA deliver on time?
  - o Yes
  - o No
- What Customer feedback are you getting?
- What is your fastest selling seeds from GNA?
- Which size bags are you fastest selling?
- What are your slowest selling seeds and bag size?
- Is there anything we can do to boost sales of the slower selling seeds?
- What percent of the product you buy from GNA is on consignment, credit, or upfront?
- What incentives could GNA offer to switch you from consignment to credit?
- Do you provide guarantees to the farmers in the event of low or no germination?
  - o If answered “yes” to the previous questions: If so, how do they provide the guarantees
- Are product guarantees something you would like GNA to be offering?
- Are you able to forecast how much seed you’ll be buying over the next few seasons?
- Do you think you are able to project your farmers requirements?
- Are you interested in long term contract, or are you primarily interested in buying depending upon season
  - o I am interested in long term deals
  - o I am interested in buying depending upon season
- Would a product discount make you interested in signing a long-term contract?
- What services are helpful to you and why?
- Are there any services that GNA is not providing that you would like them to provide such as merchandizers? (Make sure to ask specifically about merchandizers)
- Would you be willing to provide your own transport when buying/returning seed if we took transport costs from our prices?
- Are there any improvements GNA can make?
- Which other companies do you buy seed from?
- How does GNA’s product compare to seeds bought from other companies?
  - o Seed quality?
  - o Yield?

- Growing time?
- How does GNA's delivery time and support services compare with other companies?
- What are the other seeds you buy from other companies?
  - If GNA were to sell those seeds, would you buy them from GNA?
- What do you like about our competitors' products?
- How is the profit margin when selling GNA products compared to selling products from other companies?
- Are there any other companies that allow you to return your seeds produced at the end of the season?
- Is there anything else you would like to tell us?

## Appendix IV: Data

NGO's that facilitate seed sales→ Edge

- What is Edge?
  - Edge is a USAID funded project
  - 5 year project
  - 2020-2025
  - Facilitated project
  - Focus is to work with 450 SMEs
    - 10% are big structured SMEs
    - 65% are lower SMEs
  - Involved in 6 value chains
    - Feed: Maize, Soy and sunflower
    - Horticulture
    - Groundnuts
    - Aquaculture
    - Honey
    - Poultry
  - In Eastern Province, Lusaka and Central Provinces
  - Core Business: Shape up these SMEs
    - Best line to see the growth
  - 4 Pillars
    - Move these SMEs revenue by 40%
    - Take percent of profit



- Create 2,000 food related jobs
- More of a learning project
- 20% of the SMEs should be women owned and operated
- Core objectives
  - Working with partner parts that facilitate finance
    - Link SMEs to access market (such as GNA)
  - Working with different SMEs from different portfolios
  - Push these SMEs to access this market
  - They work with other providers to provide access to finance and such in order to supplement
- 
- Please tell us about your organization's mission and services and in which areas are you targeting to support farmers?
  -
- Where does GNA fit in with your mission
- Why work with GNA to meet your mission statement?
- Do you have any criteria?
  - 2 objectives: access to finance, access to market for SME development
  - Key challenge they see beyond the project the market falls in Subsaharan Africa
    - As much as they desire to see stable prices, this may not necessarily be able to happen
  - Jobs can only come along if someone is growing
    - It is very difficult to see this movement happen
  - They would like to see some more SMEs with more indicative prices
    - This is why they work with strategic companies with models like GNA
      - The commitment they see with their SME and GNA
        - GNA takes the seed and the commit to each other
          - GNA does not want to lose their seed, the SMEs do not want to lose their market
  - Going forward they believe their needs to be a government innovation
    - For example, in the US gov wants to see SMEs grow
    - Aggregators would die without GNA
      - They want to place there market for those who are placing one or two bags
        - Let's see they are having competition
          - Maybe people will move to the other competition (bigger company)

- So they are killing that SME
    - They want to engage aggregators, agro dealers
      - This is also what GNA is doing
        - They take one seed grower and take it to multiple people (like the whole breaking up land we talked ab yesterday)
  - Farmer centric and agrodealer centric
- How is your working relationship with GNA? And how do you see your working relationship with GNA progressing in the future ?
  - Elton was part of the people who consulted with GNA
  - The relationship between EDGE and GNA cannot be over emphasized
    - Even when they are doing value change development, GNA is very engaged in the project
      - They NEED GNA
  - Even when the project came into implementation, they are in the key value chains (i.e. soy, ground nuts)
  - Not only do they uptake their value chain, they also add to producer accessibility
  - GNA is the first model they want to use, they are moving in the right direction
    - In this particular season, they are already taking the way to get more SMEs in the production of ground nuts for GNA
      - And sugar beans for 2023-2024 season
  - Business like and cordial business
- How do you measure your social impact/ corporate social responsibility ? And how is your social impact/ corporate social responsibility affected by working with GNA?
  - Social impact is HUGE
  - They see when the farmer gets revenue, they take their children to school
    - Complete structural adjustment
  - They will buy cows
  - They will buy tractors
    - This will add more sources of income
  - They may hire people to grind meal
    - Adding more jobs
  - Impact is wide on both EDGE and GNA
- What products do your partner farmers buy from GNA (list categories of products)?
- Bean Varieties
  - Lungwe Bungwe

- Kabulangeti
- Luangeni
- Mbereshi
- Cowpea Varieties
  - Bubebe
  - Msandile
  - Lutembwe
- Groundnut Varieties
  - Wamusanga
  - Lupande
  - MG4
  - Because they are in seed multiplication
    - For their business to thrive, they use seed as raw material
      - The commodities they buy from GNA are seed
        - GNA does not want to use their seed
    - They end somewhere to start to mitigate
    - Last year they had unprecedented weather- some setbacks in central province
      - They want to review potential insurance
    - When GNA supplies seed, they either pay 50% or 100%
- Since working with GNA have your (stakeholders) improved their income? How?
  - From initial they do the baseline
    - They have baselines to review how they are growing
    - On average
      - Their SMEs grew their income by 15% in 2022
    - They are going to collect some more data on revenue
      - They want to see how profit has improved
    - Those that grew their revenue the most recorded revenue from aggregation
      - Some even have aggroshops
      - Some trading revenue
      - Diverse sources of income increased their revenue the most
    - There are some that are entirely dependent on their sales of their products
    - Most of the SMEs do more than one thing
      - These kind of activities have impacted their revenue
- What improvements would you like to see from GNA?
  - Improvements would align with project logic
  - Would like to significantly increase their revenue base

- Employ more people
- Grow their size
  - They have an implementing partner called Ngola?
    - They want their projected volumes in advanced
      - They want to be able to determine their hectares
        - **Indicative Volume** focus would help them!!!!!!!!!!!!
        - **SUPER IMPORTANT**
- Regions and concentration would help them
  - In some areas they are not strong,
- Indicative prices will go a long way for the farmers
- If they have the indicative volumes, they will be able to help the farmers far in advance
- Volumes, GNA will definitely be looking into that
- For indicative prices, they want to be able to project a price for next year
  - But they have worked out a base price for next year
  - For commodity farmers
- Because GNA has a new plant
  - Creating a network with small scale farmers may take a while
    - So they may want to get the ball rolling and work with aggregators and commercial farmers
- Seed projections is internal for GNA
- Even if you can't predict the weather, promising a market on the other side, the farmers will grow
  - **YOU ARE SELLING THEM HOPE**
    - Steady market is hard to determine, but it is EDGE's core objective to stabilize a market
- If we offered buy back to your farmers, would that motivate you to buy more products from GNA? Would that create room for GNA to advise your farmers on what seeds to grow?
  - Yes, they already buy back?
  - GNA considers partners as part of GNAs production line
    - Not competitors
    - Once they produce the seed it is GNA seed
  - On GNA providing advice:
    - Initially they wanted to grow ground nuts, but GNA influenced them to grow beans because of the demands of the market

- Of course, changing like this would confuse the farmers, but change can be very progressive
    - Everyone wants sugar beans because of the offer
  - Many of them are calling saying, they want to do sugar beans
  - They go by what the offtaker can take
    - If it is within the value chain, they are going to resort to that
- What else would you like to tell us?
  - Elton and Reford are both currently PhD students
    - They want to always say that the business focus is the market state
    - Businesses are felt to position these SMES
      - Insure they are organized
        - They do their own due diligence
          - And then recommend to other projects
  - Academia is the brain to the solution
    - They are figuring out what works, what does not
      - They look what is not sustainable
  - The out to grow model for GNA wants to change everything
    - EDGE
      - Something revolutionary
        - Other things are not working
  - GNA and Edge need each other
  - How you grow and contracted farming are two different things
    - Our growers both commit
  - They want insurance for the loaner as well as for the loanee
  - The insurance they will come here
  - GNA should not lose

## AgriEn Sustainable Food Systems

- Build sustainable food systems in Zambia. Background in a continental level of sustainable food systems. But they narrowed it down to Zambia because it would be too large of a project to do it continentally. Everything they do is to focus on filling gaps in Zambias food systems. Looking starting from the bottom very localized food system. Use lusaka as an example. Look to insure that that local community has enough government representation, private sector,



- Set up in 2020, they are a transitional organization, they were operating in 20 countries all over the world but in 2020 they would decided to leave and then the two women in the space be jobless
- There was a lot to be done and they feel that international originations stir up things and then leave but they wanted to sustain the impact that they made up until 2020 so they set up a real network here in Lusaka as a social enterprise to connect varies actors in the social enterprise space in Zambia
- They are relationship brokers, “within our network we look at which originations would be good to fill those gaps in the sustainable food systems”
- They contacted gna and they said that they had soya beans for that district, because most farmers couldn’t buy the seeds themselves due to financial and other reasons.
- wouldn’t have the facilities needed they help mobilize the farmers and GNA would provide the seeds
- First year GNA provided seed directly to farmers , farmers payed 50 percent - there were some gaps this first year it didn’t go well with farmers paying back in time and all of it
- When argo off-takes from farmers first cycle- they had to write off certain debts, even some farmers defaulted but they still wanted to run in the second cycle. The second time around they were able to pay back everything
- Second cycle, AgriEn bought the seeds and then the farmers payed them instead 50percent and they would wait instead of GNA taking the risk of farmers not paying back
- AgriEN got grant to run the second cycle from , which is why now they can provide extension services
- For second cycle they’re still waiting to see if GNA is a good market or not.
- GNA asks if farmers are flexible enough to change what they grow. Yvonne answers that she is looking for something that is affordable for them and the farmer which is why they like sticking to soya. Even if they have bad yield they don't make a loss because the price is very low. Second cycle they want to do sunflower and start to sell this because the price is very bad they still want some to do soya beans. They are also looking at other beans to be able to off take in case sunflower doesn’t go well
- Good relationship with GNA. Extension was the only part they didn’t feel was good. They didn’t get extensions during the second cycle from GNA. But that they could always call and ask questions to GNA and they would help out and tell them were to get certain resources from. Everyone they have met from a service lookout has been great. They hope they had more extension services from GNA.
- Extension service- before they even plant someone goes in and provides training the food preparations to how they plant, how they manage pests, weeds, what chemicals to use ( hopefully not) management and now looking for linkage to the market. Also just

someone who is available and they can call. Extension person is on the ground all the times right in the district for second cycle.

- She knows them as a social enterprise. Looking at the social impact on the ground from the farmers that wouldn't have the opportunities that GNA has given them.
- gives her justification to show Prices can be a little steep but looking at other competitors sources you could classify it as a social enterprise.
- Have not had any experience with commercial companies providing seeds. But her first choice is a social enterprise
- Buy from Competitors? Soley working with GNA but they did explore that last year working with others but they could not find a company that gives them that credit facility.
- Do u like GNA products? - From reviews it has been easy to off take because they know the kind of seed they are buying. Reviews are good. Even she would want kafue GNA seeds. Told story of how a farmer she talked to used a competitor seed and "it was really bad" so they want to stick with GNA.
- How satisfied are you with GNA delivery and extension serves ? - 9 the one is the extension.
- Jenano asks how would u like those extension services to be? Interviewee said have someone on the ground.
- Frist time agreement GNA said that they would do everything but because it didn't work in the first cycle GNA did not supply that. But moving forward now they would just want someone to support their person that they have now appointed.
- Why didn't it work first time- "The harvest wasn't good rain pattern wasn't good because we didn't have extensions"- first cycle
- GNA rep - would monthly visits supply ? Yvonne yes that would help, thats the ideal, but for now AgriEn has its own extension service its more that their person can liaison with that extension person. But if they picked up another crop a GNA person explaining everything would be ideal . For their extension person it would be useful to have written instructions, extension service guide.
- For farmers add more visuals how to plant the interspacing, how deep it should go
- 25kg is the only thing they have worked with. But they've had a client that has worked with 5kg (not with GNA) due to smaller packages needed because it was more for household services (GNA rep says GNA doesn't like 5kg)
- Would you be willing to pay a premium if its 5kg? Interviewee said no because they aren't buying or business but for household consumption. GNA rep says 5kg is a lot harder to package than 25kg.
- How satisfied with pricing ? They are ok, we have compared and GNA is more price friendly than most of the other ones they have looked at.

- Are you able to forecast your harvest by five seasons ? From the first experience they had such a hard time they did 100 farmers and that was 180 bags, second 70 farmers 300 bags. So thats a bit hard to have predicted. We can forecast but she doesn't think it will go down. They think a more ideal number to forecast to 2-3 seasons. GNA rep says "its very politically charged for example commodity price tend to push what farmers grow. Lots of things affect it so projections tend to be difficult."
- Castor beans they would be interest in GNA selling. Pricing is good. GNA rep said they would have to look at the value chain. GNA rep says he hasn't heard of the numbers which are pretty good for castor beans.
- Are they interested in groundnuts ? They give them options, its what is more lucrative for them so its not difficult to convince them of something else. But they have to be very careful that is not a bad recommendation and they lose money.
- Anything more ? It's been a great relationship, They have been trying to connect farmers with other and GNA kept popping up in conversations as they are interested in establishing in long term relationships so that they can best enhance the lives of their farmers. Because they are a corporate social enterprise that truly cares about the farmers not just making the sell. AgriEn was able to link together GNA and World vision. And GNA- World Vision- Vision fund and so saying they have also helped GNA on top of GNA helping them too. GNA rep says- linkages are the future of stainable agriculture `
- 3 things good with working with GNA - very responsive, doesn't matter what level- someone on the ground or someone in management- they are very engaging and community based. The social aspect - they come down to the farmer and try and find the challenges and respond as best they can. "The impact mission that GNA has is something that she admires the fact that that they have on farmers try to elevate the positions from lower to upper class is amazing." And also that they are very adaptable.

## FAO

- Please tell us about your organization's mission and services
  - FAO is a un organization its member organization so members of the UN are in charge of this organization
  - Technical support is provided by member nations
  - Main goal is to make sure there is no anger
  - And to ensure food security
  - Mostly work with the government primarily the ministry of agriculture and the environmental ministry
- Where does GNA fit in with your mission

- Plan to reach out to 60,000 small scale farmers
- Focus on increasing yields in areas in order to combat environmental destruction
- How is your working relationship with GNA? And how do you see your working relationship with GNA progressing in the future?
  - GNA bids on public tender agreements
  - Signing an agreement with GNA on the issue of off taking
  - Would like to see small holder farmers become more effective businesses
- As an NGO, when you purchase from GNA, what do you look to provide to the farmers that you target? (Access to markets, ability to support nutrition)
  - GNA is aligned with FAO's goals
  - Legume seeds is one of the main inputs needed for small scale farms
  - GNA also helps create a market for farmers
- Do you prefer buying seeds from a social enterprise?
  - Not a particularly relevant factor
- Would you consider GNA a social enterprise?

#### GNA's product

- Does your support for farmers align with GNA line of seeds?
- Bean Varieties
  - Lungwe Bungwe
  - Kabulangeti
  - Luangeni
  - Mbereshi
- Cowpea Varieties
  - Bubebe
  - Msandile
  - Lutembwe
- Groundnut Varieties
  - Wamusanga
  - Lupande
  - MGV4
- What products do you buy from GNA
  - Buy groundnuts and soya beans and beans
- How satisfied are you with the product (1 not satisfied to 10 very satisfied)
  - Meets FAO specifications
  - Haven't received any complaints from farmers

- Gave GNA an 8 across the board
- Early maturity medium maturity and late maturity assigns these varieties base don which areas are the best for each stage of maturing
- How satisfied are you with GNA delivery time? How satisfied are you with GNA's support services?
  - We are satisfied with GNA's delivery time
  - Very happy with support services
- Are you able to forecast your seed requirements for the following 5 seasons?
  - Mostly forecast by year
  - This is because FAO gets donations as its primary source of funding
- What are your preferred pack sizes?
  - For beans mostly 10 kgs
  - For maize they get 5 kgs
  - For soya beans mostly 25kgs
- What do you look for when buying seeds
  - Specifications are their criteria
  - Example is groundnuts must have a certain moisture content and germination rate
  - These are national and international standards
- How satisfied are you with GNA's pricing?
  - GNA is pricing within the market range
  - Compete with others for a public tender

#### GNA's competitors

- How does GNA's product compare to seeds bought from other companies?
  - Have complaints from farmers about other seeds but not GNA's
  - Farmers will indicate a preference, but it is very regionally dependent
  - Farming is very dependent on rain here
- How does GNA's delivery time and support services compare with other companies?
  - Partnering with multiple seed companies
  - Establish demos and then farmers can see which varieties are performing and how they are performing
- Which other companies do you buy seed from?
  - Was not willing to share the names says Susan knows
- What are the other seeds you buy from other companies?
  - Buy maize and pigeon peas
- If GNA were to sell those seeds would you buy them from GNA?



- Operates on a competitive market so GNA would have the same opportunity that other companies have
- What do you like about our competitors' products?

#### Final questions

- What are some areas of improvement recommended for GNA?
  - Would like to see GNA expand partner with them more in the north and are looking to partner more with GNA in the east
  - Sector of legumes needs to grow
  - Crop rotation is essential and so a more robust legume market would support that
- Primary regions FAO operates in?
  - Currently operate in five provinces
    - Northern, Copperbelt, Western, eastern, and southern provinces
  - FAO doesn't buy commercial grain only seeds
- Farmers work as a part of a cooperative

#### Livestock

- Offers free consulting services such as veterinary services
- Has a full time agronomist
  - Person qualified to educate on chemicals soil and cropping crop educator
- Legumes is a fluctuating market
- Very reactive to world price
- Expect to see a drop in soya bean price
- Trending up in last 2 years but expected drop this year
- Maize is almost exclusively grown by small scale farmers
- Other companies seed will sell before GNA seeds start selling
- Discount structure on volumes purchased
- Would like a seasonal training plan offered by GNA
- Only company that allows you to return soya bean seed
- Synergy seed co pan r zamseed
- Education is more important than promotion
- Should promote more that their seed is grown by small scale farmers
- Dina, safari, spike, pan 1867, lukanga, safari, magoye,
- Really likes what GNA is doing
- Education issue across Zambia

### **Tell us about your mission and your business relationship with GNA?**

- Cooperative
  - funded by European in 1990s
  - Small scale poultry farmers
  - Agriculture fencing division
  - “One Stop shop”
  - “not for profit”
    - Share holders receive minor discount
      - Keep the prices as low as possible
      - Average GP is 11%
        - Vaccine is the most
        - Feed is 5%
  - Consulting (vets etc. on whataspp)
  - Lab facility
    - fecal testing
    - lab testing for poultry
- Fulltime Agronomist on staff
  - what is an agronomist
    - Agronomist: person qualified to educate on chemicals, cropping “crop educator”
- how do you become a member
  - Memberships have been put on hold for a while
    - No major criteria
  - Farmer—> commercial or small scale or emerging
    - Most of the clientele are emerging/ commercial
- Very strong on the pharmaceutical
  - Targets the commercial farmers
  -

### **How would you describe your growth since working with GNA?**

- “Bastards, absolute bastards”
- Cowpeas, chickpeas as well
- standard customer supply arrangement
- Grown quite quickly

### **Does GNA being a social enterprise factor in to your decision to buy products from GNA?**

- No, it is a business decision
- deal with them the same they deal with a lot of the farmers

### **How would you describe your growth**

- Soya bean market has absolutely tanked
- Expected to see quite a drop in soya bean sales
- Growth is not linear
- It was trending up the last two years
  - Not so much to do with the climate, more so the market
- With COVID, there was a shortage of Soyabean seed, so the price was high
  - people started to produce more, now there is too much
  - Soya bean seed also has a shelf life, maize does not
  - is Maize linear in growth>
    - FRA: Food Reserve Agency
      - They set the price
      - Have not even set a price for soya this year aka they are not buying it
- Commercial farmers do not grow maize
  - Mozambique and Zimbabwe have had a poor maize season

### **What do you purchase from GNA (list categories of products)**

- soya, cow pea, and sugar

Bean Varieties

Lungwe Bungwe

Kabulangeti

Luangeni

Mbereshi

Cowpea Varieties

Bubebe

Msandile

Lutembwe

Groundnut Varieties

Wamusanga

Lupande

MGV4

### **How much do you purchase? (Find out their increments)**

- On bean side, no more than 10 tons
- Soya bean side 30 tons (avg) or more

### **How often do you purchase- monthly?**

Annually?

By season?

November and January, probably 3 to four purchases

### **How satisfied are you with the product (1 not satisfied to 10 very satisfied) ... come up with categories of satisfaction such as regular germination, ease of use, quality of produce grown, satisfaction with color or size, etc.**

Categories:

Regular germination

- no issues or complaints

Ease of Use

Quality of Produce

- Early maturing variety
  - you can plant in the early in the rainy season, and it will be done
  - This does affect the yield

### **Does GNA meet your demand?**

- yes

### **Does GNA deliver on time?**

Yes

### **What Customer feedback are you getting?**

- Smaller yield potentially
- Compared to the amount of yield planted it is respectable
- There are some soya beans that sell better than GNA, but GNA will sell
  - Jeanno says for the small scale farmers, they are the best
- Due to popularity on the variety

**What is your fastest selling seeds from GNA?**

- Kafuwe (more than every single other company except one)
  - But they sold other companies in October and November and then GNA in November and December

**Which size bags are you fastest selling?**

- 25 kgs

**What is your slowest selling seeds and bag size?**

- Lungwe Bungwe
- Luangeni
- 10 kgs
  - They do not stock all of the seeds

**Is there anything we can do to boost sales of the slower selling seeds?**

- Says it may be his fault
- They do not focus on cowpea, sugar beans
  - It is difficult to promote the sale of something

**What percent of the product you buy from GNA is on consignment, credit, or upfront?**

- All on consignment

**What incentives could GNA offer to switch you from consignment to credit?**

- industry norm
- nice thing ab consingment is you can give it back
- would be more careful with cash flow

**Are you able to forecast?**

- Can only forecast one season
- 

**Do you provide guarantees to the farmers in the event of low or no germination?**



- so much can impact low germination
- 

If answered “yes” to the previous questions: If so how do they provide the guarantees  
Are product guarantees something you would like us to be offering?

- Any customer complaint would be handled by the supplier of the seed
  - Investigation done by the supplier

Are you able to forecast how much seed you’ll be buying over the next few seasons?

- no

Do you think you are able to project your farmers requirements?

**Are you interested in long term contract, or are you primarily interested in buying depending upon season**

—I am interested in long term deals

—**I am interested in buying depending upon season**

**Would a product discount make you interested in signing a long term contract?**

- He would not be sure if discount would be helpfu bc it is is not consistent
- He would also drop the price
- Discount structure on volume purchased
  - rebates are nice too

**What services are helpful to you and why?**

- Training services are always helpful
  - Would like to educate as many farmers as possible
- Would like doing collaborarion with GNA
- Katie asks: what is your current structure
  - They do a lot of inhouse (facebook live), no field training
- 

Are there any services that GNA is not providing that you would like them to provide such as merchandizers?

**Are there any improvements GNA can make?**

- One of his very good friends is based there (Jonathan)

- focus on outgrow scheme is what their focused on
  - In general, it has been good
    - They are the only company that returns soya bean seed (that is why volume is very high)
- They need to educate people on variety
- Big proponent of people marketing outside of this office

### **How does GNA's product compare to seeds bought from other companies?**

- GNA is early maturing
- Bc of early maturity, it probably does yield lower
- Variety is ok, if it is not planted the proper way
  - Some farmers are not educated
  - Education is better
- National average is 12-14 tons per hectare—> commercial; small scale gets less than 2
  - Interested in net value
  - Irrigation

Seed quality?

Yield?

Growing time?

How does GNA's delivery time and support services compare with other companies?

How is your profit margin when selling GNA products compared to selling products from other companies?

### **Which other companies do you buy seed from?**

- Synergy
- SeedCo
- pANA
- ZamSeed

Are there any legume seeds that you buy on credit from other companies?

Are there any other companies that allow you to return your seeds produced at the end of the season?

### **If What are the other seeds you buy from other companies?**

— If GNA were to sell those seeds would you buy them from GNA?—> they do not have the rights

- Dina
- Safari
- Spike
- Pan1867
- Lukanga
- Magoye
- if gna had good seed, they would buy it

What do you like about our competitors' products?

**Would you be willing to provide your own transport when buying/ returning seed if we took out transport costs from our prices ?**

- Nope, GNA handles all of it

**Is there anything else you would like to tell us?**

- he has a bit of a crush on GNA
- They can't go big too early

**For marketing strategies, is there anything that stands out to you?**

- GNA should make more noise ab how their seed is grown by small scale farmers
- SeedCo had a campaign that was the word Maize in a local language (2010-2011)
  - Nothing has stood out
- Agricultural marketing is very bland and boring
- Very word of moth culture
  - training!!!! (keeps emphasizing)
  - There is such a wide gap between education and social standing etc.
- Many of Livestock's clients are lawyers, bankers, and accountants who own farms and they give foremen seed
  - But these are not necessarily educated people
- Private extension officers should be expecting every single week
- Pricing is the same (soya been 12%)
- Education is most important
- Nuts (macadamias and pecans) and avocados are the biggest growing crop—> not small scale
  - One of the main issues is audiiting
- GNA has massive POTENTIAL

## Modern Bazaar

- Family owned business started in 1970
- Base of operations is in Chipata
- Started the Lusaka office last year
- Agricultural side of the business started 15 years ago
- Relatively ok working relationship with GNA
- Work mostly on social capital
- Had an issue with GNA on them keeping their commitment
- Communication issue
- **Would like to see better communication from GNA**
- Started working with GNA recently
- GNA being a social enterprise is an important factor
- Only purchased the soya beans
- 5 mt of soya beans
- 2 month purchasing window
- By in large GNA has been able to keep up with the demand
- GNA is good on delivery time
- No bad reviews from farmers
- Everything is on consignment
- No incentives would convince them to change to credit
- Provides guarantees to farmers on germination and holds GNA accountable
- Impossible to project future seed requirements
- Hybrid seeds are produced by companies
- Climate change is a huge problem for Zambia
- \$1200 a ton last year for fertilizer this year the price is \$620
  - War in Ukraine effected fertilizer price
- Last year maize was bought at 3 ZWK per Kilo now it is 10 ZWK input costs have halved and output costs have doubled
- Interested in a long term contract but see it as more of an auto renew thing
- Bigger seed companies provide merchandizers and promoters
- Minimum of 600 clients a day
- Other seed companies have specials and monthly draws
- Hopes GNA provides a merchandizer and special deals in the future
- Two different category of sales
  - Other smaller agro dealers that buy in bulk
  - Some farmers just buy the retail price

- Hopes GNA increases its brand awareness and tell all the positive things about GNA's seeds
- Radio works really well for promotion in Zambia
- Would like to see more people come to the store in Chipata
- More of a client focus would be nice to see from GNA
- Purely retail people in Chipata
- Agro market is very competitive in Zambia
- Have to have a lean and mean operation
- Nothing has stood out so far marketing wise
- Other companies will show agro dealers around the factory
  - Make you feel like your a part of their business family
- Potential industry meet at GNA's facilities so that sellers can see the quality of GNA's products
- Possible marketing campaign where GNA advertises that they have the highest quality seeds
  - Could work with other seed companies that also sell high quality to do a public service announcement about poor quality seeds
  - Could create an industry organization that maintains a higher standard than the government regulation
- Lobbying government to clamp down on poor faith seed companies
- New seed could be a game changer
- Possible deliverable would be a marketing SOP surrounding new product releases
- GNA's quality is good, but it's an OPV
- Dina does very well in the east of Zambia
- Competitors
  - Signage, seed co, and koteva(somewhat)
- They need to have a basket of seeds, because of the cyclical nature of the Zambian market
- Other companies are more cemented within the market
- GNA is on the right track
- Zambian farmers are very loyal to seed companies
- Lot of brand loyalty
  - Will need to find a way to effectively convince Zambian farmers to switch to GNA despite loyalty to other companies
  - GNA could potentially offer a discount to new farmers to convince them to switch
- Would be interested in a transport rebate from GNA
- All about the human aspect and having the right team



- Would like to see more active behavior on the financial side and have them call when they cannot pay
- Government is very erratic with demand and also payment time
- Commercial side is much more consistent

## AgriFocus

- Elaborate on organizations? Deal in agro chemicals, seeds, base control owned by Zambian individual. One in Lusaka and two on the outskirts of Lusaka. They've been working with Ana 2-3 previous season GNA supplies them with Soya Seeds.
- Growth with GNA? Zambian farming community there is a change, they used to be more crop like maize now there is more soya. There is a diversification now on the types of crops they grow
- When to purchase? When they say season is on.
- What size? 25kg of seed? Due to hectareage
- Turnage? 3 ton
- Overall satisfaction? Germination - Growth - alright, its an early maturing variety and people can easily mess up the timing. Grain size too small compared to other hybrid seeds around.
- Meet demand? Yes it meets demand
- Purchasing habits? Mainly just credit "its better" have control over your finances. When you get assignment then you have to pay back. To not complicate the accounting.
- Do they provide guarantees? No guarantees, they usually refund to the supplier. I would like an insurance of course. It would be great for agrodealers and for farmers. In terms of drought or flood would you be willing to pay a little? Ahhh maybe 50 percent/50 chance mentioned that it may be him or an African thing but that they usually dont like buying insurance.
- How do you like the services provided? He would like them to expand on their extension services. - MONTHLY basis for extension services. Training on the ground would be helpful. Training maybe done more for him specifically so that when he sells the GNA brand he can sell it well.
- Would you pay extra for it- yes but put it in the seed price where I can't see it
- Long term contract? I would prefer one season because seasons change.
- Project farmers requirements for next season? Yes I am able to based of previous season.
- Improvements for GNA? Only interact once so keep communication even during off season. Basic communication, and also training and sales reps s

- GNA products compare to competitors? They're just now trying to catch up with the market, their brand is growing, and now people are asking for them, they recommend GNA now due to this early germination?
- Trend is almost the same. Introduce hybrid seeds.
- Return seeds at the end of the season? Yes I have worked with another company that lets me do that.
- Provide own transport? Transport cost out? Yes I would like if they provide their own transport if there is a discount. Have both open though. But it would be a plus to have the option.

## FABS

- Worked with GNA for three years
- Tremendous growth
- Just business
- Purchase legumes groundnuts soya
- Had to give back all of the soya
- Purchases over the course of the season
- GNA's need promotion
- competitors
  - Camano, synergy, pan r, and zamseed

Tell us about your mission and your business relationship with GNA?

- 3 years now
- This is the third year they will do business with them
- They have full support of them/ from them, training wise and everything
- Growth has been tremendous
- They sold a

How would you describe your growth since working with GNA?

- sold a lot of legumes and soya

Does GNA being a social enterprise factor in to your decision to buy products from GNA?

- just a business decision

What do you purchase from GNA (list categories of products)

Bean Varieties

Lungwe Bungwe

Kabulangeti

Luangeni

Mbereshi

Cowpea Varieties

Bubebe

Msandile

Lutembwe

Groundnut Varieties

Wamusanga

Lupande

MGV4

All the legumes, soya, ground nuts,

How much do you purchase? (Find out their increments)

- Last year they had to give back all of the soya (not just GNA)
- Farmers just like the recycling
- Worst year, 1 ton, best is 20 tons

How often do you purchase-  
monthly?

Annually?

By season?

- During the season, throughout the course

How satisfied are you with the product (1 not satisfied to 10 very satisfied) ... come up with categories of satisfaction such as regular germination, ease of use, quality of produce grown, satisfaction with color or size, etc.

Categories:

Regular germination

Ease of Use

Quality of Produce

Does GNA meet your demand?

- yes
- They have run out of beans and cowpeas

Does GNA deliver on time?

- yes

Yes

No

What Customer feedback are you getting?

- they will not complain
- No negative feedback

What is your fastest selling seeds from GNA?

Which size bags are you fastest selling?

- 25kg and 10kg

What is your slowest selling seeds and bag size?

- day to day they do not sell the cowpeas

Is there anything we can do to boost sales of the slower selling seeds?

- they need promotion
- They need to let people know
- Not have too many outlets
- So they can benefit from them
- People come with fake seeds
- Too many fake seeds they need to be very careful
- They do not buy from individuals

What percent of the product you buy from GNA is on consignment, credit, or upfront?

- credit facility they give her very little
- If they buy from a NGO they will chase them every week
- Mostly buy from consignment for the shop
- But if they have an order they will buy credit

What incentives could GNA offer to switch you from consignment to credit?

- not really

Do you provide guarantees to the farmers in the event of low or no germination?

- they guarantee they are from proper seed companies
- Want them to have the bag, lot number and the receipt

If answered “yes” to the previous questions: If so how do they provide the guarantees  
Are product guarantees something you would like us to be offering?

- maybe they could go into chemicals and maize seed

Are you able to forecast how much seed you’ll be buying over the next few seasons?

- very difficult to say, it is always fluctuating

Do you think you are able to project your farmers requirements?

- no

Are you interested in long term contract, or are you primarily interested in buying depending upon season

—I am interested in long term deals

—I am interested in buying depending upon season

- Happy by buying on season

Would a product discount make you interested in signing a long term contract?

- yes definitely
- If they gave a discount they would be interested in long term contract
- Farmers are fickle and will only buy one seed per season

What services are helpful to you and why?

- do not offer transport
- In house they deliver, but when she gets other orders they do not provide long term contract
- They are giving business though....
- Only GNA does not provide transport
-

Are there any services that GNA is not providing that you would like them to provide such as merchandizers?

- they have merchandisers from other seed companies
- 2x a week to come during peak season
- Brochures etc.
- would like some more comprehensive materials on the seeds etc.
- maybe training services

Are there any improvements GNA can make?

- brochures
- Advertising in shop
- There isn't really much GNA could do to only sell GNA

How does GNA's product compare to seeds bought from other companies?

- commando
- Panam
- Synergy
- Zam seed
- Seed co
- Dekalb

There are good compared

Other seeds companies are for NGOs

Seed quality?

Yield?

Growing time?

How does GNA's delivery time and support services compare with other companies?

- same level of quality, some others are falling behind
- The people keep in touch

How is your profit margin when selling GNA products compared to selling products from other companies?

- very similar
- Everybody gives 16%



Which other companies do you buy seed from?

Are there any legume seeds that you buy on credit from other companies?

Are there any other companies that allow you to return your seeds produced at the end of the season?

If What are the other seeds you buy from other companies?

- chemicals
- Maize
- Other legume
- 

— If GNA were to sell those seeds would you buy them from GNA?

- they would definitely consider buying from GNA

What do you like about our competitors' products?

- GNAs is early maturity
- GNA soya doesn't shatter, Dina do
- People think Kafue shatters
- Because they don't realize they have early maturity
- If there were training materials on this, it would be good
- Hybrids would be good
- Asked ab veggies

Would you be willing to provide your own transport when buying/ returning seed if we took out transport costs from our prices ?

- yes everything is on consignment

Is there anything else you would like to tell us?

- they want to hit 25%
- Highest profit margin seed is legumes
- Maize and soya is very low
- Work with world vision, care, sre, a lot of them!!!
- NGOs have different agendas
- When they have given you an order it is secure
- Prefer working with the NGOs

- So far they have had no complaints
- Sometimes they will export

## Kabwe Farmer Meetings

### Takeaways from Katie's Interview:

- Many farmers want the refund from when the price changed from 400 kw to 330kw, they say that 70kw is consequential
  - They mentioned how they would like to take that money and invest back into GNA
- Seeds have a lot of shattering because Kafue dries at the bottom and the top burts– it does not dry evenly
- Would like to see GNA have herbicides
- Training 4-5 times a season
  - Getting the seed, planting, growing, harvesting and post harvest
- Would like clarification on future insurance
  - Would the companies pay them back if they have a good year
- Call GNA “liars”, “politicians”
  - Say GNA “treats them like children”
- PEAs are good and visit frequently
- They typically raise enough money to buy the package but not chemicals
- Would like to see GNA do more integrated crops, such as maize– things they can eat
- If GNA offered full buy back, they would invest in ground nuts
- Would like to see written contracts so if GNA breaks promises, they can “take them to court”
- Have noticed a profit from working with GNA!
  - One man mentioned he is now able to afford beer
- 

### Takeaways from Isabela's Interview:

- Would like to see a lower upfront cost of down payment or a reduction in the price if more than say 6 bags are bought
- Would like training on pesticides and herbicides
- Larger communication with field officers this includes just having contact numbers for them

- Would like to see GNA offering off season seeds for examples green maize, vegetables,

#### Takeaways from Liam's Interview:

- Satisfied with price, delivery time, and seed
- Would prefer if GNA would pick up the commodity seed from the village
- 4 meetings a year is ok would like the meetings to be improved especially around planting season
  - Inoculation training
  - Would like GNA to provide or at least recommend certain herbicides
- Feel like 75kgs is too much for what they have to give to GNA they think 50kgs would be more fair
- Willing to learn to grow more products
- Interested in insurance, but would have to look over the contract
- Interested in offseason training
- Benefits of GNA
  - Have been able to pay school fees
  - Pay medical fees
  - One was able to buy a motorbike
  - Another bought a cart and cattle
- Like that GNA doesn't use recycled seed

#### Farmer Meetings Gaveni, Katete Liam

- The seed is very drought resistant
- Some farmers haven't worked with GNA and primarily grow dina
- Dina was preferred for a while because of higher yields in non drought years
- GNA could look into having two soya varieties
- Found insurance agreements too complicated to be worth it
- Would like GNA to buy back products
- Want more training
- Paying too much for seeds

## Farmer Meetings Gaveni, Katete Katie– Women only

### Ethnography

- Men and women sit separately
- One man is holding a baby, but most women are holding children
- Younger boys join men
- Women are breast feeding in public
- Women tend to raise their hands

### Interview

- Most of the women have been working between 1 and 3 years
  - 3 years: 3, 2 years: 1, 1 year: 5
  - 6 women are interested in joining GNA
- This year their crops have been attacked with rust
  - They grow Kafue
- Think insurance is a good idea
  - But for disease rather than weather
- They grow recycled Dina
  - They also grow maize and would be interested if GNA were to introduce maize
- They like Kafue because it is nutritious, early maturing and resilient to climate change and profitable
- Receive DNPk fertilizer from the farmer input support program through the government, where they also give 10 kg of maize, but would be interested if GNA purchased
- GNA only supports them with loans
  - And connects them to the market
    - Whenever the market opens for the season, GNA notifies them there is a good price
  - Prefers when GNA brings vendor to the villages
- Extension services are sufficient
  - FS comes and takes pictures, they visit 3x a season
- Would prefer a radio program rather than a Whataspp Program
  - Suggested a radio program weekly discussing various crops
- Profit...
  - Purchased cement to make a floor, medical billls
  - Bought a motor bike, built a house for her son, built a floor in the house
  - Sponsor son for university

- Anything else?
  - Improve on buying prices, minimal difference between a vendor and GNA
    - 5kw vs 5.15 kw
  - Morale has decreased

## Rentmel Agro Dealer

- Entering third season of working with GNA
- Social relationship is very important
- Minimal challenges working with GNA
- Growth can be measured by volume, turnover, or market share
- Get soya from GNA and Synergy
- Submit forecasts before hand for how much they want from GNA
- Like the packaging never recieved any ripped bags
- Likes that GNA gives seeds on consignment
- Delivery is quick
- Communication is good
- Easy to purchase seeds from GNA
- Work on when it is convenient to meet
- Likes that it matures early
- Have not had any poor germination
- High purity percentage for GNA seeds
- Mostly sell 25kg bags
- GNA works on the incremental
- Sees buying on credit consignment as mostly the same
- Here to provide service for the farmers
- Reaching out to growers GNA is doing well
- Bringing seed to farmers
- Would consider picking up seed from GNA
  - Would like it as an option
- GNA bag doesn't rip compared to other companies
- Sure farmers are happy with the yield
- Wants to see new product from GNA
- Mostly serves emerging farmers
- 10 metric tons as commitment first consignment will be 2 metric tons
- Need to motivate them to grow soya
- Doesn't like big give aways prefers just bulk discounts or consistent deals

## Farmer Meetings Eastern Province

### Interview #1

- Best for drought resistance
- All farmers had worked with GNA for a long time
- Harvest price was unclear
- Training was good
- Forced to buy inputs
- Discrepancies on payments
- Thought GNA might be stealing from them
- Payments took a long time
- They wanted a rebate for fertilizer
- Thought GNA seeds were contaminated
  - Might be the farmers contaminating them
- GNA has a good price
- Loans seemed individual but when collecting them GNA asked them to form groups to pay back
- Would like GNA to offer more crops such as maize onion tomato
- Some had to default on loans because of GNA's late payments
- Now know how to make budgets
- Would like a training center built nearby
- Really liked the scholarship idea

### Interview #2

- Good quality and easy to sell
- Great price
- Would like to not have a cap on product

### Interview #1

- 8 participants, working between 6-8 years
- Stated relationship with GNA is a bit sour because of payment delays, but after GNA explained they understood



- There was misleading communication— kept saying they would get paid the following week, but this was not the case
- Receive different packages based on capacity of the farmers
- Training is good, would like a radio program rather than whatsapp
- Request the company to change the payment process— revise it so it is one payment
- Experienced a prolonged dry spell last season
  - Lower yields
- Experienced a rust issue which was reported a bit late
- Would like insurance to be built into the input package
- Seed
  - Kafue was contaminated with the off types
  - Not satisfied with the Wamsanga seed
    - Would like to grow the higher yielding MG4
  - Would like for the Stitijex to be released
    - Company should be certified
  - Would like to see GNA introduce maize, sunflower, and other local veggies
- Herbicides
  - Redceive nonselective (preemergence) and selective
    - They would like everyone to receive selective
  - Insecticide is also provided to GNA
- Reframing input package
  - Company provides most of the requirements
  - Better prices, more time to deliver input
    - Becomes easier for the farmers to do their planting
  - Introducing new crops will help farmers have a steady stream of income to help with new pricing
    - Incorporate new trainings for these new crops
- Profit...
  - Managed to buy cattle
  - Built a house
  - Managed to buy farm inputs and cattle
- Loyalty Program
  - Assisting students to finish their studies through a scholarship program
  - Introduce other crops will allow even non-loyal farmers to increase loyalty
  - Timely payments of premium

## Interview #2

- GNA was not honest last year– they did not receive payments
- Training occurs 3-4 times
  - Should increase
  - Radio program would be good
- There was no support when they experienced a dry spell this year
  - Would like to see more support
- With loan recovery, they should not have high interest loans
  - Pardon the interest on the loan (and the loan?)
- Rust this season
  - Impacted everyone
    - GNA did not do anything
- Insurance is an excellent decision
- Would consider maize, sunflower GNA seed
- Herbicides are both nonselective and selective and given on loan basis
- Extension services are not good, they are late in giving payments
- People would like to grow more than the seeds GNA is providing them
  - PEAS suggest amount though
- Payment Problems
  - Told they would be paid after 2 weeks
  - It ways thatas closer to one year
  - PEA explained the reason
  - Built a lot of fear into the farmers
  - They need to speed up in payments
    - Farmers are in debt to others
  - People have been coming into Chipata, and the cost of transport is very hig h
  - People cannot purchased inputs because of high payments
- Loyalty
  - Both sides should follow their side of the agreement
  - Would like the big bosses to come and explain to them
  - Scholarship programs would help
  - Different types of farming, aquaculture, bees
  - Integrate more types of legumes
    - More trainings on how to farm
  - Introduce a soccer team for the yough
  - Loans to support farmers outside of the season

- Not a fan of the card payment system
  - Would rather have physical kwacha
    - Cash and receipts
- Profit
  - Built a house, GNA has generally helped them
  - 4th year, last year he bought 4 cows and a plow
  - He has benefitted a lot
  - Women has taken her daughter to nursing school
  - GNA has given them good pricing

