

Applying Market Systems Development in a Humanitarian Context: Stories from the Uganda SMILES project

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About SMILES

The Sustainable Market Inclusive Livelihood Pathways to Self-Reliance (SMILES) program supports ultra-poor refugee and Ugandan (host community) households in the Kikuube and Kyegegwa Districts to graduate from food insecurity and fragile livelihoods to self-reliance and resilience.

SMILES uses an innovative approach that synthesizes AVSI's tested Graduation Approach with DAI's Market Systems Development (MSD) approach to address systemic constraints that limit the economic participation of refugee and host community households.

The project operates in partnership with the United Nations High Commissioner for Refugees (UNHCR), REPARLE, Innovations for Poverty Action (IPA), and the University of Makerere.



SMILES used a 24-month Graduation curriculum. Cohort 1 consisted of 7,000 households and concluded in June 2025. Graduation activities consist of:

- Small group-based coaching.
- Consumption support: Monthly stipends to households to support basic needs, including
- food.
  Core technical skills training, including financial
- literacy, business management, and agronomy.
- Village Savings and Loan Associations.
- Farmer Field Business Schools.
  One-time cash asset transfers to support business start-up or investment.

What is Market Systems Development?

Market Systems Development is a pro-poor, sustainability-oriented approach that prioritizes systemic change over short-term, direct delivery. It focuses on strengthening the incentives, capabilities, and relationships of local market actors so they can serve underserved populations independently and profitably.

More information about the MSD approach can be found here:
https://beamexchange.org/start/features-msd-approach/

Why integrate these two approaches?

The Graduation Approach builds foundational household capabilities and resilience for extremely poor households, while the MSD layer ensures that these gains are sustained by embedding participants within a functional and inclusive market system. This means the pioneering GRAD+MSD model addresses the unique and complex challenges faced by refugee and host community households. From extreme poverty and limited infrastructure to land tenure complexities and rapidly shifting market dynamics, traditional livelihoods and market development programs may struggle to sustain livelihood gains over time. The SMILES project bridges this gap in Uganda's Kyaka II and Kyangwali refugee settlements in Kyegegwa and Kikuube districts, Western Uganda.

This integrated approach facilitates functioning relationships between economically marginalized households and market actors, including input suppliers, extension and advisory service providers, aggregators, and off-takers. Participants are supported to initiate productive activities and are also connected to reliable sources of inputs, technical support, and viable markets. SMILES simultaneously works directly with private sector partners to address operational and commercial constraints, such as limited last-mile distribution capacity, weak aggregation structures, and perceived risks associated with refugee markets, so they can sustainably extend their services and procurement networks into refugee-hosting areas





How does SMILES partner with the private sector?

The SMILES program works with private businesses through partnerships called “deal notes” to achieve MSD objectives. Deal notes are a co-investment made by both the SMILES program (through grants) and the partner (through business investments). Funding is used to test new business models and reduce the cost of entering new thin markets, which disincentivize business investment in vulnerable regions. The goal of every deal note is to facilitate long-term, sustainable business operations and investment in Kyegegwa and Kyangwali.



The Graduation and MSD nexus: Where is the intersection?

SMILES combined a 24-month Graduation pathway with MSD to help households move from short-term support to sustained market participation. Graduation builds individual household capabilities; MSD strengthens the incentives, services, and relationships that sustain those capabilities. MSD intersects Graduation at six critical “nodes” where households begin engaging with markets. Those nodes are:

These are the Six Nodes where Graduation and MSD intersect;



1. Core technical skills training (financial literacy, business management, agronomy):

Graduation builds human capital and basic enterprise capability through the Farmer Field Business Schools (FFBS) training. MSD makes skills training "real" by embedding:

- Market actor–delivered modules (e.g., bundled services: inputs + advice + market linkages).
- Digital and transactional capability (e.g., mobile money, savings, recordkeeping, e-vouchers where relevant).
- Commercial demos aligned to what buyers pay for (e.g., quality, timing, aggregation volumes).



2. Savings: Village Savings and Loan Associations (VSLA):

VSLAs build savings discipline, enable access to small loans, provide resilience buffers, and internal lending for microenterprises. VSLAs are a powerful market system (demand engine) when linked to:

- Group purchasing power (bulk/discounted inputs).
- Catalytic finance (linkage to microfinance/banks for additional capital infusion).
- Structured investment planning tied to profitable value chain opportunities.

As a result, VSLAs move from being "social finance" to a market enabler that unlocks technology uptake and commercial volumes.



3. Enterprise selection planning and management (SPM)

Enterprise selection planning and management (SPM):

SMILES Graduation coaches conduct SPM with households to help them choose enterprises, plan investments, and allocate resources. MSD strengthens SPM by replacing estimates of investment costs with real rates validated with market actor partners. SMILES guides participants toward enterprises with clear market justification and connects them to premium market channels where quality and volumes are rewarded. SPM therefore shifts from "individual preference planning" to market-informed enterprise investment, improving returns and reducing failure rates.



4. Farmer Field Business Schools (FFBS):

From a Graduation perspective, FFBS promotes experiential learning, combining production and business principles to build enterprise capability, while MSD (the commercialization lever), makes FFBS commercially relevant through:

- Commercial demos that test profitability under best practice (e.g., good agriculture practices + correct inputs + post-harvest).
- Embedded extension services (e.g., repeat visits, seasonal calendars, troubleshooting).
- Quality and buyer requirement learning (e.g., grading, moisture, aggregation readiness).

By integrating the two approaches, FFBS becomes a platform for crowding-in services rather than a project-only training event.



5. One-time cash asset transfer (business start-up or investment):

Graduation provides the capital injection needed to start or expand productive activities, and MSD ensures asset trans fers translate into productive, market-aligned investment by:

- Aligning transfer timing with seasons and enterprise cycles.
- Linking transfers to available market actor products/services (inputs, aggregation, off-take).
- Encouraging investment in enterprises with validated demand and support services.

For example, asset transfer is used by participants to purchase inputs and equipment aligned to a buyer pathway (e.g., quality storage, improved seed, basic aggregation tools), rather than fragmented spending. The transfer becomes a catalyst for repeat transac tions with market actors, thereby building durable market relationships. As a result, cash transfer becomes a launchpad into market systems, not a one-off welfare boost.



6. Business coaching (ongoing handholding):

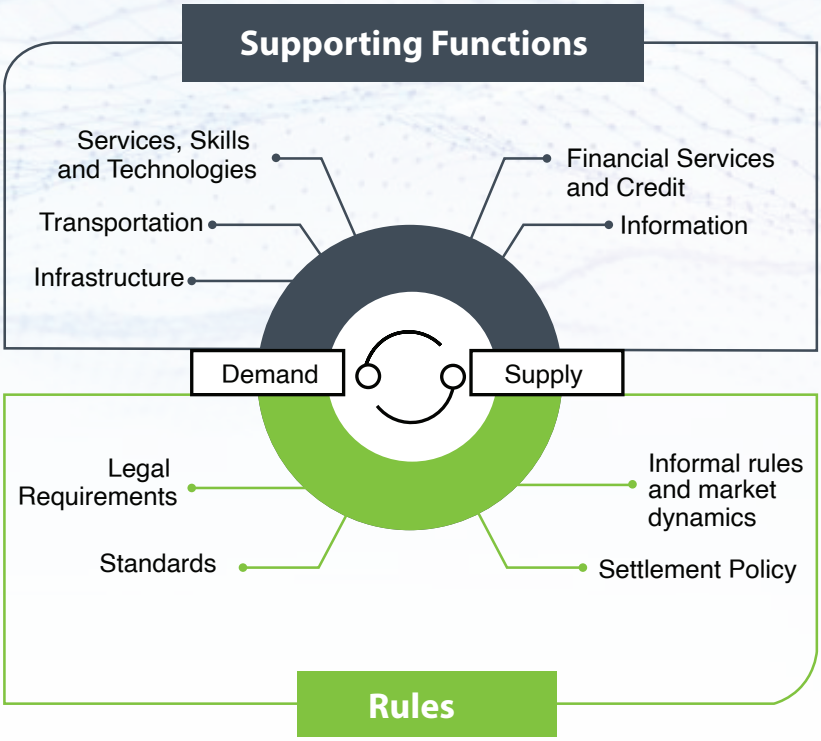
From the Graduation perspective, business coaching sessions help house- holds to apply skills, manage enterprises, and maintain momentum. When coaching is integrated with credible private sector actors, business coaching is strength- ened because:

- Market actor village agents provide consistent, repeat technical advisory services.
- Joint coaching models blend project staff and private extension, thus reducing dependency on public extension.
- The repeated extension visits by market actors improve confidence and adoption, especially where public extension is thin.
- Coaching links to aggregation schedules and off-taker terms, lowering transaction costs and improving household market engagement.

Ultimately, business coaching is the “glue” that converts adoption into repeatable commercial behavior.

What is preventing businesses from investing in fragile markets on their own?

In Kyegegwa and Kikuube districts, many businesses are small and hyper-local, and within refugee settlements, key sectors such as agriculture are heavily sup- ported by international funding. The combination of high perceived risk and heavy initial investment costs, coupled with the need to compete with not-for-profit actors, means that many medium and large-scale businesses are disincentivized from establishing operations. Simply put, these challenges are structural and sys- temic, and too big for one business to solve on its own. But they aren’t insur- mountable. SMILES deal notes challenge the assumption that refugee and host communities are not investable and demonstrate that these households can make up an inclusive, profitable, and sustainable market segment. To achieve the vision of a more equitable and lively market, there are specific systemic constraints that need to be addressed.



Supporting Functions

Access to essential **infrastructure** remains a major constraint in refugee-hosting areas such as Kyegegwa and Kikuube. **Transportation** is a challenge due to poor road networks. Village remoteness makes it costly for private companies to distribute certified agricultural inputs and improved energy products. Limited space within settlements further restricts the establishment of agro-shops despite high demand.

At the same time, smallholder farmers face significant **information gaps.** Many lack reliable data on market prices, which weakens their bargaining power and allows buyers to offer lower prices. Seasonal harvesting patterns also result in market surpluses, reducing potential profits for farmers.

Access to services, skills, and technologies, such as agriculture extension and veterinary products, further limits productivity and income growth. Many farmers rely on traditional rain-fed practices and outdated methods that limit yields and resilience to climate and pest pressures. Even when improved inputs are available, both farmers and agro-dealers often lack the technical knowledge to use them effectively. Weak post-harvest handling practices also contribute to crop losses and reduce market opportunities.

Financial services are difficult to access, with repayment terms often poorly aligned to seasonal agricultural incomes and physical bank access constrained in remote areas. While VSLAs and SACCOs provide some alternatives, they face challenges such as weak regulation, limited capital, and low financial literacy among members.

Rules

Weak enforcement of **standards** and regulations limits the quality and reliability of agricultural markets in Kyegegwa and Kikuube. For example, the Ministry of Agriculture, Animal Industry and Fisheries (MAAIF) struggles to enforce input quality standards in remote areas, which allows counterfeit products to circulate widely in local markets.

The Office of the Prime Minister (OPM) oversees refugee settlements and governs **settlement policy** that impacts business operations. Many firms avoid entering these markets because they lack the relationships needed to navigate this process.

Legal requirements also create barriers. For example, Ugandan law requires agro-chemicals and veterinary drugs to be stored separately from other goods, but many small agro-dealers lack the space or awareness to comply. This exposes them to regulatory risks and discourages larger agribusinesses from partnering with them.

Informal rules and structural constraints further weaken market systems. Limited and uncertain land access restricts production, as refugees are allocated small plots that cannot support large-scale farming. In Kyaka II and Kyangwali, informal sellers dominate both energy and agricultural supply chains, often operating with weak links to manufacturers. **Market dynamics** in Kyegegwa and Kikuube are shaped by low trust between refugees and formal businesses which undermines the development of stable distribution networks. Fluctuating demand reduces incentives for long-term investment. Most energy transactions remain one-off purchases, which means households receive little follow-up support or service.

PROJECT OUTCOMES



SMILES households graduate to market readiness

SMILES has seen real and lasting impact from the integration of MSD with Graduation programming. There has been real change in how the households SMILES supports, and the markets in which they operate, are connected to and benefit from SMILES interventions. From an MSD perspective, this means:

Qualitative Outcomes



1. Innovation and Adoption of Business Models:

Private market actors, including non-deal note partners, have adopted and adapted new business models, demonstrating the business case for private investment. Entry barriers were effectively lowered and participation among resource-constrained farmers was expanded through context-specific innovations, such as seedling production units, downsized fertilizer stock-keeping units tailored to fragmented landholdings, gender-responsive training modules, and VSLA-linked financing mechanisms. Evidence of crowding-in by more than 18 non-partner firms and informal actors underscores growing competitiveness and diffusion of inclusive practices beyond the initial facilitation footprint.

Crowding-in occurs when enterpris es copy behaviors or business models piloted by program partners. It also occurs when businesses enter a sector or value chain because of improved incentives and environment created (at least partly) by the program.

2. Increased Participation in the Market System:

SMILES GRAD+MSD interventions have resulted in farming households and market actors adopting new, positive pro-poor market behaviors. This resulted in 93% of SMILES households graduating from the program, higher than other Graduation projects in Uganda, which have achieved rates around 70%. More than 25 agriculture and energy vendors were stocked with improved inputs and clean cookstoves and trained as local experts to improve last-mile delivery and proper application of agricultural inputs. This resulted in a 30% increase (from 50% to 80%) in the number of SMILES households that accessed quality input and output markets compared to the start of the Graduation curriculum.



3. Early Changes in Targeted Market Systems

SMILES interventions have shifted market behavior and perceptions. Refugees are increasingly viewed by market actors as credible business partners rather than recipients of aid, signaling a shift toward a more inclusive, sustainable approach. Refugee and host community households are increasingly purchasing improved inputs and applying good agronomic practices (GAP), reflecting a growing commercial mindset. Deal-note partnerships have helped to de-risk market entry for key suppliers, while enhancing consumer trust and market confidence through reliable after-sales support and tailored microcredit.



Quantitative Outcomes

The SMILES project achieved the following results with cohort 1 households. These statistics were captured through project monitoring and evaluation activities which included biannual household surveys.

1. Accessed quality input market



SMILES participant households had greater access to quality agriculture input markets after their participation in the SMILES program. Households were able to reach input dealers in 30 minutes or less, the shop stocked the required inputs, and the inputs were affordable.

Season A (Jul-Dec 2023)	Season B (Jan-Jun 2024)	Season A (Jul-Dec 2024)	Season B
49.90%	62.60%	73.20%	80.80%

2. Linked to Market services



By the end of the graduation curriculum, over 70% of households were linked to market services which indicates increased market participation among households. Market services in the SMILES context includes transportation of farm produce, storage, market information and communications, and relationships with buyers, input dealers, or financial institutions.

Season A (Jul-Dec 2023)	Season B (Jan-Jun 2024)	Season A (Jul-Dec 2024)	Season B (Jan-Jun 2025)
25.50%	67.40%	73.20%	73.20%

3. Accessed goods and services



Households earned higher incomes after participation in the SMILES program which means they have more money to pay for goods and services including extension services, transportation for farm produce, and improved agriculture inputs.

Season A (Jul-Dec 2023)	Season B (Jan-Jun 2024)	Season A (Jul-Dec 2024)	Season B (Jan-Jun 2025)
70.60%	43.10%	75.10%	93.00%

4. Applied climate risk reducing action:



SMILES households are uniquely vulnerable to climate change which causes extreme weather conditions that can damage crops and jeopardize livelihoods. Climate risk reducing actions considers: (i) conducting vulnerability assessments, (ii) creating plans or strategies for adaptation or resilience based on projected climate impacts, or (iii) selecting risk-reducing or resilience-improving actions to implement.

Season A (Jul-Dec 2023)	Season B (Jan-Jun 2024)	Season A (Jul-Dec 2024)	Season B (Jan-Jun 2025)
63.90%	73.40%	82.70%	84.80%

5. Earning profits from promoted value chains



In June 2025, 88% of SMILES households earned more from their business in the past 6 months than what they have invested or spent on the business.

Season A (Jul-Dec 2023)	Season B (Jan-Jun 2024)	Season A (Jul-Dec 2024)	Season B (Jan-Jun 2025)
81.70%	53.80%	87.70%	88.50%

6. Applied core skills



Core skills refer to the knowledge households need to manage farm or off-farm enterprises, including enterprise planning, business development, and financial literacy. Technical skills include agricultural practices such as improved production methods, value addition, post-harvest management, marketing, natural resource management, and climate-smart practices. By the end of the graduation curriculum, 98% of households reported applying at least one of these skills in their businesses.

Season A (Jul-Dec 2023)	Season B (Jan-Jun 2024)	Season A (Jul-Dec 2024)	Season B (Jan-Jun 2025)
73.50%	85.40%	96.00%	98.10%



This storybook outlines three distinct ways that the SMILES project has supported ultra-poor households to graduate from food insecurity and fragile livelihoods to self-reliance and resil ience: -

CHAPTER 1:

This explores how GRAD+MSD integration prepares ultra-poor house holds with the resources and knowledge necessary to participate in emerging markets. Stories from households in Kyegegwa and Kikuube demonstrate the synergies between Graduation and MSD and paint a picture of how GRAD+MSD together can improve resiliency by prepar ing ultra-poor households to participate in a more equita ble and accessible market.

CHAPTER 2:

This highlights how liveli-hoods have improved because SMILES partici-pants can engage in local markets independently, with stories explaining how SMILES households have graduated out of poverty with the support of the SMILES program.

CHAPTER 3

This focuses on how the GRAD+MSD model can catalyze market systems transformation in high-risk, high-poverty areas through stories of small and medi-um-sized businesses that have adapted their business models and are offering new products or services in refugee-hosting regions.



CHAPTER 01

Chapter 1: GRAD+MSD integration prepares ultra-poor households with the resources and knowledge necessary to participate in emerging markets



Integrated training, savings groups, and market connections enabled households to shift from subsistence farming to profitable enterprises

Alfonsina, her husband Bosco, and their children reside in Kyegegwa district. Before their participation in the SMILES program, their children were not going to school, and the family was not engaged in any joint decision making.

"We never had a group where we could save our money because we thought that the money saved would be eaten by group leaders," Bosco recounts.

At one point, Bosco left his family because he heard about land available in another village where he was able to grow maize and rice. However, he still failed to earn enough money to meet the family's needs due to low prices for his harvest, and low production due to his limited knowledge of agronomy.

Bosco and Alfonsina enrolled in the SMILES program and attended FFBS sessions that trained them about agronomy, received coaching that helped them in parenting and nutrition, and joined a VSLA group that helped them understand the importance of saving. Exposure to these trainings helped the family start to shift their mindset and rethink how they invest their resources. This motivated them to start working with East West Seed Knowledge Transfer (EWS).

An EWS-facilitated demo garden showed Bosco how a small plot of land could generate higher profits. After receiving an asset transfer as part of the SMILES program, Bosco started growing tomatoes as a business on a quarter acre. Profits from this enterprise have enabled the household to save about UGX 10,000 (EUR 2.34) weekly and have cumulatively saved UGX 426,000 (EUR 100) in their VSLA group.

The combination of higher agriculture profits and better saving culture means the family can afford to send their children to school. And Bosco has plans to grow his tomato enterprise by acquiring more land for production and procuring a motorcycle to help him transport his tomatoes to market. In the future, if Bosco has any problems with his crop, he can turn to his contacts at EWS for professional agronomy support.

Bosco and Alfonsina's story demonstrates how creating market linkages catalyzes and strengthens the results of Graduation programs.



Antoinette learning from a BrightLife field staff member at her household in Kyangwali Refugee Settlement

Linking Graduation support with market-based energy solutions helped refugee households improve livelihoods and financial resilience

BrightLife makes electricity accessible through pay-as-you-go solar home kits

BrightLife's microloans for solar home systems allow households to pay a small weekly fee, making energy more accessible to resource -constrained households. SMILES de-risked entry into the region through a grant that supported infrastructure (e.g., storefronts, motorbikes) and energy literacy through Graduation coaching sessions. BrightLife also leveraged SMILES's evidence and monitoring systems to demonstrate its social impact, which strengthened credibility with investors and partners. Among its achievements in Kyangwali and Kyegegwa, BrightLife has:

- Sold more than 1,700 units, with revenue of almost UGX 175 billion by July 2025.
- Hired 30 agents -, with the average agent earning a minimum of UGX 250,000 a month. BrightLife has paid over UGX 35 million to agents as both daily and end month commission.
- Achieved an average repayment rate of 82% across solar kits sold, above the target of 70%.

Antoinette and her family fled the Democratic Republic of the Congo in 2018. When they arrived at Kyangwali Refugee Settlement, Antoinette was given some non-food items and a 12×8-meter piece of land, where she currently lives with her children. Antoinette affirms that she feels safe now she is in Uganda, but she has sought out new ways to provide for her household because she lacks access to basic needs.

"We utilized the [UNHCR-provided] rechargeable solar lantern to provide light at night and while doing domestic chores such as cooking and charging our phones. I bought a small battery torch to support the children's homework. The torch provided insufficient light, was non-durable, and was costly—we spent UGX 1,000 weekly on batteries to sustain the torchlight," explains Antoinette.

A new phase in life commenced when Antoniette joined the SMILES project in June 2023. She participated in coaching and received training on topics such as GAP and financial and digital literacy. "We received training on how to manage pests, plant crops in lines, use certified seeds, and establish demonstration gardens for vegetables," she says. Antoinette received an asset transfer of UGX 262,500 (EUR 61), which she invested in maize growing. She rented a small piece of land, hired people to cultivate it, purchased seeds, and ultimately launched a business selling palm oil. "I bought 20 liters of palm oil from which I accumulated a profit of UGX 35,000 (EUR 9)," says Antoinette. Antoinette subscribes to two savings groups, and she recently increased her palm oil business to 70 liters as she awaits the maize harvest.

Through the SMILES program, Antoinette was introduced to an employee of BrightLife Uganda, one of the market actors that has partnered with SMILES to improve energy access in Kyegegwa and Kikuube. He provided Antoinette with information about the solar home system, its functions, alternative models, charging systems, built-in radios, and more. It was at this point that she recognized how crucial it was for her home.

Antoinette decided to purchase a system with a cash deposit of UGX 20,000 (EUR 5) and small weekly payments until the cost of the device is paid off. She uses the money from her palm oil business to pay for the device.

"We now have sufficient lighting in every bedroom, a radio for entertainment, a phone charger, and security thanks to the BrightLife solar home system. The children can quickly complete their homework, and I am able to check on my newborn at night," explains Antoinette.



SMILES linked farmers to input suppliers and technical training, enabling profitable crop diversification

Katwebe and his wife Sylvia, who support a household of twelve in Kyegegwa, once relied mainly on tobacco farming. While widely grown in the area, tobacco requires long production cycles, often forcing the family to wait up to nine months before receiving any income. This made it difficult to consistently cover school fees and household needs despite the couple's work throughout the year.

Their situation began to change after joining the SMILES program, where they participated in coaching, Farmer Field and Business Schools (FFBS), and technical trainings. Sylvia was elected group treasurer, while Katwebe volunteered land for demonstration plots and was later elected Chairperson of the FFBS activities, positioning them both as trusted leaders in the community.

A turning point came when Katwebe was introduced to Okeba Uganda, one of the market actor partners of the SMILES project. Okeba provided him with a 15-kilogram bean-startup kit as part of a promotional initiative to improve awareness of and demand for improved bean seeds. Katwebe planted the beans, applying the agronomic guidance he had received through training. He harvested five bags of beans, earning about UGX 1,040,000 (EUR 242) in sales. The strong performance of the improved variety gave him the confidence and capital to reinvest in other crops.

Building on this success, Katwebe began diversifying into horticulture using hybrid seeds from East-West Seed, fertilizers from GrainPulse, and crop protection products from Be Blessed Farm Supply. Across three seasons, he steadily expanded his production of onions and tomatoes, generating approximately UGX 3,810,000 (EUR 889) total in revenue from his horticulture production.

Access to quality inputs and ongoing technical advice enabled Katwebe to gradually shift away from less profitable tobacco production. The

increased income has enabled Katwebe and Sylvia to make meaningful improvements to their household. They have begun constructing a permanent home and now contribute regularly to savings groups while meeting their children's education expenses more reliably.

For Katwebe, the higher yields on his farm have changed the way that he thinks about farming. As he explains, "When I planted the beans from Okeba, I did not imagine it would change our lives this much. The harvest gave me confidence to try vegetables, and today we are building a permanent home for our family. Farming is no longer just survival; it is helping us move forward."



Farmers adopted improved technologies and built profitable horticulture enterprises

Kyomuhendo and his wife Charity have long worked as horticultural farmers in Kyegegwa, but for many years their efforts produced only modest returns. Like many farmers in the area, they relied on local open-pollinated seed varieties and had limited access to improved inputs or technical advice. Unpredictable droughts and low-yielding crops made it difficult for the household to generate reliable income.

Their turning point came after enrolling in the SMILES program, where they participated in coaching sessions, technical trainings, and FFBS activities. Through these platforms, the family was introduced to private agricultural companies working in the region. In early 2024, their farmers' group hosted a cabbage demonstration in collaboration EWS. The demonstration plot performed well, showing the productivity gains possible when improved hybrid seeds are combined with good agronomic practices.

Encouraged by these results, Kyomuhendo decided to adopt the improved varieties and began working closely with an EWS extension officer who provided regular technical guidance. To support year-round production, he rented out part of his land to invest in a water pump. Having a source of irrigation enabled the family to continue farming commercially during dry seasons. Over several seasons, their yields and profits steadily improved. Across multiple planting cycles, the household generated approximately 9,025,000 UGX (2,106 EUR) from vegetable production. The success of these enterprises has enabled the family to shift away from low-performing local varieties and focus on diversified horticulture using improved inputs and technical support from private sector partners.

The additional income has allowed Kyomuhendo and Charity to strengthen their household's financial stability. They now contribute regularly to a savings group, meet education and household expenses more reliably, and have even opened a small beverage depot in Ndongo trading center as an additional income source. Looking ahead, Kyomuhendo plans to expand tomato and cabbage production and invest in a permanent structure at the trading center.

Kyomuhendo and Charity's experience shows how Graduation support equips households with the skills and confidence to engage with private sector partners. This engagement transforms farming from a survival activity into a viable pathway for long-term livelihoods.



The SMILES program transitions participant households from dependence on donor programs toward greater independence and self-reliance in a marketplace that meets their needs. For example, a farmer trained through Graduation FFBS may know how to apply GAP in their fields, but without a trusted vendor who stocks the required inputs, the farmer cannot engage in the activities that would keep them out of poverty.

When Graduation and MSD are complementary, MSD facilitates private sector investment to establish input and output markets from which GAP-trained farmers can access the consistent supply of high-quality inputs they require. Read on to learn more about how this has worked in practice for some SMILES households.



CHAPTER 02

Chapter 2: SMILES participants' livelihoods improve because they can engage in local markets independently



Households in Kyegegwa and Kikuube districts have improved access to agriculture inputs and agronomic knowledge through last -mile linkages facilitated with market actors

Households in Kyegegwa and Kikuube districts have improved access to agriculture inputs and agronomic knowledge because of last mile services facilitated by market actors

Energy allowed Gladys to access agronomic knowledge that made her farming enterprises more profitable

In Kyegegwa district, improved access to information unlocked better farming outcomes for Gladys. Known as a hardworking bean farmer, Gladys faced persistent barriers despite her commitment. She relied on outdated solar products that frequently malfunctioned, leaving her without reliable lighting or a dependable way to charge her phone. And her old radio struggled to get a clear signal, limiting her access to farming programs and market updates.

Recognizing that information was essential to improving her yields, Gladys sought a more reliable solution. She learned about BrightLife's flexible payment solar systems, which included bright LED bulbs, a dependable solar powered radio, and a USB port for phone charging, all accessible through an affordable installment plan. She decided to invest.



Over 4,000 individuals received comprehensive training in good agriculture practices, post-harvest handling, and financial literacy.



EWS supported 193 farmer groups with business development services through 200 demonstration plots, focusing on hybrid seed performance.



Grain Pulse and Okeba conducted trainings via 40 plots, reaching over 2,000 farmers, emphasizing agronomic practices, quality standards, and mindset shifts toward commercial farming.

She saw results immediately. With a clear and consistent radio signal, Gladys began regularly tuning in to agricultural programs. She followed vegetable production guidance from EWS and soybean and bean farming advice from Okeba. Through these broadcasts, she strengthened her knowledge of pest control, crop rotation, and soil fertility management. Once she applied these practices in her own garden, she observed a noticeable improvement in both yield and crop quality.

Being able to charge her phone at home further reduced constraints. Gladys no longer traveled to the trading center to pay for charging services, saving both time and money. With a reliable phone connection, she communicated more easily with buyers, suppliers, and fellow farmers, while access to timely information and market contacts improved her decision making and strengthened her farming enterprise.

Gladys's experience demonstrates how access to energy and information can enhance agronomic knowledge and productivity. As she reflects, "Switching to BrightLife solar didn't just light up my home; it lit up my path to success." Reliable access to agricultural programming strengthened her agronomic practices, improved yields, and engaged more confidently with buyers.

Across SMILES communities, practical knowledge is increasing productivity and giving farmers the confidence to reinvest season after season.



1

EWS has partnered with more than 19 agro-input dealers in Kyegegwa and Kikuube.

2

EWS provides capacity -building training and support to agro-input dealers to serve as last-mile experts and assist smallholder farmers troubleshooting issues with crops.

3

Agro-input dealers stock EWS seed, and EWS runs advertisements to direct farmers to partner agro-dealers, creating a mutually beneficial business partnership for local agro-dealers who don't have the resources to advertise independently.

Agriculture inputs brought to the last mile

Enock is an agro-input owner in Bukere trading center in Kyaka II settlement. The agro-shop sells vegetable, maize, and bean seeds, along with fertilizer, fungicides, herbicides, and more. Initially, Enock's shop had a small stock of agro-inputs and only sold a few items per day. Then, a new partnership with EWS, a Ugandan horticulture seed company, transformed his business. Enock began stocking EWS hybrid vegetable seeds, which farmers learned about through trainings, on radio talk shows on Kyaka FM, and by radio DJs. Sales increased at Enock's agro-shop, and this increase in improved inputs has had a spillover effect on other products: Enock is willing and able to stock a greater variety of products because of real demand. In other words, improved agronomic knowledge generated by SMILES and EWS has catalyzed increased demand for agro-inputs like fertilizer, pesticides, and fungicides.

Enock now stocks other varieties of EWS seeds, such as eggplant, watermelon, and pumpkins, and he plans to shadow EWS extension staff on field visits to better understand his customers' needs. This capacity building, facilitated by EWS, will establish Enock as a knowledge resource in the community—someone farmers can trust to provide advice and guidance about how to best use the products purchased at his shop.





Be Blessed Farm Supply is another example of the catalytic impact that partnership can have on local businesses.

Be Blessed is a family-owned business established in 2019 in Hoima Town mainly stocking herbicides, pesticides, fertilizers, and open pollinated vegetable seeds, but staff lacked the agronomic knowledge required to provide extension services.

In November 2023, the business partnered with EWS under SMILES and participated in experimental demonstrations and product knowledge trainings focused on hybrid seeds and their advantages over open pollinated varieties.

With the skills gained, the dealer began stocking hybrid onions, tomatoes, cabbages, pumpkins, and papaya, and they started offering extension services on proper agronomy practices.

This shift led to increased demand, higher sales, improved customer retention, and expansion through a new outlet in Kagoma market to bring services closer to the community. Be Blessed now plans to expand further, build stronger supply partnerships, and introduce a mobile agro-input shop to reach last-mile smallholder farmers in hard-to-reach areas.

Project interviews indicate that multi-season engagements with markets actors are the key to building trust required for repeat adoption of improved varieties. Some farmers replant onions and tomatoes across multiple seasons and scale toward full acre production, re-investing their earnings from smaller plots to start.

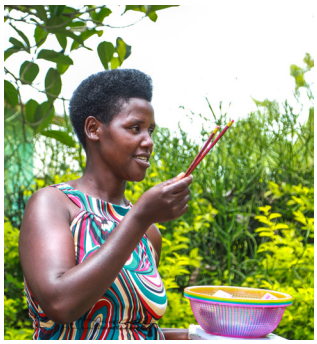
One SMILES farmer said, "I started with a small onion plot, then replanted four times; with tomatoes I'm now on the fifth season and planning a full acre."

Market actor–led demonstration plots played a key role in improving farmer agronomic knowledge and adoption of improved practice. As one seed company staff member noted, "Farmers learn best by seeing; demos and the follow-up advice pushed many to switch from local seed to named hybrids"..

SMILES farmers now access production and pricing information through multiple channels: radio programs, demonstration days, and digital messaging groups organized by CBTs and agro-dealers. A participant noted, "We get updates on new seeds and training schedules through WhatsApp groups. Before, we waited for meetings." Similarly, private firms have embedded two-way feedback systems: "Farmers call directly when they face pest problems. We respond faster and adjust advice." These feedback loops indicate that information gaps are closing and accountability between suppliers and clients has strengthened.

Project partnerships with the private sector resulted in changes at the meso-level. The establishment of satellite demo plots, bulking centers, and local retail points increased geographical market density. Focus group discussion indicate that these outlets reduced travel distance and transaction time for both refugees and host farmers: "Now we can access inputs nearby, not wait for people from town"











Participation in SMILES FFBS and access to improved inputs enabled one household in Kyegegwa to shift from subsistence farming to profitable tomato production

Immaculate lives in Kyegegwa with her husband, Justus, and their children. The household relied on farming, but despite their efforts, returns were minimal. From one acre of intercropped maize and beans, they earned a gross income of about UGX 360,000 (EUR 84) per season, with net earnings of about UGX 70,000 (EUR 16) after three months. Justus's salary as a teacher covered basic household expenses, but financial strain persisted and opportunities for growth were limited.
Their turning point came after enrolling in the SMILES program, where they participated in FFBS, VSLA activities, and coaching.

Exposure to tomato agronomy training delivered by EWS sparked a shift. Justus was initially skeptical because of past disappointments in farming, but he gradually gained confidence through continued engagement with extension staff and by observing the performance of hybrid varieties.

From the asset transfer provided by the SMILES program, the family invested UGX 150,000 (EUR 35) in tomato seeds, pesticides, and fungicides. On just a quarter acre, the household generated UGX 550,000 (EUR 128) in revenue from their first tomato harvest. The proceeds enabled them to repay a VSLA loan, rent additional land, and reinvest in production. Encouraged by these results, the family plans to focus on commercial tomato farming and expand to half an acre in the next season.





Access to affordable solar energy solutions enabled one farmer to improve access to agricultural information, reduce household expenses, and increase farm productivity.

Florence is a dedicated farmer in the Katete village growing maize and beans to support her family. Despite her hard work, evenings were a struggle. Her home was dimly lit, making it difficult to plan farm activities or help her children with their studies. Additionally, she had no consistent way to access farming news, as her battery-powered radio often ran out of charge. When Florence learned about BrightLife's solar solutions, she saw a chance to improve her life. She opted for a system that included multiple LED bulbs, a solar-powered radio, and a flexible payment plan that fit her budget.

The solar radio became her connection to the outside world. Every evening, she tuned in to agricultural programs, gaining valuable insights on weather forecasts, pest control, and crop management. These updates enabled her to make informed decisions, such as when to plant or harvest, maximizing her yields. With better farm planning and timely information, Florence's crop production improved significantly. She started to increase the production of beans, which she sold at a fair market price thanks to her knowledge of market trends.

The solar system also brought indirect financial benefits. Florence no longer had to spend money on batteries for her old radio. The savings added up, giving her more financial flexibility.

Today, Florence is a proud advocate of solar energy. "BrightLife solar didn't just light my home; it lit up new opportunities for my farm and my family," she says with a smile



Connecting Farmers like Florence to Better Market Data

In Uganda, some vegetables can be produced off-season if irrigation is available. Off-season production allows farmers to harvest and sell their crops when there is likely to be a shortage of the product in local markets, which helps farmers secure higher prices. To facilitate strategic planting timing, EWS agents collect market prices for common vegetables on a weekly basis and distribute that data to their networks. Farmers can use trends in that data to better time when they will harvest their crops and can bring their produce to markets offering the highest prices. This data also helps farmers get a fair price for their harvest when negotiating with aggregators and off-takers.



Private sector partnerships and farmer ambassador networks helped smallholders transition toward coordinated, commercial vegetable production and stronger market linkages

Over several seasons of investment and relationship building, market actors such as EWS develop a network of farmers who begin to think about their crops more commercially. The Crop Flagship Ambassadors created by EWS demonstrate this transition well. EWS selects ambassadors who are particularly capable farmers and are well respected in their communities. Ambassadors receive additional technical support or agronomy advisory that improves the last-mile distribution of agronomic knowledge in remote villages.

Ambassadors serve as the linchpin between the private company and smallholder farmers, and they play a key role in encouraging the application of GAP among their peers. Ambassadors can also organize their neighbors to coordinate growing their crops to better negotiate with large off-takers. For example, two farmers in a village in Kyangwali jointly sold their pumpkin produce to a Kampala-based bulk pumpkin buyer, raising UGX 3,670,000 (EUR 860) after an investment of 675,000 (EUR 158).

Building on these efforts, EWS organized two Mega Farmer Field Days to showcase the full commercial vegetable value chain and demonstrate profitability even on small farms. Farmers could sell their harvests at the field days and deepen their knowledge of farming profitability. National-level businesses attended the Mega Farmer Field Days to sensitize smallholder farmers to the benefits of coordinated, group-based production of similar crops to achieve the volume and consistency required by large-scale buyers and off-takers. Field days also highlight the importance of timing production cycles to align harvests with periods of peak market demand and premium prices, thereby maximizing profit.

Promoting aggregated, synchronized production across multiple farmers or plots enhances competitiveness, improves bargaining power in markets, and meets buyer specifications more effectively. For example, three farmers in Kyegegwa district championed collective commercial pumpkin production. When they sold their collective crop, they earned a total of UGX 5,326,000 (EUR 1,248). This successful sale was attributed to the consolidated production volume that attracted a large buyer.

Early uptake has transitioned into repeat, value-anchored behavior among farmers and service deepening among retailers/agents. These examples are indicative of a wider trend of increased household income among SMILES participants. Low-income farmers first purchase small volumes of seedlings and then transition to larger seed packets after multiple seasons of harvest. And farmers who had success with quality inputs have invested in planting larger volumes and diversified their crops to improve income and reduce risks. A study conducted by SMILES consortium member IPA indicates that household income (consisting of business profits, farming and livestock net revenue, and employment income) increased by UGX 400,000 per month on average across SMILES households.



Angela utilizing an energy-saving stove at her household in Kikuube District,

SMILES households invested more in productive assets after participation in the program

Angela, a 35-year-old mother in Kikuube District, supports a ten-member household with limited external help. Previously, she struggled to cover their basic needs and relied on renting land each season to grow beans and maize, while also earning a small weekly income from selling fish and roasted groundnuts. Much of her earnings went toward household expenses, including costly and unsafe lighting and cooking fuels.

After joining the SMILES project in July 2023, Angela received financial literacy training, coaching, and a business cash grant. She invested UGX 800,000 (EUR 187) into her crop production, roasted ground nuts, and fish trading enterprises, as well as her savings. These investments significantly increased her productivity. She earned UGX 1,230,000 (EUR 287) in four months and was able to increase her weekly saving rate. Angela's household utilizes a traditional charcoal stove, an energy-saving stove, and a traditionally molded fireplace for cooking with firewood.

"After a coaching session, I noticed I was spending a lot of money on other lighting solutions. To save more and facilitate my children's learning, especially with homework, I decided to invest in solar lights," says Angela.

Angela invested proceeds from her farming business in a pay-as-you-go solar home system. The system provides reliable lighting, phone charging, and security, and it allows her to listen to the radio to get news and weather forecasts. Now, she is planning to expand her businesses by purchasing an upgraded solar system, so she can gain additional income from charging neighbors' phones, while also powering a television to entertain her children. Angela would also like to acquire an energy-saving stove that runs on firewood eventually.
Through strategic investments in agriculture, business expansion, savings, and solar energy, Angela has shifted from meeting immediate needs to building productive assets that generate income, reduce costs, and strengthen her household's long-term resilience.





Productive assets are an important mechanism through which households can move out of poverty. Investment in productive assets, such as livestock, off-farm business inventory and assets, farming tools, and investments into unharvested crops, are high-cost payments that unlock future earnings down the road. These assets are hard to access for the poorest, which keeps them trapped in a cycle of poverty. The SMILES project, through block grants and asset transfers, enable households to make investments in productive assets that will help them increase their earning potential.

A study of cohort 1 indicated that SMILES households had acquired up to 1.2 million UGX (280 EUR) more in productive assets after they graduated from the program compared to the control.



Financing through VSLAs supported household transitions away from traditional biomass, resulting in 58% of SMILES households adopting energy-efficient cookstoves. This contributes to reduced deforestation and improved household air quality.

The stories in this chapter demonstrate how Graduation integrated with MSD has real benefits for the ultra-poor who are often excluded from market participation. While Graduation provides the initial resources required to move out of poverty, MSD activities facilitate the networks and systems required to sustain household-level benefits over time. The story of Immaculate and Justus shows that program-facilitated FFBS can be important sites of learning and present an opportunity to connect agronomic training with the expertise and agriculture products that are accessible for participating households. And Angela's story shows how asset transfers and grants provided by Graduation programs can be linked to market-appropriate investments that enable households to diversify and increase their income and improve savings. In all these examples, households are increasing their productivity and earnings while simultaneously developing the confidence and agency to engage markets on their own terms.

Participants have even reported increased autonomy in how they engage in markets, with a growing trend toward self-managed marketing and direct sales. One SMILES participant noted, "We now prefer to take our produce ourselves to Bukere market. It costs more, but we choose our buyers and negotiate better prices."



CHAPTER 03

Chapter 3: Graduation and MSD can catalyze market systems transformation in high-risk, high-poverty areas



Markets are most successful when businesses can adapt and innovate their business models to meet the needs of the households they serve

Business model adaptations opened markets previously viewed as too risky by businesses

Okeba's entry into the settlements was driven by the observation that most farmers lacked access to reliable agricultural inputs. "We realized there is actually a huge market for inputs within the settlements and host communities because most of the key agribusinesses had not gone there," Jacob, the Business Development & Innovations Associate at Okeba, explained. "Farmers were buying seed from informal markets—poor quality seed with very low yields."

To meet this need, Okeba introduced last-mile distribution kiosks strategically located near settlements and host communities. "We wanted to ensure that quality, certified seed approved by the Ministry was available close to farmers and at an affordable price. Through these kiosks, farmers can buy quality seed and other inputs, and we also provide a bit of advisory support on agricultural production," Jacob explains. These kiosks quickly became central to Okeba's distribution model, allowing the company to reach new customers while strengthening its relationship with existing ones.

After a year of implementation, Okeba has distilled key lessons about operating successfully in refugee and host markets. Changing mindsets, Jacob explained, has been one of the most critical parts of Okeba's work in the refugee settlements. "When you're trying to shift a mindset, it has to be gradual," he said. "You can't enter with the same product prices or business expectations you'd use elsewhere because refugees' purchasing power is much lower. You have to design some level of incentivized pricing to help them start adopting new, innovative seeds and practices."

This same principle applied to Okeba's training sessions. Many participants initially assumed that trainings would follow the humanitarian model where attendees received food or stipends. "Some expected to come, eat, and leave," Jacob recalled. "We had to reframe that to shift the focus on participation for the sake of learning." That process required patience, flexibility, and adaptation. "These are communities made up of people from different regions, speaking different languages, and coming with different experiences," Jacob said, "so you have to be flexible in how you work."

SMILES provided the grant that de-risked Okeba's entry into Kyegegwa and Kikuube, but it is the real business opportunities that have cemented their presence in the region. Demand for improved inputs didn't develop overnight but through intentional efforts by Okeba to build trust with smallholder farmers by:

1. Providing agronomic training through demo farms that also prove return on investment for costly inputs.

2. Improving access to inputs through last-mile kiosks.

3. Buying back farmers' harvests and ensuring there is a market for higher-quality produce.

In fact, Okeba's pilots have been so successful that they have already established additional kiosks in more villages in Kyegegwa and Kikuube.

Kiosks represented an important adaptation for Okeba. The low cost to establish a kiosk allowed Okeba to test demand in new markets. Kiosks also have a small footprint, so they are work well in land constrained refugee settlements.



EWS adapted its business model to strengthen agro-dealer capacity and expanded last-mile access to improved seeds and agronomic knowledge

EWS is the non-profit foundation of East West Seed International, which sells improved vegetable seeds. EWS focused on building the capacity of local agro-dealers to bridge supply, knowledge, and trust, recognizing the importance of working through businesses already established in refugee settlements and host communities. Starting with four partner agro-dealers, EWS strengthened seed-handling practices, linked dealers to certified suppliers, supported seasonal demonstration plots, and targeted advertising so farmers knew where to find quality seeds and reliable information.

By working through trusted agro-input dealers, EWS quickly built credibility while keeping operational costs low, allowing greater focus on capacity building and demand generation.

To build on early successes and address implementation challenges, EWS adapted its model by:

Mapping crops to micro-ecosystems to ensure promoted varieties aligned with local agro-ecological conditions, which in turn strengthened farmer confidence.

Engaging agro-dealers in demonstrations and training to deepen technical knowledge, increase farmers' awareness of where to access EWS seeds, and enable dealers to provide practical guidance on proper input use.

Improving affordability by working with entrepreneurial farmers to establish seedling production centers that allow farmers to purchase in small, affordable quantities and improve crop establishment, since seedlings are less likely to be washed out by heavy rain than direct sowing.

Promoting group purchasing to help farmers share the cost of seed packs.

Expanding the agro-dealer network from four to 19 partners, thereby broadening geographic coverage and enabling farmers across refugee and host communities to access certified seeds closer to home.



Context-driven adaptation enabled GrainPulse to build trust and strengthen aggregation systems in refugee and host communities

A key feature of the GrainPulse model is buying maize in cob form to reduce losses associated with poor drying and storage. While this has delivered consistent volumes and higher quality grain elsewhere, its introduction in Kyaka II and Kyangwali surfaced strong resistance. Many farmers preferred to retain maize cobs as a household fuel source, and there was limited trust that the lower per-volume price under the cob model would translate into higher overall profits. These concerns were compounded by competition from local traders offering advance payments before harvest. Although attractive in the short term, these informal arrangements often drew farmers away from structured aggregation just as crops matured, making it difficult for GrainPulse to guarantee volume and consistency.

In response, GrainPulse undertook a strategic realignment in refugee and host communities, shifting from a transactional input supplier to an embedded service partner, which meant:

Addressing low community trust iby investing in sustained relationship-building and recruiting credible "Master Agents" from within refugee and host communities.

Intensifying farmer support to address low uptake of good agricultural practices and boost yields through regular field demonstrations, closer supervision, and hands-on training.

Improving affordability by reducing fertilizer stock-keeping units and introducing 10kg blended bags suited to farmers with limited cash flow.

Expanding partnerships with agro-vets, traders, and input suppliers to create a more integrated service system that improves input access and aggregation pathways.

Reducing geographic and transport barriers through bulk order aggregation and farm-gate delivery.

Strengthening last-mile delivery and engagement by increasing field support staff, particularly village agents, and investing in additional "tuk-tuks" (auto-powered rickshaws) for input delivery and produce aggregation.aggregation.

By rooting its model in local relationships, trusted intermediaries, and practical service delivery, GrainPulse demonstrates how business approaches can adapt to contexts where informal systems and relationships strongly shape market behavior.



The SMILES program catalyzes investment in refugee and vulnerable contexts

The partnership between SMILES and Okeba unlocked new financing opportunities that enabled Okeba to scale operations and expand farmer engagement

Within a year of entering Kyegegwa and Kikuube, Okeba had begun to see measurable results. "We saw an increase in certified seed sales," Jacob, the Business Development & Innovations Associate at Okeba, said. "We started as a grain bulking company, but we've now grown into both a seed and grain company. Entering the refugee settlements gave us an emerging market and increased visibility."

That visibility opened doors to new financing opportunities. "We were able to sign an MOU with the Office of the Prime Minister," which oversees the refugee settlements in Uganda. This relationship helped Okeba expand and scale in the refugee settlement beyond what the SMILES project can directly facilitate. "Through our work with SMILES, we also accessed financing through the Refugee Investment Facility."

The financing, offered at rates between 7 and 9 percent—far lower than the 20–21 percent Okeba previously incurred—allowed the company to expand significantly. "The additional financing gave us affordable working capital, which allowed us to increase our aggregation volumes," Jacob explained.

"As we aggregated more, we expanded the number of farmers we worked with both in the refugee settlements and in the surrounding host communities." This growth also translated into job creation," as Jacob explained.

This growth translated into higher seed sales and greater overall revenue. And because of the increased volumes, we now have about 60 people involved in grain sorting and cleaning. Overall, the financing directly supported our growth and strengthened our operations based on the experience we gained in the refugee settlements."





Expanding market ecosystems attracted complementary service providers that helped households grow new enterprises

Ket, a mother of eight in Kikuube, previously relied mainly on maize farming alongside beans, bananas, and goat rearing to support her family. While participating in the SMILES project, she made a strategic shift into poultry after undertaking specialized training in poultry management delivered by Uzima Chicken. With income generated from the sale of maize, Ket invested in 100 layer chickens but began to have issues with disease among the birds, so she transitioned to broiler birds.

Uzima experts provided guidance about where to purchase them and how to administer veterinary products to avoid future illness among her flock, and Ket successfully expanded from 100 to 400 broilers. By reinvesting profits and adopting better management practices, her poultry enterprise has grown to exceed UGX 9,000,000 (more than 2,000 euros) in value. Ket is also able to contribute to her VSLA, consistently saving five shares at each meeting and ranking among the best performing group members. Working with Uzima strengthened Ket's production skills, market orientation, business growth, and saving discipline.

Some of the benefits of the Graduation and MSD approach are realized through spillover effects:
Households that aren't participants in the SMILES program also benefit from more robust market systems and the presence of new market actors offering high -quality products and end markets for produce.

SMILES partners with businesses to demonstrate that investments in refugee -hosting areas can be profitable. Firms that offer complimentary and competitive goods and services respond to this evidence, and enter the market as well. This brings more products at competitive prices to the region.

Uzima Chicken is an example of a business that has crowded into Kyegegwa and Kikuube as a result of market transformation sparked by SMILES.

The company, which sells day-old chicks, was attracted by GrainPulse's presence in the districts. High demand for animal feed at GrainPulse hubs signaled strong interest in poultry production and revealed an opportunity for Uzima to supply day-old chicks as a complementary product to farmers already

By introducing co-investment with market actor partners SMILES could reduce uncertainty for firms and encourage them to expand into refugee settlements. One input dealer summarized this evolution by noting that, "The project helped us see refugees not as a risk but as an opportunity. They are disciplined buyers when they see value in the product."

Off-takers and aggregators indicated their intent to maintain operations in Kyegegwa and Kikuube independently of the SMILES program because transaction costs are falling as groups become more organized and technical support improves. As one market actor put it, "Even after the project ends, we'll continue operating here. The model is profitable if volumes and quality hold." Additionally, networks of collaboration among local shops, agents, and off-takers have matured.

Crowding-in actors leverages existing distribution chains instead of building parallel systems. One SMILES staff member explained, "New dealers now connect through the agents trained by SMILES instead of setting up separately." Such piggybacking reduces duplication and accelerates diffusion of practices and market intelligence.

Additionally, information flows among farmers across refugee and host boundaries. "Refugees and hosts now attend the same field days. We share contacts and visit each other's gardens," says one refugee farmer. This inclusivity reinforces social capital and normalizes joint participation in market activities.

Coordination also emerged as actors recognized the mutual gains. For example, firms collaborated on logistics or demonstration events to share costs. A seed supplier employee reported, "We now co-host field days with fertilizer companies. Farmers see complete packages rather than fragments." This cooperative behavior reflects a transition from donor-driven networking to market logic partnerships driven by value co-creation.






KNOWLEDGE
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DAI

Contact us:

+1(301) 771-76007700
Wisconsin Avenue, Suite 340 Bethesda, MD 20814 4
X: @daiglobal
LinkedIn: www.linkedin.com/company/dai