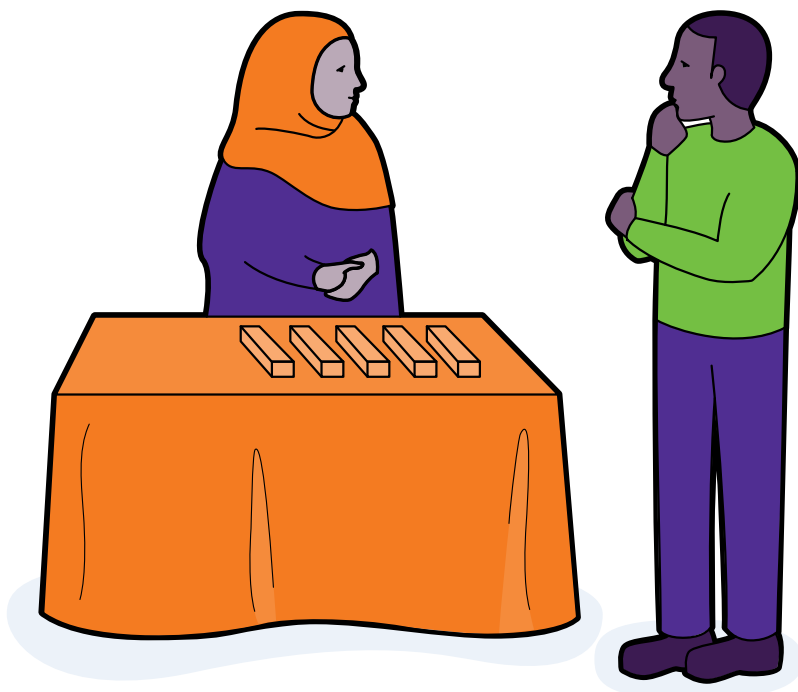


RAPID MARKET ASSESSMENT

A Beginner's Guide



November 2023



OXFAM

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ABOUT THIS DOCUMENT

WHAT IS ITS PURPOSE?

The purpose of this document is to introduce rapid market assessments (RMAs) to field practitioners and provide guidance for how to conduct these moving forwards.

RMAs are the bare minimum to becoming market aware, understanding risks, minimizing risks of doing harm to market systems, and designing and implementing market sensitive programs (including but not limited to cash and voucher programming).

***Note:** This document provides general information and tips for preparing these assessment tools. Practitioners are advised to develop context-specific questions in order to conduct an effective RMA.*

WHO IS IT FOR?

It is designed for Oxfam and partners' technical sector specialists (Food and Economic Security (FES), WASH and Protection) and cross-sectoral humanitarian practitioners (logistics, finance). It is also intended for other staff members who could play an essential role in determining whether markets are robust and for implementing safe interventions for working with local markets.

WHEN SHOULD IT BE USED?

This document should be used during the situation and needs analysis and before the design phase of any sectoral program cycle. It could also be useful as part of ongoing contextual analysis. Market assessments require an understanding of the key basic needs of an affected/target population so it is crucial to get hold of such information before starting a RMA.

To capture basic needs information, consult [Oxfam's Rapid Integrated Emergency Assessment](#).

READING

Pre-reading

Make sure to read Oxfam's introduction to Market-Based Programming (MBP) before starting this document: [Market-Based Programming: What's it all about?](#)

Further reading

- Pre-designed Market Assessment Tools:
 - [Questions for community members](#)
 - [Questions for key informants](#)
 - [Questions for traders/vendors](#)
- [Standard Operating Procedures \(SOP\) for Oxfam's Approach to Cash and Voucher Assistance \(CVA\)](#)

BASIC CONCEPTS

WHAT IS A MARKET?

A market refers to any formal or informal system (not necessarily a physical space) in which buyers and sellers exchange goods, labor, currency, or services for cash or other goods. The word 'market' can simply mean the place in which goods or services are exchanged.¹

WHAT IS MARKET-BASED PROGRAMMING (MBP)?

MBP in Oxfam's work means we always consider existing markets – through assessments, analysis and programming – across all phases of a response and across all technical sectors. Please refer to the booklet on [Market Based Programming](#) to learn more.

WHAT IS A MARKET ASSESSMENT?

A market assessment is a diagnostic process that helps us understand the market conditions and trends; supply and demand for goods and services; bottlenecks of supply and value chains; the impacts of a crisis on markets including the extent of access and barriers for crisis-affected populations.²

WHY ARE MARKET ASSESSMENTS IMPORTANT FOR OUR PROGRAMMING?

Markets are central to people's lives and livelihoods – before, during and after a crisis. Any form of humanitarian assistance will impact local markets in either a positive or negative way. Market assessments should therefore be core to our responses, enable us to be market aware and sensitive, and ensure that we do no harm to the population we are trying to support. Market assessments are also critical to understand if markets are still functioning, their capacities and if people can safely access them. Such information helps to identify the most appropriate program decisions in preparedness and humanitarian response, and to incorporate markets in relief, recovery and resilience building.

WHAT KIND OF TOOLS CAN BE USED TO CONDUCT A MARKET ASSESSMENT?

Various guides and tools have been developed by different agencies to undertake diverse market assessments. Selecting the right tool to fit the context, scope (including research questions, objectives and geography), budget and timeframe is important.

This document provides basic guidance for conducting simple and rapid market assessments. To select other applicable and in-depth market assessment tools, please consult the list below, as well as the table on the following page:

- [CALP's Comparison Guide for Market Analysis Tools](#)
- [Pre-Crisis Market Analysis \(PCMA\)](#)
- [Emergency Market Mapping and Analysis Toolkit \(EMMA\)](#)

1. CALP Glossary, 2023: <https://www.calpnetwork.org/resources/glossary-of-terms/?letter=M>

2. Extracted from CALP Glossary, 2023: <https://www.calpnetwork.org/resources/glossary-of-terms/?letter=M>

- [Market Information and Food Insecurity Response Analysis \(MIFIRA\)](#)
- [Market Analysis Guidance \(MAG\)](#)
- [Rapid Assessment for Markets \(RAM\)](#)
- [48 hour tool](#)

WHAT IS A RAPID MARKET ASSESSMENT (RMA)?

RMAs are simple exercises undertaken by humanitarian practitioners to gain a rough snapshot of the key features of the local market and how markets are working in each context after a shock or crisis. It also helps to identify bottlenecks in the local markets such as supply and demand issues, or those related to policies, norms, rules or infrastructure that limit market functioning. This includes the market accessibility and preferences of crisis-affected populations. As part of a situation analysis, RMAs will also help to understand and mitigate various risks from and to our programming and to identify the most effective way to meet priority needs (through in-kind assistance, service provision, cash-based assistance or a mix of these) in any context.

RMAs ARE LESS TIME CONSUMING FOR FIELD TEAMS. THEY ARE ALSO MORE APPROPRIATE IF:

- you want a rapid snapshot of local markets to increase market awareness and sensitivity;
- the initial response/intervention being planned is relatively small in scale and/or short in duration (0 -6 months) and has limited geographical coverage (catchment of 1-3 local markets);
- you already have an idea (such as via rapid needs assessment, secondary sources) of the basic needs (goods and services) of the crisis-affected population;
- markets in the area of intervention are observed to be robust and have bounced back to be functional after a crisis;
- you are looking to understand whether a more detailed market assessment and analysis is needed, and if so, for what purposes.

IF YOU ONLY HAVE ...			CONSIDER UNDERTAKING ...
TIME	PEOPLE	OTHER RESOURCES	
1 or 2 days	2 or 3	Minimum resources (internal staff time, transportation and translation costs, etc) and seeking a snapshot of local markets	RMA
1 week+	5+	Staff time for the assessment team (including external enumerators), field accommodation (where applicable), logistics, per-diems, translations	A more in-depth market assessment (PCMA, EMMA, MAG)

CRITICAL MINIMUM INFORMATION

The context and scale of a planned program will affect the specific market information that we aim to collect. However, there will always be two key aspects of local market dynamics that an RMA should capture in all cases: **Market Access** and **Market Functionality**.

Market Access

DEFINITION: Whether buyers and sellers can physically, financially and socially engage in and use markets.



Speak to traders/vendors, key informants and communities to gather the following minimum market access information:

1. PHYSICAL ACCESS TO MARKETS

Physical access refers to the ability of target populations to safely reach markets, distribution and payout points, digital and financial service mechanisms, health facilities and other essential services. Transportation infrastructure, road networks, availability of safe passage and security conditions should also be considered.

2. FINANCIAL ACCESS/AFFORDABILITY

Information on the purchasing power of households (HH) and individuals to understand if they can afford essential goods and services in the local markets (including the affordability of transportation to reach them).

3. SOCIAL ACCESS

Understand cultural norms, gender dynamics, social hierarchies, and community structures and their effect on a target population's access to local markets.

Investigate whether marginalized individuals/HH have limited access to buying and selling in the local markets.

Investigate any protection or gender-based violence concerns/risks – if present or whether any future market behaviors and dynamics could create risks for the targeted and non-targeted populations.

4. PREFERENCE OF TARGET POPULATION FOR MODALITY OF TRANSFER AND DELIVERY MECHANISM

Preferences of target population for specific goods and services to meet their needs and the modality (cash, voucher, in-kind) of assistance. Their understanding, experience and reach on existing cash delivery mechanisms and financial solutions (such as banks or mobile money transfer) is also important.

Market Functionality



DEFINITION: The ability of a market to adequately supply essential goods and services at reasonable and fair prices for all market actors. Markets are 'functioning' when there are two or more suppliers, and they can therefore be deemed competitive.

Speak to traders/vendors, key informants and communities to gather the following minimum market functionality information:

1. AVAILABILITY AND QUALITY OF GOODS AND SERVICES

Availability of basic essential goods and services (reported in needs assessment) in local markets in sufficient quantity and quality.

2. PRICE

The market prices and trends of critical goods and services.

3. TRADERS/VENDORS' CAPACITY

Understand the presence and capacity of market actors, their ability to stock and expand with increase in demand, access to credit and insurance, any existing payment mechanisms (POS, mobile money).

4. TRADERS/VENDORS' WILLINGNESS

The willingness of traders and vendors to work with NGOs (Oxfam/partners) as part of our program and response. For this they would require introductory information on both Oxfam and partners.

5. RULES AND MARKET INTEGRATION

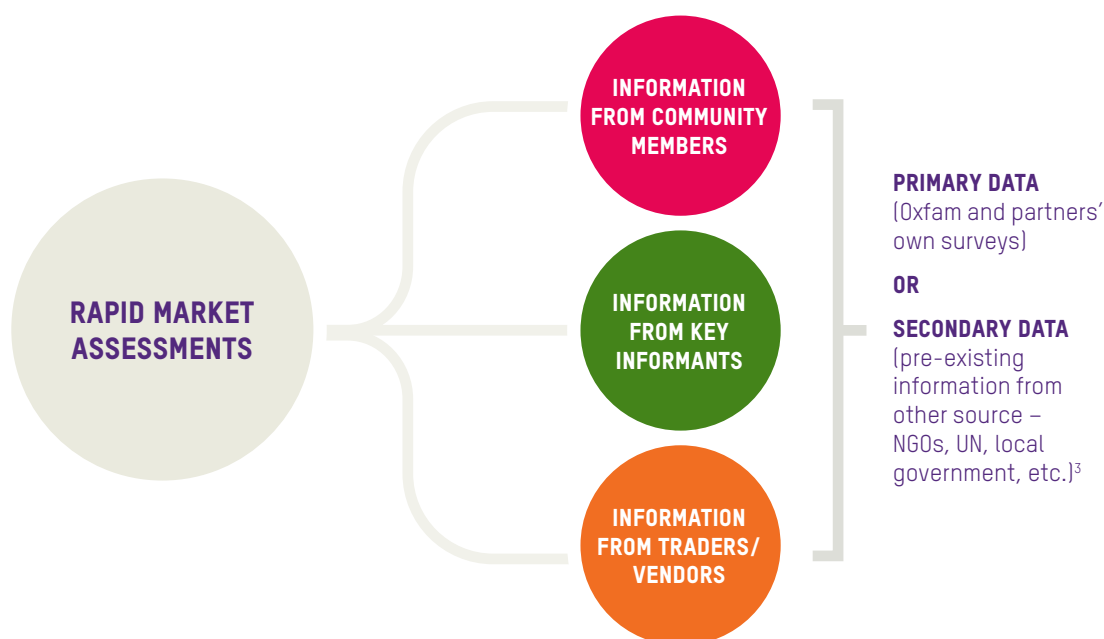
Understand the roles of local market actors such as market associations, cooperatives, transporters, and vendors. Investigate the general rules and regulations impacting the market, market prices of goods and services in different locations, market actors and target population.



CORE STAKEHOLDERS

Having established the critical minimum information to be collected, you can then begin the assessment process by speaking with community and market actors as key informants/information sources. We recommend speaking to at least three core stakeholders, including target communities, key informants and traders/vendors.

Consulting different stakeholders is important in a RMA as it helps us to triangulate the data collected, supports community engagement objectives and allows affected populations to determine the assistance they receive.



WHOM TO SPEAK TO?	WHAT TO ASK/UNDERSTAND?
A. COMMUNITY MEMBERS	
HH under risk of, or affected by crisis	<ul style="list-style-type: none"> Understand if people from all groups and ethnicities can safely access the market. Protection and gender-based violence and concerns/risks – if present or whether any future market behaviors and dynamics could create risks for the targeted and non-targeted populations. Preferences and opinions on specific goods and services, modality of transfer (cash, voucher, in-kind). If appropriate – preferences and opinions on cash delivery mechanisms (mobile money, cooperatives, cards) including digital accessibility in each case. <p><i>(Continued on next page ...)</i></p>

3. For an example of secondary data, see FEWS-NET (<https://fews.net/>) for market profiles, data on market and trade, map of trade flows and WFP Vulnerability Analysis and Mapping (VAM) (<https://www.wfp.org/food-security-analysis>).

B. KEY INFORMANTS

These may include any of the following:

- *local leaders and community representatives*
 - *market committee association and union representatives*
 - *local government departments of trade and commerce*
 - *financial service providers/banks/cooperatives and savings groups*
 - *representative of other NGOs or women's rights organizations (WROs) operating in the area*
 - *representative of UN agencies (WFP, FAO/UNHCR)*
- Understand various trends and rules/regulations in the local market environment and market interconnectedness.
 - Investigate various power dynamics in the local markets.
 - Understand the presence of existing financial service providers, money transfer systems that people are familiar with, and how the crisis has affected them.
 - Protection and gender-based violence and concerns/risks – if present or whether any future market behaviors and dynamics could create risks for the targeted and non-targeted populations.
 - Any other contextual or institutional risks related to markets that might affect the targeted and non-targeted population.

C. TRADERS/VENDORS

Suppliers of basic goods and services in the local market affected by the crisis. These are engaged in small/medium retail and supply critical goods and services (such as food, menstrual hygiene items, water trucking services) to our target population as reported in the needs assessment.

- Understand their capacity to provide goods and services and capacity to restock.
- Their role in market, availability and quality of basic critical items before and after the crisis.
- Effect of the disaster/crisis on the traders/vendors.
- Their willingness to be part of the response.
- Protection and gender-based violence and concerns/risks – if present or whether any future market behaviors and dynamics could create risks for the targeted and non-targeted populations.

TOP TIPS

- Start the primary data collection process with community members, and then move on to traders/vendors and other stakeholders.
- Keep all data collection methods participatory and sensitive to the biases of informants and interest groups.
- Avoid long interviews. They should not take more than 40 minutes each.

The following questions are an **advisory basic minimum** to include in all RMA forms to ensure confident assertions about market access and functionality.



BEFORE YOU START THE RMA ASK YOURSELF!

- Have I identified all key questions to be answered through the RMA (e.g., can female refugees access markets)?
- Do I have a basic idea on key basic needs from the target communities? This information can be collected from secondary sources or from internal needs assessments (such as [Oxfam's Rapid Integrated Emergency Assessment](#)). Information on basic needs is vital to identify commodities and/or services to include in the RMA.
- Have I allocated resources (financial, staff, time, etc.) that might be required during the assessment?
- Have I coordinated and collaborated with other actors, and Oxfam and partners' internal sectoral teams, who are planning to conduct a RMA in the same region/location?
- Have I coordinated with all relevant units within my organization who could provide information regarding vendors, communities, other stakeholders?
- Have I considered the geographical area on which the assessment will be focused? For this, start with the market nearest to the affected community, but make sure to expand your understanding of preferred markets with information gathered from community focus groups.
- Has any of this information already been collected by other teams (e.g., logistics, WASH)?
- Can I find out some of this information from secondary sources?
- Do I need to organise a separate RMA team or can I add these questions to existing needs assessment forms?

INFORMATION FROM COMMUNITY MEMBERS

BEFORE YOU START THIS ASK YOURSELF!

- Are there particular issues in the community around market access which need to be explored (for certain groups)? Disaggregate questions by group if so (access for refugees, access for host communities for example).
- Do I need to conduct HH surveys? RMA focus groups are recommended to save time.

TOP TIPS

- Technical teams are likely conducting HH surveys or focus group discussions (FGDs) – try to combine these and include your market questions to avoid interviewing people twice.
- Coordinate with other NGOs where appropriate.
- Conduct specific FGDs for men, women, people with disabilities and other minority groups.



CHECKLIST FOR FGDs WITH COMMUNITY MEMBERS



Market access

Physical access

- What is your nearest/preferred market location to buy basic goods and services?
- Can all people safely travel to markets?
- Are all roads and bridges passable during all seasons of the year and after this crisis?
- Is transport to local markets available? Are markets/shops for essential goods and services located within an acceptable distance (walking or by local transport) to ensure safe access for affected communities?

Financial access

- Are the prices of goods and services affordable to all people?
- What are the transportation costs to local markets/shops (for a return journey) and are these affected by seasonality?
- Are prices too high for transport to markets?

Social access

- Can people of all genders, backgrounds, ethnicities and religions safely access markets (with or without transportation, road conditions, security, etc.)?
- Are there any risks that the communities might worry about while engaging with markets and how do they think such risks might be mitigated?
- If there are people who can't physically access markets (e.g. because of disability or age), how will they access essential goods and services?
- Are there any modalities that might mitigate or exacerbate protection concerns (such as gender-based violence)?



Market functionality

Availability and quality

- Can local markets/shops provide HH with most of the goods and services required for their day-to-day consumption in terms of quantity and quality?
- Since the crisis, do you think there has been a change in the quality of goods and services available in the local market? If so how?
- Can you tell me if there is a decrease in the number of vendors in the marketplace? If so, what is the estimated number/percentage of decrease?
- Can you list the financial institutions that are available to you and that you use? Have they been affected by the current crisis?

Price

- Since the crisis, are the prices of critical goods and services normal/high/low when compared to prices before the crisis?
- If yes, which critical items have increased in price?



Beneficiary preference

- Is there a local market location preferred by the HH/communities? If so, why?
- If you were to receive assistance for anticipatory action/response, would you prefer to receive in-kind support (physical goods), vouchers (coupons that can be used for specific items/services and stores) or cash (to spend on anything)?
- If you were to receive cash, through which delivery mechanism would you prefer to receive it (through envelopes for instance, or through mobile money, bank card, bank transfer etc.) and why?
- What challenges are you currently facing in accessing cash?



View market assessment questions for community members in various contexts [here](#).

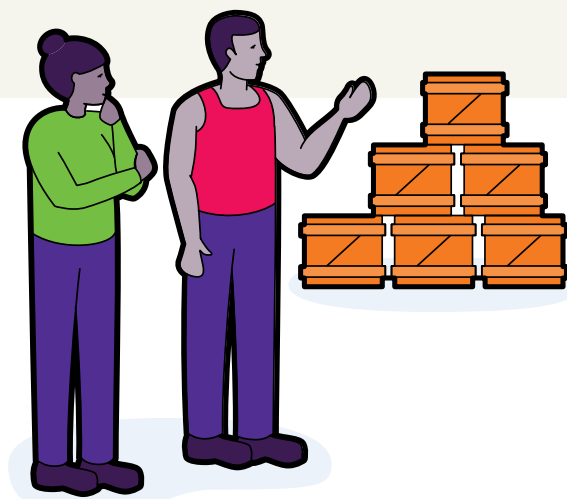
INFORMATION FROM KEY INFORMANTS

BEFORE YOU START THIS ASK YOURSELF!

- Have I already gained some of this information from Oxfam’s Rapid Integrated Emergency Assessment?
- Can I use key informants to provide information about other geographic areas or markets? Try to gain a more ‘macro’ view from these interviews if so.

TOP TIPS

- Aim to capture information on trends, rules and regulations, power dynamics and social access to the local markets.
- Make sure to interview both male and female key informants, at the very least.
- Start with stakeholder interviews (for example, a market association representative) before surveying vendors as these interviews will provide a broader overview of information which can then be expanded on in the vendors’ survey.



CHECKLIST FOR FGDs WITH KEY INFORMANTS



Market access

Physical access

- Which modes of transportation are available for accessing markets?
- What are the challenges community members face in accessing markets?
- Which communities/villages constitute the majority of customers for the market?

Social access

- Can people of all genders, backgrounds, ethnicities and religions safely access markets (with or without transportation, road conditions, security, etc.)?



Market functionality

Availability and quality

- Are markets still functioning and predictable? If yes, which ones? (name the markets) If no, why are markets/shops not functioning?
- What types of financial service provider are present in the market?
- Which common cash payment/transfer mechanisms (mobile money, banks, cards) are available in the markets? Have they been affected by the disaster?
- Are there any significant barriers to trade (supply and demand)?
- Has the number of traders/vendors changed since the crisis?

Price

- Do you think prices in the markets have changed recently and if so, how?
- Have they changed for specific items? Indicate which.
- Do you think any other factors affect prices of goods and services in the local markets?

Traders/vendors' capacity

- Do you think there are any particular challenges for traders in the markets at the moment? If so, what are the challenges?

Rules and market integration

- Are there rules or external changes impacting the markets, market actors and the affected people?
- Have there been any changes in the monetary policy?



View additional market assessment questions for key informants in various contexts [here](#).

INFORMATION FROM TRADERS/VENDORS

⚠ BEFORE YOU START THIS ASK YOURSELF!

- Have I identified critical needs (goods and services) from the affected community (following a Needs Assessment) before speaking to local market traders/vendors? This will help focus the survey on goods and services based on needs and also identify any key traders/vendors for the survey.
- Is there a market assessment network/association that can be consulted? If yes, use these networks as key informants to better understand the local market structure (number and types of traders/vendors in the local market) power dynamics and control of one/group of vendors.
- Has the logistics team already collected basic price information relating to key commodities that you can use?
- To reduce duplicated efforts, is there secondary data (such as monitoring data sets) that can be used for price information?
- Has a time period (a week, two weeks) been agreed upon as a basis for comparative survey questions to understand the effect of the crisis? For instance, how has the availability of key items changed during the last 7 days?

TOP TIPS

- Where possible, include logistics team members in your traders' survey/assessments as they may already have basic information on prices, availability, capacity, etc.
- Go to at least two local market locations that are frequented by the target populations. In each marketplace, select around five traders/vendors who are selling at least two critical basic needs items.
- Keep trader surveys short – traders will be busy selling goods and services and may have limited time.
- Avoid conducting interviews during peak business hours.



CHECKLIST FOR TRADERS/VENDORS' SURVEYS



Market access

Market access

- Has your number of customers changed ? If so how (number, men/women, demographics)?
- In general, where do the majority of your customers come from?
- Which population groups most frequently come to your facilities?
- Can people of all genders, backgrounds, ethnicities and religions safely access markets (with or without transportation, road conditions, security, etc.)?

Financial access

- Do you currently have access to the internet via Wi-Fi or mobile data networks in your shop?
- Do you currently offer your customers the opportunity to purchase using a POS machine?
- Do you have access to credit (either formal/ informal financial loans or by delaying payment to traders)?
- Do you currently offer your customers the opportunity to purchase on credit (offered informally by the store, not bank credit or credit card overdraft)?

Social access

- Are there any risks that you think the communities might worry about while engaging with market actors like yourself, and how do they think such risks might be mitigated?



Market functionality

Availability and quality

- Are you experiencing increased difficulties in reaching out to the suppliers of critical goods and services since the crisis/shocks?
- Did you have to change your suppliers of basic/critical goods after the crisis?
- Have you seen any changes in the quality of the critical goods and services since the crisis/shock?
- Are you aware of any difficulties that other shop owners are experiencing regarding finding suppliers for goods they sell?
- Are you aware of any difficulties that consumers are facing in terms of accessing critical commodities? If yes, which commodities are lacking?
- What is your lead time for stock in days?

Price

- Have prices of key commodities in the market significantly changed (increased/ decreased/ stayed the same)?
- Have the prices of key commodities in the nearest large market where traders would normally restock changed?

Traders/vendors' capacity

- What are the top three challenges you currently face in operating your shop in this area?
- Are you currently able to keep at least a 7-day supply of critical goods in your shop? If no, why not?
- Within what timeframe do you expect to be able to keep a 7 day supply of these items?
- Could you meet an increase in demand at present? If yes, how much time is required to restock?
- Are you able to adapt to the increased demand of quantity and diverse products?
- If the market / shops (that do not have capacity to restock) were provided with financial resources to bring in new stock would they be able to do so within 7 days?
- What are the 3 challenges that may make it difficult for you to increase your supply of key commodities?

Rules and market integration

- Are there any significant barriers to trade due to changes in local/national rules after the crisis? If so, what are the potential effects?



Basic price data

- Create a basic price table and (ensuring you use the same unit measurement for each trader) record prices for key commodities at present.



Vendor willingness

- Would vendors be interested in working with NGOs to provide humanitarian assistance to the affected people (e.g., taking part in a voucher program)?



View additional market assessment questions for traders/vendors in various contexts [here](#).

NEXT STEPS: CONDUCTING THE RMA

BEFORE YOU BEGIN

It is recommended that sectoral teams with limited experience in market assessment (and/or beginners) seek support and collaborate with FES experts for at least the planning phase of the RMA. At a minimum, RMAs should be conducted by program teams in consultation with the logistics team.

Having worked through the above preparatory sections, you should now be ready to undertake your RMA by conducting the following key steps:

- 1** Prepare your team for the RMA and make sure they have read this document to gain a basic understanding of markets.
- 2** Identify how market information will be used to support program decisions and the scope of your RMA.
- 3** Identify which commodities and/or services to include in your RMA.
- 4** Review the secondary market data (such as WFP price data) and reports.
- 5** Draft your questions. You will need to draft your own questions, based on the context and type of goods/services included in your RMA. This will vary by sector. Use the above checklists for guidance.
- 6** Identify preferred local market(s), key community groups, stakeholders and market traders/vendors to include in the assessment.
- 7** Consider how gender is represented in your assessment and how to incorporate gender-related information specific to your target communities, commodities or services, and markets in your assessment tools.
- 8** Undertake the RMA.
- 9** Triangulate your information to determine the key aspects of Market Access and Market Functionality. This should include comparisons with data from other organizations or teams, matching findings from primary and secondary data, and comparing answers from stakeholders. In addition, make sure to cross-check your assumptions with market actors.
- 10** Feed results of the RMA into the Market Analysis and to inform response options.



It is good practice to undertake a RMA in the first phase of an emergency, and/or to analyze markets before crises occur (where shocks are recurring or foreseeable). If/when required, a more in-depth assessment can then be conducted in the weeks and months that follow.

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