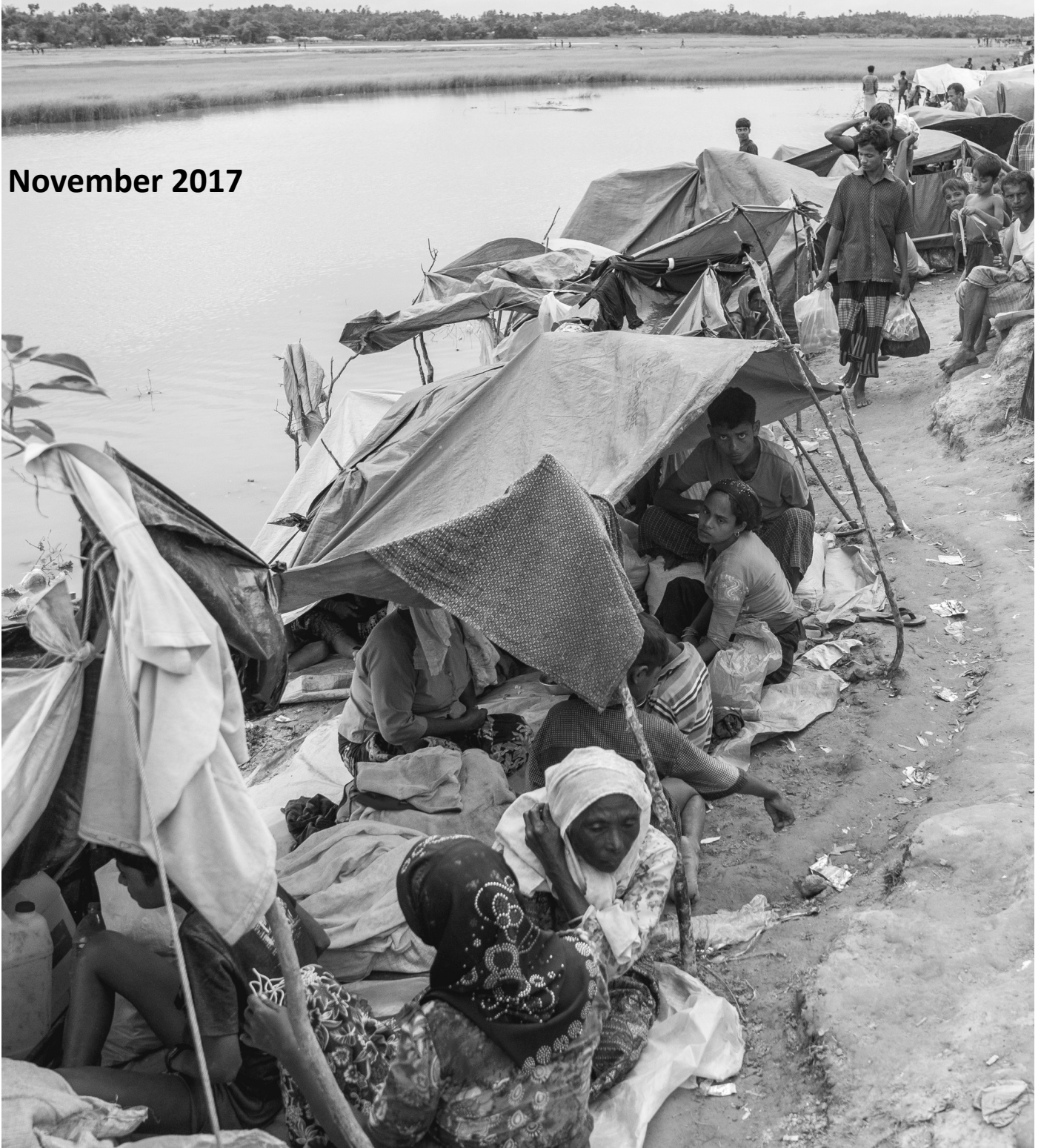


Market Assessment in Cox's Bazar

Implications for market-based interventions targeted to Rohingya refugees and host communities

November 2017



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food security analysis



BANGLADESH
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EXECUTIVE SUMMARY

Beginning around 25 August 2017, a new round of conflict in Myanmar resulted in an overwhelming influx of Rohingya refugees into Bangladesh. As of 21 November, the Inter Sectoral Coordination Group (ISCG) estimates that nearly 622,000 refugees have arrived in addition to those previously residing in the area. This includes an estimated 46,000 living in host communities.

In this context, the Bangladesh Food Security Sector (FSS) conducted an in-depth market assessment to provide a detailed overview of the current situation of the market system (retail and wholesale) serving the affected areas. The assessment was conducted between 7-18 October and collected information from market management committees, traders, and focus groups of host communities and Rohingya refugees.

Customer Distribution

Most of the Rohingya refugees have settled into locations that do not have easy access to the larger markets in the area. The six markets primarily serving Rohingya refugees — Kutupalong, Balukhali, Thinkghali, Palongkhali, Leda, and Nayapara — reported that road congestion and delays in deliveries were significant challenges for traders in their market.

Commodity Availability

The markets serving local and Rohingya customers appear to have good availability of the main commodities reviewed. Rohingya participants in the focus group discussions reported that items were generally available at their nearest markets. Firewood was most commonly identified as having insufficient availability by both Rohingya and local customers.

Prices

Prices for items with shallow supply chains and, thus, less developed pricing mechanisms (i.e. firewood, bamboo) were found to vary considerably from location to location. For example, prices for thick bamboo, which are a critical component in Rohingya shelters, ranged from 400 - 760 taka per piece.

Capacity to Scale

Of the medium and small traders reporting they could

scale to meet a 100 percent increase in demand, 1 in 3 said they would need more than a month to get their operations to this level.

Purchasing Power

Rohingya refugee groups reported daily labour, selling assets brought from Myanmar, and humanitarian aid as the most common current sources of cash. A large majority of groups expected cash from aid and selling assets to decrease over the coming three months.

Key Issues for Market-based Interventions

- Humanitarian actors' initial reliance on in-kind support likely suppressed the "true" demand for commodities in the local markets. Organisations should therefore consider rolling out their market-based interventions in a phased approach to allow monitoring of how markets and traders respond to the subsequent increases in demand.
- The impact of market-based interventions on commodities that have deep, vertically-integrated supply chains such as rice, oil, and hand soap will be different from the impact on those procured locally (e.g., firewood).
- Most refugees are served by traders with small shops and relatively little financial capital. However, the large number of such traders, their penetration into camps and their flexibility to respond to changes in demand very quickly make cash-based solutions most attractive.
- Two of the three main sources of cash for refugees will decline in the coming months. Their participation in the labour force may drive resentment between the two communities by reducing opportunities for locals. Organisations are encouraged to consider public work programmes as a modality for programming their financial resources and stimulating demand.

1. INTRODUCTION

Background

The Cox's Bazar district of Bangladesh has experienced numerous waves of Rohingya refugees from neighbouring Myanmar over the previous decades. Since 2012, approximately 30,000 refugees have been residing in the Kutupalong and Nayapara registered camps in Ukhiya and Teknaf upazilas. However, the number of unregistered Rohingyas was considered much higher, most of which were living in two makeshift sites near Kutupalong and Leda.

Beginning around 25 August 2017, a new round of conflict in Myanmar resulted in an overwhelming influx of Rohingya refugees into Bangladesh. As of 21 November, the ISCG estimates that nearly 622,000 refugees have arrived in addition to those previously residing in the area. This includes an estimated 46,000 living in host communities.

The arrival of so many refugees into such a small area prompted concern about the potential effects on local markets. Though the Ukhiya and Teknaf upazilas have traditionally been some of the poorest areas of Bangladesh, the market system in the country is generally regarded as being well-developed and efficient. Thus, it was also within this context that humanitarian actors were keen to understand the potential to implement market-based interventions as a means of supporting the needs of Rohingya refugees.

Objectives

To this end, an in-depth market assessment was conducted by the Bangladesh Food Security Sector, with technical support from WFP's VAM unit. The **primary** objective was to provide a detailed overview of the current situation of the market system (retail and wholesale) serving the affected areas.

A set of **specific** objectives were also detailed, including to:

- i. Understand the current supply situation for main commodities and constraints;
- ii. Explore the existing demand situation (e.g., purchasing power issues, accessibility);
- iii. Assess markets' capacity to meet increased volume demands;
- iv. Summarise information to support organisations in design of their market-based interventions.

2. METHODOLOGY

Market Selection

In late September, WFP conducted a basic census of markets between Court Bazar and Teknaf Bazar, including also Shamlapur Bazar on the Marine road. From this census, 12 markets were determined to play an integral role in the local (Cox's Bazar) economy and chosen for inclusion in the market assessment (as well as the FSS price monitoring system). The markets were selected to provide a balance of size (large, medium, and small markets by volume) as well as customer base (host community only, host & refugee, mostly refugee).

Assessment Design

The market assessment was comprised of three separate activities that were designed to collect complementary information about the current supply and demand conditions (see Table 1). For each market, a key informant

2. METHODOLOGY

Table 1. Data Collection Activities & Information

Market Management Committee	Trader Survey	Focus Group Discussion
(11)	(195)	(47)
Market Profile	Trader Profile	Group Profile
Market Structure	Supply Chain, Constraints	Market Access
Availability & Supply	Volumes & Response Capacity	Availability of items
Prices & Demand	Financial Access & Credit	Purchasing Power
Gender & Protection		Financial Services
		Assistance, Protection & Gender

interview was conducted with members of the market management committee (MMC) to collect general information about the market’s structure and performance.¹

Additionally, in each market, traders were interviewed to capture information about their supply, current turnover and capacity to scale in response to an increase in demand. The number of trader surveys conducted in each market was based upon the overall number of traders in the market; more traders were interviewed in large markets. To select traders for interview, the MMC was asked to identify a number of large, medium and small traders who represented the “typical” trader in terms of volume and capacity. Enumerators purposively selected from this list for interview.

Finally, for each market, focus group discussions were conducted with host communities and Rohingya refugees. The FGDs were also conducted separately by gender.

Implementation

Following a one-day training, 16 enumerators (7 women, 9 men) from five FSS partners performed the interviews between 8-18 October. The trader survey collected data with tablets using forms designed with Kobo Toolbox. MMC and FGD data was collected on paper forms and entered using a web form designed with Kobo Toolbox. Data was cleaned and analysed using R version 3.4.1.²

¹ The questionnaires used for the market assessment are presented in Annex IV.

² R Core Team (2017). R: A language and environment for statistical computing. R Foundation for Statistical Computing, Vienna, Austria. URL <https://www.R-project.org/>.

3. MARKETS OVERVIEW

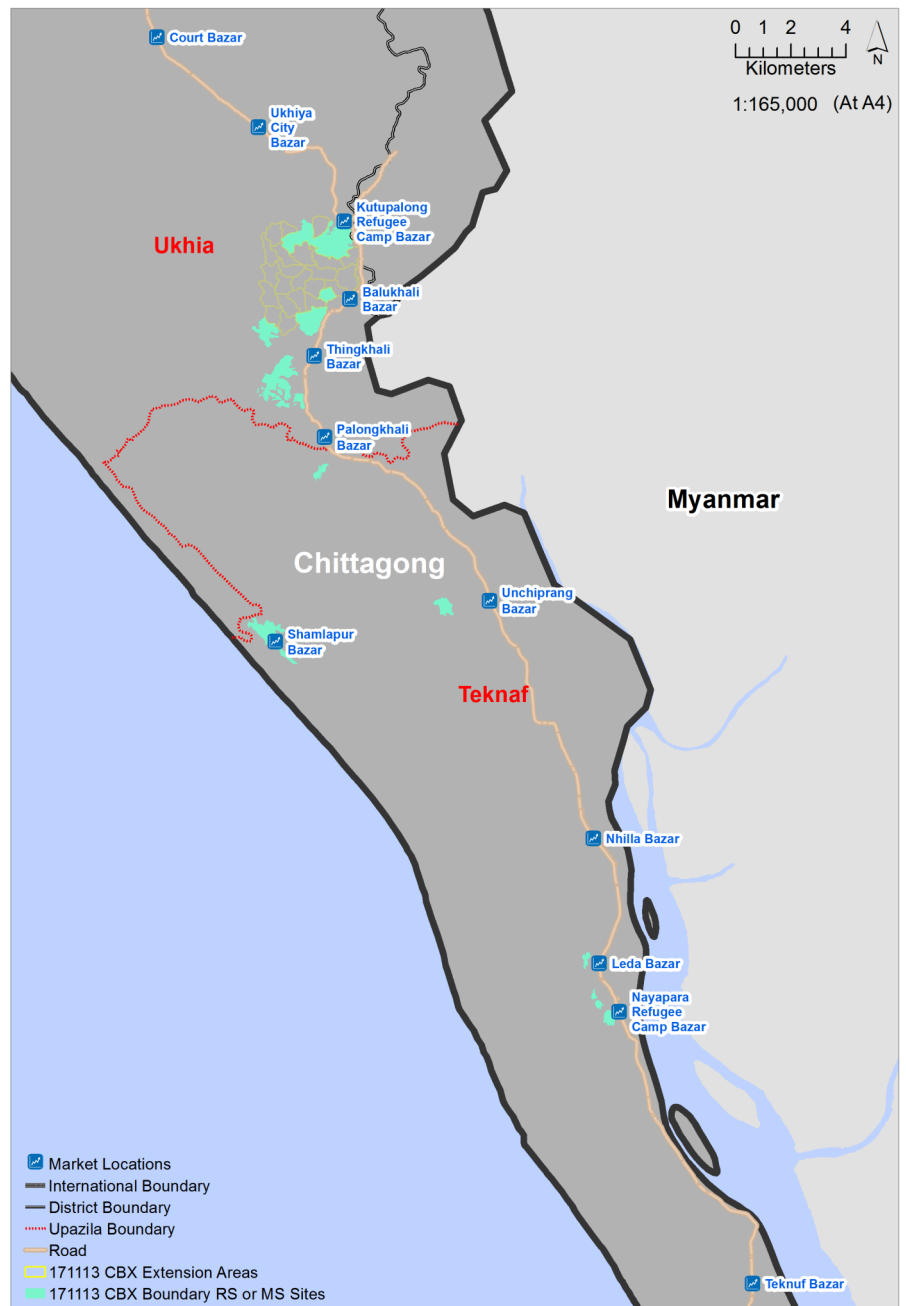
In order to determine how market-based interventions can be optimally designed and implemented by humanitarian actors for the Rohingya crisis in Cox’s Bazar, some understanding of the local market economy and dynamics is required. This section presents an overview of the key markets, including their structure and operations which, collectively, represent the context in which such interventions will need to be programmed.

Local Market Structure

Starting from Court Bazar, which sits just north of the area where the majority of Rohingya refugees have settled, some 20 markets of varying sizes can be found moving southward along the Ukhiya-Teknaf road (see Map 1). For the purposes of this report, four of these markets — Court Bazar, Ukhiya City Bazar, Nhilla Bazar, and Teknaf Bazar — can be considered as major activity and distribution nodes. As shown in Table A-9 (see Annex II), these markets are long-established and many of the commodities which are sold in smaller markets servicing the affected areas transit via these four main markets. These markets have a larger wholesaler-to-retailer ratio compared to the other markets and as a result tend to set the prices for many staple commodities. This seems especially true for commodities whose supply chain flows into the area from Chittagong

and North Bengal; for those items with a more local provenance (e.g., firewood, bamboo) this relationship is not as strong.³

Map 1. Markets selected for assessment



³ The scope of this market assessment did not allow a detailed exploration of market activities at key import locations (e.g., Chittagong).

3. MARKETS OVERVIEW

Customer Distribution

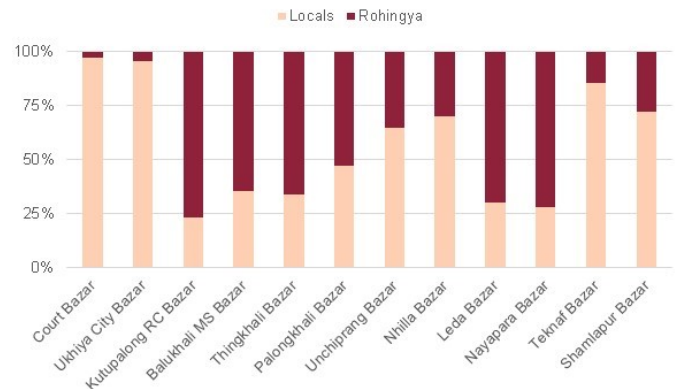
Most of the Rohingya refugees, including those arriving since 25 August, have settled into areas that do not have easy access to these larger markets. In view of the Government of Bangladesh’s current policy of prohibiting the free movement of refugees, this has important implications for the design and implementation of market-based interventions. The findings from the market assessment reveal that the majority of refugee demand (as measured by the proportion of average daily Rohingya customers to local customers) is concentrated in the six markets nearest the camps and spontaneous sites (see Figure 1.)

In addition to being physically smaller and having fewer wholesalers, these six markets — Kutupalong, Balukhali, Thinkghali, Palongkhali, Leda, and Nayapara — lie along the interior of the Ukhiya-Teknaf road and as such are largely dependent on the flow of many commodities from the four larger markets discussed above. The market management committees of five of the six reported that the number of customers had increased since 25 August and also that road congestion was a main challenge for traders in their market.⁴

Market Linkages & Supply Chains

As noted above, the interdependency between markets depends largely on the supply chain for specific commodities. Map 2 highlights the flow of rice from Chittagong and North Bengal into markets serving local and Rohingya customers. Ukhiya City, Teknaf and Nhillia markets serve as the key linkages between markets serving Rohingya refugees and the broader region. A similar pattern exists in other commodity food items (e.g., lentils, wheat flour, soybean oil) and some manufactured non-food items (e.g., hand soap). In contrast, this market interdependency does not exist for firewood, an item mostly brought to markets from small-scale entrepreneurs and villagers by middle men and intermediaries.

Figure 1. Customer distribution in key markets



A key implication of these different structures is that the optimal design of market-based interventions, and their impact on markets, will depend to a degree on the types of commodities that programmes are supporting. Interventions that target commodity food items such as rice or split peas can depend on durable supply chains from the greater region (and imports), but must also consider the possible need for traders in the four key markets to scale to absorb the subsequent increase in demand. In contrast, interventions that are directed towards more locally sourced items (e.g., firewood and to a lesser extent bamboo) will need to consider the opposite in the case of less vertically-integrated supply chains.

Commodity Availability

Notwithstanding these challenges, findings from the market assessment suggest that the markets serving local and Rohingya customers appear to have good availability of the main commodities reviewed. Rohingya participants in the focus group discussions reported that items were generally available at their nearest markets. Firewood was most commonly identified as having insufficient availability by both Rohingya and local customers (see Table A-16, Annex II).

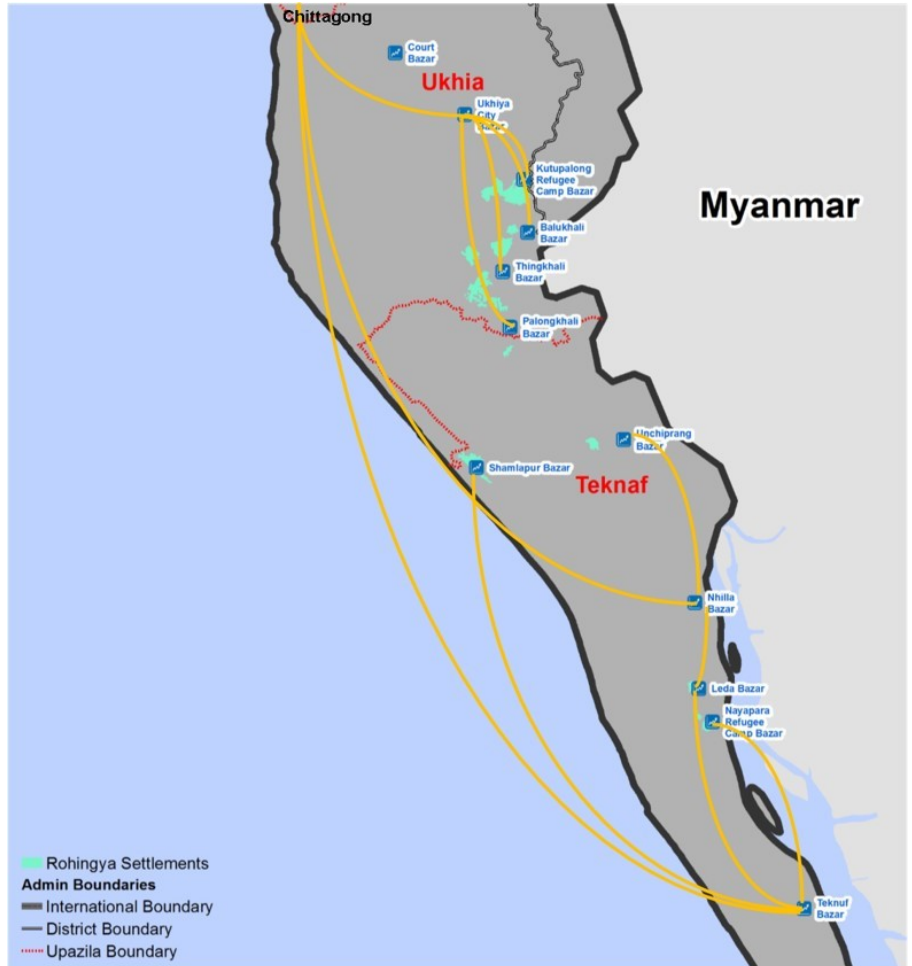
⁴ Due to extenuating circumstances a key informant interview with the market management committee of Nayapara bazar was not conducted.

3. MARKETS OVERVIEW

Moreover, the retail and wholesale price data which was collected suggest that these markets are fairly well connected to the larger markets; profit margins for most commodities were within expected ranges (e.g., 1 - 5 taka per kg).⁵

The exception to this finding, as discussed further in Section 5, was for items with shallow supply chains, such as firewood and bamboo. The margins for these commodities, even when holding size constant, varied widely by location owing to less efficient pricing mechanisms.

Map 2. Rice supply chain in Cox’s Bazar



⁵ An in-depth analysis of market integration was not possible; however, trend data from the on-going FSS price monitoring system will enable such a useful analysis.

4. SUPPLY SITUATION

In addition to depending upon general issues such as the structure of and linkages between local markets, the decision as to whether and how to implement market-based interventions should also draw upon an analysis of important micro-level data, including prices, volumes, and access to financial capital.

To this end, the market assessment aimed to explore the supply situation for major commodities and the capacity of traders to scale to meet the increased demand that market-based interventions would create.

Overview of Traders

A range of traders were assessed based on the type of items they bought and sold, as well as the type of market functions they performed (i.e. retail, wholesale, or both). The median amount of time a trader had been in business in his current location was 7 years.⁶ Just 15 percent of traders assessed owned their shop, though the proportion was double that among large traders (32 percent).⁷ The median shop size among small traders was just 60 square feet; only 1 in 6 small traders had a warehouse in which they could store their goods.

These characteristics are important for humanitarian actors to consider when designing market-based interventions. As noted in the previous section, Rohingya refugees are not currently able to access the four large markets in the area. (Even if they could move freely, the cost of transport to these markets, which are quite far from most settlements and camps, would be prohibitive for most.) However, while the smaller markets are predominantly occupied by small traders, there are a large and (likely) growing number of such traders: Kutupalong is estimated to have more than 150 small traders selling rice and other commodity food items.

Such a situation would seem better suited for cash-based interventions. However, the current GoB policy is unfavourable towards cash-based interventions. The food voucher-based programme that WFP currently

operates for registered refugees in Kutupalong and Nayapara camps requires contracting with traders with sufficient capacity and space to implement. (See Section 5 for more discussion on this issue.)

Prices & Volume

As noted above, the FSS currently operates a price monitoring system within the 12 markets that are integral to the local economy. The market assessment also collected price information for key commodities, primarily as a means for understanding certain issues which are not so easily captured in the price monitoring system.

For example, the findings from the assessment suggest that the margin⁸ on commodity food items such as rice, wheat flour, and sugar is approximately 10 percent (see Table A-4). These also happen to be items that are often purchased by customers in round units, such as 1kg. In contrast, traders are able to get better margins on certain items which are sold in non-standard units. Small traders frequently sell red lentils in 100g to 250g units, thus realizing a margin nearly double that obtained by larger traders who sell by the kilogram.

Another important finding from the price data is the extent to which prices for items with shallow supply chains and, thus, less developed pricing mechanisms (i.e. firewood, bamboo) can vary. Prices for thick bamboo, which are a critical component in Rohingya shelters, ranged from 400 - 760 taka per piece. Similar variations (even when controlling for size) can be found in the price monitoring data. Therefore, interventions that seek to support the shelter or fuel needs of refugees and the host community will need careful design to minimize this inefficiency. (It is also possible that with time the pricing for these items becomes more efficient.)

The assessment also asked traders to estimate their monthly volume for each commodity to better understand the current supply situation and provide

⁶ Virtually all traders operating in the area are male.

⁷ A comprehensive overview of summary statistics from the trader survey can be found in Annex I.

⁸ Margin defined in this report as the difference between the wholesale price paid by the trader and the retail price charged to the customer.

4. SUPPLY SITUATION

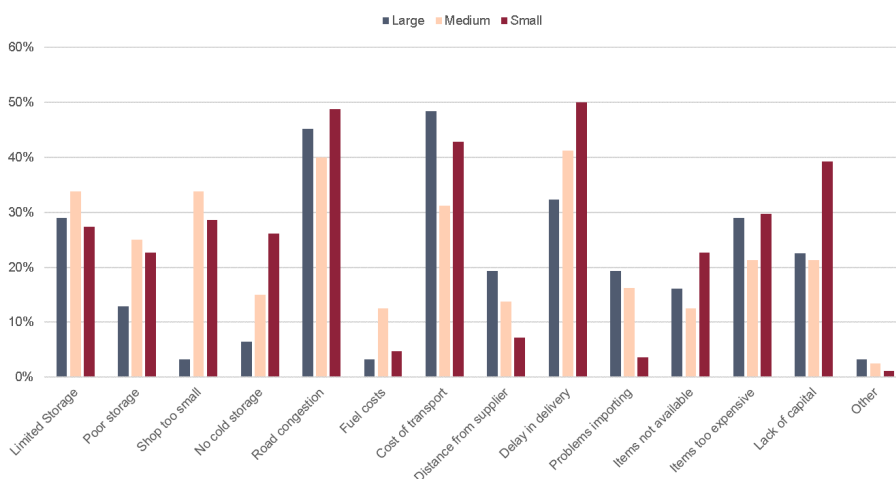
context for assessing the traders’ capacity to scale.

The volume findings provide further evidence of the differences between commodities underpinned by deep and well-integrated or shallow supply chains. The median monthly volume among large rice traders was 23MT compared to 2MT for small rice traders. By comparison, the largest firewood traders were going through just 2.5 times the volume that the smallest traders were selling (500 bundles compared to 180 bundles).⁹ Additional issues related to trader volume are discussed in Section 5.

Supply Constraints

Traders were asked to identify the main challenges affecting the supply of items they sell. Figure 2 shows that the most common complaints were related to road congestion, the cost of hiring transport, and delays in deliveries. Lack of financial capital was disproportionately reported as a

Figure 2. Supply-related challenges



constraint among small traders. As might be expected, the challenges identified varied by market location as well. More than 80 percent of traders in Kutupalong, Balukhali, and Thingkhali markets reported road congestion as a significant challenge; just 20 percent of traders in Shamlapur market, which is located along the relatively congestion-free Marine road, reported the same.

Traders’ perception of the change in these challenges since 25 August are also informative. Of the three main challenges noted above, more than half of traders indicated that the situation had deteriorated since the arrival of Rohingya refugees in August. Meanwhile, nearly half of the traders who reported that limited storage capacity affected their operations also said

that the situation had improved during the previous weeks (46 percent). A similar sentiment can be found among those reporting the lack of financial capital as a problem. While somewhat speculative, this could indicate that, for those problems which traders can directly affect, they seem to be making progress in solving such issues. This has clear implications for market-based interventions, namely: potential design challenges that can be addressed by traders themselves likely will be; those which lie outside their control (e.g. requiring changes to Government policy) should be minimised where possible.

Traders’ Capacity to Scale

Among the most pressing questions which the market assessment tried to understand was the capacity of traders to expand to meet an increase in demand. At the time of the assessment, the makeup of assistance from Government and humanitarian actors was largely in-kind. It is therefore possible that demand, while increasing some in local markets, did not accurately reflect the total “true” demand that exists, especially for items such as rice, pulses, oil, and shelter materials. Yet the effective planning of market-based interventions requires some understanding of the possible impacts of such programmes on demand and the

⁹ The volume data are based on trader estimates. Large traders were more likely to have good record keeping; likewise for standard items sold in standard units (e.g., rice, oil, sugar). Thus it is safer to discuss relative relationships and avoid being overly dependent on absolute differences.

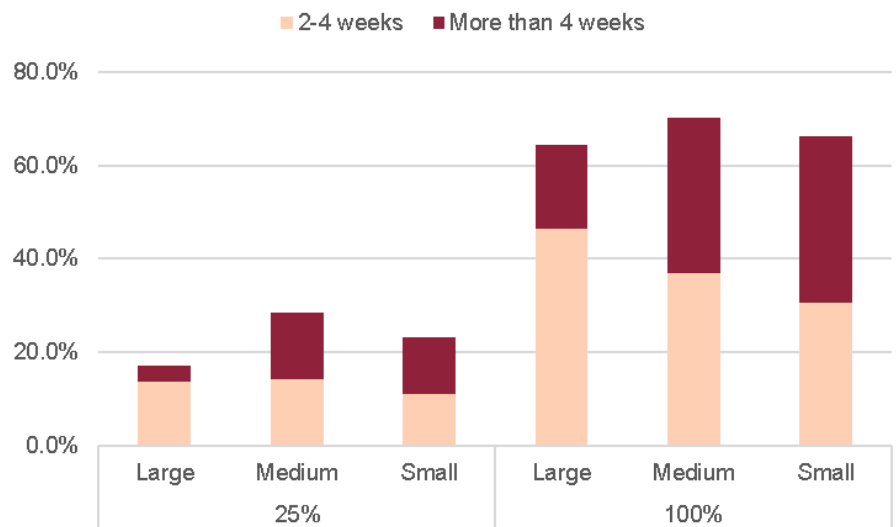
4. SUPPLY SITUATION

market’s ability to respond. A lag in response time could lead to unwanted price increases that undermine many of the positive benefits of such support.

Traders were asked whether they could scale their operations to meet a theoretical increase in demand of 25 and 100 percent. Additionally, they were asked to estimate the amount of time they would need to scale their operations if so. The findings (see Table A-6) indicate that while a majority of traders believe they can scale to meet an increase in demand, the amount of time they think this would require is largely dependent on the size of their current operations. Of the medium and small traders reporting they could scale to meet a 100 percent increase in demand, 1 in 3 said they would need more than a month to get their operations to this level (see Figure 3).

In a follow-up question, the assessment asked traders about the key improvements to their current operations they would need to make to scale 100 percent. Six in ten medium and small traders reported that increasing their shop size/selling area would be required, the most common requirement cited by this group.

Figure 3. Time required to scale 25% and 100%



Financial Access, Capital & Credit

Complementing the perceived ability to scale is whether traders have access to the financial capital required to affect such improvements. The median amount of capital that small traders reported having access to (from all sources, including savings, family, loans, etc.) was just BDT 50,000. Even acknowledging that this figure is likely underreported, this amount may not go far when considering the substantial improvements needed. Just 18 percent of small traders reported having a bank account for their business, while 2 in 3 reported having some credit arrangement with their suppliers.

These findings point out the difficult task that Government and humanitarian actors face when deciding how best to design market-based interventions which both capitalise on the preponderance of small traders in the local economy and also overcome the more structural conditions that have developed in a local economy based on one-half the total number of customers which now exists.

5. DEMAND SITUATION

The market assessment sought to capture information on the current demand from the host community and Rohingya refugees in the local markets. Market-based interventions often work by generating demand among groups that cannot otherwise do so from their own resources. However, substituting for demand is just one aspect of a successful programme; they must also seek to leverage positive structural conditions (and mitigate negative ones) to be most effective. This section describes some of the underlying issues based on findings from the market assessment that programme designers must be aware of and take into account.

Purchasing Power

Focus group discussion participants were asked to identify the main sources of cash that members of their community were currently accessing to purchase food and non-food items. Host community groups reported daily labour, farming, and petty trade as the three most common sources (see Figure 4). Rohingya refugee groups reported daily labour, selling assets brought from Myanmar, and humanitarian aid as the most common (“none” was also reported by 20 percent of these participants). As might be expected, a large majority of refugee groups expected cash from aid and selling assets to decrease over the coming three months. Farming stands out as the main source likely to increase due to the forthcoming harvest season.

These findings suggest that over time, as more and more Rohingya refugees will be in need of new cash resources, their labour opportunities will very likely overlap with those of the host community. Data on daily labour captured in the FSS price monitoring suggest that wages for Rohingya refugees are 50 - 100 taka less per day for the same work

performed by locals. While the assessment did not capture absolute resource amounts available, the findings suggest that the purchasing power for both groups could deteriorate if the supply of labour opportunities remains flat or only increases slightly. This is an important factor for programme designers to consider, as well as for GoB policy makers: if cash-for-work opportunities are not allowed then the impact is very likely to be felt broadly by both communities.

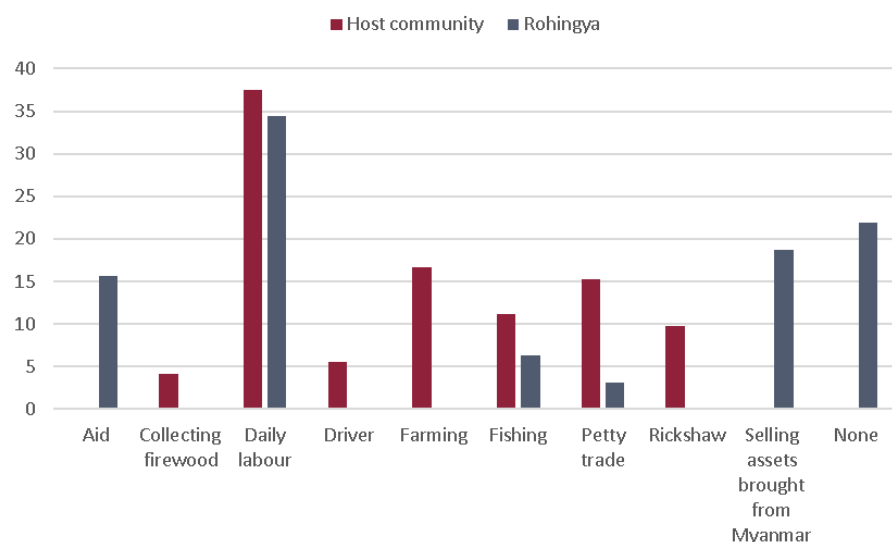
Market Access

Physical access to markets also underscored the discrepancies between the host community and Rohingya refugees. Just 39 percent of the refugee focus groups reported accessing two or more markets compared to 62 percent of the host community groups. As noted elsewhere this results both from refugees’ physical location and GoB policy. Thus, market-based interventions cannot be overly reliant on the expectation of free movement of customers.

The primary mode of traveling to markets was on foot, though one in three host—male groups reported using rickshaw as the primary method. The median amount of time spent traveling one-way to the nearest market for host community members and refugees was 15 and 20 minutes, respectively.

People with disabilities were the main group identified as facing difficulties accessing markets.

Figure 4. Main sources of cash



5. DEMAND SITUATION

Availability and Prices: Perception Differences

An interesting lens through which to view demand in the current context is to compare how host community members and Rohingya refugees described the cost of key commodities. Dry fish, vegetables, bamboo, and, to a lesser degree, rice, were four items that locals disproportionately reported as being expensive compared to Rohingya refugees. These findings align with anecdotes heard during data collection about the upward pressure on the prices of these commodities due to the influx of refugees. Meanwhile both groups agreed that the price of firewood was too high.

There is much which can be inferred from this data, but one of the more salient points is surely that these commodities fall outside the current in-kind distribution packages that many humanitarian actors and government were delivering to refugees.

Financial Services & Assistance Preferences

Host community focus groups reported cooperatives, banks and post offices as the primary sources for accessing cash; Rohingya groups were virtually shut out from any source (6 percent reported accessing from microfinance and post offices). Rohingya refugees are required to have an ID to access any formal banking service as the GoB is not currently accepting any relaxing of KYC (Know Your Customer). This is yet another element that designers of market-based interventions must consider.

Focus group participants also reported on their preferred type of assistance and who should be the responsible beneficiary for such assistance. Just 6 percent of refugee focus groups reported preferring food exclusively; an overwhelming 78 percent preferred a mix of food and cash/voucher solutions.

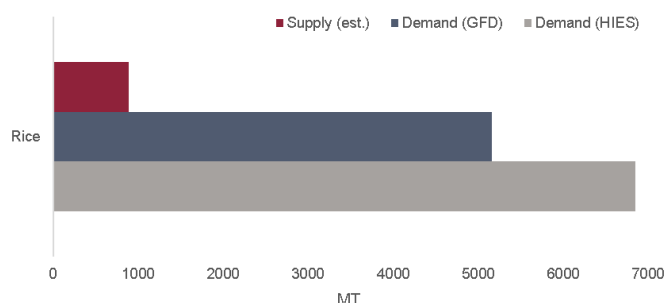
6. MARKET-BASED INTERVENTIONS: KEY ISSUES

Another objective of the market assessment was to distil the range of information collected from key informants, traders and focus groups into a set of considerations for humanitarian actors to review when formulating their market-based interventions. Organisations should ensure that their programmes address the needs of their beneficiaries, are appropriate for the local market conditions, and do not materially disrupt or put undue stresses on the system. What follows is an overview of some of the critical issues for market-based interventions that the market assessment in Cox's Bazar has identified. Each organization's information needs vary and each may take away additional messages, but it is hoped these will provide a foundation for their designs.

GoB policy on cash-based transfers: A detailed discussion of the opportunities and threats for market-based interventions in Cox's Bazar cannot proceed without first acknowledging the current policy environment. The Government of Bangladesh generally does not allow organisations operating in the area to implement cash-based programmes. A review of the underlying rationale is outside the scope of this report; however it is hoped that the findings from the market assessment, including some of the implications highlighted below, might convince GoB policy makers to soften their stance to some degree. Alternatives that organisations have successfully implemented include the food voucher-based system that WFP employs for registered refugees. One benefit of a voucher-based intervention, in a context of unstable supply, is that the traders are contractually obliged to provide the commodities, allowing for more control.

Theoretical demand & supply gaps: A useful way to think about the challenges to understanding the current supply and demand conditions in Cox's Bazar is depicted in Figure 5. The figure presents the approximate "theoretical" demand for rice each month from refugees in the Kutupalong area.¹⁰ Juxtaposed to this data is the approximate volume of rice that

Figure 5. Theoretical monthly demand vs. supply (est.)



medium and small traders in the four main markets for this area were going through each month. How organisations interpret the noticeable gap between these supply and demand estimates will largely determine the optimal strategies for rolling out their market-based interventions.

One possible explanation is that humanitarian actors' initial reliance on in-kind support served to suppress the "true" demand for these commodities in the local market. One rice trader, when asked during the assessment why he was also selling mats and lotas, replied, "That's what the Rohingyas are buying; they are given rice and oil." This statement suggests that 1) traders in the area are very attuned to and will respond to (if able) a shifting demand situation and 2) the current demand for certain commodities is not fully reflected in traders' current operations.

Organisations should therefore consider rolling out their market-based interventions in a phased approach to allow monitoring how markets and traders respond to the subsequent increase in demand. The FSS price monitoring system will provide a critical source of data for capturing these impacts. Markets in Bangladesh are very dynamic but the findings from the market assessment suggest that, especially if small traders are responsible for their own upgrades, time will be required to adequately scale their operations. Increasing the demand for any commodity too quickly is likely to have negative consequences, most visibly in its price.

¹⁰ Supply estimate calculated by multiplying the median volume for medium (7.25 MT) and small (2 MT) rice traders by the number of each in Kutupalong, Balukhali, Thingkhali, and Palongkhali markets. Population for demand calculations based on ISCG figures as of 19 October. GFD monthly rice ration is 50kg per household of 5. Per HIES 2010, average consumption of rice by rural households was 442g/person.

6. MARKET-BASED INTERVENTIONS: KEY ISSUES

Strength, depth, and sustainability of supply chains:

Another key issue for organisations to consider is the role that supply chains and market linkages play in determining supplies and setting prices. The impact of market-based interventions (cash, voucher) on commodities that have deep, vertically-integrated supply chains such as rice, oil, and hand soap will most likely be different from the impact on those procured locally (e.g., firewood). The price for rice is largely set by the four main wholesale markets in the area. Moreover, these markets control the flow of rice to the region and therefore might also represent bottlenecks in the case of large-scale demand increases. In contrast, the price for firewood and bamboo are much more variable owing to the inefficiencies inherent in the less structured nature of their supply chains. One implication of this is that organisations planning market-based interventions to support beneficiaries on their bamboo or firewood¹² needs might consider working directly with traders that have dependable supply chains and stable prices.

Refugees located near smaller markets: Most Rohingya refugees are clustered near markets with few wholesalers and many small retail traders. These traders have small shops and relatively little financial capital at their disposal. Yet they are also flexible enough to respond to changes in demand very quickly, as their structures and operating systems are not overly dependent on single commodities (vis-à-vis medium and large traders). Strictly from an efficiency perspective, this situation seems most suitable for cash-based responses. Their presence near the refugees and ability to penetrate deep into camps and settlements are features that humanitarian actors should try to capitalise upon. For some items and durable goods (e.g. latrine components) such an approach may not be possible or recommended; however, for commodity food and non-food items, the findings from the market assessment strongly favour this option. This becomes even more relevant in the context of the proposed

“mega-camp”; should more refugees be relocated to this area, the role of these small traders will become even more dominant.

Design around problems traders can solve: Somewhat related to the point directly above are the findings which suggest that traders are managing to solve the problems over which they have control; they are struggling with issues that lie outside their control. They are increasing their access to capital and expanding their shop areas while suffering from the effects of road congestion. Market-based interventions should therefore include design elements which take advantage of traders' natural tendency to respond, adapt and evolve, whilst avoiding being dependent upon, e.g., changes in policy.

Labour force dynamics & make-work programmes: Finally, a significant takeaway from the focus group discussions are the labour force challenges that will come to play an important role in the purchasing power of refugees and host community members. Two of the three main sources of cash for refugees, aid and selling items brought from Myanmar, are expected to decline in the coming months. Their inevitable participation in the labour force, especially given the lower wages they command for similar work, may very likely drive resentment between the two communities. Yet the Rohingya refugees represent an enormous opportunity to boost the local economy, one of the poorest in Bangladesh, through cash-for-work programmes. Organisations that are designing market-based interventions should very strongly consider such programmes as a modality for distributing these resources to both refugees and host community members. Careful planning and cooperation with local authorities and other organisations, especially to ensure local Government priorities are reflected, is necessary.

¹² WFP recently conducted a Safe Access to Fuel and Energy (SAFE) assessment in Cox's Bazar. The report provides important recommendations on how organisations should prioritise cooking fuel interventions given the environmental damage resulting from excessive use of firewood.

ANNEX I: TRADER SURVEY - SUMMARY STATISTICS

TABLE A-1: TRADER CHARACTERISTICS

Market Name	Read Bangla	Data connectivity	Point-of-sale device	Participate in price monitoring	Shop ownership			Years in business	n
	%	%	%	%	Rent	Own	Other	Median	
Balukhali MS Bazar	69.2	7.7	7.7	30.8	100.0	0.0	0.0	1	13
Court Bazar	85.7	33.3	0.0	85.7	95.2	4.8	0.0	10	21
Kutupalong RC Bazar	100.0	50.0	6.3	81.3	87.5	6.3	6.3	5.5	16
Leda Bazar	53.8	15.4	0.0	46.2	84.6	15.4	0.0	4	13
Nayapara Bazar	46.2	23.1	7.7	46.2	61.5	38.5	0.0	2	13
Nhilla Bazar	92.3	46.2	11.5	76.9	76.9	23.1	0.0	5	26
Palongkhali Bazar	75.0	33.3	0.0	16.7	100.0	0.0	0.0	8.5	12
Shamlapur Bazar	87.5	25.0	4.2	58.3	83.3	16.7	0.0	7.5	24
Teknaf Bazar	94.7	26.3	5.3	68.4	63.2	31.6	5.3	22	19
Thingkhali Bazar	80.0	40.0	0.0	86.7	80.0	13.3	6.7	3	15
Ukhiya City Bazar	87.5	56.3	25.0	81.3	81.3	18.8	0.0	13.5	16
Unchiprang Bazar	85.7	42.9	0.0	28.6	100.0	0.0	0.0	3	7
Trader Type									
Large	96.8	48.4	9.7	71.0	67.7	32.3	0.0	10	31
Medium	85.0	41.3	10.0	68.8	83.8	15.0	1.3	8	80
Small	73.8	21.4	1.2	56.0	88.1	9.5	2.4	5	84
Total	82.1	33.8	6.2	63.6	83.1	15.4	1.5	7	195

TABLE A-2: SHOP CHARACTERISTICS

Market Name	Shop structure		Selling area		Has warehouse + size		Rohingya customers			Permanent employees		Temporary employees		n
	<i>Bamboo/Cl sheet</i>	<i>Semi-pacca</i>	<i>Pacca</i>	<i>Other</i>	<i>Median¹</i>	<i>%</i>	<i>Median¹</i>	<i>%</i>	<i>Ability to understand²</i>	<i>%</i>	<i>Median</i>	<i>%</i>	<i>Median</i>	
Balukhali MS Bazar	38.5	23.1	23.1	15.4	100	15.4	144	100.0	9	46.2	2.0	0.0	—	13
Court Bazar	52.4	14.3	33.3	0.0	120	52.4	300	28.6	8.5	71.4	2.0	28.6	4.5	21
Kutupalong RC Bazar	37.5	37.5	6.3	18.8	135	37.5	575	93.8	10	37.5	2.5	12.5	7.0	16
Leda Bazar	61.5	15.4	7.7	15.4	120	7.7	170	100.0	10	30.8	2.0	0.0	—	13
Nayapara Bazar	46.2	30.8	7.7	15.4	100	30.8	700	92.3	10	46.2	2.0	23.1	1.0	13
Nhilla Bazar	42.3	26.9	30.8	0.0	123	15.4	1150	100.0	10	38.5	1.0	38.5	2.0	26
Palongkhali Bazar	50.0	25.0	16.7	8.3	72	33.3	225	91.7	9	33.3	2.0	8.3	3.0	12
Shamlapur Bazar	4.2	83.3	12.5	0.0	124	37.5	200	83.3	10	45.8	1.0	33.3	2.5	24
Teknaf Bazar	0.0	42.1	47.4	10.5	180	68.4	400	63.2	9.5	78.9	2.0	47.4	2.0	19
Thingkhali Bazar	20.0	33.3	20.0	26.7	150	46.7	275	93.3	10	53.3	1.0	0.0	—	15
Ukhiya City Bazar	18.8	31.3	50.0	0.0	132	62.5	135	6.3	8	68.8	2.0	25.0	8.0	16
Unchiprang Bazar	28.6	28.6	28.6	14.3	150	14.3	300	85.7	8.5	28.6	1.0	14.3	2.0	7
Trader Type														
Large	9.7	35.5	51.6	3.2	400	67.7	350	45.2	10	80.6	2.0	67.7	4.0	31
Medium	28.8	46.3	22.5	2.5	150	46.3	240	82.5	10	60.0	2.0	23.8	3.0	80
Small	42.9	23.8	16.7	16.7	60	16.7	100	82.1	10	29.8	1.0	4.8	1.5	84
Total	31.8	34.9	24.6	8.7	120	36.9	245	76.4	10	50.3	2.0	22.6	3.0	195

¹ Measured in square feet (ft²)

² Rated on scale 1—10 (poor—excellent)

TABLE A-3: COMMODITIES SOLD BY TRADERS

Market Name	Rice ¹	Wheat	Lentils	Peas	Salt	Sugar	Potato	Pumpkin	Oil	Dry fish	Chicken	Bamboo (thick)	Bamboo (thin)	Firewood	Kerosene	Plastic sheeting	Hand soap	Laundry soap	n
Balukhali MS Bazar	5	4	4	5	5	5	7	2	5	2	2	0	0	2	4	1	5	5	13
Court Bazar	8	5	6	6	6	6	5	5	6	2	2	0	0	4	2	2	6	6	21
Kutupalong RC Bazar	5	3	4	3	4	2	2	1	2	2	2	2	0	2	1	1	1	1	16
Leda Bazar	5	5	5	3	5	5	2	3	5	2	2	0	0	2	2	0	4	4	13
Nayapara Bazar	4	3	3	3	3	3	3	2	3	2	2	1	1	2	2	3	3	3	13
Nhilla Bazar	7	3	4	4	4	3	7	5	4	4	2	1	0	3	3	1	2	3	26
Palongkhali Bazar	5	3	4	4	4	4	4	3	4	2	2	0	0	1	4	1	4	3	12
Shamlapur Bazar	6	7	7	5	7	7	9	7	7	2	2	1	0	2	2	0	6	5	24
Teknaf Bazar	8	6	6	6	6	6	3	3	6	2	0	1	1	3	1	0	6	6	19
Thingkhali Bazar	6	3	5	4	4	4	4	2	5	2	2	1	1	1	5	1	5	5	15
Ukhiya City Bazar	6	5	5	5	5	5	4	3	5	3	2	0	0	1	1	1	5	5	16
Unchiprang Bazar	3	2	2	2	2	2	3	1	2	1	1	0	1	0	1	0	2	1	7
Trader Type																			
Large	19	6	7	7	7	7	8	5	7	0	1	0	1	6	2	1	7	7	31
Medium	34	27	29	26	28	27	24	10	28	13	9	4	2	8	19	5	26	23	80
Small	15	16	19	17	20	18	21	22	19	13	11	3	1	9	7	5	16	17	84
Total	68	49	55	50	55	52	53	37	54	26	21	7	4	23	28	11	49	47	195

¹ Represents the number of traders visited who reported selling the commodity

TABLE A-4: SUMMARY OF COMMODITY STATISTICS

	Retail price ¹	Wholesale price	Main transport source	Cost of transport ²	Volume (monthly)	Margin ³	n
	Median ²	Median	Mode	Mode	Median	Median	
Rice							
Large	---	35.0	Truck	1	23,000	---	18
Medium	38.0	35.0	Truck	1	7,250	3	30
Small	37.0	34.5	Other	1	2,000	3	12
Wheat							
Large	---	28.5	Truck	1	1,425	---	4
Medium	32.5	30.0	Truck	1	250	2	13
Small	31.5	29.0	Other	1	300	3	14
Lentils							
Large	---	---	---	---	---	---	0
Medium	80.0	71.5	Truck	1	350	6	18
Small	80.0	70.0	Other	1	50	10	9
Split peas							
Large	---	32.5	Truck	1	1,200	---	6
Medium	38.0	34.5	Truck	1	675	4	16
Small	39.0	32.0	Rickshaw van	1	225	6	8
Salt							
Large	---	---	Truck	1	3,720	---	6
Medium	32.5	28.5	Other	1	375	2	14
Small	28.5	27.0	Other	1	120	2.5	16
Sugar							
Large	---	---	Truck	1	2,550	---	6
Medium	60	55	Truck	1	600	5	19
Small	58	52	Other	1	175	5	12
Potato							
Large	---	18	Truck	1	7,000	---	5
Medium	29	25	Truck	1	790	4	14
Small	30	25	Other	1	475	5	14
Pumpkin							
Large	---	30	Truck	2	2,100	---	4
Medium	35	26	Other	1	600	8	9
Small	35	28	Other	1	300	5	19
Oil							
Large	---	80	Truck	1	1,200	---	7
Medium	80	76	Truck	1	625	4	26
Small	81	78.5	Other	1	150	5	18

¹ All monetary units in Bangladeshi taka (BDT)

² Units are in kgs except for oil (litre), bamboo (piece), firewood (bundle), kerosene (litre), and plastic sheeting (meter)

³ Retail price minus wholesale price (reported)

TABLE A-4: SUMMARY OF COMMODITY STATISTICS

	Retail price ¹	Wholesale price	Main transport source ²	Cost of transport	Volume (monthly)	Margin ³	n
	<i>Median</i> ²	<i>Median</i>	<i>Mode</i>	<i>Mode</i>	<i>Median</i>	<i>Median</i>	
Dry fish							
Large	---	---	---	---	---	---	0
Medium	400	350	Other	5	500	50	13
Small	240	180	Other	1	225	50	13
Chicken							
Large	---	120	Other	2	1,200	---	1
Medium	140	130	Other	3	1,500	15	9
Small	150	132	Rickshaw van	2	2,400	13.5	11
Bamboo (thick)							
Total ⁴	725	480	Truck	1,500	260	50	6
Bamboo (thin)							
Total	600	537.5	Truck	2	567.5	75	4
Firewood							
Large	---	15	Truck	0	500	---	5
Medium	140	105	Other	10	325	22.5	6
Small	40	48	Other	0	180	6	9
Kerosene							
Large	---	73.5	Truck	2	15,150	---	2
Medium	75	71	Truck	1	1,450	5	8
Small	75	67	Other	2	250	5	3
Plastic sheeting							
Large	---	68	Truck	5	3,000	---	1
Medium	185	150	Other	1	320	13.5	4
Small	180	175	Truck	1	550	40	5
Hand soap							
Total	35	32	Other	1	150	3	1
Laundry soap							
Large	---	---	---	---	---	---	0
Medium	80	60	Rickshaw van	*	200	10	3
Small	65	72	Other	1	55	4.5	4

1 All monetary units in Bangladeshi taka (BDT)

2 Units are in kgs except for oil (litre), bamboo (piece), firewood (bundle), kerosene (litre), and plastic sheeting (meter)

3 Retail price minus wholesale price (reported)

4 Total presented when not enough data to disaggregate by trader type

TABLE A-5: PROBLEMS AFFECTING SUPPLY

	Limited storage	Poor storage conditions	Shop too small	No cold storage	Road congestion	Availability + cost of fuel	Cost of hiring transport	Distance from wholesaler	Delays in delivery	Problems importing	Items not available	Items too expensive	Lack of credit/capital	Other	n
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	
Market Name															
Balukhali MS Bazar	38.5	61.5	46.2	46.2	92.3	7.7	46.2	15.4	61.5	15.4	30.8	46.2	53.8	0.0	13
Court Bazar	42.9	38.1	23.8	28.6	52.4	4.8	42.9	14.3	52.4	0.0	23.8	19.0	28.6	9.5	21
Kutupalong RC Bazar	12.5	12.5	25.0	6.3	81.3	25.0	18.8	0.0	56.3	6.3	0.0	0.0	0.0	0.0	16
Leda Bazar	15.4	15.4	30.8	23.1	23.1	0.0	7.7	7.7	15.4	7.7	15.4	46.2	15.4	0.0	13
Nayapara Bazar	23.1	23.1	30.8	23.1	15.4	7.7	30.8	15.4	23.1	15.4	7.7	53.8	30.8	7.7	13
Nhilla Bazar	30.8	15.4	15.4	0.0	34.6	0.0	38.5	7.7	46.2	19.2	42.3	11.5	34.6	3.8	26
Palongkhali Bazar	25.0	25.0	33.3	25.0	25.0	0.0	50.0	0.0	75.0	8.3	8.3	8.3	83.3	0.0	12
Shamlapur Bazar	20.8	8.3	12.5	12.5	20.8	4.2	16.7	20.8	20.8	25.0	12.5	16.7	8.3	0.0	24
Teknaf Bazar	26.3	10.5	26.3	15.8	15.8	5.3	10.5	10.5	21.1	5.3	10.5	26.3	10.5	0.0	19
Thingkhali Bazar	33.3	20.0	46.7	26.7	93.3	26.7	53.3	20.0	66.7	6.7	0.0	26.7	20.0	0.0	15
Ukhiya City Bazar	56.3	25.0	25.0	6.3	50.0	12.5	100.0	18.8	31.3	6.3	12.5	62.5	37.5	0.0	16
Unchprang Bazar	42.9	28.6	28.6	42.9	57.1	0.0	100.0	0.0	100.0	14.3	42.9	14.3	85.7	0.0	7
Trader Type															
Large	29.0	12.9	3.2	6.5	45.2	3.2	48.4	19.4	32.3	19.4	16.1	29.0	22.6	3.2	31
Medium	33.8	25.0	33.8	15.0	40.0	12.5	31.3	13.8	41.3	16.3	12.5	21.3	21.3	2.5	80
Small	27.4	22.6	28.6	26.2	48.8	4.8	42.9	7.1	50.0	3.6	22.6	29.8	39.3	1.2	84
Total	30.3	22.1	26.7	18.5	44.6	7.7	39.0	11.8	43.6	11.3	17.4	26.2	29.2	2.1	195
Change since 25 Aug¹															
Improved	45.8	34.9	26.9	11.1	36.8	46.7	42.1	26.1	30.6	59.1	35.3	54.9	45.6	25.0	
Same	30.5	32.6	48.1	55.6	6.9	0.0	5.3	21.7	11.8	0.0	2.9	5.9	22.8	25.0	
Deteriorated	23.7	32.6	25.0	33.3	56.3	53.3	52.6	52.2	57.6	40.9	61.8	39.2	31.6	50.0	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	

¹ Among traders reporting that they experienced the specific supply challenge

TABLE A-6: CURRENT OPERATIONS & RESPONSE CAPACITY

Market Name	Local customers (daily)	Rohingya customers (daily)	Local transaction (avg.) ¹	Rohingya transaction (avg.)	Monthly expenses (avg.)	Monthly rent (avg.)	Change in turnover since 25 Aug.			Scale to meet 25% demand increase & time required		Scale to meet 100% demand increase & time required		n		
	Median	Median	Median	Median	Median	Median	Increased (%)	Same (%)	Decreased (%)	% < 1 month (%) ²	> 1 month (%)	% < 1 month (%)	> 1 month (%)			
	Balukhali MS Bazar	100.0	200.0	50.0	250	3,000	1,200	100.0	0.0	0.0	92.3	100.0	0.0		100.0	92.3
Court Bazar	50.0	8.0	250.0	450	12,000	2,500	66.7	23.8	9.5	71.4	100.0	0.0	66.7	71.4	28.6	21
Kutupalong RC Bazar	16.0	30.0	150.0	175	800	1,500	81.3	12.5	6.3	81.3	38.5	61.5	68.8	27.3	72.7	16
Leda Bazar	5.0	48.0	100.0	100	700	1,000	92.3	0.0	7.7	92.3	83.3	16.7	61.5	25.0	75.0	13
Nayapara Bazar	10.0	98.0	185.0	100	3,000	2,250	92.3	7.7	0.0	76.9	90.0	10.0	61.5	87.5	12.5	13
Nhillla Bazar	20.0	9.0	700.0	1700	1,750	1,300	61.5	23.1	15.4	100.0	96.2	3.8	80.8	38.1	61.9	26
Palongkhali Bazar	100.0	25.0	100.0	250	1,500	1,750	91.7	0.0	8.3	91.7	63.6	36.4	83.3	90.0	10.0	12
Shamlapur Bazar	37.5	20.0	200.0	500	2,750	1,850	50.0	20.8	29.2	83.3	95.0	5.0	75.0	61.1	38.9	24
Teknaf Bazar	50.0	13.5	200.0	500	12,000	4,500	26.3	57.9	15.8	84.2	87.5	12.5	78.9	100.0	0.0	19
Thingkhali Bazar	40.0	75.0	335.0	200	900	2,000	73.3	6.7	20.0	93.3	92.9	7.1	33.3	20.0	80.0	15
Ukhiya City Bazar	100.0	100.0	50.0	20,000	22,500	5,000	75.0	18.8	6.3	100.0	100.0	0.0	87.5	100.0	0.0	16
Unchprang Bazar	100.0	45.0	90.0	250	800	1,000	100.0	0.0	0.0	100.0	100.0	0.0	100.0	100.0	0.0	7
Trader Type																
Large	30.0	20.0	1075.0	2250	11,000	4,500	58.1	25.8	16.1	93.5	96.6	3.4	90.3	82.1	17.9	31
Medium	38.5	35.0	200.0	450	5,000	2,000	76.3	10.0	13.8	87.5	85.7	14.3	71.3	66.7	33.3	80
Small	30.0	30.0	100.0	250	1,000	1,500	70.2	21.4	8.3	86.9	87.7	12.3	70.2	64.4	35.6	84
Total	35.0	30.0	150.0	375	3,000	2,000	70.8	17.4	11.8	88.2	88.4	11.6	73.8	68.8	31.3	195

¹ All monetary units are in Bangladeshi taka (BDT)

² Among traders reporting they can scale to meet increased demand

TABLE A-7: BUSINESS REQUIREMENTS TO SCALE & OUTSIDE ASSISTANCE

	Expanding storage / warehouse	Improving storage conditions	Increasing selling / shop size	Hiring transport	Hiring more employees	Purchasing larger quantities from	Improving shop security	Purchasing PoS system	Other	n
	%	%	%	%	%	%	%	%	%	
Market Name										
Balukhali MS Bazar	53.8	53.8	92.3	53.8	76.9	30.8	53.8	0.0	0.0	13
Court Bazar	71.4	52.4	42.9	33.3	57.1	61.9	19.0	14.3	4.8	21
Kutupalong RC Bazar	50.0	25.0	75.0	6.3	62.5	37.5	0.0	18.8	12.5	16
Leda Bazar	23.1	38.5	53.8	30.8	46.2	84.6	30.8	0.0	0.0	13
Nayapara Bazar	38.5	53.8	38.5	46.2	30.8	61.5	46.2	0.0	0.0	13
Nhilla Bazar	57.7	19.2	34.6	38.5	61.5	26.9	11.5	0.0	7.7	26
Palongkhali Bazar	33.3	83.3	75.0	41.7	33.3	50.0	58.3	0.0	8.3	12
Shamlapur Bazar	45.8	33.3	58.3	33.3	29.2	66.7	8.3	0.0	0.0	24
Teknaf Bazar	52.6	47.4	47.4	21.1	26.3	52.6	21.1	5.3	0.0	19
Thingkhali Bazar	46.7	26.7	80.0	26.7	33.3	46.7	13.3	0.0	20.0	15
Ukhiya City Bazar	68.8	50.0	50.0	87.5	87.5	68.8	6.3	18.8	0.0	16
Unchiprang Bazar	42.9	57.1	100.0	85.7	57.1	57.1	100.0	0.0	0.0	7
Trader Type¹										
Large	67.7	64.5	45.2	45.2	51.6	64.5	9.7	12.9	3.2	31
Medium	52.5	43.8	58.8	35.0	48.8	58.8	18.8	6.3	2.5	80
Small	42.9	32.1	61.9	40.5	50.0	42.9	34.5	1.2	7.1	84
Total	50.8	42.1	57.9	39.0	49.7	52.8	24.1	5.1	4.6	195
Requires external financial assistance	91.8	91.3	89.4	96.1	78.4	86.4	100.0	80.0	66.7	

¹ Among traders reporting the specific business requirements needed to scale

TABLE A-8: FINANCIAL ACCESS & CREDIT

Market Name	Bank account	Line of credit (CC account)	Credit arrangement with suppliers	Financial capital available ¹	Sells items on credit ²		Amount of daily sales on credit	Proportion of daily sales on credit	Would participate in voucher	n
	%	%	%	Median	Locals (%)	Rohingya (%)	Median	%	%	
Balukhali MS Bazar	7.7	0.0	38.5	200,000	100.0	15.4	400	10.0	84.6	13
Court Bazar	42.9	19.0	90.5	200,000	100.0	0.0	2,000	10.0	85.7	21
Kutupalong RC Bazar	18.8	25.0	62.5	100,000	100.0	6.3	200	7.0	87.5	16
Leda Bazar	15.4	0.0	84.6	50,000	15.4	84.6	300	5.0	100.0	13
Nayapara Bazar	23.1	0.0	61.5	100,000	61.5	61.5	200	5.0	61.5	13
Nhilla Bazar	42.3	30.8	88.5	75,000	96.2	11.5	1,300	15.0	46.2	26
Palongkhali Bazar	50.0	0.0	50.0	200,000	100.0	0.0	600	27.5	83.3	12
Shamlapur Bazar	41.7	16.7	79.2	300,000	100.0	8.3	1,350	10.0	83.3	24
Teknaf Bazar	57.9	42.1	100.0	200,000	100.0	0.0	1,500	10.0	68.4	19
Thingkhali Bazar	13.3	20.0	73.3	400,000	100.0	40.0	500	1.0	93.3	15
Ukhiya City Bazar	93.8	43.8	87.5	2,000,000	100.0	6.3	1,100	3.0	81.3	16
Unchiprang Bazar	28.6	14.3	71.4	100,000	100.0	0.0	600	15.0	100.0	7
Trader Type										
Large	77.4	54.8	93.5	1,000,000	96.8	16.1	10,000	20.0	80.6	31
Medium	45.0	16.3	82.5	300,000	87.5	20.0	1,150	8.0	85.0	80
Small	17.9	10.7	65.5	50,000	92.9	15.5	300	9.0	71.4	84
Total	38.5	20.0	76.9	150,000	91.3	17.4	750	10.0	78.5	195

¹ All monetary units are in Bangladeshi taka (BDT)

² Among traders with Rohingya customers

ANNEX II: MARKET MANAGEMENT COMMITTEE - SUMMARY STATISTICS

TABLE A-9: Market Characteristics & Protection

Market Name	Years in operation	Frequency of market	Change in catchment area past year	Type of market activities	Number of daily customers (avg.)	Change in daily customers since 25 Aug.	Safety issues traveling to or within market	Accessibility issues for certain groups
Court Bazar	100	Daily	Decreased	Retail & wholesale	7,000	Decreased	No	No
Ukhiya City Bazar	*	Daily	Increased	Retail & wholesale	*	Increased	No	No
Kutupalong RC Bazar	25	Daily	Increased	Retail & wholesale	*	Increased	No	*
Balukhali MS Bazar	*	Daily	Increased	Retail & wholesale	20,000	Increased	No	Yes
Shamlapur Bazar	80	Daily	Same	Retail & wholesale	1,000	Increased	No	Yes
Teknaf Bazar	300	Daily	Same	Retail & wholesale	*	Same	No	Yes
Leda Bazar	50	Daily	Increased	Retail & wholesale	1,000	Increased	No	No
Nhilla Bazar	45	Daily	Increased	Retail & wholesale	10,000	Same	Yes	Yes
Palongkhali Bazar	50	Daily	Increased	Retail only	15,000	Increased	No	No
Thingkhali Bazar	50	Daily	*	Retail & wholesale	1,750	Increased	No	Yes
Unchiprang Bazar	15	Daily	Same	Retail only	2,000	Increased	No	*
Nayapara Bazar ¹	*	*	*	*	*	*	*	*

¹ Market management committee interview was not conducted for Nayapara bazar

* Information not reported

TABLE A-10: Market Structure (Number of traders by commodity)

Market Name	Rice			Wheat			Pulses			Oil			Fish			Chicken		
	Large	Medium	Small	Large	Medium	Small	Large	Medium	Small	Large	Medium	Small	Large	Medium	Small	Large	Medium	Small
Court Bazar	20	10	20	0	10	50	0	10	50	0	10	50	0	0	10	0	0	12
Ukhiya City Bazar	10	20	50	0	30	300	4	30	300	4	30	300	0	2	50	*	*	50
Kutupalong RC Bazar	1	20	150	0	20	150	0	20	150	0	0	150	0	0	20	0	0	10
Balukhali MS Bazar	0	20	30	*	*	*	*	*	*	*	*	*	*	*	10	*	*	5
Shamlapur Bazar	8	15	40	*	*	*	5	20	50	*	*	*	*	10	*	*	10	5
Teknaf Bazar	2	5	30	7	30	60	7	30	60	7	30	60	0	15	25	0	0	20
Leda Bazar	0	3	0	0	10	0	0	6	0	0	6	0	0	2	3	0	1	0
Nhilla Bazar	10	10	60	0	20	100	0	20	100	0	20	100	10	0	0	20	0	0
Palongkhali Bazar	0	6	30	0	10	70	0	10	70	0	10	70	0	0	7	0	0	8
Thingkhali Bazar	3	*	*	*	10	30	*	*	*	10	10	30	*	*	20	*	1	3
Unchprang Bazar	0	3	8	0	3	8	0	3	7	0	3	6	*	*	5	*	*	2
Nayapara Bazar	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*

Market Name	Vegetables			Firewood			Bamboo			Plastic sheeting			Aluminium water pitchers			Other		
	Large	Medium	Small	Large	Medium	Small	Large	Medium	Small	Large	Medium	Small	Large	Medium	Small	Large	Medium	Small
Court Bazar	0	6	85	0	5	20	0	10	0	0	0	5	0	10	50	0	0	3
Ukhiya City Bazar	0	1	30	2	0	0	20	100	*	3	10	*	4	30	300	3	10	20
Kutupalong RC Bazar	0	0	15	0	0	1	0	0	5	0	0	4	0	0	150	0	0	5
Balukhali MS Bazar	*	*	15	*	*	5	*	20	10	*	*	30	*	*	*	*	*	10
Shamlapur Bazar	8	20	50	4	*	10	*	*	*	5	*	*	*	*	*	*	20	5
Teknaf Bazar	2	10	50	2	4	12	0	20	0	0	20	0	0	0	0	1	6	0
Leda Bazar	0	0	10	0	0	5	0	5	0	0	0	2	0	6	0	0	2	0
Nhilla Bazar	0	5	80	2	5	40	5	0	0	0	15	0	0	0	100	0	10	0
Palongkhali Bazar	0	0	20	0	0	10	0	0	0	0	0	0	0	10	70	0	0	4
Thingkhali Bazar	*	5	20	*	1	10	*	2	4	*	2	20	1	5	10	*	*	*
Unchprang Bazar	*	*	5	*	*	5	*	*	2	*	*	3	*	4	5	*	*	1
Nayapara Bazar	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*

* Information not reported

TABLE A-11: Commodity Availability & Supply

Commodity	Available in market (current)		Change in supply since 25 Aug				Estimated daily volume for market ¹	n
	%	Missing	Deteriorated (%)	Improved (%)	No change (%)	Missing	Median	
Rice	75.0	2	41.7	33.3	16.7	1	2,150	12
Wheat	75.0	2	25.0	33.3	33.3	1	400	12
Pulses	75.0	1	41.7	33.3	16.7	1	100	12
Soybean oil	83.3	1	25.0	41.7	25.0	1	500	12
Dry fish	66.7	2	41.7	25.0	16.7	2	50	12
Chicken	83.3	1	25.0	50.0	16.7	1	850	12
Vegetables	41.7	1	50.0	25.0	16.7	1	1,750	12
Firewood	58.3	2	41.7	16.7	25.0	2	500	12
Bamboo	50.0	1	33.3	33.3	25.0	1	1,750	12
Plastic sheeting	75.0	1	25.0	41.7	25.0	1	500	12
Hand soap	75.0	2	8.3	33.3	50.0	1	175	12
Aluminium water pitcher	58.3	3	16.7	33.3	33.3	2	125	12

¹ Units are in kgs except for oil (litre), bamboo (piece), firewood (bundle), kerosene (litre), plastic sheeting (meter), and pitchers (piece)

TABLE A-12: Supply Chain Challenges

Market Name	Limited storage	Poor storage conditions	Shop too small	No cold storage	Road congestion	Fuel costs	Hiring vehicles	Distance to supplier	Delays in delivery	Import problems	Items not available	Items too expensive	Lack of credit	Other
Court Bazar	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Ukhiya City Bazar	No	No	No	No	Yes	No	Yes	Yes	Yes	No	No	Yes	Yes	*
Kutupalong RC	*	*	*	*	Yes	*	*	*	*	Yes	*	Yes	*	*
Balukhali MS Bazar	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Shamlapur Bazar	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	No	*
Teknaf Bazar	No	No	*	No	No	Yes	Yes	Yes	Yes	Yes	*	No	No	No
Leda Bazar	No	No	No	No	Yes	*	Yes	*	Yes	*	*	Yes	No	*
Nhilla Bazar	No	No	No	No	No	No	No	Yes	Yes	Yes	No	Yes	No	*
Palongkhali Bazar	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	*
Thingkhali Bazar	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	*
Unchiprang Bazar	Yes	Yes	Yes	Yes	Yes	*	Yes	No	Yes	Yes	No	Yes	Yes	No
Nayapara Bazar	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Total	4	4	4	3	7	4	7	7	9	8	4	9	5	1

TABLE A-13: Commodity Prices & Demand

Commodity	Wholesale price ¹		Change in <u>price</u> since 25 Aug		Change in <u>demand</u> since 25 Aug		Demand in 3 months (January 2018)		Missing	n
	Median ²	(min, max)	Decreased (%)	Increased (%)	Decreased (%)	Increased (%)	Decreased (%)	Increased (%)		
Rice	40.0	(34, 44)	8.3	50.0	33.3	50.0	8.3	75.0	2	12
Wheat	30.0	(25, 35)	8.3	58.3	41.7	25.0	33.3	50.0	3	12
Pulses	64.5	(31, 120)	16.7	25.0	50.0	16.7	8.3	66.7	3	12
Soybean oil	78.5	(72, 106)	8.3	50.0	41.7	33.3	16.7	66.7	3	12
Dry fish	230.0	(115, 560)	0.0	75.0	16.7	50.0	0.0	75.0	4	12
Chicken	145.0	(120, 150)	0.0	66.7	8.3	50.0	0.0	66.7	4	12
Vegetables	45.0	(32, 80)	0.0	58.3	16.7	41.7	8.3	58.3	5	12
Firewood	67.5	(27, 320)	8.3	58.3	0.0	58.3	0.0	66.7	5	12
Bamboo (thick)	350.0	(300, 800)	8.3	41.7	0.0	50.0	8.3	41.7	5	12
Plastic sheeting	180.0	(140, 300)	0.0	41.7	0.0	41.7	0.0	41.7	6	12
Hand soap	62.0	(55, 70)	0.0	16.7	8.3	25.0	0.0	41.7	3	12
Aluminium water pitcher	320.0	(250, 400)	0.0	50.0	25.0	25.0	8.3	50.0	6	12

1 All monetary units in Bangladeshi taka (BDT)

2 Units are in kgs except for oil (litre), bamboo (piece), firewood (bundle), kerosene (litre), plastic sheeting (meter) and water pitcher (piece)

ANNEX III: FGD - SUMMARY STATISTICS

TABLE A-14: Market access

	Number of markets community normally access to buy food and non-food items			Main responsibility for buying food items			Main responsibility for buying non-food items		n
	One (%)	Two (%)	Three (%)	Men (%)	Women (%)	Boys (%)	Men (%)	Women (%)	
FGD Type									
Host community	37.9	41.4	20.7	100.0	0.0	0.0	79.3	17.2	29
New Rohingya (> 25 Aug)	61.1	33.3	5.6	83.3	11.1	5.6	72.2	27.8	18
FGD Sex									
Female	45.8	41.7	12.5	91.7	4.2	4.2	58.3	37.5	24
Male	47.8	34.8	17.4	95.7	4.3	0.0	95.7	4.3	23
FGD Group									
Host Community - Male	42.9	35.7	21.4	100.0	0.0	0.0	100.0	0.0	14
Host Community - Female	33.3	46.7	20.0	100.0	0.0	0.0	60.0	33.3	15
Rohingya - Male	55.6	33.3	11.1	88.9	11.1	0.0	88.9	11.1	9
Rohingya - Female	66.7	33.3	0.0	77.8	11.1	11.1	55.6	44.4	9

TABLE A-15: Transport to market

	Transport to primary market						Transport to secondary market					
	Walking	Rickshaw	Other	Cost ¹	Travel time ²	n	Walking	Rickshaw	Other	Cost	Travel time	n
	%	%	%	Median	Median		%	%	%	Median	Median	
FGD Type												
Host community	69.0	24.1	6.9	0	15	29	11.1	16.7	66.7	20	20	18
New Rohingya (> 25 Aug)	94.4	5.6	0.0	0	20	18	14.3	0.0	85.7	20	20	7
FGD Sex												
Female	83.3	8.3	8.3	0	15	24	7.7	7.7	84.6	25	20	13
Male	73.9	26.1	0.0	0	15	23	16.7	16.7	58.3	20	20	12
FGD Group												
Host - Male	64.3	35.7	0.0	0	12.5	14	12.5	25.0	50.0	20	25	8
Host - Female	73.3	13.3	13.3	0	15	15	10.0	10.0	80.0	20	17.5	10
Rohingya - Male	88.9	11.1	0.0	0	15	9	25.0	0.0	75.0	20	20	4
Rohingya - Female	100.0	0.0	0.0	0	20	9	0.0	0.0	100.0	30	20	3

¹ All monetary units in Bangladeshi taka (BDT)

² Measured in minutes

TABLE A-16: Commodity availability, quality, and price

Commodity	Good Availability		Good Quality		Price: High		Price: OK		n	
	Host (%)	Rohingya (%)	Host (%)	Rohingya (%)	Host (%)	Rohingya (%)	Host (%)	Rohingya (%)	Host	Rohingya
Rice	93.1	94.4	96.6	94.4	69.0	33.3	20.7	50.0	29	18
Wheat	96.6	83.3	86.2	77.8	41.4	16.7	44.8	66.7	29	18
Pulses	89.7	94.4	82.8	88.9	37.9	27.8	41.4	44.4	29	18
Soybean oil	96.6	94.4	75.9	72.2	75.9	55.6	17.2	11.1	29	18
Dry fish	82.8	83.3	65.5	77.8	96.6	72.2	0.0	11.1	29	18
Chicken	93.1	88.9	89.7	94.4	62.1	50.0	34.5	44.4	29	18
Vegetables	82.8	72.2	82.8	77.8	96.6	72.2	3.4	16.7	29	18
Firewood	72.4	66.7	75.9	72.2	86.2	88.9	6.9	11.1	29	18
Bamboo	75.9	83.3	72.4	88.9	93.1	83.3	0.0	11.1	29	18
Plastic sheeting	86.2	77.8	72.4	72.2	69.0	66.7	13.8	16.7	29	18
Hand soap	86.2	83.3	89.7	94.4	6.9	33.3	82.8	61.1	29	18
Aluminium water pitcher	82.8	72.2	89.7	83.3	24.1	66.7	62.1	22.2	29	18

TABLE A-17: Main sources of cash

FGD Type	Aid	Collecting firewood	Daily labour	Driver	Farming	Fishing	Petty trade	Rickshaw	Selling assets brought from Myanmar	None	n
	%	%	%	%	%	%	%	%	%	%	
Host community	0.0	4.2	37.5	5.6	16.7	11.1	15.3	9.7	0.0	0.0	72
New Rohingya (> 25 Aug)	15.6	0.0	34.4	0.0	0.0	6.3	3.1	0.0	18.8	21.9	32

TABLE A-18: 3-month outlook for source of cash

Source of cash	Decreased	Increased	Same	n
	%	%	%	%
Aid	75.0	0.0	25.0	4
Collecting firewood	100.0	0.0	0.0	2
Daily labour	39.5	47.4	13.2	38
Driver	25.0	0.0	75.0	4
Farming	30.8	53.8	15.4	13
Fishing	27.3	45.5	27.3	11
Petty trade	25.0	50.0	25.0	12
Rickshaw	50.0	33.3	16.7	6
Selling assets brought from Myanmar	80.0	0.0	20.0	5
None	33.3	0.0	66.7	3

TABLE A-19: Sufficient cash for households

FGD Type	Sources of cash are sufficient to buy essential food and non-food items		Missing	n
	Yes (%)	No (%)		
Host community	14.3	85.7	1	29
New Rohingya (> 25 Aug)	6.7	93.3	2	18
FGD Sex				
Female	13.6	86.4	2	24
Male	9.5	90.5	2	23
FGD Group				
Host - Male	7.7	92.3	1	14
Host - Female	20.0	80.0	0	15
Rohingya - Male	12.5	87.5	1	9
Rohingya - Female	0.0	100.0	2	9

TABLE A-20: Financial Services

	Bank	Micro-finance	Cooperative	Mobile money	Post office	Money lender	Remittances	n
	%	%	%	%	%	%	%	
FGD Type								
Host community	20.7	3.4	51.7	3.4	51.7	6.9	6.9	29
New Rohingya (> 25 Aug)	0.0	5.6	0.0	0.0	5.6	0.0	0.0	18
FGD Sex								
Female	12.5	4.2	29.2	0.0	41.7	0.0	4.2	24
Male	13.0	4.3	34.8	4.3	26.1	8.7	4.3	23
FGD Group								
Host - Male	21.4	0.0	57.1	7.1	42.9	14.3	7.1	14
Host - Female	20.0	6.7	46.7	0.0	60.0	0.0	6.7	15
Rohingya - Male	0.0	11.1	0.0	0.0	0.0	0.0	0.0	9
Rohingya - Female	0.0	0.0	0.0	0.0	11.1	0.0	0.0	9

TABLE A-21: Assistance Preferences

	Assistance preference			If <u>cash</u> , primary recipient should be:		Who makes decision on how much cash is used to buy food and items purchased ¹			n
	Cash & Voucher (%)	Food (%)	Mixed (%)	Men (%)	Women (%)	Men (%)	Women (%)	Both (%)	
FGD Type									
Host community	34.5	24.1	41.4	37.0	63.0	27.6	34.5	37.9	29
New Rohingya (> 25 Aug)	16.7	5.6	77.8	31.3	68.8	35.3	41.2	17.6	18
FGD Sex									
Female	25.0	12.5	62.5	18.2	81.8	26.1	30.4	43.5	24
Male	30.4	21.7	47.8	52.4	47.6	34.8	43.5	17.4	23
FGD Group									
Host - Male	35.7	28.6	35.7	53.8	46.2	42.9	35.7	21.4	14
Host - Female	33.3	20.0	46.7	21.4	78.6	13.3	33.3	53.3	15
Rohingya - Male	22.2	11.1	66.7	50.0	50.0	22.2	55.6	11.1	9
Rohingya - Female	11.1	0.0	88.9	12.5	87.5	50.0	25.0	25.0	9

1 May not sum to 100 percent due to exclusion of missing cases

ANNEX IV: QUESTIONNAIRES

Enumerator Name: _____|_|_|

Date: _____

**Cox's Bazar Market Assessment
Market Management Committee (MMC) Questionnaire
October 2017**

Section 1. General Information													
1-1. Market name:	1-2. Market Code:												
1-3. Upazila:	1-4. Union:												
1-5. Name of MMC participants:	1-6. GPS coordinates:												
Section 2. Market Characteristics													
<p>2-1. How many years has the market been functioning? <i>If less than 1 year, please indicate date</i></p>	<table style="width: 100%; border: none;"> <tr> <td style="padding: 5px;">2-2. How frequently does this market operate?</td> <td style="padding: 5px; text-align: right;">Daily</td> <td style="padding: 5px; text-align: right;">1</td> </tr> <tr> <td></td> <td style="padding: 5px; text-align: right;">Weekly</td> <td style="padding: 5px; text-align: right;">2</td> </tr> <tr> <td></td> <td style="padding: 5px; text-align: right;">Monthly</td> <td style="padding: 5px; text-align: right;">3</td> </tr> <tr> <td></td> <td style="padding: 5px; text-align: right;">Other (specify)</td> <td style="padding: 5px; text-align: right;">6</td> </tr> </table>	2-2. How frequently does this market operate?	Daily	1		Weekly	2		Monthly	3		Other (specify)	6
2-2. How frequently does this market operate?	Daily	1											
	Weekly	2											
	Monthly	3											
	Other (specify)	6											
<p>2-3-1. From which areas (towns, villages, or camps) do customers who visit the market come? <i>Please indicate on the map.</i></p>	<table style="width: 100%; border: none;"> <tr> <td style="padding: 5px;">2-3-2. Has the catchment of the market increased, decreased or remained about the same in the last 12 months?</td> <td style="padding: 5px; text-align: right;">Increased</td> <td style="padding: 5px; text-align: right;">1</td> </tr> <tr> <td></td> <td style="padding: 5px; text-align: right;">Decreased</td> <td style="padding: 5px; text-align: right;">2</td> </tr> <tr> <td></td> <td style="padding: 5px; text-align: right;">Same</td> <td style="padding: 5px; text-align: right;">3</td> </tr> </table> <p style="padding: 5px;">If 'Increased' or 'Decreased', why?</p>	2-3-2. Has the catchment of the market increased, decreased or remained about the same in the last 12 months?	Increased	1		Decreased	2		Same	3			
2-3-2. Has the catchment of the market increased, decreased or remained about the same in the last 12 months?	Increased	1											
	Decreased	2											
	Same	3											
<p>2-4. Description of market activities:</p> <table style="width: 100%; border: none;"> <tr> <td style="padding: 5px; text-align: right;">Retail only</td> <td style="padding: 5px; text-align: right;">1</td> </tr> <tr> <td style="padding: 5px; text-align: right;">Wholesale only</td> <td style="padding: 5px; text-align: right;">2</td> </tr> <tr> <td style="padding: 5px; text-align: right;">Retail & wholesale</td> <td style="padding: 5px; text-align: right;">3</td> </tr> <tr> <td style="padding: 5px; text-align: right;">Other</td> <td style="padding: 5px; text-align: right;">6</td> </tr> </table>	Retail only	1	Wholesale only	2	Retail & wholesale	3	Other	6	<p>2-5. Has this market changed in size (larger or smaller) in the past 12 months? If 'YES', why?</p>				
Retail only	1												
Wholesale only	2												
Retail & wholesale	3												
Other	6												
<p>2-6. What is the condition of the market infrastructure (good, average, poor)? Please explain in the space below. Indicate on the map as needed. <i>NB: Infrastructure includes buildings (stands or stalls, shops, storerooms, etc.) and roads or pathways (to, from or through the market place).</i></p>													

Section 3. Market Structure			
	3-1-1.	3-1-2.	3-1-3.
	No. of large traders	No. of medium traders	No. of small traders
Rice			
Wheat flour (atta)			
Pulses (lentils & split peas)			
Soybean Oil			
Dry fish			
Chicken (boiler)			
Vegetables			
Firewood (bundle)			
Bamboo			
Plastic sheeting (black, thin)			
Hand soap			
Aluminium pitchers (locally made)			

NB: Large trader = mostly wholesale; Medium trader = mix of wholesale and retail; Small trader = mostly retail

Section 4. Availability & Supply					
4-1. Please indicate the current availability of food and non-food items and the main source (by volume):					
	4-1-1.		4-1-2.	4-1-3.	4-1-4.
Item	Available (Currently)		Change in Supply Situation since 25 August	Main Source (Currently)	Est. Daily Volume (MT or KG)
Rice	Y	N			
Wheat flour (atta)	Y	N			
Pulses (lentils & split peas)	Y	N			
Soybean Oil	Y	N			
Dry fish	Y	N			
Chicken (boiler)	Y	N			
Vegetables	Y	N			
Firewood (bundle)	Y	N			
Bamboo	Y	N			
Plastic sheeting (black, thin)	Y	N			
Hand soap	Y	N			
Aluminium pitchers (locally made)	Y	N			
Other (specify)	Y	N			
<i>Response options for 4-1-2.</i>		<i>Response options for 4-1-3.</i>			
Improved	1	Own production	1	Wholesaler in Nhilla Bazar	7
Deteriorated	2	Importer/Wholesaler in Chittagong	2	Wholesaler in Teknaf Bazar	8
Same	3	Wholesaler in Cox's Bazar	3	Direct from producer/company	9
		Wholesaler in Court Bazar	4	Other (specify)	10
		Wholesaler in Ukhiya City Bazar	5		
		Wholesaler in North Bengal	6		

4-2. If the supply situation has deteriorated for any item since the recent arrival of Rohingya refugees (25 August), please indicate the main constraints facing traders.

Challenges	Affects Supply		Describe further in space below.
Limited storage/warehouse space	Y	N	
Poor storage conditions (open air, etc.)	Y	N	
Selling area too small to accommodate	Y	N	
No cold storage capacity	Y	N	
Road congestion	Y	N	
Availability and cost of fuel	Y	N	
Cost of purchasing/renting trucks and vehicles	Y	N	
Distance from wholesaler/producer/importer	Y	N	
Delays in delivery	Y	N	
Problems importing (customs, tariffs, etc.)	Y	N	
Items not available / supplier cannot source	Y	N	
Items too expensive	Y	N	
Lack of credit / access to financial capital	Y	N	
Other (specify)	Y	N	

Section 5. Prices & Demand

	5-1-1.	5-1-2.	5-1-3.	5-1-4.	5-1-5.
Item	Wholesale Price (Current)	Wholesale Unit	Change in Price since 25 August	Change in Demand since 25 August	Expected Demand in 3 months
Rice (loose, lowest quality)					
Wheat flour (atta, loose)					
Lentils, split peas (loose, imported)					
Soybean Oil (loose)					
Dry fish (shutki)					
Chicken (boiler)					
Vegetables (pumpkin)					
Firewood (bundle)					
Bamboo (thick, borak)					
Plastic sheeting (black, thin)					
Hand soap					
Aluminium pitchers (locally made)					

5-2. If the price of any item has changed since the recent arrival of Rohingya refugees (25 August) or will change in the future, please indicate **WHY** in the space below.

	<i>Response options for 5-1-3, 5-1-4, and 5-1-5</i>	
	Increase	1
	Decrease	2
	No change	3

5-3-1. In an average day, how many customers does this market place receive?

5-3-2. Has this number of customers increased, decreased, or remained about the same compared to before 25 August?

If 'Increased', what main actions did traders in market take to meet this increase?

Section 6. Gender & Protection

6-1. Are there safety and security issues faced by customers in the market, or travelling to and from the market? (can be aspects in the physical environment or can be social/human threats)

Please explain, including which groups are most affected.

6-2. Are there obstacles at certain times of year or for certain groups (such as people with disabilities) from accessing the market?

Please explain, including which groups are most affected.

Enumerator Name: _____|_|_|

Date: _____

**Cox's Bazar Market Assessment
Traders' Questionnaire
October 2017**

Section 1: General Information	
1-1. Market name:	1-2. Market Code: _ _
1-3. Upazila:	1-4. Union:
Section 2: Trader Profile	
2-1. Trader name:	2-2. Telephone No:
2-3. Trader can read Bangla? Yes 1 No 2	2-4. Trader has data connectivity (through phone or internet provider)? Yes 1 No 2
2-5. Trader has payment terminal or point-of-sale device? Yes 1 No 2	2-6. Trader would participate in price monitoring by phone? Yes 1 No 2
2-7. What is the ownership for this shop currently? Rent/lease 1 Own 2	2-8. Years trader in business in <u>current</u> location? <i>Record '0' if less than one year.</i> _ _
2-9. Type of trader: Large (mostly wholesale) 1 Medium (mix of wholesale and retail) 2 Small (mostly retail) 3	2-10. Days of the week when this shop is <u>closed</u> ? SUN MON TUE WED THU FRI SAT <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
2-11. Size of selling area in shop (estimate): <i>NB: Excluding warehouse space</i> _ _ _ _ square feet	2-12. Total size of warehouse capacity (estimate): _ _ _ _ square feet No warehouse 2
2-13. What is physical structure of the shop: Bamboo/CI sheet 1 Semi-pacca 2 Pacca 3 Other (specify) 6	2-14. Does trader have Rohingya customers? Yes 1 If 'YES', is the trader able to understand the Rohingya dialect and communicate? No 2 (1 = Very Difficult -- 10 = Very Easy) _

2-15-1. Do you currently have permanent employees?	Yes	1	2-16-1. Do you currently have temporary employees?	Yes	1
	No	2		No	2
	Refuse	8		Refuse	8
2-16-2. If 'YES', how many?	_ _ _		2-16-2. If 'YES', how many?	_ _ _	

2-17. Please indicate the type of products you currently sell at this shop:

Item	Sold		Item	Sold		Item	Sold	
Rice	Y	N	Potato	Y	N	Bamboo bundles (thin, mulli)	Y	N
Flour (atta, loose)	Y	N	Pumpkin	Y	N	Firewood (bundle)	Y	N
Red Lentil (masur, loose, imported)	Y	N	Soybean oil	Y	N	Kerosene (loose)	Y	N
Split peas (anchor daal, loose, imported)	Y	N	Dried fish	Y	N	Plastic sheeting (black, thin)	Y	N
Salt	Y	N	Chicken/poultry (boiler)	Y	N	Hand Soap	Y	N
Sugar	Y	N	Bamboo bundles (thick, borak)	Y	N	Laundry Soap	Y	N

Section 3: Supply Chain

<p>3-1. What are the five main items that are currently being purchased in your shop (by turnover)?</p> <p><i>Record 'NA' if does not apply.</i></p> <p><i>[Item options will be filtered based on response to 2-17 in KoBo]</i></p> <p><i>[Unit options for 3-1-1, 3-1-3, and 3-1-5 will be built into KoBo version]</i></p>	Item	3-1-1. Retail price	3-1-2. Source	3-1-3. Wholesale price	3-1-4. Transport modality	3-1-5. Transport cost
	1.					
	2.					
	3.					
	4.					
	5.					

<i>Response options for 3-1-4.</i>				<i>Response options for 3-1-2.</i>			
Rickshaw	1	Tractor	4	Own production	1	Wholesaler in Nhilla Bazar	7
Rickshaw van	2	Other (specify)	6	Importer/Wholesaler in Chittagong	2	Wholesaler in Teknaf Bazar	8
Truck	3			Wholesaler in Cox's Bazar	3	Direct from producer/company	9
				Wholesaler in Court Bazar	4	Wholesaler in this market	10
				Wholesaler in Ukhiya City Bazar	5	Other (specify)	11
				Wholesaler in North Bengal	6		

<p>3-2. What are the main challenges that currently affect the <u>supply</u> of items that you can sell?</p> <p><i>Do not read options. Circle all that apply.</i></p> <p><i>PROMPT: Anything else?</i></p>		3-2-1.	3-2-2.
	Problem	Affects Supply	Change since 25 August
	A. Limited storage/warehouse space	Y N	
	B. Poor storage conditions (open air, etc.)	Y N	
	C. Selling area too small to accommodate	Y N	
	D. No cold storage capacity	Y N	
	E. Road congestion	Y N	
	F. Availability and cost of fuel	Y N	
	G. Cost of purchasing/renting trucks and vehicles	Y N	
	H. Distance from wholesaler/producer/importer	Y N	
	I. Delays in delivery	Y N	
	J. Problems importing (customs, tariffs, etc.)	Y N	
	K. Items not available / supplier cannot source	Y N	
	L. Items too expensive	Y N	
M. Lack of credit / access to financial capital	Y N		
N. Other (specify)	Y N		

<i>Response options for 3-2-2.</i>			
Improved	1	Deteriorated	2
			Same 3

Section 4: Volumes, Stock, and Response Capacity (Retailers only)

<p>4-1. On average, how many customers do you sell to in a normal day?</p> <p><i>Record 'NA' if no local or Rohingya customers.</i></p>	Locals	Rohingya	<p>4-2. What is the average transaction amount (taka) that a customer spends in your shop?</p> <p><i>Record 'NA' if no local or Rohingya customers.</i></p>	Locals	Rohingya
					taka

<p>4-3-1. For the five main items that are purchased in your shop (by turnover), how much do you sell in an average month?</p> <p>4-3-2. How much does it cost to purchase this amount from the supplier? (<i>Cross-reference with 3-1-3</i>)</p>	Item	Volume (monthly)	Cost from Supplier
	1.		
	2.		
	3.		
	4.		
	5.		

4-4. What is the average amount (taka) that you pay each month in utilities and fees for this shop? (electricity, security, MMC, etc.)	4-5. How much do you pay in rent for this shop each month? [Skip from 2-7 built in KoBo]																																								
4-6. Since the arrival of new Rohingya refugees (25 August), has your turnover increased, decreased, or remained about the same?	4-7. Could you meet the following percent changes in demand? <table border="1" data-bbox="1111 288 2136 544"> <thead> <tr> <th>Percent Increase</th> <th colspan="2">4-7-1. Could meet increase</th> <th>4-7-2. Time required</th> </tr> </thead> <tbody> <tr> <td>25%</td> <td>Y</td> <td>N</td> <td></td> </tr> <tr> <td>100%</td> <td>Y</td> <td>N</td> <td></td> </tr> <tr> <td colspan="4" style="text-align: center;"><i>Response options for 4-7-2</i></td> </tr> <tr> <td>Less than 1 week</td> <td>1</td> <td>Less than 4 weeks</td> <td>3</td> </tr> <tr> <td>Less than 2 weeks</td> <td>2</td> <td>More than 4 weeks</td> <td>4</td> </tr> </tbody> </table>	Percent Increase	4-7-1. Could meet increase		4-7-2. Time required	25%	Y	N		100%	Y	N		<i>Response options for 4-7-2</i>				Less than 1 week	1	Less than 4 weeks	3	Less than 2 weeks	2	More than 4 weeks	4																
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<i>Response options for 4-7-2</i>																																									
Less than 1 week	1	Less than 4 weeks	3																																						
Less than 2 weeks	2	More than 4 weeks	4																																						
4-8-1. Which of the following preparations would you need to take to meet a 100% increase in demand? 4-8-2. Which would require <u>outside assistance</u> (beyond your current financial capacity) to accomplish?	<table border="1" data-bbox="1111 552 2136 1267"> <thead> <tr> <th></th> <th colspan="2">Needed to meet 100% increase</th> <th>Requires outside assistance to accomplish</th> </tr> </thead> <tbody> <tr> <td>Expanding storage / warehouse capacity</td> <td>Y</td> <td>N</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Improving storage conditions</td> <td>Y</td> <td>N</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Increasing selling area</td> <td>Y</td> <td>N</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Hiring transport/vehicles</td> <td>Y</td> <td>N</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Hiring more employees</td> <td>Y</td> <td>N</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Purchasing larger quantities from supplier</td> <td>Y</td> <td>N</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Improving shop security</td> <td>Y</td> <td>N</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Purchasing PoS system</td> <td>Y</td> <td>N</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Other (specify)</td> <td>Y</td> <td>N</td> <td><input type="checkbox"/></td> </tr> </tbody> </table>		Needed to meet 100% increase		Requires outside assistance to accomplish	Expanding storage / warehouse capacity	Y	N	<input type="checkbox"/>	Improving storage conditions	Y	N	<input type="checkbox"/>	Increasing selling area	Y	N	<input type="checkbox"/>	Hiring transport/vehicles	Y	N	<input type="checkbox"/>	Hiring more employees	Y	N	<input type="checkbox"/>	Purchasing larger quantities from supplier	Y	N	<input type="checkbox"/>	Improving shop security	Y	N	<input type="checkbox"/>	Purchasing PoS system	Y	N	<input type="checkbox"/>	Other (specify)	Y	N	<input type="checkbox"/>
	Needed to meet 100% increase		Requires outside assistance to accomplish																																						
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Other (specify)	Y	N	<input type="checkbox"/>																																						

Section 5: Financial Access & Credit					
5-1. Do you have a bank account for your business?	Yes	1	5-2. Do you have a formal line of credit with a <u>bank</u> for your business purposes?	Yes	1
	No	2		No	2
If 'YES', which bank do you use? _____			If 'YES', what is the interest rate? _____ %		
5-3. Do you have a credit arrangement with your <u>suppliers/wholesalers</u> for items that you purchase?	Yes	1	5-4. Please estimate the total amount of financial capital that you could access within 30 days from all sources to buy items you sell? (personal savings, LOC from bank, credit from suppliers)		
	No	2		taka	
5-5. Do you sell items to your customers on credit? <i>Record 'NA' if no Rohingya customers.</i>	Locals		Rohingya	5-6-1. If 'YES', on average what amount of daily sales to customers (taka) is on credit?	taka
	Y	N			
			5-6-2. By your estimate, what proportion of daily sales does this represent?		%
<i>Cross-reference with 4-1 and 4-2.</i>					
Section 6: Cash/Voucher Programme					
6-1. Would you be interested in taking part in a voucher programme by distributing food and non-food items contained in the voucher?	Yes	1			
	No	2			
	Don't Know	8			

Enumerator Name: _____ | _ | | _ |

Date: _____

**Cox's Bazar Market Assessment
Focus Group Discussion (FGD) Community Questionnaire
October 2017**

Section 1: General Information			
1-1. Upazila:	1-2. Union:		
1-3. Village/Camp name:	1-4. GPS coordinates:		
1-5. Host community <input type="checkbox"/>	New Rohingya (> 25 Aug) <input type="checkbox"/>	1-6. Male <input type="checkbox"/>	
	Old Rohingya <input type="checkbox"/>	Female <input type="checkbox"/>	
Section 2. Market Access			
2-1. What is the <u>main</u> market that people in your community (host/Rohingya) visit to buy food and non-food supplies? <div style="text-align: right; margin-top: 20px;">MKT-01: _____</div>	2-2-1. Are there other markets that people in your community frequently visit to buy food and non-food items? <div style="text-align: right; margin-left: 20px;"> Yes 1 No 2 </div> 2-2-2. If 'YES', please indicate: <div style="text-align: right; margin-top: 20px;">MKT-02: _____</div> <div style="text-align: right; margin-top: 20px;">MKT-03: _____</div>		
2-3. Who is mainly responsible for buying food items (rice, lentils, vegetables, etc.)? <div style="display: flex; justify-content: space-around; margin-top: 20px;"> <div>Men 1</div> <div>Boys 2</div> </div> <div style="display: flex; justify-content: space-around; margin-top: 20px;"> <div>Women 3</div> <div>Girls 4</div> </div>	2-4. Who is mainly responsible for buying non-food items (bamboo, plastic sheeting, etc.)? <div style="display: flex; justify-content: space-around; margin-top: 20px;"> <div>Men 1</div> <div>Boys 2</div> </div> <div style="display: flex; justify-content: space-around; margin-top: 20px;"> <div>Women 3</div> <div>Girls 4</div> </div>		

<p>2-5-1. What is the main transport that people in your community (host/Rohingya) use to access the market?</p> <p>2-5-2. Approximately how much time does it take to travel to the market (minutes) using this type of transport (one-way)?</p> <p>2-5-3. How much does it cost to travel to the market (taka) using this type of transport (one-way)?</p> <p><i>Record 'NA' if fewer than 3 markets.</i></p>		Mode of Transport	Time to travel	Cost
	MKT-01			
	MKT-02			
	MKT-03			

Response options for 'Mode of Transport'

Walking 1 Bus 2 Rickshaw 3 Van 4 Truck 5 Other (specify) 6

2-6. Do women and/or men in your community (host/Rohingya) face any difficulties in **accessing or traveling to/from the market?** (e.g., security/safety issues, lack of money for transport, market too far, movement restricted) *Please describe.*

2-7. Do women and/or men in your community (host/Rohingya) face any difficulties when **shopping at the market?** (e.g. harassment from traders, problems communicating, lack of money) *Please describe.*

Section 3. Availability								
<p>3-1. For the following food and non-food items, please indicate if the availability, quality, and price are satisfactory in [MKT-01].</p> <p><i>If 'NO', use the space below to describe.</i></p>	Item	Good Availability		Good Quality		Price		
	Rice	Y	N	Y	N	Low	OK	High
	Wheat flour (atta)	Y	N	Y	N	Low	OK	High
	Pulses (lentils & split peas)	Y	N	Y	N	Low	OK	High
	Soybean Oil	Y	N	Y	N	Low	OK	High
	Dry fish	Y	N	Y	N	Low	OK	High
	Chicken (boiler)	Y	N	Y	N	Low	OK	High
	Vegetables	Y	N	Y	N	Low	OK	High
	Firewood (bundle)	Y	N	Y	N	Low	OK	High
	Bamboo	Y	N	Y	N	Low	OK	High
	Plastic sheeting (black, thin)	Y	N	Y	N	Low	OK	High
	Hand soap	Y	N	Y	N	Low	OK	High
	Aluminium pitchers (locally made)	Y	N	Y	N	Low	OK	High
Other (specify)	Y	N	Y	N	Low	OK	High	
<p>3-2. Please indicate which, if any, essential food and/or non-food items are not currently available in any of the markets.</p>								
Section 4. Purchasing Power								
<p>4-1-1. What are the three main <u>sources of cash</u> that allow people in your community (host/Rohingya) to purchase food and non-food items in the market?</p> <p>4-1-2. Please indicate whether cash from these livelihoods/sources is likely to increase, decrease or remain the same over the next 3 months.</p>	4-1-1.				4-1-2.			
	Source of cash				3-month outlook			
	1.							
	2.							
3.								

4-1-3. If the 3-month outlook for any source is “Decrease’, please describe **WHY** in the space below.

4-2-1. Are these livelihoods or sources of cash currently sufficient for people in your community to buy essential food and non-food items?

Yes 1

No 2

4-2-2. If ‘NO’, please indicate which, if any, essential items people in your community are going without because there is not enough cash, and who, if any, people in your community do not have enough.

Section 5. Access to Financial Services

5-1. What are the financial services that people in your community (host/Rohingya) currently use to access cash?

Please describe any additional information below.

Service	Currently use
Banks	<input type="checkbox"/>
Micro-finance	<input type="checkbox"/>
Cooperatives	<input type="checkbox"/>
Mobile money service (B-kash, Rocket)	<input type="checkbox"/>
Post office	<input type="checkbox"/>
Money lender	<input type="checkbox"/>
Remittance agencies (Western Union/Money Gram)	<input type="checkbox"/>

Section 6. Assistance, Protection & Gender

6-1. If given a choice, how would most people in your community (host/Rohingya) prefer to receive assistance for food and non- food needs? (food assistance, cash/voucher support, mixed)

6-2-1. If assistance is delivered in the form of **cash**, who do you think should be the primary recipient on behalf of the household? Please indicate **WHY**?

(Who should oversee decision making regarding the use of the cash)

6-2-2. Please indicate any risks associated with using cash-based assistance and your recommendations to reduce this risk?

6-3. In your community (host/Rohingya) who makes the decisions on how much cash is used to buy food, and what food items are purchased?