

Uneven Market Speeds: Exploring the potential for cash programming after the earthquake

Türkiye Earthquake Emergency Response

Market Assessment Report | September 2023



World Food
Programme



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PHOTO CREDITS

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TABLE OF CONTENTS

Introduction	4
Methodology	5
Data collection	5
Methodology overview	6
Geographical targeting	7
Findings	8
Kahramanmaraş	10
Onikişubat	10
Dulkadiroğlu Kahramanmaraş	11
Elbistan	12
Hatay	13
Antakya	13
Adıyaman	14
Adıyaman Merkez	14
Complementary findings	15
Effect on ESSN recipients	16
Recommendations	17
Annexes	18
KII questions with affected population	18
KII questions with traders	18

Introduction

The Kahramanmaraş earthquake had a devastating impact on Türkiye's South-East Anatolia region. In an area within Türkiye already reported as economically vulnerable, the earthquake severely impacted people's livelihoods, as well as the resilience of markets through the destruction of essential infrastructure, transportation systems, supply chains and storage facilities.

This market assessment aims to shed some light on the extent to which these markets resilience and accessibility were affected by the disaster and its aftermath in some of the areas worst affected by the earthquake within the two months following the disastrous event. Considering that the earthquake affected different locations, and thus markets at different scales, this assessment approaches the analysis from a geographical lens.

The overall objective of the assessment is to guide programme teams in identifying the districts that have the potential for cash-based interventions to provide affected households with greater choice and autonomy to meet their needs, as well as to help stimulate local demand and support the recovery of the local economy.



Data collection

The data was collected combining different methodologies and tools, to inform a rapid market assessment. Through **field observations**, including **key informant interviews (KIIs)**, as well as data collection through **online data scrapping** to gather additional information on market activity in the locations identified as most affected by the earthquakes.

The latter focused on two aspects affecting the markets :



Operational shops & local markets



Operational ATMs for cash withdrawals

The data collected informed the classification of districts into three categories, which were based on the **extent of the impact of the earthquake on markets, as described in Figure 1.**



Figure 1: Categorization of the impact of the earthquake on markets

A qualitative assessment

Due to operational constraints faced in the field, as well as the availability of data in the post-emergency context, this assessment offers a richer qualitative rather than quantitative insights in assessing the changes between Round 1 and 2 of the assessment. Specifically, the diversity of methodologies and datasets in data collection between the two periods do not allow us to accurately compare the changes in the open markets and available ATMs between the two periods. It does however enrich our contextual understanding of the state of the markets in each province when interpreted with the information gathered by the field teams through observations and KIIs.

Two rounds of assessment

The data was gathered through the combined efforts of Türk Kızılay, IFRC and UNWFP in two different phases or rounds of assessments. The first round took place in February shortly after the earthquake, and the second one during March 2023. The following graph shows an overview of the different methodologies used during the two rounds.

The findings from the assessment in February (**Round 1**) were used as a basis for the assessment that followed (**Round 2**). Indeed, the second round of assessment targeted more specific areas based on the map produced and was enriched through interviews conducted with key informants. This allowed the second assessment to be conducted quickly, producing **rich contextual information** regarding the state of the markets in provinces most affected by the earthquake to rapidly inform next operational steps regarding cash interventions.

METHODOLOGY

Timeline	Tool	Objective	Strengths & limitations	Locations targeted
Round 1: Secondary data collection	<p>Data scrapping ATM Bank Data (Ziraat and Halkbank)</p> <p>Data scrapping Chain supermarket (BIM, A101, Migros, Sok)</p>	Map districts in provinces most affected by the earthquake that had the most available markets and ATMs pre-earthquake.	<p>Provides accurate and easily scalable mapping of pre-earthquake market availability.</p> <p>Does not provide information on whether the markets were operational or not after the earthquake (no open-source data available).</p>	<p>Provinces most affected by the earthquake:</p> <p>Kahramanmaraş Adiyaman Hatay</p>
Round 1: Primary data collection	<p>Field Observations</p> <p>Rapid mapping assessment of operationality of markets and ATMs</p>	<p>Observe market behaviour in the district with most pre-earthquake markets</p> <p>Assess if markets and ATMs are available.</p>	<p>Rapid and highly accurate assessment of operationality of markets and ATMs.</p> <p>Some areas were difficult to reach due to the impact of the disaster, limiting the areas that the field teams could access.</p>	<p>Districts with the most pre-earthquake market activity in the three provinces.</p> <p>Kahramanmaraş: Elbistan, Onikişubat, Dulkadiroglu</p> <p>Adiyaman: Adiyaman Merkez, Kahta</p> <p>Hatay: Dortyol, Iskenderun, Antakya</p>
Round 2: Secondary data collection	<p>Data scrapping ATMs Ziraat bank, Halkbank and Vakıfbank</p> <p>Data scrapped (shared) BIM supermarket chain operational markets</p>	<p>Assess operationality of the markets and ATMs one month after the disaster.</p> <p>Compare changes in the operational markets between Round 1 and Round 2 of the assessment.</p>	<p>Provides very specific, targeted and accurate data regarding post-earthquake operationality of markets and ATMs.</p> <p>Provides limited ability to produce an exact quantitative comparison between Round 1 and Round 2 of the assessment due to slightly different datasets.</p>	<p>Districts with the most affected markets based on Round 1 mapping (Yellow and Red category).</p> <p>Kahramanmaraş: Elbistan, Onikişubat, Dulkadiroglu</p> <p>Adiyaman: Adiyaman Merkez</p> <p>Hatay: Antakya</p>
Round 2: Primary data collection	<p>Field observations</p> <p>Key informant interviews (KIIs)</p> <ul style="list-style-type: none"> Traders Customers 	Analyse market resilience, supply chain and accessibility, as well as market behaviours of people in the districts with the least operational markets identified during the first round of assessments.	Provides contextual understanding.	<p>Red and yellow</p> <p>Kahramanmaraş: Elbistan, Adiyaman: Adiyaman Merkez Hatay: Antakya</p>

Figure 2: Summary of the methodology of the two rounds of market assessments

Primary data

Primary data collected through field visits conducted by **Türk Kızılay, IFRC and UN WFP** staff largely informed both rounds of the assessment. The first field visit took place between 22-24 February 2023, shortly after the earthquake despite challenges in accessing the targeted locations. **Observations** and insights from the field teams on the ground were collected through debriefing sessions and incorporated in this report.

The second round of the field visits included short **KIIs with traders and people affected by the earthquake**. These interviews were conducted to analyse both supply and demand in the targeted areas between 20-25 March 2023. These were conducted in the districts of Elbistan (Kahramanmaraş province), Adiyaman Merkez (Adiyaman), and Antakya (Hatay).

Areas targeted

The two rounds of market assessment took place in the provinces of **Adiyaman, Hatay** and **Kahramanmaraş**, prioritized as these were the areas identified as most affected by the earthquake. Based on rapid market mapping from the first round of assessment, the second round of assessment targeted districts with the highest number of shops and ATM branches and those marked as red or orange zones.

Markets targeted

One of the assessment's objectives was to assess the **resilience, accessibility, and volatility** of the market as well as the **consumption behaviour** in areas heavily affected by the earthquake, the rapid mapping included multiple marketplaces: chain supermarkets, mini-markets, independent food stores, as well as open markets and bazars.

As explained above, the second round of the data collection focused on **BIM**, one of the most widespread retail stores in the areas affected by the earthquake with available data on its operational branches in the areas.

Secondary data

Secondary data was gathered based on desk research in both rounds of the assessment, on big retail chains (BIM, SOK, A101) and banks ATMs in the areas most affected by the earthquake.

The **first round** of data scrapping collected shortly after the earthquake in February provided information about market activity in the areas most affected pre-dating the earthquake, crossed with observations from the field team to assess the impact of the earthquake in specific locations.

This initial data collection provided information on the areas which had the most **dynamic marketplaces** before the earthquake, which focused the field team's **sampling** for the visits. This combination of data scrapping and field observations produced a first picture of the impact of the earthquake on the operability of the markets after the disaster.

Information on ATMs and major retail stores was also collected during the **second round** of the assessment between 24-28 March 2023. However, the scope was narrower than Round 1.

First to focus the data scrapping on the districts with most **affected markets (yellow and red)**.

Second to target markets actually **operating after the earthquake** as opposed to before the disaster. Thus the scope of markets and ATMs of was also narrower, as not all major retail stores or ATMs had updated their post-earthquake operational status online. Additionally, out of the three major retail stores only BIM (one of the biggest retail stores present in the area) was able to share the data on the operational status of their stores for the purpose of the assessment.

Total sample size	Shops	ATMs	KIIS
Round 1	205	55	0
Round 2	105	114	38

General findings

The earthquake impacted markets in different areas at different scales

One general finding is that the **level of operationality of open markets in each area** has been **impacted to differing degrees**.

Thus in order to access the market, the population affected will have **very different needs** depending on the area of residence.

Although findings in each province varied, some **general commonalities** can be found among the affected areas:

RESILIENCE	Chain markets are more resilient than local markets in terms of acquiring supplies and storing stocks.
ACCESSIBILITY	Markets are concentrated in the less affected neighbourhoods and city centres. Functioning markets in the periphery areas are not well-known by the affected population.
AFFORDABILITY	Traders did not report significant price inflation since the earthquakes, rather one in line with the national standard.
ACCESS TO CASH	All areas are equipped with some functioning ATM machines regardless of the categorization. Alternative ATM machines are set nearby the affected bank branches/locations along with some mobile branches.

Limited changes in markets two months after the earthquake

Although none of the provinces changed category between the two assessment periods, comparing the state of the markets in the immediate aftermath of the earthquake and the month following the disaster offers some initial insights on the resilience and accessibility of the markets for consumers in each prioritized area.

The highest increase in the number of open and functional shops and markets between the two periods was observed in **Elbistan, in the Kahramanmaraş province**.

In contrast, **Antakya, in the Hatay province** has the least market activity and smallest changes between the two rounds of assessments due to the severity of the damages from the disaster. Figure 3 illustrates some of the main findings in the areas visited during both rounds of the assessment.

Information products



[Interactive map categorizing functionality of markets in earthquake affected provinces](#)¹



[Market mapping dashboard](#)

Follow the links above to access the dynamic information products produced for the report.

¹ The categorization and colour coding represented in the dashboard, report and interactive map is solely based on the above mentioned criteria and the findings of this assessment

Summary per district

	District	Round 1	Round 2
[KAHRAMANMARAŞ]	ONİKİŞUBAT	Some market activities present. More assessments on preferences of the affected population recommended.	Small increase (less than 10%) in market activities since Round 1.
	DULKADİROĞLU	Limited or absent market activities, further monitoring of ATMs needed.	Slight increase (10%) in market activities, however still under 20% market functionality.
	ELBİSTAN	Some market activities are present, with some supply challenges. Cash withdrawal requires efforts.	Large increase (25%) in market activities.
[HATAY]	DÖRTYOL	Market activities are present.	No additional data collected.
	İSKENDERUN	Market activities are present.	No additional data collected.
	ANTAKYA	Limited or absent market activities.	Small increase (5%) in market activities, including number of operational ATMs.
[ADIYAMAN]	ADIYAMAN MERKEZ (CENTER)	Limited market activities and ATMs, yet cash is still the preferred type of assistance for affected population.	Very small increase (under 5%) in market activities.
	KAHTA	Market activities are present.	No additional data collected.

Figure 3: Summary of findings in each district for the two rounds of market assessments

Onikişubat

Shops

Five different kinds of markets were visited in the district: a mobile greengrocer store, a chain market branch, as well as local shops.

More than half of BIM markets identified were closed. Regardless of the size of the shops, market stocks were available for less than a week in all shops, which does not allow for a sustainable supply chain and regularly updated stocks. Shops have access to electricity, which allows them to stock items requiring refrigeration.

The roads were accessible for the affected population to reach the markets, however markets were not crowded on the demand side.

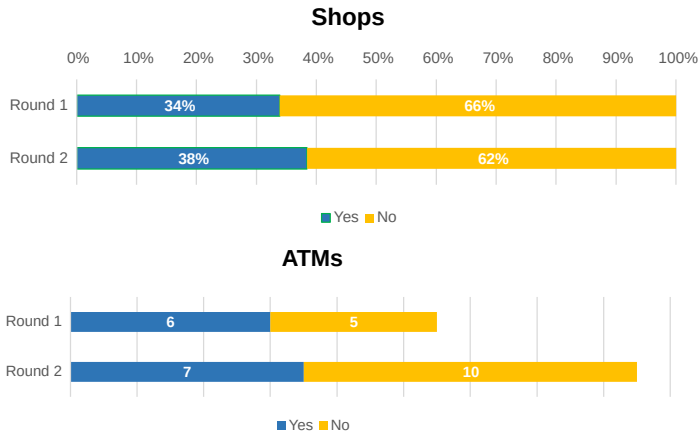
Access to ATMs

Less than half of the ATMs were functioning in Onikişubat. However, no queues were detected at those that were functioning. Additionally, streets were generally accessible.

ATMs seemed supplied with sufficient amount of cash, as all users accessing them at the time seemed able to withdraw their selected amount.

However, this might be due to low dependency on cash during the time of the market assessment, as most residents in the area were receiving in-kind/hot meal assistance. A higher availability of funds in users bank accounts after a cash intervention might affect the ATMs use and supply, which will need further monitoring.

Some market activities present. Assessment on preferences of the population are recommended.

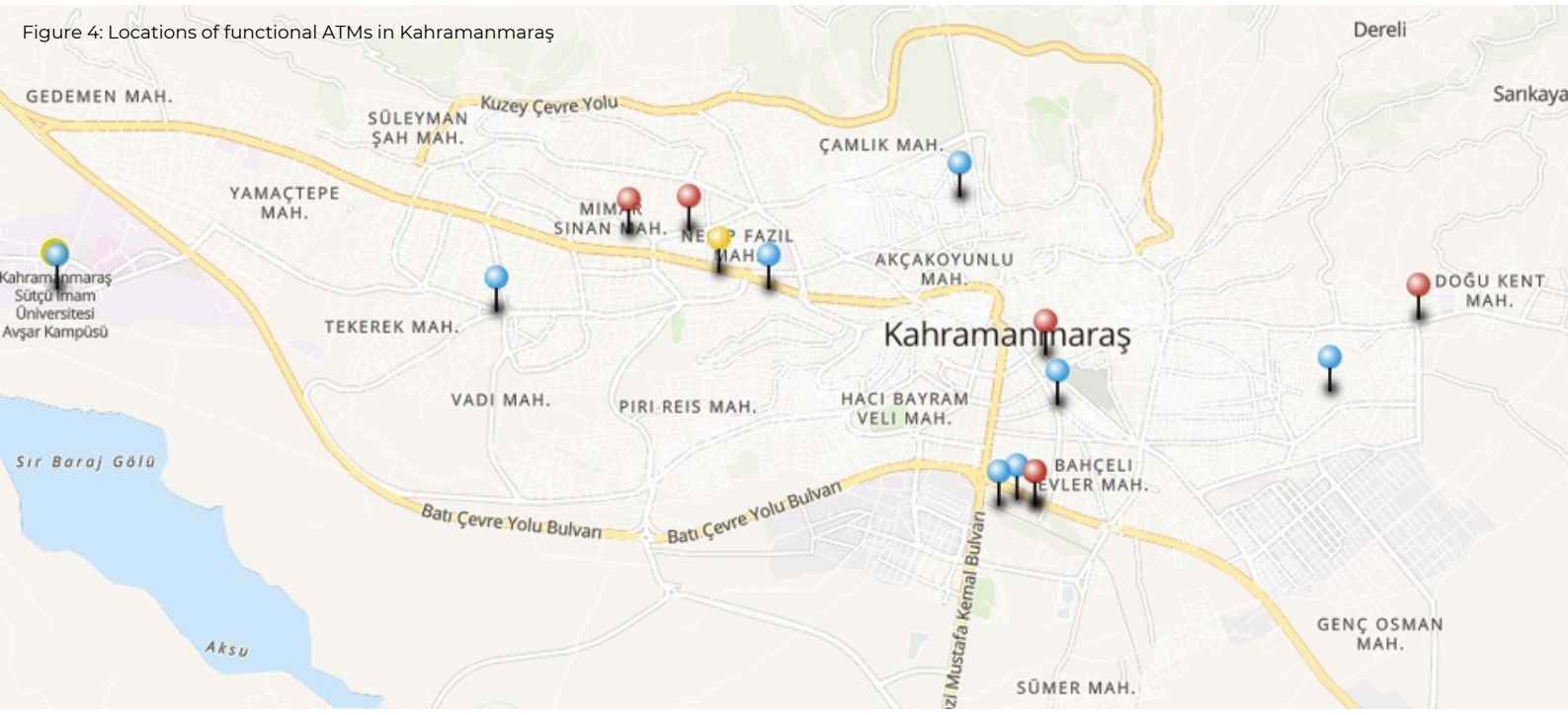


448,317

population size before the earthquake

Sample size	Shops	ATMs
Round 1	59	11
Round 2	26	17

Figure 4: Locations of functional ATMs in Kahramanmaraş



Dulkadiroğlu

Shops

According to the BIM data, 1 out of 5 markets remained closed. Among the 8 markets visited, the situation varied: in some locations there were supermarkets, in others mostly bazaars and small markets. Despite the size and limited number of markets in the observed locations, no issues with crowd or queues were detected.

All open markets had supply, enough for less than a week which is concerning considering the very limited number of available markets. The markets did not experience problem with electricity and functioned sufficiently.

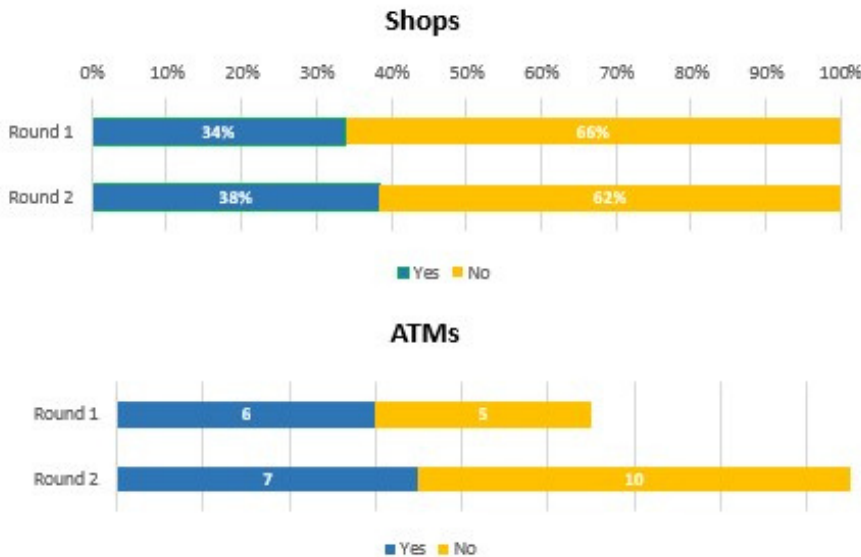
The road accessibility to the markets were also at an acceptable level.

Access to ATMs

Operational ATMs were hard to find in the area. Between the two observation periods, the number of operating ATMs remained unchanged. In round 2, more non-functional ATMs were identified. During the field visit, the staff located one branch of Vakıfbank which was closed.

Further monitoring of the functionality of ATMs and cash availability is needed before considering potential cash assistance programming in the area.

Limited or absent market activities.
Further monitoring of ATMs needed.



223,532

population size before the earthquake

Sample size	Shops	ATMs
Round 1	20	16
Round 2	10	26

Elbistan

Shops

The number of BIM markets doubled between two rounds of data collection. Increase in market numbers was also confirmed in the field; in all the neighbourhoods visited, there was at least one open market.

All three interviewed traders reported a decrease in demand, relating it to a decrease in population size as people had moved to other areas. A retailer mentioned difficulties in supplying goods due to damaged storage facilities, affecting their capacity to supply frozen items. Two retailers expressed their concern that they may not be able to meet the needs if the demand in goods doubles.

Retailers stated that the transfer of staff from the non-functional branches creates challenges as the number of staff is too high given the lack of customers.

Two of the three chain markets stated that the increase in prices is in line with the national inflation.

Access to ATMs

Access to ATMs is limited at the neighbourhood level. The affected population can access cash through available ATMs at the city centre. Residents stated that their shopping behaviours did not change after the earthquake.

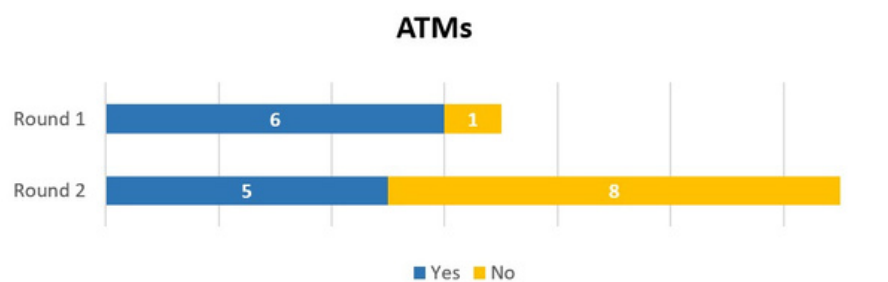
General tendency in the area is shopping from bazaars for fresh produce with cash payment and from supermarkets for the remaining needs, paying with credit cards.

Some market activities, with supply challenges. Some challenges to access ATMs.



141,977

population size before the earthquake



Sample size	Shops	ATMs	KIIS
Round 1	26	7	0
Round 2	14	13	12

Consumer behaviour

Residents stated that their shopping behaviours did not change after the earthquake. They generally reported purchasing fresh produce from bazaars in cash, and other goods from supermarkets, paying with credit cards. Out of seven key informants, two mentioned cash as their preferred type of assistance while the rest mentioned in-kind, food assistance or voucher for food as their preferred options.

Almost half of the key informants were staying in their own house, while others shared that they stay in a tent area, as guests in someone else's home or in their vehicles.



Antakya

Shops

Antakya's city centre had no open shops, aside from Serinyol, a neighbourhood close to Mustafa Kemal University. Only a few chain and small markets were functioning.

Two interviews conducted with the traders in the chain markets show that they have no issues with stocks, prices were stable, and there was still a demand from the customers, even an increase as there was scarcity in functioning markets.

A small market retailer reported unavailability of stocks and experiencing difficulties in the supply chain as their providers were also affected during the earthquake. In addition, the demand decreased because of the existence of in-kind assistance. The same retailer reported that they were facing security issues as well as a lack of access to electricity and internet.

Field observations

Antakya centre was severely damaged, people left the district and moved to rural areas. Other areas visited are affected similarly. In Samandağ district, the city centre was destroyed after the earthquakes and there were no open markets.

Only some mobile sellers were available, branches of the chain markets were looted. It was observed that people were still in there, and there was a crowd in front of Ziraat Bank.

In an outskirts area, there was an open market which reported that prices and demand stayed the same and there were no challenges. There was an ATM available in the neighbourhood.

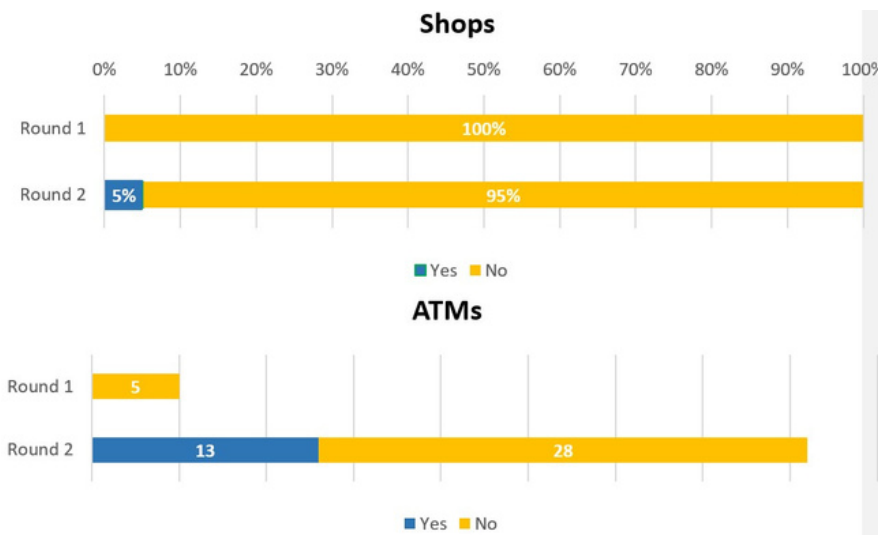
Access to ATMs

Secondary data shows that almost one-third of all the ATMs were closed in Antakya. Field observations show that the available ATMs were shared by all banks.

Limited or absent market activities.



Figure 5: Locations of functional ATMs in Hatay



393,634

population size before the earthquake

Sample size	Shops	ATMs	Kills
Round 1	41	5	0
Round 2	39	41	3

Adiyaman Merkez

Shops

There were very few open markets available in the province.

On the supply side, 3 out of 8 retailers (1 chain, 2 local markets) reported decrease in demand and 2 others stated an increase.

One of the traders who stated a decrease in demand linked it to the in-kind assistance provided to the affected people, whilst others associated it with decrease in the population.

Traders who mentioned an increase in sales, stated solidarity from the public in buying local produce and demand in non-food items as the main reasons behind it.

A local market trader shared that there were disruptions in the supply chain as some of the wholesalers had left the city. Three traders also stated that although they experienced no disruptions, they will not be able to meet the demands if doubled. While chain markets apply standard prices in the country, one local market said they kept prices stable to support the affected people.

Access to ATMs

Field staff observed an increase in the number of ATMs since the first round. However, although cash withdrawal was available, people did not have money in their accounts.

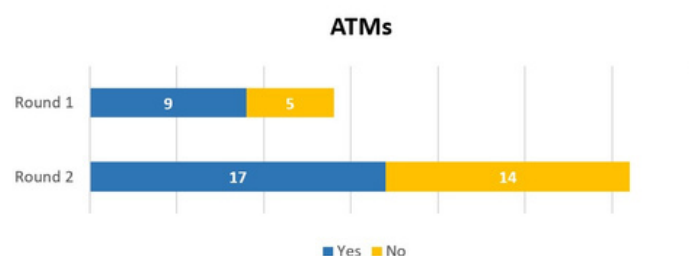
Cash is the main type of preferred assistance by almost all key informants as it gives freedom to purchase goods according to their needs. The second type of assistance was in-kind food assistance.

The majority reported that they can still use cash and credit cards, their primary payment methods before the earthquake. Difficulty in accessing cash is reported only by a few people.

Consumer behaviour

Residents also reported that they could not shop from places they used to, such as bazaars, chain as well as small markets. Instead, they either relied on in-kind assistance provided by various organizations or individuals, travelled to other districts/provinces for shopping or shopping from any market that was open.

Out of 15 key informants, only 5 of them reported that they stay in their homes regularly, the rest live in temporary accommodations.



312,207

population size before the earthquake

Sample size	Shops	ATMs	KIIs
Round 1	59	11	0
Round 2	26	17	23

Limited market activities yet cash is the preferred type of assistance.

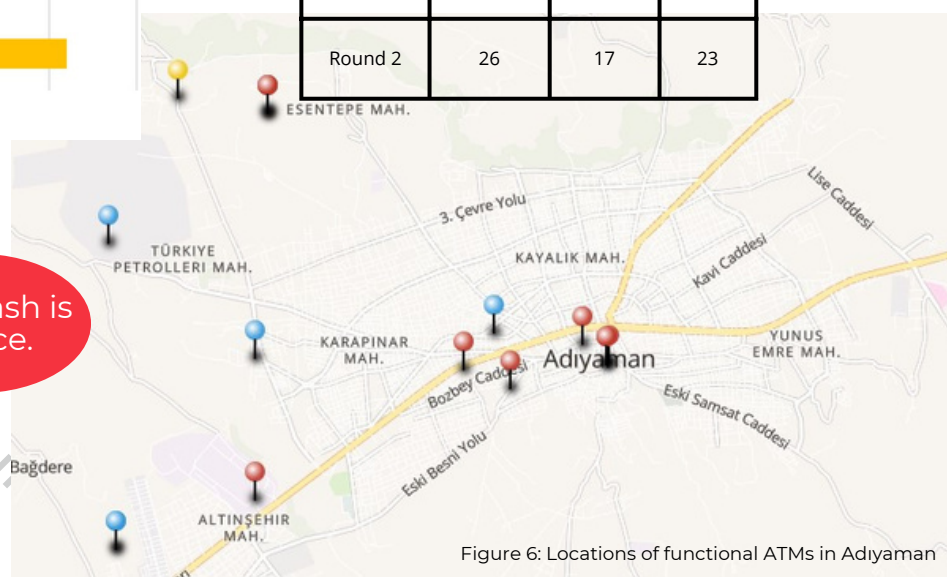


Figure 6: Locations of functional ATMs in Adiyaman

Wider impact on markets

This market assessment report focuses on specific priority provinces and districts. To complement this study, additional secondary data collection was conducted through Meta's business activity index (BAI)² with a larger geographical scope. The objective is two fold:

- confirm the findings of this assessment regarding the impact of the earthquake on existing businesses in the three priority areas identified.
- expand the analysis to other areas not prioritised which may have been impacted by the disaster.

As illustrated below, the findings of the two rounds of market assessment are consistent with the decrease of activity reported through the BAI in the earthquake affected areas, with a **strong decrease** noted in the prioritized provinces and districts of this assessment.

Therefore, this correlates with the findings of the report, regarding the areas where market activities were most impacted. Additionally, the data collected suggests that business activity in other areas might

have been affected by the disaster, albeit at a lesser scale. If a more comprehensive market assessment is conducted, it would be beneficial to widen its geographical scope to these areas.

Business activity index

BAI is a measurement which uses Meta's available data, of the activity of Facebook pages for individual businesses in all districts in Türkiye. The index is defined by comparing daily Facebook activity of businesses after the crisis to a pre-crisis baseline (in this case, November 2022). Meta's Data for Good initiative collects this data every day for three months after a crisis, making it available to humanitarian organizations on request. The post-crisis number is generated by averaging the data for a 7-day period around the day being examined, to flatten out any discrepancies (here between 24 March and 6 April 2023). The index value ranges from 0 to 1 with values near 0.5 indicating normal pre-crisis-like behaviour. Significant and prolonged deviations from 0.5 indicate anomalous activity levels which are reflected on a scale as shown in the figure below.

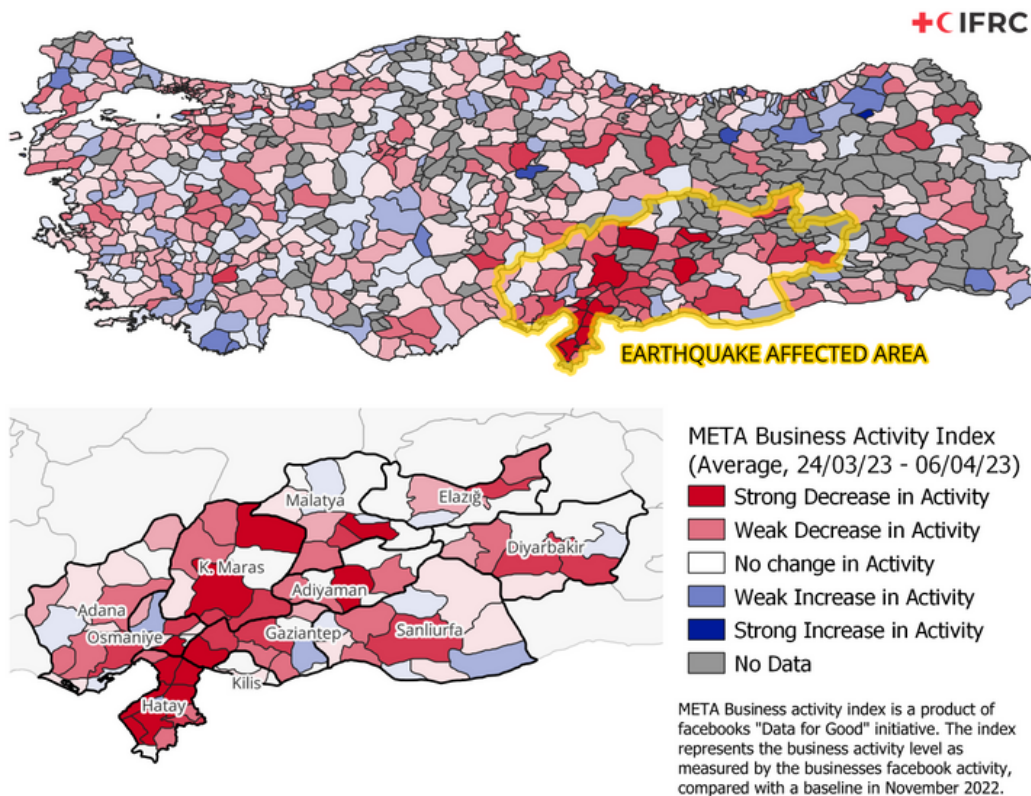


Figure 7: Earthquake affected areas with a focus on business activity

² More information on [Meta's Data for Good Initiative](#).



Effects on ESN Recipients

Following the devastating Kahramanmaraş earthquake on 6 February 2023, extensive analyses were conducted using the data from bank and card transactions to support the post-disaster efforts of operation and planning, with a focus on KIZILAYKART beneficiaries. The report³ which was published on 10 March 2023, highlights the results of the analyses.

The analyses provided crucial insights, shedding light on several key issues that arose in the aftermath of the disaster. For instance, it was seen that the transactions had decreased compared to the past three months in the affected area, it was discovered that a significant portion of the population had been conducting transactions in the affected area, highlighting the fact that 48% of KIZILAYKART beneficiaries in February 2023 were located in the disaster zone. While this may seem concerning, it was also an indication that the local economy was still functioning to some extent, as evidenced by sales in groceries, clothing, gas stations, and pharmacies, as well as ATMs. Another important finding was that there was no major change in the usage of ESN, C-ESN, and In-Camp assistances when compared with previous months, and nearly all the assistance was utilized.

Finally, it was observed that some beneficiaries registered in the affected provinces in the pre-disaster period, have transactions in the cities such as Izmir, Kocaeli, Adana, Antalya, Ankara, Gaziantep, Bursa, Mersin, Mardin, and Istanbul. Although this analysis does not mean that these people are still in these cities, it allows us to infer that they have somehow left the affected area. In sum, the analyses conducted in the aftermath of the Kahramanmaraş earthquake have provided crucial insights into the post-disaster landscape. By continuing to monitor the situation and adjusting strategies as needed, it can be ensured that those who have been affected by this disaster receive the support they need.

³ Transaction Analyses of KIZILAYKART Beneficiaries in the Earthquake Zone.

Programmatic ways forward

The findings suggest that **cash-based interventions** will support the local market and provide affected households with greater choice and autonomy to meet their needs, as well as help stimulate local demand and support the recovery of the local economy. The results of the interviews conducted with the affected population make it clear that the need for cash is higher than that of in-kind support. This includes districts where no functional markets were identified. This would allow the affected population to use the cash with more flexibility, including in some cases to access transportation which will enable them to reach functioning markets nearby.

On the contrary, meeting the affected population's needs through **voucher distribution is not preferred**. Even in the second round of assessment, the resilience of open markets is still not ensured regardless of the size of the markets. Indeed, the capacity of the market to acquire as well as store supplies is still quite **limited and volatile**. This is especially affecting local markets, and less so for large retail markets.

Build partnerships

Fostering and building partnerships with other humanitarian organizations, local governments, and community-based organizations is indispensable to ensure coordinated relief efforts and prevent duplication of resources.

This could involve participating in coordination meetings, exchanging information and resources, and working together to address any gaps in meeting the needs of the affected population.

Continue monitoring the markets

While this rapid assessment offered valuable insights on the functionality of the markets as well as some indication of the speed of recovery between districts in the most affected provinces of the earthquake, **regular** and **in-depth market assessment** will be needed to inform and adjust assistance, to monitor:

- **market developments** on an ongoing basis to identify shifts in the local markets.
- **market risks** such as price volatility or supply disruptions, that may impact the delivery of interventions or the functioning of the local market, to mitigate them. This can include efforts to build resilience in the local market system and to develop contingency plans for responding to market shocks.
- **prices of essential goods and services** in the local market, informing development of pricing strategies for interventions and ensure that prices remain affordable for affected households.

Actions taken and next steps

The recommendations from two rounds of market assessments have informed the earthquake response strategy and led to the following actions:

- the Collective Kindness multipurpose cash programme launched jointly by Türk Kızılay, IFRC and UN WFP to assist 151,000 earthquake-affected population steps taken in monitoring
- coordination and engagement with the Inter-Agency Cash-Based Interventions (CBI) Technical Working Group.

Annex 1. KII questions

KII with people affected

SECTION 1: OBSERVATIONS

- Q.1 Are there any available and functioning ATMs in the neighbourhood?
 - If yes, please specify which banks:
- Q.2 Are there any available supermarkets?
- Q.3 Are there any available local markets?
- Q.4 Are there any available pharmacies (private or set up for emergency)?

SECTION 2: QUESTIONS

- Q.1 Before the earthquake, usually, which markets (bazaar, small shops, online etc.) were preferred for shopping in your household?
- Q.2 In those marketplaces, how did you pay for the goods?
- Q.3 After the earthquake, how does your household access to the goods you need?
- Q.4 Are you still able to use the payment methods?
- Q.5 Currently, where does your household stay?
- Q.6 Does your household receive regular assistance?
- Q.7 In your opinion, what kind of assistance would be the most useful for you to meet the needs of your household for the upcoming 6 months?

KII with traders

- Q1. How did the demand change after the earthquake?
 - 1.a. If increased / decreased, please explain the reason
- Q.2 Are you facing any issues in sourcing goods or disruptions in your supply chain?
 - 2.a If yes, what are the challenges and for which commodities?
 - If not applicable, please explain.
- Q.3 Are there products whose prices greatly increased in the last month?
 - 3.a If yes, please specify which food groups and NFI?
 - 3.b Please explain the reasons why?
 - If not applicable, please explain.
- Q.4 What are the overall challenges of your business?
- Q.5 If demands double, would you be able to double your stock (considering that you need to increase transport, storage and shop floor)?