

# Kenya | Joint Market Monitoring Initiative (JMMI)

Q3 2025 (July - September)

## INTRODUCTION

The Kenya Joint Market Monitoring Initiative (JMMI) was established under the guidance of the Kenya Cash Working Group (KCWG). This initiative enables informed decision-making for cash-based interventions and facilitates a deeper understanding of market dynamics across Kenya's arid and semi-arid land (ASAL) counties. Since June 2022, the JMMI has been conducted quarterly, using standardised methods in collaboration with both local and international non-governmental organizations (NGOs).

According to the October 2025 drought classification by the National Drought Management Authority (NDMA), 16 ASAL counties were classified under the 'Normal' drought phase, while the remaining seven deteriorated to the 'Alert' drought phase including Mandera, Wajir, and Tana River counties following the delayed onset of the October–November–December (OND) 2025 rainy season.<sup>4</sup>

Data collection for Q3 2025 was conducted between 16<sup>th</sup> September and 8<sup>th</sup> October 2025. This factsheet presents an overview of **median prices and availability of essential food and non-food items (NFIs) in the assessed counties, along with an update on the cost of the Minimum Expenditure Basket (MEB)<sup>1</sup> in these areas.** Additionally, it offers insights into supply chains and vendors' market perceptions.

*\*For more information on the methodology, please refer to page 10.*

## Q3 2025 ASAL COVERAGE

- 627 Vendors interviewed
- 86 Markets assessed
- 34 Commodities assessed
- 11 Participating agencies
- 7 Counties assessed

## KEY INDICATORS

Cost of Food MEB <sup>1</sup>	Cost of Non-Food MEB <sup>1</sup>	Cost of MEB <sup>1</sup>
14,931 KES	5,400 KES	20,613 KES
115.94 USD <sup>2</sup>	41.93 USD <sup>2</sup>	160.06 USD <sup>2</sup>
▲ 407 KES (3%) <sup>3</sup>	▼ 126 KES (2%) <sup>3</sup>	▲ 281 KES (1%) <sup>3</sup>

## ASSESSED COUNTIES AND MEDIAN TOTAL MEB VALUES

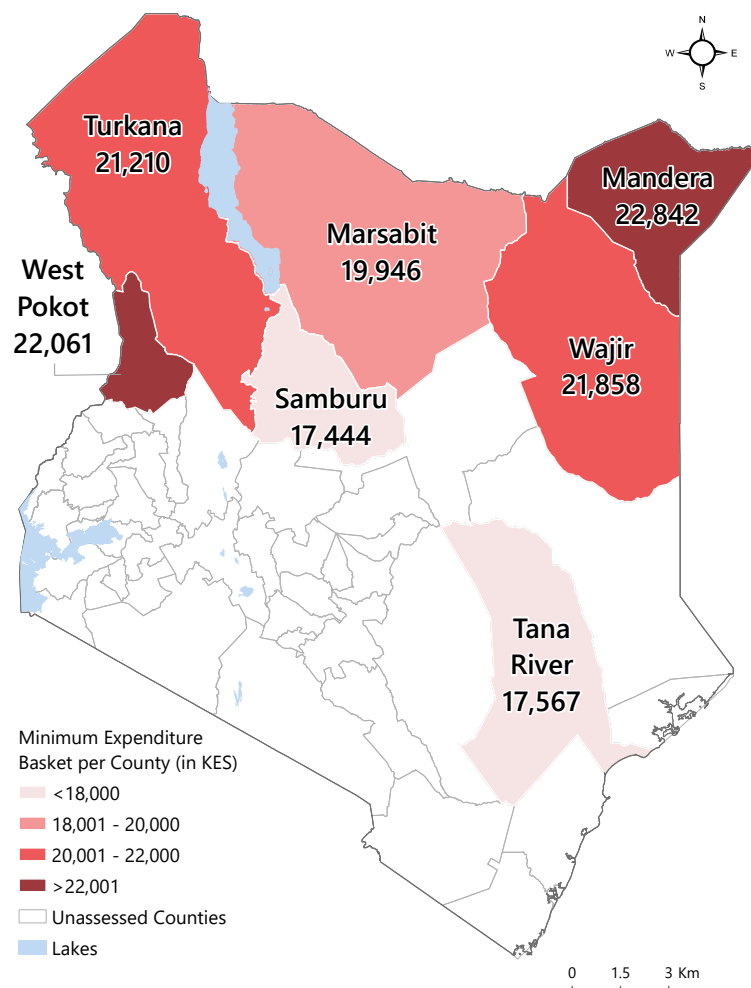


Figure 1: Map of the Q3 2025 assessed counties and MEB values

## KEY FINDINGS

- Rising prices of essential items continued to erode household (HH) purchasing power, as the national **MEB<sup>1</sup> slightly increased by 1%**. This marginal overall rise was primarily driven by a 3% increase in the cost of the national Food MEB.
- Vendors reportedly faced obstacles in the supply chains, including high transportation costs, elevated supplier prices, and difficulties in accessing core goods. Additionally, vendors reported lack of funds to restock and decline in demand. These challenges likely compromised the profitability of businesses and affected their ability to purchase adequate stock.
- Findings indicate that economic access, rather than physical availability of goods, was the primary barrier to market access. More than half of vendors (64%) reported financial challenges affecting customers, while nearly a third (30%) cited physical challenges in accessing marketplaces.
- Overall market functionality was above average but variable. Among the 86 assessed markets, 8 were classified as fully functional and 55 as having limited functionality. This highlighted ongoing challenges in market operations and underscored the dynamic nature of market functionality across the assessed counties.

## ONLINE DASHBOARD

An interactive online dashboard is available to explore the data collected through the JMMI, including the prices of monitored items and the cost of the MEB across different ASAL counties in Kenya and time periods. To access the dashboard, visit <https://dashboards.impact-initiatives.org/ken/jmmi/>

## RURAL MINIMUM EXPENDITURE BASKET (MEB)

The MEB is composed of essential commodities and services and represents the average minimum cost of the culturally adjusted basic items required to support a six-person household (HH) for one month.

The cost of the Rural MEB serves as a proxy for the monthly expenses required for a six-person HH to meet its basic needs. Only the key components of the MEB i.e. food and NFIs as defined by the KCWG were used to compute the MEB. The MEB also includes fixed costs that account for essential household expenditures.

### Food Items

Food Items	Quantity
Maize flour	32.25 Kg
Rice	22.5 Kg
Cowpeas	7.5 Kg
Oil, Vegetable	5.25 L
Dried beans	7.5 Kg
Cow milk, whole, not fortified	22.5 Kg
Leafy vegetables, dark green	15 Kg
Salt, Iodized	0.75 Kg
Sugar	0.75 Kg

### Non-Food Items

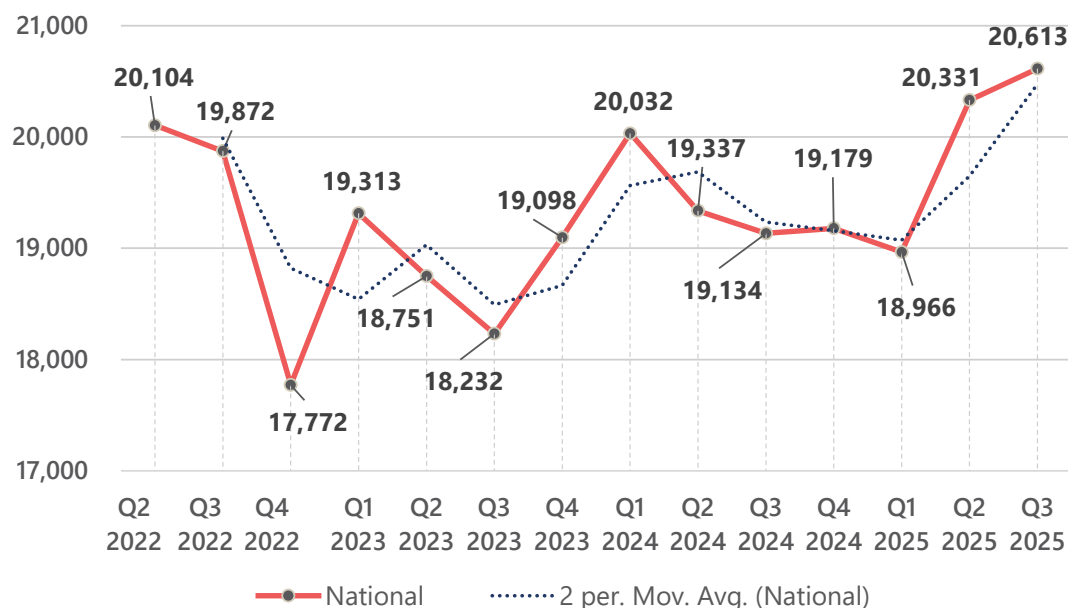
Non-Food Items	Quantity
Water	1,125 L
Multipurpose soap	2.2 Kg
Toothpaste	0.425 L
Sanitary pads	2 packs of 8
Education (pen, pencil, book, rubber, sharpener)	2 stationary kits
Charcoal	12 Kg
Solar Lamp	1 piece
National Health Coverage	500 KES
Communication (Airtime)	300 KES
Public transport	200 KES

## COST OF THE MEB IN KES AND CHANGE SINCE Q2 2025

County	MEB	Change	Food MEB	Change	NFI MEB	Change
Mandera	22,842	▼ 7%	16,894	▼ 11%	5,948	▲ 6%
West Pokot	22,061	▲ 2%	15,651	▲ 4%	6,410	▼ 1%
Wajir*	21,858		16,824		5,034	
Turkana	21,210	▲ 3%	16,212	▲ 2%	4,997	▲ 10%
Marsabit	19,946	▲ 6%	14,663	▲ 10%	5,284	▼ 2%
Tana River*	17,567		13,098		4,469	
Samburu*	17,444		13,399		4,045	

\* No MEB evolution data has been reported due to the absence of data collection in Samburu, Tana River and Wajir counties during the previous round (Q2 2025).

## EVOLUTION OF THE NATIONAL RURAL MEB (KES) OVER TIME



The national Rural MEB showed fluctuating trends over the years, reflecting shifts in market dynamics, including periods of heightened inflationary pressures, changes in tax policies, and variations in climatic conditions that impact commodity prices and supply. In the latest round (Q3 2025), the Rural MEB reached its highest level to date, underscoring the continued strain on HH purchasing power and likelihood of escalating living costs.

## Q3 2025 MEB TAKEAWAYS

- The cost of both the full MEB (+1%) and food MEB (+3%) increased slightly at the national level and in 3 of the 7 assessed counties. This rise was likely attributed to seasonal factors, as data collection coincided with the lean season. The most notable price increase (6%) was observed in Marsabit County, reflecting rising prices of key food commodities and increasing cost burden on HHs.
- The NFI prices remained relatively stable overall, with the exception of charcoal (+33%) and cost of refilling a 20L jerry can (-20%) of water. The change in the NFI MEB showed mixed trends, underscoring regional variations in market dynamics.
- Across counties, Mandera County recorded the highest Food MEB, despite the general decrease in unit prices of most food items.
- According to the September 2025 Kenya National Bureau of Statistics (KNBS) report, the annual inflation rate peaked at 4.6%, primarily driven by year-on-year price increases across three major categories: food and non-alcoholic beverages (+8.4%), transport and housing (+4%), and water, electricity, gas, and other fuels (+1.4%).<sup>5</sup>

## FOOD AND NFI PRICE COMPARISON

- Compared to the [previous quarter](#), notable price increases were observed among the leafy vegetables, kale and spinach (+25%) and dry maize (20%). Local energy sources, such as firewood and charcoal (both +33%), also increased, likely influenced by tighter regulations and penalties on unauthorized tree cutting.<sup>6</sup>
- The prices of staple foods (maize flour and wheat flour), certain personal hygiene (soap, sanitary pads and toothpaste) and stationery items remained stable.
- A positive decrease was observed in water prices, likely attributed to the replenishment of water sources following rainfall over the previous two seasons.<sup>7</sup> However, water scarcity is likely to increase due to poor performance of the OND rainfall season.

Items	Overall median cost	Change	Mandera	Marsabit	Samburu	Tana River	Turkana	Wajir	West Pokot
White maize (1 Kg)	80	▲ 20%	100	100	70	80	100	80	50
Maize flour (1 Kg)	100	0%	130	120	70	80	100	100	80
Wheat flour (1 Kg)	100	0%	100	120	120	90	100	100	100
Rice (1 Kg)	140	▲ 8%	155	135	140	120	140	140	140
Beans (1 Kg)	150	▲ 7%	150	145	150	150	140	160	70
Cowpeas (1 Kg)	140	0%	115	135	200	120	145	150	280
Pigeon peas (1 Kg)	170	▼ 41%	135	*	150	125	260	190	280
Tea leaves (50 g)	25	▼ 50%	42.5	25	25	20	20	30	20
Cattle milk (1 L)	160	0%	200	120	120	140	200	200	160
Vegetable oil (1 L)	300	0%	270	250	300	240	300	370	310
Salt (200 g)	15	0%	15	10	15	10	20	20	10
Sugar (1 Kg)	160	▼ 20%	120	140	180	160	200	142.5	175
Onions (1 Kg)	130	▲ 30%	130	130	120	150	150	155	100
Tomatoes (1 Kg)	100	0%	120	100	80	100	110	122.5	80
Kale (1 Kg)	100	▲ 25%	50	100	60	65	100	100	120
Spinach (1 Kg)	100	▲ 25%	82.5	100	60	100	100	100	130
Traditional vegetables (1 Kg)	80	▼ 20%	100	*	60	80	80	*	130
Cabbage (500 g)	100	0%	100	120	100	120	100	142.5	90
Soap (120 g)	50	0%	55	50	50	50	30	50	50
Sanitary pads (8 pack)	100	0%	100	100	100	80	100	100	100
Toothpaste (35 ml)	50	0%	50	50	50	50	50	50	50
Jerry can (20 L)	200	0%	500	200	100	100	200	200	150
Bucket (20 L)	240	▼ 4%	500	240	225	150	250	250	180
Solar lamp (1 pc)	600	0%	500	625**	500**	612.5	675	325	600
Refill Liquefied Petroleum Gas (LPG 6 Kg)	1,350	▼ 4%	1,000	*	1,300	1,350	1,350	1,550	1,450
Firewood (1 bundle)	200	▲ 33%	125	200	200	500	150	50	200
Charcoal (2 Kg)	100	▲ 33%	300	100	50	50	100	100	50
Kerosene (1 L)	220	▲ 10%	150	325	*	240	250	200	150
Pen (1 pc)	12.5	▲ 25%	20	10	15	10	10	20	12.5
Pencil (1 pc)	10	0%	15	10	10	10	10	10	10
Rubber (1 pc)	10	0%	5	10	10	5	10	10	12.5
Exercise book (1 pc)	15	▲ 25%	10	15	15	10	30	10	20
Sharpener (1 pc)	10	0%	10	10	10	5	10	10	15
Water refill from a tap stand or borehole (20 L)	20	▼ 20%	10	20	5	12.5	20	20	45

\* No price data collected as a result of the unavailability of the respective commodity at the time of data collection.

\*\* Solar lamp prices for Marsabit and Samburu are based on Q2 2025 and Q4 2024 data, respectively, due to unavailability during the Q3 2025.

## AVAILABLE STOCK, TIME NEEDED TO RESTOCK, AND CURRENT AVAILABILITY OF ITEMS IN THE MARKET

Items <sup>8</sup>	Number of KIs interviewed per item	Wide availability (% KIs)	Limited availability (% KIs)	Complete unavailability (% KIs)	Items	Remaining stock (days)	Time needed to restock (days)
White maize (1 Kg)	240	67%	29%	2%	White maize (1 Kg)	14	3
Maize flour (1 Kg)	308	68%	27%	1%	Maize flour (1 Kg)	10	2
Wheat flour (1 Kg)	256	61%	32%	3%	Wheat flour (1 Kg)	14	2
Rice (1 Kg)	320	68%	27%	1%	Rice (1 Kg)	14	2
Beans (1 Kg)	338	61%	33%	2%	Beans (1 Kg)	14	3
Cowpeas (1 Kg)	38	21%	36%	29%	Cowpeas (1 Kg)	20	5
Pigeon peas (1 Kg)	12	16%	28%	41%	Pigeon peas (1 Kg)	20	3
Tea leaves (50 g)	147	76%	19%	1%	Tea leaves (50 g)	14	3
Cattle milk (1 L)	85	41%	41%	9%	Cattle milk (1 L)	7	2
Vegetable oil (1 L)	238	73%	21%	1%	Vegetable oil (1 L)	10	2
Salt (200 g)	278	77%	18%	0%	Salt (200 g)	14	2
Sugar (1 Kg)	301	77%	19%	0%	Sugar (1 Kg)	12	2
Onions (1 Kg)	81	60%	38%	0%	Onions (1 Kg)	7	3
Tomatoes (1 Kg)	79	58%	38%	1%	Tomatoes (1 Kg)	3	2
Kale (1 Kg)	60	53%	43%	2%	Kale (1 Kg)	2	2
Spinach (1 Kg)	53	44%	42%	9%	Spinach (1 Kg)	2	2
Traditional vegetables (1 Kg)	15	28%	37%	26%	Traditional vegetables (1 Kg)	2	1
Cabbage (500 g)	76	52%	40%	2%	Cabbage (500 g)	3	2
Soap (120 g)	179	77%	21%	0%	Soap (120 g)	14	2
Sanitary pads (8 pack)	139	61%	29%	6%	Sanitary pads (8 pack)	21	2
Toothpaste (35 ml)	93	44%	33%	16%	Toothpaste (35 ml)	21	3
Jerry can (20 L)	77	54%	41%	3%	Jerry can (20 L)	20	3
Bucket (20 L)	55	39%	45%	13%	Bucket (20 L)	30	3
Solar lamp (1 pc)	33	25%	43%	23%	Solar lamp (1 pc)	30	4
Refill Liquefied Petroleum Gas (LPG 6 Kg)	21	36%	45%	14%	Refill (LPG 6 Kg)	30	6
Firewood (1 bundle)	21	55%	27%	11%	Firewood (1 bundle)	10	5
Charcoal (2 Kg)	29	48%	30%	9%	Charcoal (2 Kg)	10	3
Kerosene (1 L)	16	32%	34%	20%	Kerosene (1 L)	18	5
Pen (1 pc)	133	70%	28%	1%	Pen (1 pc)	20	3
Pencil (1 pc)	132	69%	28%	0%	Pencil (1 pc)	20	3
Rubber (1 pc)	113	65%	28%	3%	Rubber (1 pc)	21	3
Exercise book (1 pc)	129	71%	25%	1%	Exercise book (1 pc)	20	3
Sharpener (1 pc)	103	63%	30%	3%	Sharpener (1 pc)	21	2
Water refill from a tap stand or borehole (20 L)	30	50%	43%	3%	Water refill from a tap stand or borehole (20 L)	*	*

\* No information regarding the remaining stock days and the time needed to restock was collected.

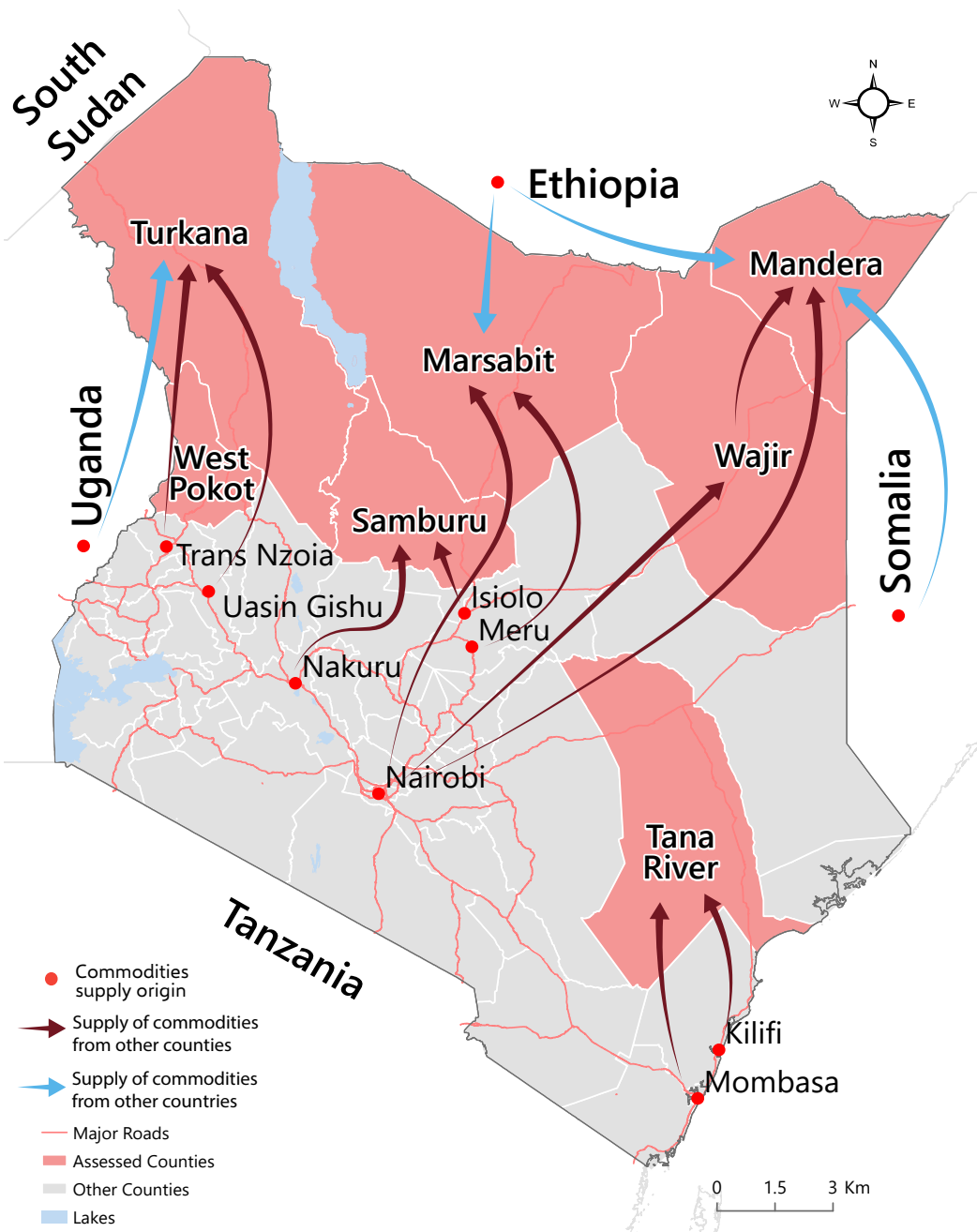
Among the vendors (53%) who reported experiencing difficulties in restocking, 14%<sup>9</sup> cited unavailability of core commodities. More than half (60%) of vendors self-reported limited or no availability of some commodities. Vegetables, including kale (43%), spinach (42%), and pigeon peas (34%), were among the food items for which a higher proportion of vendors self-reported limited availability.

Pigeon peas (41%) and cowpeas (29%) had the highest proportion of vendors self-reporting complete unavailability of the commodity in the markets. As a result, the absence of vendors selling pigeon peas and traditional vegetables led to gaps in price data in Marsabit and Wajir counties. This is likely due to local dietary preferences or seasonality of the produce, in the specific case of leafy vegetables.

Among the NFIs, sources of energy, such as LPG cooking gas and solar lamps (both at 45%), were found to have the highest proportion of interviewed vendors reporting limited availability within the market at the time of data collection.

Overall, the findings indicated strong supply chains with adequate stock levels for most commodities. Staple foods and consumable NFIs show stable stock availability and quick restocking turnover. As expected, only perishable vegetables exhibit low stock levels, reflecting possible higher sensitivity to supply disruptions. Additionally, energy items recorded slightly delayed restocking times compared to the other assessed commodities. This may be due to the nature of these items, as they have different sourcing or transportation needs that can lead to longer restocking times.

## MAIN SUPPLY ROUTES



**Figure 2: Map of main supply route of assessed counties**

\*This is a self-reported question to the vendors hence may be subjectivity to their experience, knowledge, awareness

## LOCATION OF MAIN SUPPLIER

Figure 2 presents the supply route map, illustrating the flow of commodities from main suppliers as reported by interviewed vendors. Understanding these supply routes is essential for assessing market resilience.

Nearly all interviewed vendors (99%) reported that their main suppliers were located within Kenya, primarily within their respective counties, followed by neighbouring counties. Additionally, sourcing for household NFIs and personal hygiene products was reported from Nairobi, the capital, across multiple counties.

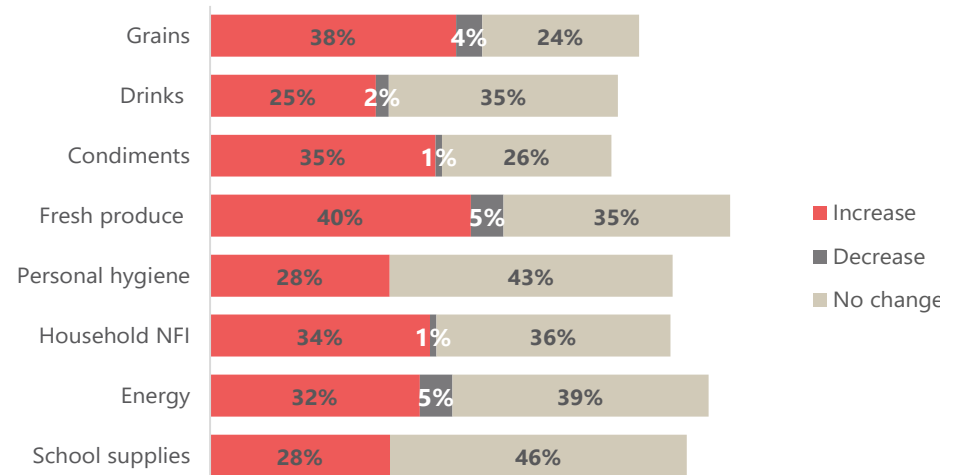
Findings further indicate limited reliance on cross-border trade, with only a few vendors (n=8)<sup>10</sup> reported sourcing grains, condiments, and NFIs from neighbouring countries such as Ethiopia, Somalia, and Uganda, and these vendors were exclusively located in counties bordering those countries.

## REPORTED PREDICTED CHANGES IN SUPPLIERS' PRICES

According to the KNBS, the overall Consumer Price Index (CPI) increased marginally by 0.2% between August and September 2025.<sup>5</sup> A considerable proportion of vendors anticipated price increases, particularly for fresh produce (40%) and grains (38%). The most commonly cited reasons for these expected increases were higher demand for the commodities, taxation and decrease in supply, which may have a direct or multiplicative effect on prices.

More than half (55%) of the interviewed vendors reported being unable to predict price changes in popular commodities one month ahead of data collection. Future price trends were expected to depend on weather patterns, such as the anticipated negative impacts of the forecasted below average OND 2025, which may affect agricultural yields and global commodity prices, such as fuel.

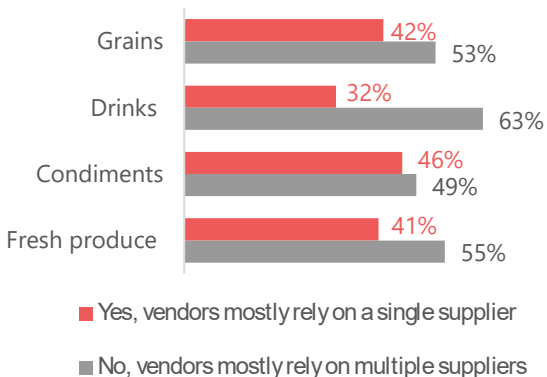
**Expectation of supplier price changes one month following data collection, by % of vendors who reported being able to predict supplier price changes by category:<sup>8\*</sup>**



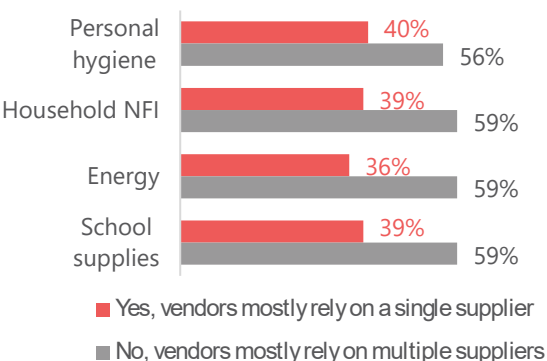
### SUPPLIER



**% of vendors reporting that they mostly relied on a single supplier for food items at the time of data collection, by category:<sup>8</sup>**



**% of vendors reporting that they mostly relied on a single supplier for non-food items at the time of data collection, by category:<sup>8</sup>**

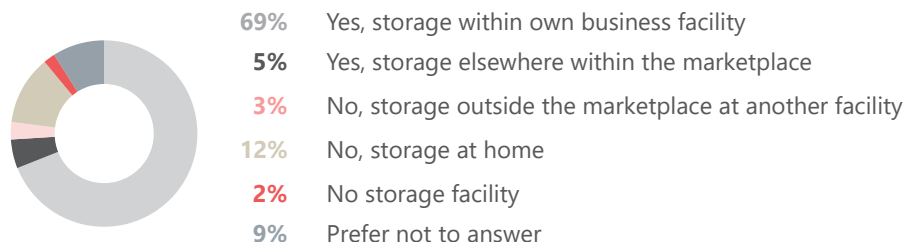


At the time of data collection, most interviewed vendors reported sourcing from multiple suppliers, which may enhance competitive prices and continuous product availability. However, almost half of the vendors for condiments, grains, and fresh produce remained dependent on a single supplier, highlighting potential vulnerability to supply disruption.

### ACCESS TO A LOCKED, SECURED STORAGE FACILITY

In the 3 months prior to data collection, close to three-quarters (74%) of the vendors reported having access to a locked or secure storage facility within the marketplace. A small proportion (3%) of vendors had storage facilities located outside the marketplace or at their homes. Access to a secure storage facility offered an array of benefits. It limited the likelihood of theft, vandalism, and damage caused by environmental factors, ensuring that product quality and shelf life were not compromised. Conversely, a few (2%) had no access to storage at all, which likely limits their ability to keep adequate stock and restricts their product offerings.

**% of vendors reporting on access to a locked, secured storage facility within the marketplace in the 3 months prior to data collection:**



### CHALLENGES FACED BY VENDORS

**Most reported challenges faced in the 3 months prior to data collection, by % of all interviewed vendors by gender:<sup>9</sup>**



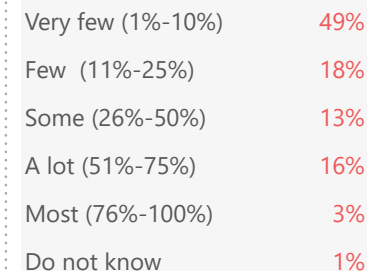
A high proportion of vendors (97%) reportedly faced vendor-related challenges, with lack of funds to restock and reduced customer demand being the most commonly cited issues across both genders. Notably, a higher proportion of female vendors (58%) reported lack of funds to restock compared to male vendors (44%).

### CHANGE IN THE NUMBER OF VENDORS

**Proportion of vendors reporting on changes in the number of vendors operating in their marketplace in the 3 months prior to data collection:**



**% of vendors estimating the proportion of businesses that had stopped operating in their marketplace in the 3 months prior to data collection among the vendors (26%) who reported a decrease:**



Issues related to infrastructure damage within the marketplace were mostly reported in Marsabit (19%), followed by West Pokot (13%). Challenges related to insecurity in the area were more frequently reported by female vendors (13%) than by male vendors (6%).<sup>9</sup>

Despite the reported challenges experienced, nearly half (45%) of interviewed vendors reported an increase in the number of vendors operating in their marketplace.

## DIFFICULTY IN KEEPING THE BUSINESS OPERATIONAL AND WELL STOCKED

**Most reported restocking challenges at the time of data collection, by % of all interviewed vendors:<sup>9</sup>**

- 25%** Difficulty with price charged by supplier
- 14%** Difficulty with availability of core goods
- 8%** Unpaid market purchases made on credit
- 6%** Distance to the supplier is far

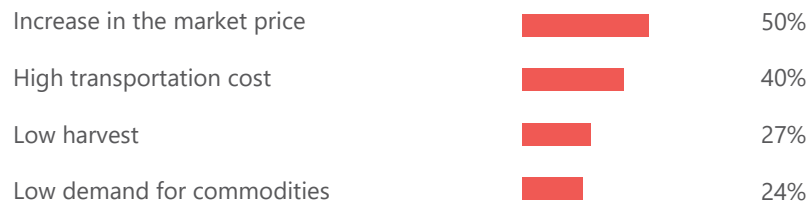
Among the interviewed vendors, **55% of women and 50% of men reported difficulties keeping their businesses operational and adequately stocked.** The most common challenges directly affected their ability to purchase new stock, ultimately reducing overall business profitability.

Difficulties in restocking key commodity categories were mainly reported for grains (57%), fresh produce (49%), and energy items (45%). These challenges suggest the depletion of stocks following the post-harvest period and the likely presence of supply chain constraints that could affect the consistent availability of essential goods in the market.

Conversely, lower levels of restocking difficulty were reported for school supplies (27%) and personal hygiene products (10%), indicating relatively more stable supply chains for these categories.

## SHORTAGE OF COMMODITIES

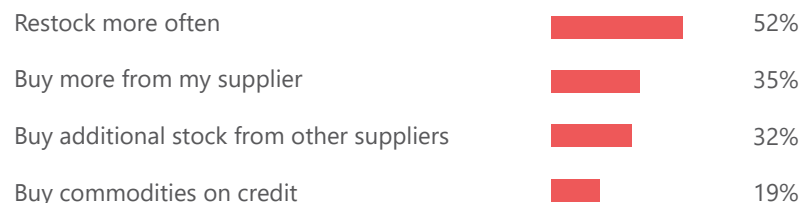
**Most reported causes of shortages for commodities at the time of data collection, by % of vendors (60%) who reported experiencing shortages of some commodities:<sup>9</sup>**



Compared to the [previous quarter](#), the proportion of vendors who reported experiencing limited or complete unavailability of some commodities increased (from 26% to 60%). Similar to the previous round, increases in market prices (50%)<sup>9</sup> and high transportation costs (40%)<sup>9</sup> were identified as contributing factors to these shortages. Additionally, low harvest (27%) and reduced demand for commodities (24%), are likely linked to the below-average long-rains harvest and the strain on HH incomes from elevated staple food prices.<sup>11</sup>

## COPING MECHANISMS EMPLOYED

**Most reported strategies used by interviewed vendors to address unavailability of commodities at the time of data collection, by % of vendors (60%) who reported experiencing shortages of some commodities:<sup>9</sup>**



The primary method vendors used to cope with shortages is to restock more frequently, often by purchasing goods on credit or finding alternative suppliers. However, vulnerabilities exist among vendors in Marsabit (20%), Tana River (3%), and Samburu (2%) who reported having no coping strategies in place. A lack of coping mechanisms may expose these vendors to income losses or operational failure if supplies are disrupted.

## CHALLENGES FACED WHEN TRANSPORTING COMMODITIES

**Most reported transportation challenges in the 3 months prior to data collection, by % of all interviewed vendors:<sup>9</sup>**

- 55%** High cost of transport
- 31%** Unusable roads
- 25%** Distance is too far to cover on foot
- 11%** Severe weather conditions

Despite a minimal decrease in fuel prices observed in September 2025 compared to the previous month, high cost of transportation emerged as the most frequently cited challenge by the majority of interviewed vendors (91%) across all assessed counties.<sup>6</sup>

The majority (88%) of vendors relied on motor vehicles as their primary means of transport, which may contribute to higher retail prices, increased operational expenses, and disruptions in the consistency of supply. Most vendors (60%) relied on deliveries from suppliers and 36% sourced their commodities directly.

**Most reported mode of transport commonly used by vendors when restocking commodities:**

- 1** 88% Motor vehicles (Passenger cars, Tuk Tuk, Bus, Motorcycle, Boat, Van, Pickup, Truck, Lorry)
- 2** 5% Supplier delivers
- 3** 3% On foot

## BARRIERS TO MARKET ACCESS

### Physical barriers

Nearly two-thirds (64%) of interviewed vendors reported that they did not face any issues with physically accessing the marketplace. Conversely, challenges with physical access were most frequently reported by vendors in Samburu (59%), West Pokot and Turkana (both 38%). Active fighting in the area was cited by vendors in Samburu (19%) and Mandera (14%), while Turkana vendors primarily cited curfews as the main challenges.

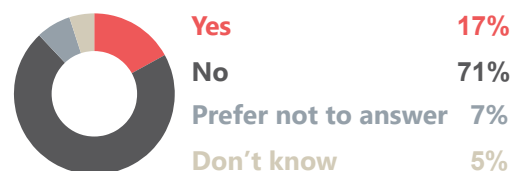
#### Most reported physical barriers to accessing the marketplace in the 3 months prior to data collection, by % of all interviewed vendors:<sup>9</sup>

- 10% Limited transportation options
- 8% Active fighting in the area
- 6% Curfew or movement restrictions
- 6% Inadequate facilities

### Social barriers

Among the interviewed vendors, more women (19%) than men (12%) reported experiencing social barriers that discouraged people from visiting the marketplace. However, most vendors (71%) reported not experiencing any social barriers. In Wajir and West Pokot, none of the interviewed vendors reported any form of discrimination or exclusion.

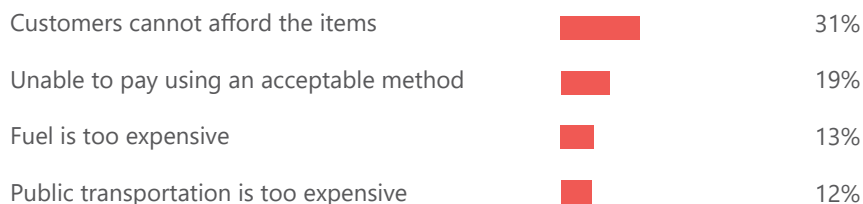
#### % of vendors reporting groups of people who sometimes avoided going to the marketplace in the 3 months prior to data collection due to discrimination, exclusion, or feeling unwelcome:



### Financial barriers

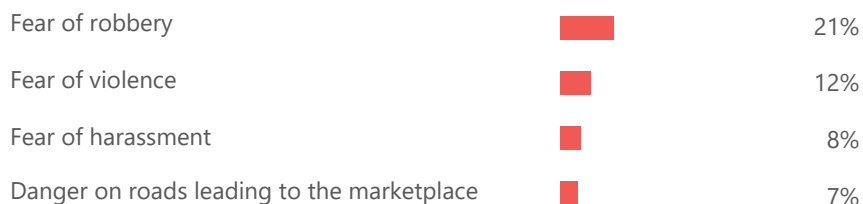
Almost two-thirds of vendors (64%) cited financial challenges affecting their customers, indicating that consumer purchasing power remains constrained and highlights the cost burden facing many HHs. The primary issue reported was customers' inability to afford available items as perceived by the assessed vendors. This finding indicates that while essential commodities may be physically available in the market, the dominant barrier is affordability.

#### Most reported financial barriers to accessing the marketplace in the 3 months prior to data collection, by % of all interviewed vendors:<sup>9</sup>



## SECURITY ISSUES

#### Most reported security factors that negatively impacted businesses in the 3 months prior to data collection, by % of all interviewed vendors:<sup>9</sup>



Among the interviewed vendors, 40% (46% women and 30% men) reported being affected by security-related issues, with fear of robbery and violence identified as the main concern, particularly in Samburu (67%)<sup>9</sup> and Mandera (45%)<sup>9</sup> counties. Additionally, challenges related to insecurity within the area were most commonly reported by vendors in Samburu (17%)<sup>9</sup> and Turkana (12%)<sup>9</sup> counties. The security situation in the ASAL counties remains localized but persistent, affecting market access, humanitarian operations, and community resilience. These counties continue to experience recurrent insecurity, often linked to intercommunal and cross-border tensions driven by competition over natural resources, such as pasture and water.

## ACCEPTABLE MODE OF PAYMENT

#### Most reported accepted payment methods by vendors in the 3 months prior to data collection:<sup>9</sup>

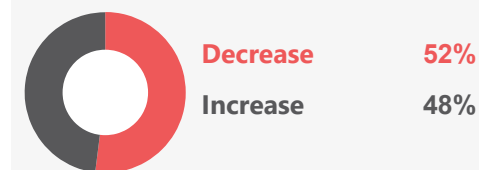
- 1 89% Cash (local currency)
- 2 70% Mobile money
- 3 12% Money transfers
- 4 12% Informal credit
- 5 10% Credit or Debit cards

## CHANGE IN THE NUMBER OF CUSTOMERS

#### Proportion of vendors reporting changes in the number of customers purchasing from their shops in the 3 months prior to data collection:



#### % of vendors reporting on the change in the number of customers purchasing from their shop in the 3 months prior to data collection, among those vendors (72%) who reported a change:



## MARKET FUNCTIONALITY SCORE (MFS)<sup>12</sup>

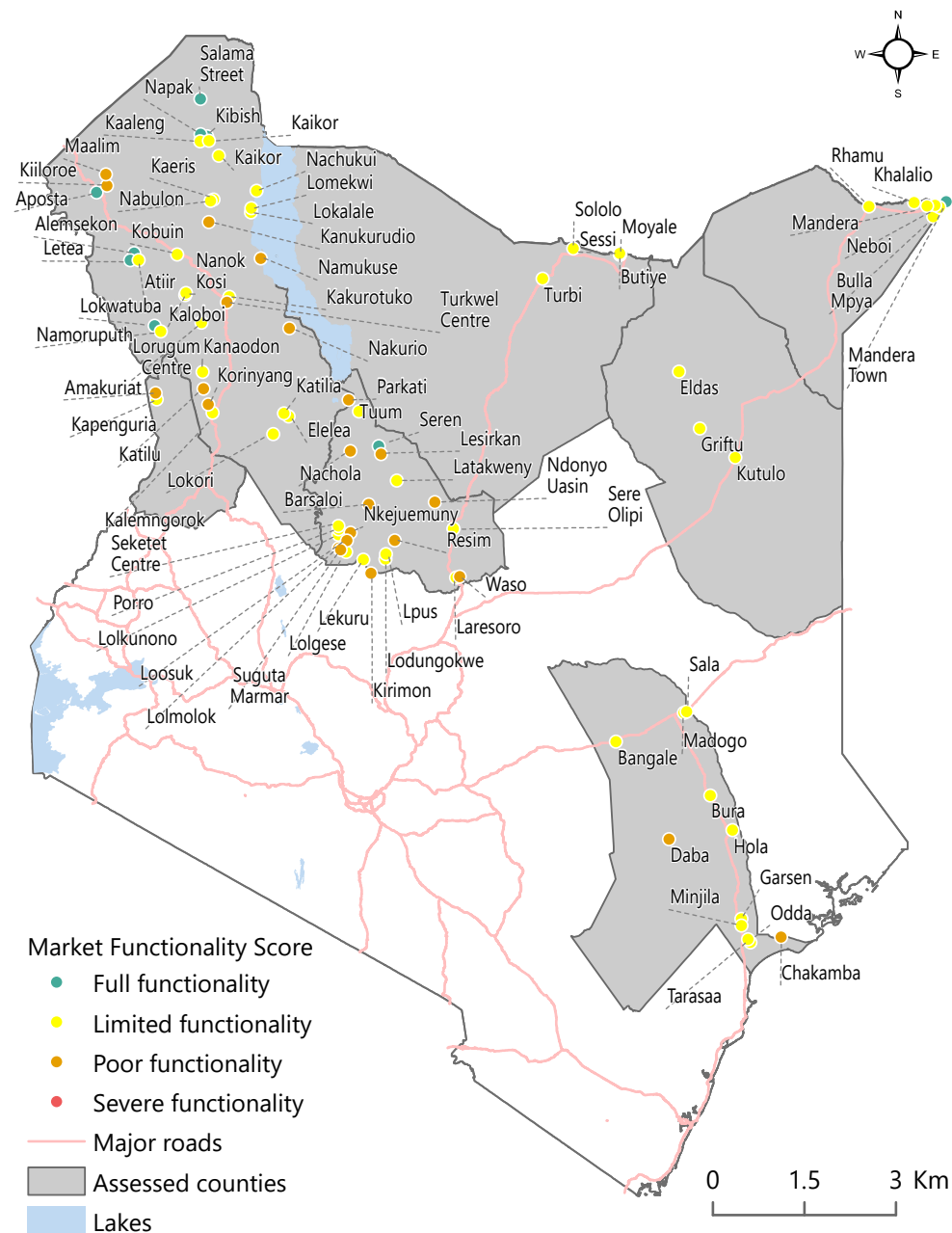


Figure 3: Map of market functionality of Q3 2025 assessed markets

## MARKET FUNCTIONALITY

Market functionality, an extension of the JMMI, integrates indicators from all segments of the assessment and is measured across five key dimensions, each assigned a standard weight:

- **Accessibility (25%):** physical and social access to markets.
- **Availability (30%):** ability of markets to consistently supply core commodities.
- **Affordability (15%):** financial access to markets and price volatility.
- **Resilience (20%):** vulnerability of supply chains and ease of restocking.
- **Infrastructure (10%):** state of markets' physical and financial infrastructure.

Each dimension contributes to assessing a market's overall capacity to supply customers with essential food and NFIs while enabling vendors to operate effectively. The market classification is determined by aggregating indicators across all assessed vendors to generate a market functionality score (MFS).<sup>12</sup> The MFS can be used to support humanitarian actors to design market-based interventions.

**Out of the 86 markets assessed, a few (9%) were classified as fully functional, most (64%) were classified as having limited functionality, while 27% were classified as having poor functionality.** The presence of fully functional markets was highest in Turkana County, where 7 out of the 35 assessed markets were considered fully functional due to the reported strong physical and financial infrastructure and safe market accessibility.

Affordability was the lowest-performing dimension, assessed through customers' financial access, and the predictability of commodity prices. More than two-thirds (69%) of the markets assessed scored below 50% of the maximum weighted score of 15%, reflecting the relatively high prices reported and the financial barriers faced by customers, as indicated by 64% of interviewed vendors. The resilience dimension followed, highlighting challenges in maintaining supply chains and ensuring consistent stock availability. Conversely, the dimension with the highest overall performance was infrastructure, with 90% of assessed markets achieving more than 50% of the maximum score within this dimension, indicating the physical and financial infrastructure in local markets are adequate to support trade.

Markets in remote ASAL areas, while serving local communities, may be characterised by a limited number of vendors, which may reflect a specific vulnerability rather than an indicator of broader market failure. Furthermore, it is important to note that the MFS computation is based on five dimensions and may not capture all relevant market attributes. Therefore, market functionality results should be interpreted in context and complemented with local insights into county-level market dynamics.

## Methodology

The JMMI is conducted jointly with KCWG partners. The geographic coverage was determined by the access and capacity of participating partners. However, recurring challenges with achieving wider geographic coverage are often linked to resource constraints, and may be further limited by funding gaps or freezes. The participating agencies collectively developed and reviewed the data collection tools and trained their enumerators on the JMMI methodology and data collection tools. **Primary data was collected through structured interviews with vendors (who sell directly to customers) in the targeted marketplaces.** Enumerators were instructed to collect at least three price points per item in each of the assessed marketplaces, covering a total of 34 basic food and NFI items. Data was collected through the KoboCollect mobile application and was uploaded to a secure Kobo server for cleaning and analysis.

For each item, the median prices per marketplace were calculated, after which the median of all those locations was calculated to derive the aggregated median prices presented in this factsheet. This methodology is derived to minimise the effects of outliers and differing amounts of data among assessed locations. Outliers are reported only where relevant. Non-numeric indicators of categorical values are calculated as proportions.

Using the purposive sampling method, 627 vendors were interviewed as key informants. The interviews were conducted both face-to-face (96%) and remotely (4%) with vendors selling food and NFIs. Data was collected between 16<sup>th</sup> September and 8<sup>th</sup> October 2025 across 86 markets in the 7 assessed counties.

REACH performed daily data quality checks with the partners during and after data collection. This process includes checking for duplicate interviews and numerical outliers (particularly item prices). Data was analysed at the county level using R statistical software.

**All findings are indicative and only apply to the period within which data was collected.** Moreover, item specifications may vary slightly between locations according to the different brands available, and comparability between the locations assessed is limited.

## Challenges and Limitations

- Price data is only indicative of the time frame within which it was collected. Prices may vary between data collection.
- The methodology specifies that three prices are collected per commodity, per market. Due to the unavailability of multiple vendors selling various commodities at the market, it was not possible to collect 3 prices for some commodities in some markets.
- For some questions such as the challenges faced by vendors or change in the number of customers required vendors to recall events over a 3-month period. This is a long period of time, which might impact on the accuracy of answers.
- The JMMI data collection tool requires enumerators to record the cheapest available price for each item, but does not require a specific brand, as brand availability may vary. Therefore, price comparisons across regions may be based on slight variants of the same product.
- Some vendors lacked weighing scales. An estimate of how much 1 Kg was used for commodities such as vegetables, onions, and tomatoes. In some cases, the estimation may not have been accurate.
- Lack of visual confirmation and potential response bias among the 4% of data collected remotely.
- Not all sub-counties within the respective counties were assessed except in Samburu and Turkana counties.
- Limited sample size in Mandera (22), Wajir (9), and West Pokot (8), which may limit the representativeness of findings for these areas.

## Endnotes

- <sup>1</sup> World Food Programme, [The Minimum Expenditure Basked \(MEB\) Analysis](#), July 2020.
- <sup>2</sup> [1 USD-128.79 KES in September, 2025](#).
- <sup>3</sup> Change since the last round of JMMI data collection in June 2025 ([Q2 2025](#)).
- <sup>4</sup> NDMA, [National Drought Early Warning Bulletin](#), October 2025.
- <sup>5</sup> KNBS, [Consumer Price Indices and Inflation Rates](#), September 2025.
- <sup>6</sup> Government, [Forest Conservation and Management Amendment Bill](#), October 2025.
- <sup>7</sup> Kenya Meteorological Department (KDM), [Rainfall Outlook for the OND 2025 and review of the rainfall season](#), September 2025.
- <sup>8</sup> The total percentages may not add up to 100% due to rounding up or respondents choosing "Prefer not to answer" or indicating "I do not know."
- <sup>9</sup> For multiple answer questions, respondents could select multiple options hence the findings may exceed 100%.
- <sup>10</sup> Sample size (n) refers to the total number of respondents (in this case vendors) in the sample under study.
- <sup>11</sup> Famine Early Warning System Network (FEWSNET), [Kenya Key Message Update: Persistent food insecurity in pastoral areas ahead of below-average short rains season](#), October 2025.
- <sup>12</sup> Market Functionality Score (MFS) is used to classify markets based on their level of functionality. The MFS consists of a collection of indicators, drawn from a single vendor-focused assessment for ease of analysis, that capture data on the five different dimensions of market functionality. The markets are categorized into "full functionality", "reduced functionality", "limited functionality", or "poor functionality" based on the MFS.

## About the Kenya Cash Working Group

The KCWG is a multi-agency, inter-cluster technical working group set up to ensure that cash and voucher assistance (CVA) in Kenya is coordinated, harmonised, and context-specific, and is undertaken in a manner that does not inflict harm or exacerbate vulnerabilities of the affected population. The working group was established to provide an enabling environment for collective learning, operational and technical collaboration. Additionally, develop a common reference point for both national and international actors for the harmonization of multi-purpose cash assistance (MPCA) across the country. The KCWG is currently co-chaired by the National Drought Management Authority (NDMA) and Kenya Red Cross Society (KRCS), and the MEB workstream is co-chaired by the World Food Programme (WFP) and REACH.

## Participating agencies

