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Acting Under Uncertainty: Rethinking Humanitarian Aid in Crisis Contexts

From Analysis Paralysis to Structured Experimentation — Five Principles for Rapid, Learning-Oriented, and Accountable Action

Agir Dans L'incertitude
Repenser l'Aide Humanitaire en Contexte de Crise
De la Paralysie par l'Analyse à l'Expérimentation Encadrée — Cinq Principes pour une Action Rapide, Apprenante et Redevable]

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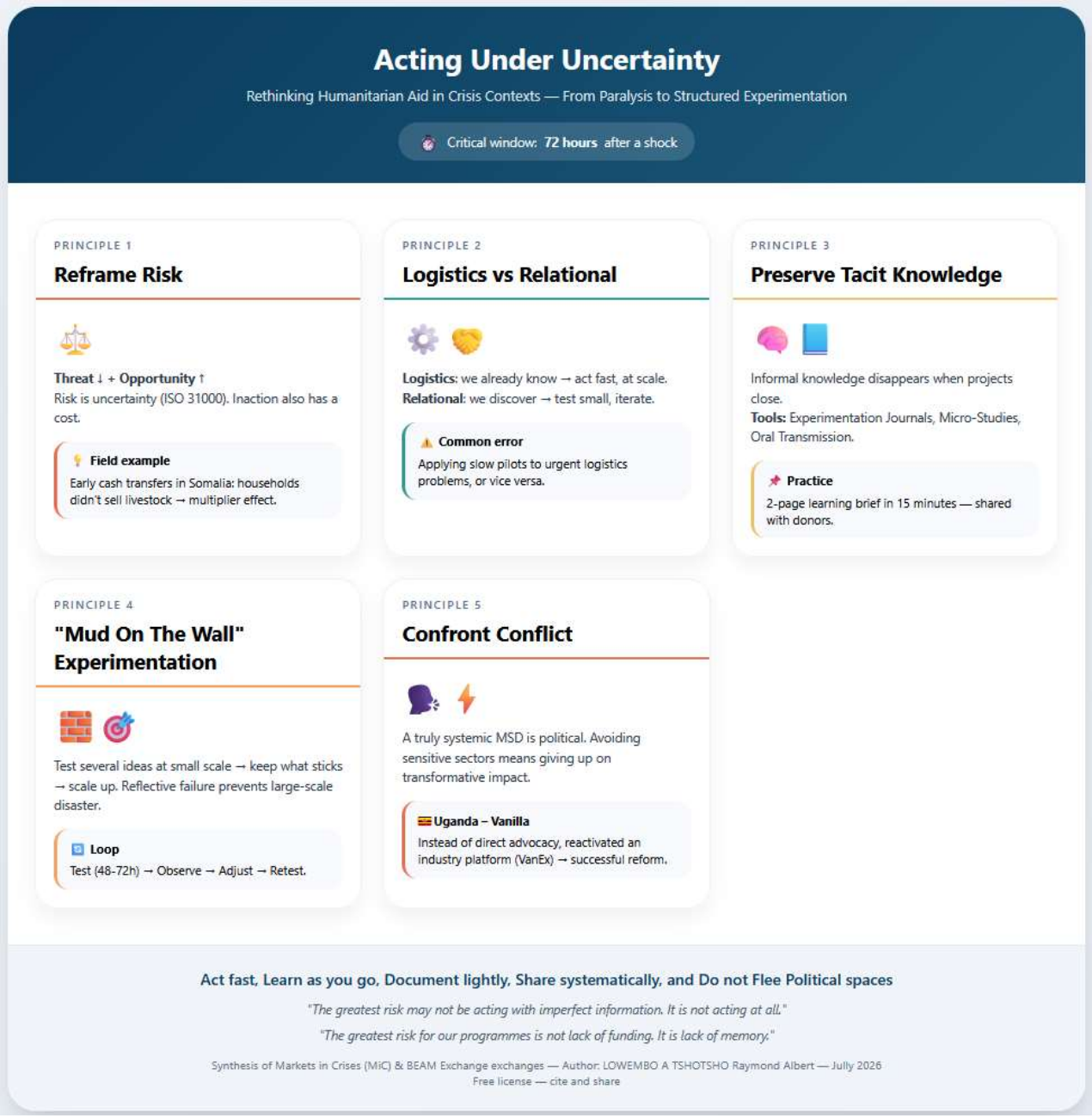
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Abstract: *Humanitarian and Development Interventions face a growing gap between the rhythm of crises (households exhaust survival strategies within 72 hours) and the rhythm of responses (planning and assessment requirements take weeks). This article synthesises field-based exchanges from the Markets in Crises community and proposes five principles for faster, more adaptive, yet accountable action: (1) Reframe Risk as containing both threat and opportunity (ISO definition), (2) Distinguish Logistics from Relational domains, (3) Preserve Tacit Knowledge through light documentation and systematic sharing, (4) Adopt the "Mud On The Wall" experimentation model, and (5) Confront Political Conflict rather than avoiding it. Practical tools (checklists, decision grids, learning templates) are included.*

Keywords: humanitarian aid, adaptive management, risk, tacit knowledge, market systems development (MSD), conflict, decision-making under uncertainty

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"The greatest risk may not be acting with imperfect information. It is not acting at all."
"The greatest risk for our programmes is not lack of funding. It is lack of memory."

INTRODUCTION

Why this document?

In humanitarian and development interventions, a growing gap has emerged between the rhythm of crises and the rhythm of responses. Planning, pre-analysis, and compliance requirements have become increasingly burdensome, while affected populations exhaust their survival strategies within the first 72 hours following a shock.

This document proposes a middle path: neither abandoning rigour nor sacrificing speed. It calls for reframing our approaches — starting with our relationship to uncertainty, failure, learning, and risk-taking.

Five Guiding Principles

1. **Reframe Risk**: move from a one-sided reading (risk = threat) to a balanced reading (risk = uncertainty containing both threat AND opportunity).
2. **Distinguish Logistics from Relational**: what we already know (logistics) vs what we must discover (relational) — and adapt methods accordingly.
3. **Preserve Tacit Knowledge**: document lightly, share systematically, institutionalise informal learning.
4. **Experiment in Emergencies**: adopt the "Mud On The Wall" model — test several ideas quickly at small scale, observe, adjust, scale what works.
5. **Confront Conflict**: do not shy away from politicised markets. A truly systemic MSD is a political MSD.

Who is this document for?

Tab.1 – Document Audience: Implications for Key Stakeholders

Level	*Key implications*
Field teams	Dare to formulate hypotheses, document lightly, accept adjustment
Programme managers	Protect time for learning, create a culture of reflective failure
Donors	Accept learning-based proposals, fund exploration phases, flex indicators
Community of practice	Share failures as well as successes, create safe spaces, celebrate adaptation

Key tools proposed

- Checklist for balanced risk analysis
- Checklist for structured "Mud On The Wall" experimentation
- Learning sheet template (1 page, 15 minutes)
- Decision grid for donors
- Checklist for preserving tacit knowledge
- Three questions for MSD projects in fragile contexts

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In one sentence

Act fast, learn as you go, document lightly, share systematically, and do not flee political spaces — this is the rigour adapted to emergencies.

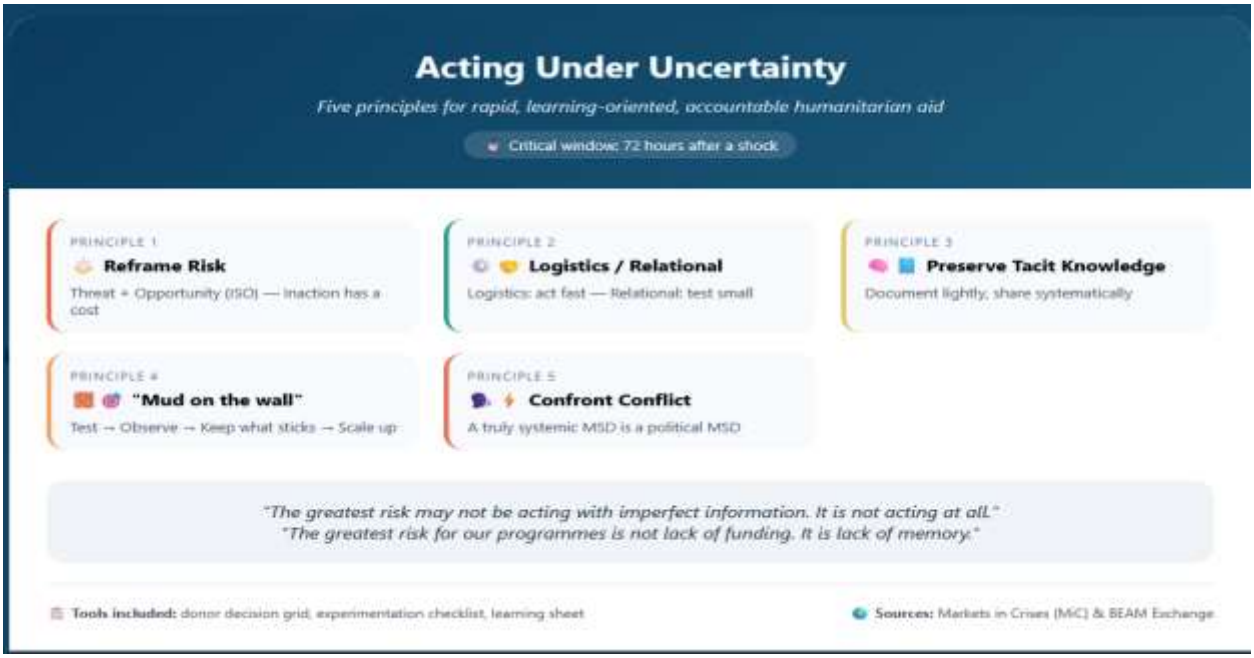


Fig.1 – Five principles for rapid, learning-oriented, accountable humanitarian aid

TABLE OF CONTENTS

Framework of the Five Chapters
General Introduction — why this document, why now?
Chapter 1 — Acting under uncertainty: from "risk as threat" to "risk as opportunity"
Chapter 2 — Decision-making under uncertainty: when do we know "enough" to act?
Chapter 3 — Tacit knowledge in crisis: how to avoid losing collective learning
Chapter 4 — Piloting and testing in emergencies: towards a "Mud On The Wall" model for humanitarian aid
Chapter 5 — MSD and conflict aversion: why do market systems development programmes reflexively avoid political and conflictual spaces?
Cross-cutting conclusion — turning emergency into a learning opportunity
Appendices — practical tools, checklists, decision grids
Bibliography — sources cited

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ACTING UNDER UNCERTAINTY: FRAMEWORK OF THE FIVE CHAPTERS

Tab.2 – Framework of the Five Chapters

Chapter	Theme	EHT Pictogram	Core Message
1. Risk: Threat or Opportunity?	Balanced Risk & Learning	⚙ *Dual-arrow balance scale*	Reframe risk as uncertainty containing both threat and opportunity.
2. Action Under Uncertainty	Minimum Viable Analysis	⏱ *Chronometer with decision grid*	Act fast with prudence — small, reversible, well-observed actions.
3. Tacit Knowledge & Learning Loss	Knowledge Preservation	🧠 *Brain linked to data sheets*	Document lightly, share systematically, institutionalise informal learning.
4. Test & Adapt ("Mud On The Wall")	Structured Experimentation	🧱 *Wall with modular blocks*	Test several ideas quickly, observe, scale what works, abandon what doesn't.
5. Markets & Conflicts	Political Economy & MSD	♞ *Handshake with chess knight*	Confront political dynamics — a systemic MSD is a political MSD.



Fig.2 – Framework of the Five Chapters

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GENERAL INTRODUCTION

Why this document, why now?
"Households begin negative coping strategies approximately 72 hours after experiencing a shock."
This observation, shared by a practitioner on the *Markets in Crises* forum, captures the urgency of our work. Yet at the same time, planning, pre-analysis, and compliance requirements have become increasingly burdensome. The result: a growing gap between the rhythm of crises and the rhythm of responses.

This gap is not merely operational. It is also ethical. Every hour of waiting, every week lost to "complete" assessments when the essentials are already known, has a direct human cost. Households sell their productive assets, take children out of school, fall into debt, migrate — survival strategies whose consequences are measured in years, not weeks.
But conversely, acting too quickly without understanding market dynamics, conflict, or political systems can create distortions, fuel tensions, or benefit powerful actors. Error also has a cost.

How to escape this dilemma?
This document proposes a middle path. It neither calls for abandoning rigour nor sacrificing speed on the altar of compliance. It calls for **reframing our approaches** — starting with our relationship to uncertainty, failure, learning, and risk-taking.
The five chapters that follow are drawn from real discussions within the *Markets in Crises* community, enriched with field examples and concrete proposals. They form a progressive journey:

1. **Reframe Risk**: from threat to opportunity
2. **Decide Under Uncertainty**: when do we know "enough" to act?
3. **Preserve Learning**: don't lose what you discover
4. **Experiment In Emergencies**: the "Mud On The Wall" model
5. **Confront Conflict**: why MSD avoids political spaces, and how to change that

Each chapter can be read independently. But together, they sketch a change in posture — individual, collective, and institutional.
The stakes are significant. They touch on our contracts with donors, our management routines, our team cultures, and our personal relationship to error. But examples exist. Teams in the field have shown that it is possible to act fast, learn as we go, and do so without abandoning accountability.
This document is a tribute to those teams. And a tool for those who follow.

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ACTING UNDER UNCERTAINTY: FROM "RISK AS THREAT" TO "RISK AS OPPORTUNITY"

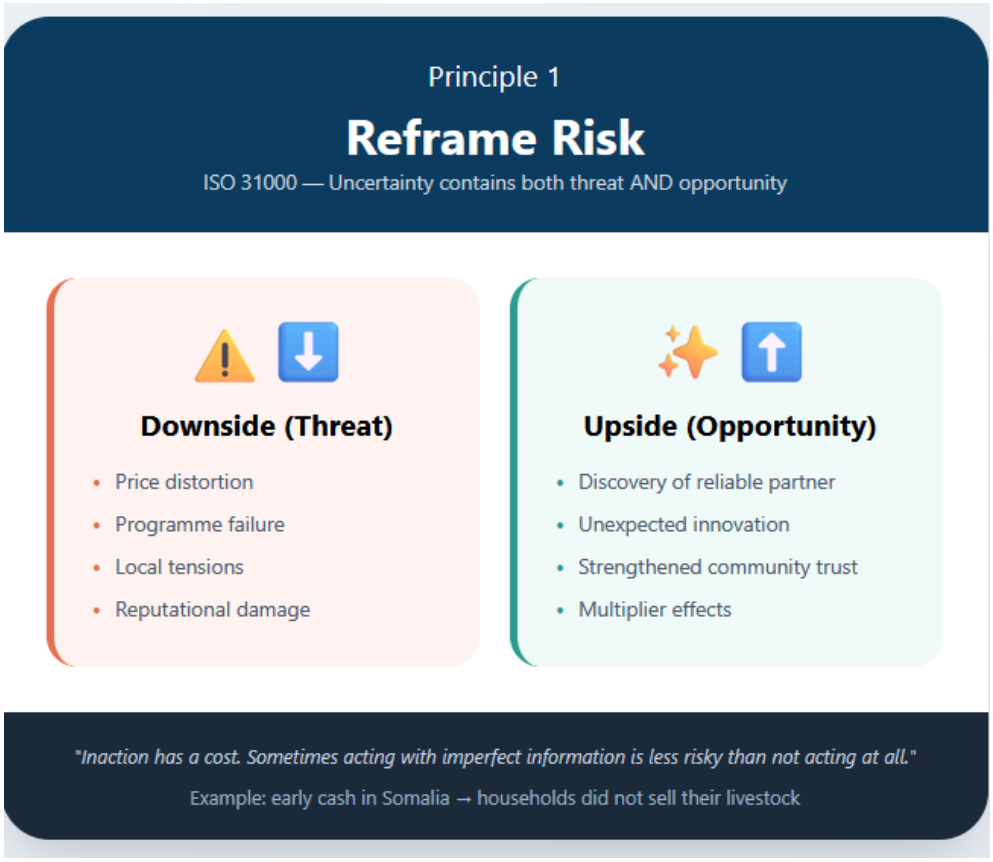


Fig.3 – Principle 1 : Reframe Risk

The Word that Paralyses

"I struggle with the ambiguity of the word 'risk'. It is common these days to use this term as a synonym for 'threat'. However, the official ISO definition — which I use in my work — defines risk as uncertainty in relation to our objectives. Uncertainty contains both threat and opportunity."

This observation, shared by **Andrew Gardiner** on the *Markets in Crises* forum, goes to the heart of a paradox that paralyses too many humanitarian programmes.

In the common language of donors and organisations, the word **risk** has become a deterrent. It immediately evokes dangers: financial loss, programme failure, reputational damage, media scandal. As a result, procedures multiply, pre-analysis lengthens, and the room for manoeuvre of field teams shrinks.

But this one-sided reading of risk is **counterproductive**. It makes us lose sight of the other face of uncertainty: **opportunity**.

- What if acting fast, even with imperfect information, saved livelihoods that would have been lost by waiting?
- What if a "reflective failure" on a small scale prevented a disaster on a large scale?
- What if the unexpected positive effects of an intervention — those no one had planned for — were the most valuable?

Understanding the Dual Nature of Risk

The ISO Definition of Risk

ISO 31000 (risk management) defines risk as: *"the effect of uncertainty on objectives"*.
This definition does not say that risk is *negative*. It says that risk is **uncertainty** — and that this uncertainty can have positive or negative consequences.

Tab.3 – The Dual Nature of Risk: ISO 31000 Operational Interpretation

Aspect of uncertainty	Operational translation	Example
Risk as Threat (Downside)	What can go wrong, potential losses, negative consequences	Cash distribution that creates price distortions
Risk as Opportunity (Upside)	What can go better than expected, unexpected positive effects	An intervention that also strengthens community trust

"In the context of our work, this 'opportunity' often entails the maximum good for affected populations and discovering positive unintended effects of our programmes." (Andrew Gardiner)

Why this distinction is crucial in crisis contexts

In an emergency, uncertainty is at its peak. We cannot know everything. We cannot predict everything. We cannot eliminate all risks.
If we focus only on **threats**, we are naturally pushed to:

- Wait to know more
- Multiply pre-analysis
- Delay action until uncertainty decreases

But this strategy has a cost: ***The Risk of Inaction***.
If we recognise that uncertainty also contains **opportunities**, we can:

- Act faster, even with imperfect information
- Learn by doing
- Discover solutions we had not anticipated

The Limits of a Threat-Only Approach
Increasingly Burdensome Requirements
For several decades, planning and pre-analysis requirements have become significantly heavier. Programmes must demonstrate, **before even starting**, that they have:

- Mapped all potential risks
- Prepared detailed mitigation measures
- Obtained all necessary approvals

This trend, which Daniel Langfitt calls a ***"Multi-Decade Trend in Project Management"***, has concrete operational consequences.

Tab.4 – Consequences of the Multi-Decade Trend Toward Heavy Pre-Analysis

Consequence	Manifestation
Slower responses	Cash distributions blocked for weeks or months
Loss of flexibility	Indicators and plans fixed in advance, impossible to adjust
Reduced innovation	Teams afraid to propose new approaches
Field team frustration	More time filling risk grids than meeting communities
Gap between aid and needs	Responding to last week's situation, not today's

The Human Cost of Risk Aversion
*"*I repeat the rule-of-thumb that households begin negative coping strategies about 72 hours after experiencing a shock.*"* (Andrew Gardiner)
This reminder is not a simple statistic. It is a **time horizon** that defines humanitarian urgency. After this period, families:

- Sell their productive assets (seeds, livestock, tools)
- Take children out of school
- Fall into debt with moneylenders
- Migrate to unknown areas
- Adopt survival strategies with lasting consequences

If aid arrives after this period, it does not prevent these mechanisms. It treats the symptoms but does not prevent them.

The paradox: an overly cautious approach (aiming to eliminate all risk) can paradoxically increase the vulnerability of populations. The risk of inaction — or action taken too late — is never counted in risk grids.

Towards a Balanced Approach to Risk: Principles and Implementation
Reframing risk as double-sided uncertainty opens the way to more agile action, without abandoning rigour.

Three Fundamental Principles

Tab.5 – Principles for a Balanced Approach to Risk in Crisis Contexts

Principle	Operational translation
Act fast, but with prudence	Start with small-scale, reversible, carefully observed actions. Do not wait to know everything.
Institutionalise learning	Systematically document what you discover — including (especially) what you did not anticipate.
Engage with donors	Transform the donor-implementer relationship from a control relationship to a learning partnership.

Acting Fast with Prudence: The Progressive Action Model
Instead of the classic model (complete analysis → detailed planning → implementation), adopt an iterative model:

- **Minimum viable analysis** (48-72h)
- **Very small-scale action** (test)
- **Close observation** (days, not months)
- **Adjustment or scale-up**
- **New observation** → etc.

What this changes concretely:

- Do not wait for perfect analysis. Do analysis "good enough to avoid gross errors".
- Start small, but start fast.
- Adjust continuously, without seeking new approval at each step.
- Document everything, but in ultra-light formats.

Institutionalising Learning: Valuing the Unexpected
Unexpected positive effects are often the most valuable. Yet they are rarely documented — and even less often valued (recognised or rewarded).

Tab.6 – Valuing Unexpected Positive Effects in Humanitarian Action

Unexpected effect	Why it is valuable
Discovery of a reliable local partner	Can serve other interventions
Identification of a local innovation	Can be scaled or replicated elsewhere
Strengthened community trust	Creates relational capital for future interventions
Revelation of a hidden power dynamic	Allows adjustment of political analysis

"Opportunity often entails the maximum good for affected populations and discovering positive unintended effects."

Concrete practice: In each progress report, add a mandatory section: *"What we did not anticipate (positive and negative)"*.

Engaging with Donors: Changing the Relationship of Trust
This is the most difficult point, but also the most decisive. Donors are not adversaries; they are also themselves constrained by their own rules and risks (political, media, budgetary).

What donors legitimately fear:

- **Improvisation**: "testing" must not mean "doing anything"
- **Lack of accountability**: how to know if funds were well used?
- **Reputational risk**: a publicised failure can harm the donor
- **Uncontrollability**: frequent adjustments make monitoring more complex

How to respond to these fears:

Tab.7 – Responding to Donor Concerns in a Learning-Oriented Approach

Donor fear	Response in a balanced approach
Improvisation	Experimentation is **structured**: explicit hypotheses, decision criteria, stopping points
Lack of accountability	**Ultra-light but systematic** documentation: weekly learning sheets
Reputational risk	Reflective failure is **planned and managed**: test at very small scale first
Uncontrollability	Regular **decision points** (every 1-2 weeks) with the donor

Concrete proposals for donors:

- Replace pre-set outcome indicators with **learning indicators** (e.g., "number of hypotheses tested", "time between observation and adjustment")
- Fund **exploration phases** (4-8 weeks) where teams test, observe, learn — before committing to long-term results

- Allow indicators to be **adjusted mid-course**, documented and justified

Practical Examples: When Opportunity Outweighs Threat

Example 1: Rapid Cash Transfers (South Sudan)

Context: Sudden food crisis. The team knows cash is feasible but does not have time for a full EMMA assessment.

Perceived threat (classic approach): Price distortion, inflation, community tensions, waste of funds.

Approach adopted:

- Limited distribution to a small neighbourhood, cautious amounts
- Daily price monitoring and interviews with traders
- Progressive adjustment of amounts and area

Opportunity discovered:

- Not only was there no major distortion, but local traders **improved their supply** to meet demand
- The team discovered that the price threshold could be **increased by 20%** without risk
- This information was shared with other organisations working in the same area

Lesson: Acting fast (with prudence) did not create a disaster — it generated useful learning for the entire sector.

Example 2: Rural Resilience Programme (East Africa)

Context: Recurrent drought. Several options possible: resilient seeds, market access, micro-credit, training.

Perceived threat (classic approach): Investing resources in solutions that might not work, programme failure.

Approach adopted:

- Simultaneous launch of 4 small actions in 4 different villages ("Mud On The Wall" approach)
- Comparison of results after 6 weeks

Opportunity discovered:

- Micro-credit, initially considered promising, turned out to be **too risky** in this context (high default rate)
- Resilient seeds and market access showed positive signs
- But above all: the team discovered that the main problem was not liquidity, but **physical access to markets** (roads, transport)
- This discovery redirected the entire programme strategy

Lesson: The "failure" of micro-credit on a small scale prevented a much more costly failure at large scale. And the discovery about physical access was an **unexpected opportunity** that no one had anticipated.

Example 3: Anticipatory Intervention (Horn of Africa)

Context: Early drought warnings. The team must choose between waiting for confirmation (risk of acting too late) or acting on imperfect information (risk of acting in vain).
Perceived threat (classic approach): Acting in vain, wasting resources, creating unmet expectations.
Approach adopted:

- Launch of a "light" cash programme (modest amounts, broad targeting)
- Close monitoring
- Adjustment based on actual drought evolution

Opportunity discovered:

- Households that received early assistance **did not need to sell their livestock** (unlike control households)
- By preserving their productive capital, they were able to **recover much faster** after the crisis
- The team discovered that early assistance had a **multiplier effect** (prevention of negative strategies) that late assistance does not have

Lesson: The risk of acting too early (waste) was far lower than the risk of acting too late (permanent loss of livelihoods). The opportunity (prevention) far outweighed the threat.
Example 4: Unexpected Positive Effect — Community Trust (DRC)
Context: Cash programme in an area marked by inter-community conflict.
Perceived threat (classic approach): Cash could exacerbate tensions, create jealousy, benefit some groups over others.

Approach adopted:

- Participatory targeting involving different communities
- Full transparency on criteria and amounts
- Close monitoring of tensions

Opportunity discovered:

- Not only were there no major tensions, but the participatory targeting process **strengthened trust between communities**
- Community leaders who had stopped speaking began a dialogue
- This "peacebuilding" effect was not in the initial plan — it became a valuable outcome in itself

Lesson: Unexpected positive effects are often the most transformative. But they can only emerge if we accept **calculated risks** and **carefully observe** what happens.

Rethinking Accountability: How to Convince Donors

A balanced approach to risk can only work if donors are on board. Here are arguments and concrete proposals.

What donors gain from adopting this approach

Tab.8 – Benefits for Donors When Adopting a Learning-Based Accountability Model

Benefit	Explanation
Faster responses	Less time lost on pre-analysis, more time for action
Better resource allocation	Test at small scale before investing massively
Increased innovation	Teams are encouraged to propose new solutions
Useful learning for other programmes	Discoveries (including failures) are documented and shared
Reduced overall risk	Small-scale failure is less costly than large-scale failure

Concrete proposals for donors

1. **Accept learning-based proposals**: Replace "We will do X" with "We will test X, Y, Z and learn what works".
2. **Fund exploration phases**: The first 4-8 weeks are explicitly an experimentation phase, with learning deliverables (not results).
3. **Flex indicators**: Allow mid-course indicator adjustments, documented and justified.
4. **Require documentation of reflective failure**: Show that well-managed failure is evidence of rigour, not negligence.
5. **Train donor programme officers** in risk management as uncertainty (not just as threat).

What NOT to Do (Pitfalls to Avoid)

A balanced approach to risk is **not** laissez-faire. Here are common traps.

Tab.9 – Pitfalls to Avoid in Balanced Risk Management

Pitfall	Why it is problematic
Confusing "act fast" with "act without method"	Absence of hypotheses, criteria, and monitoring is not agility — it is improvisation
Not documenting failures	Learning is lost. The same mistakes will be repeated.
Hiding adjustments from donors	Trust breaks. At the first difficulty, the donor withdraws.
Thinking all risks are worth taking	Some risks are unacceptable (protection, security, non-compliance with minimum standards). The ethical framework remains absolute.

Forgetting that opportunity serves populations first	Opportunity is not about taking risks for fun or for innovation — it is about maximising positive impact for communities.

CONCLUSION

Risk is not an enemy to be defeated. It is uncertainty to be managed — and this uncertainty contains both threats and opportunities.

What a balanced approach to risk teaches us:

- **Acting fast is not incompatible with rigour.** It is a different kind of rigour: that of explicit hypotheses, close observation, continuous adjustment.
- **Reflective failure at small scale is not a fault.** It is a learning data point that prevents more costly failures at large scale.
- **Unexpected positive effects are often the most valuable.** But they only emerge if we accept to step outside overly rigid frameworks.
- **Donors are not adversaries.** They are potential partners — provided we bring them into a shared learning logic.

The goal is not to eliminate risk, but to tame it. To recognise that inaction has a cost, that waiting for perfect certainty is an illusion, and that urgency — the 72-hour window — demands that we rethink our frameworks.
"My concern is that the increasingly heavy burden of pre-analysis and planning, which is intended to mitigate threats, may have the unintended consequence of constraining opportunities."
By placing opportunity at the heart of our reading of risk, we can:

- Act faster
- Learn better
- Innovate more
- And above all — serve the populations who count on us more effectively

Risk is not a brake. It is an engine. Provided we know how to read it, manage it, and share it.

DECISION-MAKING UNDER UNCERTAINTY: WHEN DO WE KNOW "ENOUGH" TO ACT?

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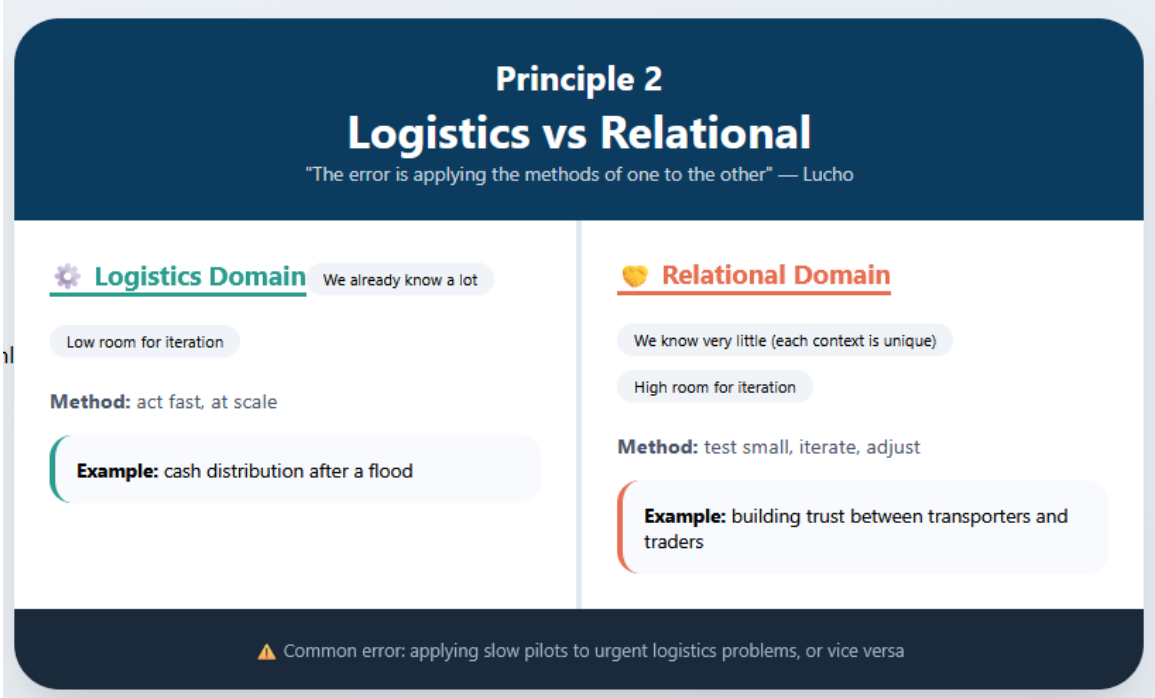


Fig.4 – Principle 2 : Logistics vs Relational

The Problem: Assessment Requirements Designed for Stability, Applied to Emergencies

In an emergency, every hour counts. Yet market assessment requirements before any cash disbursement remain heavy, formalised, and time-consuming.

As one practitioner reminds us: in the **logistics** domain, we already know a great deal. Humanitarian standards, price thresholds, supply corridors — much of what is needed to start is available within hours.

But in the **relational** domain — trust between actors, hidden political interests, latent conflicts — the point of diminishing returns from analysis is reached very quickly.

The problem is that donor requirements do not always distinguish between these two domains. A "complete market assessment" is often required before starting, even when the intention is simply to distribute cash in a well-supplied and well-known market.

"In emergency programmes, we are often expected to have the same depth of analysis as in a multi-year MSD project. It is inappropriate, and it delays assistance." (Forum participant)

This uniform requirement has at least three negative consequences:

1. **Delays in assistance**, when the window for action is measured in days.
2. **Accumulation of unused data**, collected only to "tick the box" of assessment.
3. **Decision paralysis** in uncertain situations, with teams afraid to take risks.

A Key Distinction: Logistics vs Relational Domains

A major contribution to the debate (Luis E. Osorio-Cortes, *luchokool*) offers a simple but powerful analytical grid.

Tab.10 – Logistics vs Relational Domains: A Decision Framework for Crisis Response

Aspect	Logistics domain	Relational domain
Nature	Deliver, transfer, deploy	Negotiate, convince, build trust
What we already know	A great deal (standards, thresholds)	Very little (each context is unique)
Room for iteration	Low	High
Adapted method	Immediate large-scale action	Small pilots, continuous adjustment

The common error: applying relational domain methods (pilots, slow iteration) to urgent logistics problems.

The other error: applying logistics domain methods (immediate large-scale action) to complex relational problems.

Proven Alternatives: Acting with "Minimum Viable Analysis"

Several concrete examples, shared by MiC members, show that it is possible to act quickly **without compromising response quality**.

Tab.11 – Acting with "Minimum Viable Analysis": Field Examples

Country / sector	Approach adopted	Result
South Sudan (food markets)	Rapid trader checks + price triangulation in 48-72h, weekly follow-up	Rapid resumption of cash assistance
Somalia (livestock)	Rapid consultation with traders and transporters, progressive rollout	Rapid support for cross-border flows
Uganda (refugee markets)	Small-scale pilot tests before scale-up	Rapid confirmation of supply capacity
DRC (agricultural inputs)	Initial distribution via a few pre-identified suppliers, real-time adjustments	Rapid response, corrections based on actual market reactions

"The question may not be whether we know 'enough' before acting, but whether programmes are structured to continue knowing more as they act." (Omusolo John Francis)

Practical Conditions for Success

If the intention is widely shared, implementation faces concrete obstacles. MiC discussions suggest several key conditions for this "agile yet rigorous" approach.

a) Explicit Hypotheses

Before even the assessment, the team must formalise its hypotheses about market functioning, key risks, and signals to monitor. This allows knowing **what we agree not to know at the start**.

b) Very Short Feedback Loops

Instead of a single upstream assessment, set up weekly (or bi-weekly) monitoring of prices, volumes, and trader feedback. The idea is to correct course before damage sets in.

c) Framing with Donors on the Acceptability of Uncertainty

This is undoubtedly the most difficult point. Field teams report that the main source of slowness is not technical but **administrative**: reporting and pre-approval requirements. Some donors are beginning to accept proposals structured around "what we will test" rather than "what we will deliver over five years".

"If we could reframe proposals around the learning we will generate, rather than guaranteed results... that would change everything." (Anonymous participant)

What to do Concretely on Monday?

Here is a six-step proposal for any team facing an emergency:

1. **Do not start with a tool** (EMMA, RAM, etc.), but with a **precise question**: *"Do we need a full assessment, or simply to check that cash is feasible?"*
2. **Identify the dominant domain**: is it a logistics problem (known standards) or a relational problem (trust, power, conflict)?
3. **Set a maximum timeframe for initial analysis**: 48 to 72 hours. After that, act with what you have.
4. **Start small**: a limited number of transfers, a restricted area, cautious amounts.
5. **Monitor first signals intensively**: prices, local tensions, trader behaviour.
6. **Document adjustments** in real time, to feed collective learning — and not lose the tacit knowledge generated.

Conclusion

The question is not whether we know "enough" before acting, but whether programmes are structured to continue knowing more **as they act**.

"The greatest risk may not be acting with imperfect information. It is not acting at all."

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TACIT KNOWLEDGE IN CRISIS: HOW TO AVOID LOSING COLLECTIVE LEARNING



Fig.5 – Principle 3 : Preserve Tacit Knowledge

The Invisible Memory of Projects

"We accumulated a lot of tacit knowledge, which has been difficult to document and institutionalise. Much of it may have been lost as projects closed unceremoniously." (John Rachkara)

This testimony is not isolated.

In humanitarian and development interventions, a large part of learning is **not found in official reports** or databases. It resides in the minds and practices of field teams: intuitions forged in the market, invisible adjustments that save a distribution, the fine reading of political tensions.

This knowledge is **tacit**: unwritten, embodied, fragile. It disappears when projects end — especially in crisis contexts, where closures are sometimes brutal, with no transition period.

How to avoid this loss? How to transform informal experience into sustainable collective capital?

The Value of Tacit Knowledge: Why It Matters

Definition
Tacit knowledge refers to **practical knowledge acquired through direct experience**, difficult to formalise, write down, or transmit through manuals. It contrasts with explicit knowledge (reports, databases, procedures).

Concrete field examples
- How a team adjusts **cash transfers** in an unstable market, without creating distortion.
- How it detects **early warning signs** of scarcity or price manipulation.
- How it chooses **the reliable trader** in an area where several offer the same services.
- How it adapts **food distribution** in the face of logistical blockages or community tensions.

Why it is valuable
This knowledge enables teams to:
- **React quickly** in emergencies, without waiting for a formal assessment
- **Innovate** based on what actually works in the field
- **Adapt** to changing contexts, where pre-established plans quickly become obsolete
- **Avoid mistakes already made** by previous teams

"The real added value of our field teams is their ability to navigate uncertainty. And we don't measure that."

Causes of Learning Loss: Why this Knowledge Disappears
If tacit knowledge is so valuable, why do we lose it so systematically?

Tab.12 – Causes of Learning Loss in Humanitarian Market Work

Cause	Typical manifestation
Abrupt closures	Projects interrupted without capitalisation plan, teams dispersed within days
Institutional culture	Priority given to quantitative indicators and formal reports. Informal narratives are undervalued.
Staff turnover	Frequent departures that take irreplaceable memory with them
Lack of time	In crisis situations, "documenting" seems secondary to the urgency of action
Lack of incentives	Professionals are not encouraged — financially or symbolically — to capitalise on their experience

"Much of what we learned in DRC was never written down. We transmitted it orally, through team meetings, through joint observation. When the project ended, that knowledge left with the people."

Consequences for Programmes: The Cost of Collective Amnesia

The loss of tacit knowledge is not trivial. It has concrete repercussions.

Tab.13 – Programme Impacts of Collective Amnesia

Consequence	Impact
Loss of collective memory	Each new team starts from scratch, even in the same region
Reduced innovation	Lessons learned (including failures) are not transmitted, limiting creativity
Lower efficiency	Mistakes are repeated, discovered opportunities are not exploited
Weakened future responses	A similar crisis in the same area will be treated with the same delay as the previous one
Local partner fatigue	Communities and local authorities tire of repeating the same information to successive teams

"We were asked for the same market study three times in two years, by three different projects. Each time, we started from scratch." (Local partner, Somalia)

Strategies to Preserve and Share Tacit Knowledge: Practical Tools

Here are five concrete strategies, combining ideas from MiC discussions and proven operational methods.

1. Experimentation Journals

Principle: Encourage teams to regularly note their trials, successes, and failures, in a simple, action-oriented format.

Implementation:

- A shared notebook (or very simple online document) per project or per area
- One entry per week: "What did we try? What did we observe? What will we adjust?"
- No imposed length — one page is enough

Example from the forum: A team in Uganda used a "hypothesis log" to track not only results but also how their understanding of the market evolved week by week.

Lightweight Communities of Practice

Principle: Create spaces (online or physical) where practitioners freely exchange experiences, without institutional filter.

Implementation:

- A WhatsApp, Signal, or Teams group per region or sector
- A one-hour monthly informal meeting ("learning café")
- Clear confidentiality rules to enable frank speech

Example: The *Markets in Crises* forum itself is a sector-wide community of practice. More local initiatives exist (e.g., a WhatsApp group of cash practitioners in northern Nigeria).

Rapid Micro-Studies
Principle: Produce short internal syntheses to document an adaptation, innovation, or significant failure — without waiting for the end of the project.
Implementation:

- **Learning brief** of 2 to 4 pages
- Distributed within 2 to 4 weeks of the event
- Simple structure: context, what was tried, what happened, what was learned

Example: Cash transfer programmes in DRC documented their daily adjustments via *learning briefs* shared with donors — which were then used to adjust other projects in the region.

Mentoring and Oral Transmission
Principle: Value interpersonal exchanges, recognising that speech is sometimes richer than writing.
Implementation:

- **Systematic overlap** of 2 to 4 weeks between a departing manager and their successor
- **Joint field observation**: visit markets together, meet the same actors
- **Critical incident narratives**: each team member tells a significant situation and what they learned from it

Example: A project in Niger instituted monthly "oral transmission" sessions where experienced staff told newcomers about their adjustments — recorded in audio for those absent.

Institutionalisation: Making Capitalisation a Legitimate Requirement
Principle: Integrate tacit knowledge documentation into performance indicators and donor requirements.
Implementation:

- Include a mandatory section in progress reports: "Informal learning of the quarter"
- Train teams in rapid documentation (2 hours suffice)
- Convince donors that this type of capitalisation **is also a form of accountability** — to populations and to future effectiveness

"If donors required a 'learning brief' as systematically as they require a financial report, the problem would be half solved."

Inspiring Examples from MiC Discussions
Here are concrete cases, shared by forum members, illustrating these strategies in action.

Tab.14 – Strategies to Preserve and Share Tacit Knowledge: Examples from MiC

Context	Practice adopted	Result
Rural resilience programme (East Africa)	"Mud On The Wall" method (test several ideas, keep what works) + internal feedback workshops	Systematic documentation of rapid failures, reused by two subsequent projects
Cash transfers (DRC)	Monthly 2-page *learning briefs* shared with donors	Rapid adjustment of targeting protocols, adopted by a regional consortium
Programme closed abruptly (unplanned closure)	One week before closure: internal podcasts with practitioners to capture their stories	Partial memory preservation, redistributed when a similar project opened 18 months later
MSD project in fragile context	Creation of an informal "learning notebook" accessible to new recruits	Reduction of onboarding time from 4 weeks to 10 days

Conclusion

Tacit knowledge is an invisible but essential wealth. Its loss weakens collective memory, reduces intervention effectiveness, and forces each new team to reinvent what already existed.
Preserving this knowledge does not require colossal resources. It requires:

- **Institutional will** (donors and management)
- **Simple tools** (experimentation journals, micro-studies, WhatsApp groups)
- **A culture of sharing** where those who take the time to transmit are valued

In crisis contexts, documenting may seem secondary. But it is in fact a **strategic investment**: transforming lived experience — with its successes, doubts, and failures — into sustainable learning, for the benefit of future generations of practitioners and the populations they serve.
"The greatest risk for our programmes is not lack of funding. It is lack of memory."

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PILOTING AND TESTING IN EMERGENCIES: TOWARDS A "MUD ON THE WALL" MODEL FOR HUMANITARIAN AID



Fig.6 – Principle 4 : "Mud On The Wall" Experimentation

The Dilemma of Urgency and Rigour

"We shifted approach. Instead of waiting, we acted on what we knew and tested ideas in real time. Internally, we called it 'throwing Mud On The Wall and seeing what sticks,' then building on what worked." (John Rachkara)

This testimony captures a familiar dilemma.

On one side, **urgency**: households begin negative coping strategies within 72 hours of a shock. Selling productive tools, taking children out of school, falling into debt, migrating — every hour counts.

On the other side, **rigour**: donors demand detailed plans, complete analyses, in-depth market assessments, and strict compliance before any disbursement.

Result: a permanent tension between speed of action and weight of procedures. Teams are stuck. Aid fragments or is delayed.

How to reconcile these two demands? Classic market systems development (MSD) approaches rely on pilot phases, feedback loops, and progressive adaptation. But **how to transpose these methods to environments where every hour counts?**
The experience of some teams shows that an experimental model, nicknamed **"Mud On The Wall"**, can offer a promising path — provided it is adapted to the constraints of emergency.

The "Mud On The Wall" Model: Principles and Origin
Where does the expression come from?
The expression *"throw Mud On The Wall and see what sticks"* comes from the world of start-ups and design thinking. It describes an iterative approach where several ideas are tested quickly, results are observed, and the rest is abandoned without regret.
In the humanitarian context, John Rachkara adapted it to describe his team's mindset in the face of market uncertainty during crises.
Key Principles

Tab.15 – Key Principles of the "Mud On The Wall" Model

Principle	Operational translation
Test several ideas quickly	Do not spend weeks analysing THE perfect solution. Launch 2-3 small actions in parallel.
Observe results rigorously	Ultra-light but systematic monitoring: prices, community feedback, trader behaviour.
Keep what works	Scale up, extend, systematise solutions that show positive signs.
Abandon (or adjust) what doesn't work	Without shame, without blame — reflective failure is a learning data point.
Document in real time	To avoid losing learnings (tacit and explicit).
Create a culture of curiosity	The team experiments, shares, learns collectively.

"We made it clear to the team that experimentation was expected and that failure was acceptable, as long as it was thoughtful. This created a culture of curiosity. The team became more willing to test ideas and actively seek information to validate their learning." (John Rachkara)

Advantages of the "Mud On The Wall" Approach in Crisis Contexts
1. Flexibility in changing contexts
- Markets in crisis change daily. A static analysis is obsolete before it is even finished.
- The iterative approach allows continuous adjustment, without waiting for a "new assessment".

2. Speed of response
- No waiting for approval for each adjustment.
- Start small, observe quickly, adjust.
- The 72 hours become a window for action, not a wall.

3. Encourages local innovation

- Solutions come from the field, not from manuals.
- Local teams are empowered to propose and test.
- Paths that no one anticipated are discovered.

4. Team engagement and skill development

- A team that experiments is a team that learns.
- Curiosity becomes a professional value.
- Fear of failure recedes — reflective failure becomes a source of pride.

5. Better resource allocation

- Do not invest months and heavy budgets in a solution that might fail.
- Test at modest cost, scale what works.

"It paid off. The team became more creative, faster, and prouder of their work."

Limitations and Challenges: What can go Wrong

No approach is magic. The "Mud On The Wall" model has its fragilities.

Tab.16 – Structural Vulnerabilities of the "Mud On The Wall" Experimentation Model

Challenge	Manifestation	Risk
Insufficient documentation	We test, we adjust, but we don't note systematically.	Tacit knowledge is lost. Subsequent projects start from scratch.
Donor compatibility	Donors demand fixed plans and indicators.	The approach is seen as too risky or non-compliant. Funding refused.
Difficult institutionalisation	The approach works because of a team, a project manager, a local culture.	When the team changes, the practice disappears.
Drift towards improvisation	"Testing" becomes an excuse not to plan at all.	Disorder, inconsistency, increased risk of serious errors.
Experimentation fatigue	Testing constantly can exhaust teams, especially if adjustments are frequent.	Demotivation, turnover.

"The downside is that we accumulated a lot of tacit knowledge, which has been difficult to document and institutionalise. Much of it may have been lost as projects closed unceremoniously."

Practical Examples: "Mud On The Wall" in Action

Example 1: Rapid Cash Transfers (South Sudan)

Context: Sudden food crisis. Teams know cash is feasible but don't have time for a full EMMA assessment.

"Mud On The Wall" approach:

- **Test 1:** Limited distribution to a small neighbourhood, with cautious amounts.
- **Observation:** Daily price monitoring and interviews with traders.
- **Result:** No major distortion. Prices remain stable.
- **Adjustment:** Expansion to the next area, with slightly increased amounts.
- **Learning:** Price thresholds can be revised upward without risk.

Example 2: Rural Resilience Programme (East Africa)
Context: Area affected by recurrent drought. Several options possible: resilient seeds, market access, micro-credit, training.
"Mud On The Wall" approach:

- **Parallel tests:** Simultaneous launch of 4 small actions in 4 different villages.
- **Observation:** Comparison of results after 6 weeks.
- **Result:** Seeds and market access show positive signs. Micro-credit too risky in this context.
- **Adjustment:** Scale up the two winning solutions. Abandon micro-credit (reinvested elsewhere).
- **Learning:** In this area, liquidity is not the main problem — it's physical access to markets.

Example 3: Logistics Experiments (DRC)
Context: Distribution of agricultural inputs in an unstable area, with cut roads and unreliable suppliers.
"Mud On The Wall" approach:

- **Test 1:** Supplier A (known, but expensive)
- **Test 2:** Supplier B (cheaper, but untested)
- **Test 3:** Small river transport as an alternative
- **Observation:** Monitoring of delivery times, costs, and losses.
- **Result:** Supplier B turns out to be reliable. River transport is slower but much cheaper.
- **Adjustment:** Mix of both: Supplier B + river delivery for non-urgent areas.
- **Learning:** A map of local suppliers was created and shared with other NGOs.

Example 4: Cash and Refugee Markets (Uganda)
Context: Refugee influx. The team assumes local markets can absorb cash, but is not certain.
"Mud On The Wall" approach:

- **Initial test:** Distribution of limited electronic vouchers to 50 households.
- **Observation:** Rapid verification of product availability among participating traders.
- **Result:** Traders were able to restock without major shortages.
- **Adjustment:** Progressive expansion to 500, then 2000 households.
- **Learning:** The capacity thresholds of small traders were documented for future interventions.

"The idea is to start with minimum viable analysis to avoid 'Duh' mistakes, combined with explicit assumptions and tight feedback loops to course correct." (Omusolo John Francis)

Donor Compatibility: How to Reconcile "Mud On The Wall" with Accountability?

This is the most sensitive point. Donors are often seen as the main obstacle to experimentation. Yet dialogue is possible.

What donors legitimately fear

- **Improvisation:** "Testing" must not mean "doing anything".
- **Lack of accountability:** How to know if funds were well used?
- **Reputational risk:** A publicised failure can harm the donor.
- **Uncontrollability:** Frequent adjustments make monitoring more complex.

How to respond to these fears

Tab.17 – How to Respond to Donor Fears in Experimental Approaches

Donor fear	Response in the "Mud On The Wall" approach
Improvisation	Experimentation is **structured**: explicit hypotheses, decision criteria, pre-defined stopping points
Lack of accountability	**Ultra-light but systematic** documentation: weekly learning sheets, minimalist indicators
Reputational risk	Reflective failure is **planned and managed**: test at very small scale before scaling up
Uncontrollability	Regular **decision points** (every 1-2 weeks) where the team and donor reassess together

Concrete ways to convince donors

1. **Propose an explicit experimentation framework** in the proposal:
   - "We will test 2-3 options during the first 4 weeks. Here are our hypotheses. Here are our success criteria. Here are our stopping points."
2. **Distinguish what is certain (logistics) from what is uncertain (relational)**:
   - Show that we are not testing basic logistics — we deploy it immediately.
   - Experimentation focuses on complex aspects, not everything.
3. **Propose process indicators, not just outcome indicators**:
   - Examples: "Number of hypotheses tested", "Time between observation and adjustment", "Percentage of adjustments documented".
4. **Organise joint learning reviews**:
   - Every 2-4 weeks, a short meeting (30-45 min) with the donor to share raw learnings — not just successes.
5. **Value reflective failure**:
   - Document what didn't work and why. Show that this failure prevented a larger failure at scale.

"If we could reframe proposals around the learning we will generate, rather than guaranteed results... that would change everything."

Towards Institutional Recognition: Institutionalising "Mud On The Wall"

For this approach to become recognised practice — not just a trick used by a few courageous teams — several conditions are necessary.

At Project and Organisation Level

Tab.18 – Institutionalising "Mud On The Wall" at Project and Organisation Level

Action	Example
Train teams in structured experimentation	1-2 day workshops on hypothesis formulation, decision criteria, light documentation
Create ultra-simple templates	1-page learning sheet, "stopping point" guide, "5-minute lesson" model
Protect time for learning	Even in emergencies, 15-30 minutes per day for the team to pause, note, adjust
Value "learning sages" in evaluations	Managers who document their reflective failures are promoted, not penalised

At Donor Level

Tab.19 – Institutionalising "Mud On The Wall" at Donor Level

Action	Example
Accept learning-based proposals	Replace "We will do X" with "We will test X, Y, Z and learn what works"
Fund exploration phases	The first 4-8 weeks are explicitly an experimentation phase, with learning deliverables
Flex indicators	Allow mid-course indicator adjustments, documented and justified
Require documentation of reflective failure	Show that well-managed failure is evidence of rigour, not negligence

At Community of Practice Level

Tab.20 – Institutionalising "Mud On The Wall" at Community of Practice Level

Action	Example
Share cross-project learning	A light database of "tests that failed" and "tests that succeeded", by context
Organise peer reviews of experimentation	An external (supportive) team reviews the experimentation framework before launch
Celebrate intelligent failure	Awards, public recognition, case studies — to destigmatise adjustment

"The challenge is to transform an experimental practice into a recognised model — with solid capitalisation mechanisms."

What NOT to Do (Pitfalls to Avoid)

Not all experimentation attempts are equal. Here are frequent traps.

Tab.21 – Pitfalls to Avoid when Institutionalising "Mud On The Wall"

Pitfall	Why it is problematic
Testing without hypothesis	We don't know what we are trying to learn. Results can be interpreted in countless ways.
Testing at too large a scale	A test that fails at large scale is no longer a test — it's a disaster.
Not documenting failures	Learning is lost. The same mistakes will be repeated.
Experimenting on everything	Basic logistics should not be tested. We already know. Experimentation has a cost (time, attention).
Hiding adjustments from donors	Trust breaks. At the first difficulty, the donor withdraws.
Waiting until project end to capitalise	Teams are gone, memories are fuzzy. Learning is lost.

"The greatest risk may not be acting with imperfect information. It is not acting at all. But between the two, there is a difference between acting with method and acting in confusion."

Conclusion

The **"Mud On The Wall"** model is not a panacea. It does not replace rigour, analysis, or accountability. But it offers a pragmatic response to the uncertainty of crises.

In summary:

- **Act fast**: the 72 hours are a window for action, not a wall.
- **Test small**: modest-cost experiments, with clear hypotheses.
- **Observe rigorously**: ultra-light but systematic monitoring.
- **Adjust continuously**: scale what works, abandon or correct what doesn't.
- **Document lightly**: learning sheets, not 50-page reports.
- **Engage with donors**: bring them into the logic of structured experimentation.

The challenge is to **reconcile flexibility and accountability**, so that experimentation becomes a recognised strength rather than a perceived risk.

"We made it clear to the team that experimentation was expected and that failure was acceptable, as long as it was thoughtful. It paid off."

In a crisis, testing and adjusting is not a luxury. It is a discipline. And it may be the key to saving lives, preserving livelihoods, and strengthening community resilience — without waiting for a certainty that does not exist.

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MSD AND CONFLICT AVERSION: WHY DO MARKET SYSTEMS DEVELOPMENT PROGRAMMES REFLEXIVELY AVOID POLITICAL AND CONFLICTUAL SPACES?

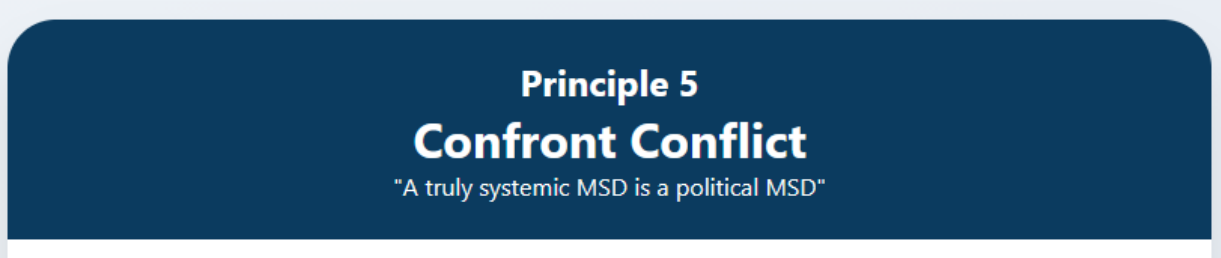


Fig.7 – Principle 5 : Confront Conflict

The Paradox of MSD in Crisis Contexts

"Systemic change is not neutral: it creates winners and losers. In politically charged or conflict-affected markets, these shifts can trigger resistance or backlash that undermines programme outcomes."

This warning, from the *"Navigating Risk Through Insight"* session at the DCED Global Seminar 2026, captures a paradox running through the community of market-in-crisis practitioners.

On one hand, the **Market Systems Development (MSD)** approach has powerful tools for analysing and transforming complex economic systems. On the other hand, when it comes to **politically sensitive** or **deeply conflictual** sectors, many programmes retreat, refocus on "safer" activities, or fail because they did not account for power dynamics.

Why this reflex of avoidance? Is it legitimate caution or self-censorship that makes us miss the most significant impact opportunities?

The Problem: a "Disembodied" MSD that Ignores Actors' Multiple Identities

What MSD typically looks at

- Economic transactions
- Market incentives
- Value chains and weak links
- Efficiency, productivity, growth

What it too often neglects

- The fact that the trader is also a father, a local elected official, a member of an ethnic community
- Non-economic loyalties (family, religion, ethnicity, political party)
- Political interests that **actively support inefficiency** because it serves them
- Fear, mistrust, and traumas inherited from past conflicts

"People routinely sacrifice economic utility for the sake of their families, religions, ethnicities or politics. Those other identities are often more important than being a homo oeconomicus." (BEAM blog, *Market actors are people, too*)

The problem is not that MSD completely ignores these dimensions. It is that **conflict analysis and political analysis remain optional, while market analysis is mandatory**.

Result: programmes identify "technical" economic blockages (logistics, finance, quality) but miss "political" blockages (entrenched interests, fear of competition, elite capture).

Three Examples of Politicised Markets where MSD Failed... or Succeeded

Example 1: Nigeria (North-East) – Transport, a Market too Sensitive

Tab.22 – When Political Interests Block MSD: Nigeria Transport Case

Sector	Transport and logistics
Problem identified	Very high transaction costs due to fragmented and informal transport market
Technical solution envisaged	Better coordination of transporters, more efficient routes, transparent contracting
What was ignored	Transport unions and politically connected associations that **profit from the status quo** (collusive pricing, informal control over routes and contracts)
Result	The team backed down for fear of reprisals. The intervention was abandoned.
Missed opportunity	More affordable food products for millions of households

"Influential actors fill structural gaps and sustain inefficiency when it benefits them."

Lesson: A technically sound solution can be politically impossible if entrenched interests are not addressed.

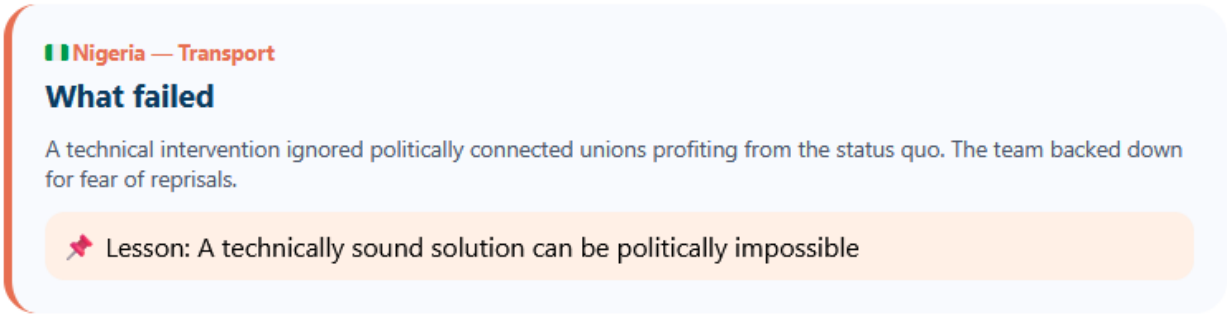


Fig.8 – Politicised Market Dynamics: Nigeria Transport Case Study

Example 2: DRC (East) – an Unavoidable Conflict System

Tab.23 – Working Through Conflict Systems: MSD in Eastern DRC

Sector	Basic products (maize flour, agricultural inputs)
Problem identified	Multiple: farmer-herder conflicts, land tensions, captured markets
Approach adopted	Explicitly integrate **conflict analysis** into intervention design
Success example	In one lakeside town, resolution of a land and inter-ethnic conflict was placed at the heart of support for agricultural and livestock productivity
What almost went wrong	Two interventions experienced violent backlash. Without well-trained teams and reliable partners, this could have failed badly.
Lesson	Sometimes you cannot avoid conflict — you have to **work with it**

"If the SLR programme in DRC had abandoned every intervention involving entrenched interests or latent conflict, it would have had no interventions at all."

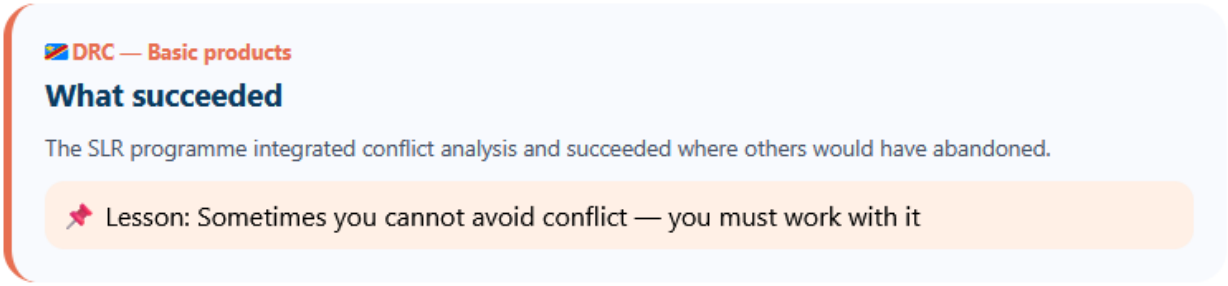


Fig.9 – Working Through Conflict Systems: MSD in Eastern DRC

Example 3: Uganda – Vanilla, "Green Gold" and Politician Investors

Tab.24 – Navigating Elite Capture: MSD and the Vanilla Market in Uganda

Sector	Vanilla
Problem identified	Crop theft → premature harvesting → quality decline → low-price circuits (China) rather than premium circuits (Unilever)
Initial technical solution	Classic MSD approach: dialogue with value chain actors, economic incentives
What was discovered	Influential **political figures** had investments in the Chinese companies buying low-quality vanilla
Programme response	Rather than direct advocacy (weak negotiation position), the programme helped **reactivate an existing industry platform (VanEx)** so that processors themselves drove the reform
Result	Reform of harvesting and processing regulations

Lesson: Instead of confronting political power directly (a doomed strategy), the programme found an **intermediate lever** by strengthening the collective voice of legitimate economic actors.

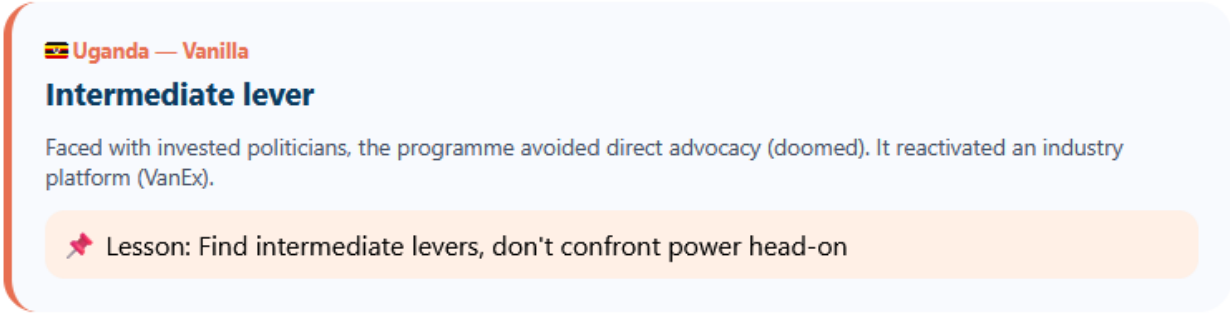


Fig.10 – Navigating Elite Capture: MSD in Uganda's Vanilla Sector

Why is MSD "Reflexively Conflict-Averse"?
Several convergent explanations emerge from MiC discussions and the BEAM blog.

Tab.25 – Why MSD Tends to Avoid Politicised and Conflict-Affected Systems

Reason	Explanation
Technical origins	MSD emerged from "neutral" economic development approaches, not peacebuilding
Fear of backlash	Teams fear reprisals, violence, or simply expulsion from the area
Donor requirements	Funding demands predictable results. Conflicts are unpredictable.
Lack of skills	Few MSD practitioners are trained in political analysis or conflict management
Paradoxical injunction	Programmes are asked to be "agile", but are penalised if they take risks

"Faced with entrenched power and contested interests, do too many market systems programmes gravitate away from the most sensitive sectors? Are we avoiding the very systems where transformative impact is most needed?"

Moving Beyond Aversion: Concrete Pathways
How can MSD become truly systemic — including in political and conflictual spaces?

1. Train teams in "Thinking and Working Politically" (TWP)
- Integrate short modules on **Power and Conflict Analysis** into all MSD training.
- Recruit hybrid profiles (economics + political science + anthropology).
- Use existing tools: **Political Economy Analysis** (PEA), **Do No Harm**, **Conflict Sensitivity** approaches.

2. Assume that we cannot know everything at the start
- Start with **explicit hypotheses** about power dynamics.
- Plan **decision points** where political risks are reassessed at each phase.
- Accept that some sensitive information will only be available **by acting**.

3. Play collective: multi-mandate platforms
- Rather than a single MSD project trying to do everything, combine:

  - An **economic component** (classic MSD)
  - A **governance / political dialogue component**
  - A **peacebuilding component**
- Requires **real coordination** (not just semi-annual meetings).

Choose your battles: know when to move forward, when to retreat

- Not all politicised markets are worth the risk.
- Criteria for deciding:
  - Is the potential impact on vulnerable populations **significantly higher**?
  - Are there **credible local allies** (not just NGOs, but local economic and political actors)?
  - Is the team **protected** against reprisals? (hierarchical support, security, freedom to withdraw)

Adapt donor reporting

- Propose monitoring frameworks that include **political risk indicators** (e.g., number of incidents related to resistance from influential actors).
- Accept that **failure** (controlled backlash, abandoned intervention) be documented as learning, not as a fault.

"What we need is not 'more inception-phase deliverables'. It is more flexible management structures and multidisciplinary teams."

A Change in Posture: From "Risk" to "Opportunity"

In the forum debate, a participant (Andrew) recalls a crucial distinction:
"The term 'risk' is often used as a synonym for 'threat'. However, the official ISO definition includes both threat and opportunity. In the context of our work, 'opportunity' often entails the maximum good for affected populations and discovering positive unintended effects of our programmes."
Currently, the fear of political "threats" pushes us to avoid the most sensitive sectors. But in doing so, we also abandon **opportunities**:

- Reducing food costs for millions of people (Nigeria)
- Resolving violent land conflicts through economic levers (DRC)
- Opening agricultural value chains to fair remuneration (Uganda)

The choice is not: avoid conflict VS ignore politics.
The choice is: work **with** conflict AND politics… or give up on transformative impact.

Conclusion: a Truly Systemic MSD is a Political MSD

A market system is not just a set of economic transactions. It is also a network of actors with multiple identities, sometimes contradictory interests, and often painful histories.

If MSD wants to remain faithful to its promise of **systemic transformation**, it cannot limit itself to "safe" and technically reformable sectors. It must learn to navigate — with prudence, but without flight — in the spaces where economics meets politics, conflict, and power.
This requires:

- New skills
- More flexible programme structures
- Donors willing to accept a little more uncertainty
- And recognition that reflective failure is sometimes better than risk-free success

"Are we truly systemic in how we act? Is being systemic becoming part of who we are, shaping how we see, learn, and lead?" (John Rachkara)
For now, the honest answer is: ***not yet***. But examples exist. Tools are beginning to develop. And the discussion is open.

CROSS-CUTTING CONCLUSION — TURNING EMERGENCY INTO A LEARNING OPPORTUNITY
The five chapters of this document trace a coherent pathway.

What these chapters have in common

Tab.26 – Cross-Cutting Principles Shared Across the Five Chapters

Cross-cutting principle	Translation
Uncertainty is the norm, not the exception	In crisis contexts, we will never know everything. Waiting for perfect certainty is a costly illusion.
Inaction has a cost	The risk of not acting (or acting too late) should be systematically counted in analyses.
Reflective failure is not a fault	It is a learning data point — provided it is small-scale, documented, and shared.
Learning is a deliverable	Documentation of tacit knowledge and unexpected discoveries should have the same value as a quantitative indicator.
Accountability must be reinvented	Being accountable is not just about following procedures — it is also about demonstrating that we learn and adapt.

A change in posture at multiple levels

For Field Teams:

- Dare to formulate hypotheses, even imperfect ones
- Document lightly but systematically
- Accept that adjustment is a strength, not an admission of failure

For Programme Managers:

- Protect time for learning (even 15 minutes per day)
- Create a culture where reflective failure is valued
- Negotiate more flexible frameworks with donors

For Donors:

- Accept learning-based proposals
- Fund exploration phases
- Flex indicators mid-course
- Recognise that calculated risk-taking is a form of rigour

For the Community of Practice:

- Share learnings (including failures) across organisations
- Create safe spaces where people can speak frankly
- Celebrate intelligent failure and rapid adaptation

Ultimately

The humanitarian and development sector is going through a period of unprecedented tension: constrained budgets, increased accountability demands, increasingly complex and unpredictable crises. In this context, the temptation is great to retreat to what we control: standardised procedures, exhaustive analyses, detailed plans.

But this temptation is a trap. It makes us slower, less adaptive, and ultimately less useful to the populations we serve.

The alternative is not chaos or improvisation. It is a **different kind of rigour**: that of explicit hypotheses, close observation, continuous adjustment, light documentation, and systematic sharing of learnings.

This kind of rigour is demanding. It requires time for reflection, transparency about one's own doubts, and a trusting relationship with donors. But it is also more effective, faster, and more respectful of the communities we help.

"The greatest risk for our programmes is not lack of funding. It is lack of memory."

And perhaps also, quite simply, lack of courage — the courage to act without certainty, to learn as we go, and to turn uncertainty into opportunity.

APPENDICES — PRACTICAL TOOLS, CHECKLISTS, DECISION GRIDS

Appendix 1: Balanced Risk Analysis

Before deciding to act (or not to act), ask these four questions:

Tab.27 – Four Key Questions for Balanced Risk Analysis

Question	To document
1. What are the potential threats (downside) of action?	
2. What are the potential opportunities (upside) of action?	
3. What is the cost of inaction or delay?	
4. Can we test at very small scale to reduce uncertainty?	

Appendix 2: Structured "Mud On The Wall" Experimentation

Before launching a test:

Tab.28 – Checklist for Structured "Mud On The Wall" experimentation

Question	Answer
1. What is our hypothesis? (If X, then Y)	
2. What is the minimum size of the test? (beneficiaries, area, duration)	
3. What are our success criteria (continuation)?	
4. What are our stopping criteria (abandonment or adjustment)?	
5. How will we observe and measure (tool, frequency)?	
6. Who is responsible for documentation?	
7. When is the next decision point (date)?	

Appendix 3: Learning Sheet Template

Test title:
Date:
Responsible person:

Tab.29 – "Mud On The Wall" One-Page Learning Sheet Template

Section	Content
Initial hypothesis	
What we did	
What we observed	
Gap between observation and hypothesis	
Decision (scale up / adjust / abandon)	
Learning for the team	
Learning to share with others	

(One page maximum. To be completed in 15 minutes.)

Appendix 4: Decision Grid for Donors

Before rejecting a proposal as "too risky":

Tab.30 – Decision Grid for Donors Assessing Learning-Based Proposals

Question	Yes / No
1. Has the team formulated explicit hypotheses about what it will learn?	
2. Has it planned stopping points (criteria to stop or adjust)?	
3. Does it have ultra-light monitoring to observe early signals?	
4. Has the cost of inaction (for populations) been assessed?	
5. Would rejecting this proposal mean taking the (often invisible) risk of not helping fast enough?	

Appendix 5: Checklist for Preserving Tacit Knowledge
Before project closure or an important departure:

1. Have we identified **the three most important learnings** that no one else knows?
2. Is there **a designated person** to collect and transmit this knowledge?
3. Have we planned **an overlap period** between departures and arrivals?
4. Have we shared our *learning briefs* with **at least one other organisation** working in the same area?
5. Has the donor received something other than indicators — like a **learning narrative**?

Appendix 6: Three Questions for an MSD Project in a Fragile Context
Before launching or adjusting an intervention in a politicised sector:

1. **Who would lose economically, socially, or politically if our intervention succeeded?** (And what would that person or group do to stop us?)
2. **Do we have a team capable of reading power dynamics** — not just market dynamics?
3. **Does our donor understand and accept that we may encounter non-economic resistance** — and that this should not be counted as a "failure"?

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Declaration: This article is based on a systematic analysis of public exchanges from the *Markets in Crises* forum and BEAM Exchange publications. All sources are cited. The author assumes full responsibility for the synthesis and interpretation.