



# MARKET ASSESSMENT IN AL ZA'ATARI REFUGEE CAMP IN JORDAN

## ASSESSMENT REPORT

NOVEMBER 2014

## SUMMARY

Al Za'atari refugee camp, the largest in Jordan, opened in July 2012 to host the on-going influx of people fleeing violence in Syria. The United Nations Commission for Refugees (UNHCR) works with the Jordanian government to manage and coordinate activities in the camp, in partnership with several non-governmental organisations (NGOs) and UN agencies. It is estimated that the camp is currently hosting a population of 86,040 individuals<sup>1</sup>, which represents 14 per cent of the 614,819 Syrian refugees<sup>2</sup> who have settled in Jordan.

The refugee communities in Al Za'atari camp have developed mechanisms to cope with life in the camp in the longer-term. Although Syrian refugees in Jordan can only work under limited conditions, many camp residents have developed income-generating activities which have led to a thriving informal economy. At the centre of this economy are the market areas, spanning across four distinct streets in the camp and offering a diverse range of goods and services including tailors, pet stores, mini markets, blacksmiths and electronic repairs. Since the opening of Al Za'atari, the market has grown from a small number of mobile stalls into an active shopping district.

As part of its on-going collaboration with UNHCR, REACH conducted an **assessment to explore the dynamics of the market and its implications on service provision, planning, and coordination amongst aid actors within the camp**. Greater understanding of the nature of these businesses, and their day-to-day operations, aims to better inform initiatives targeted at addressing waste disposal, water and sanitation, energy use, livelihood, and cash assistance. The assessment was conducted over the course of 10 days using a comprehensive methodology, where every shop and stall in the four identified market streets was recorded and mapped. Shop owners were asked a series of questions on a broad range of topics including employees, energy and water use, customer flow and sources of stock.

- In total, there are **1,438 businesses across the market, with a large majority (63.6%) operating from caravans**.<sup>3</sup> Out of all businesses, 73.4% were open during the time of the assessment, while 26.6% were either closed, for sale/rent, under construction or open but occupied by a business owner that was unwilling to participate.
- **The most common types of business are prepared, fresh and pre-packaged food and drink items (14.8%), mini markets (14.4%) and shops and stalls selling clothes, shoes and jewellery (12.4%).**
- When assessing the length of business operations, above one third (**35.7%**) of businesses reported that they **have been operating for less than 3 months** and a bit less than a third (27.9%) have been operating for 3 to 6 months. However, fears over the imposition of rents and taxes, as well as omission of details concerning changes in ownerships, may have led to under-reporting of the length of business ownership.
- The assessment also identified the sources of stock for businesses. **The majority of shop owners (60%) re-stock everything from within the camp**. Almost half (48.1%) restock in the Al Mafraq governorate and/or Amman and only 2% go to another (unidentified) location to restock.
- **A majority (52.9%) business owners reported they never visit the host community for business reasons**, indicating that goods are delivered to shops into the camp and these services were not captured by this assessment due to a lack of a shop or stall in the market.

Further, the findings below also came out of the assessment<sup>4</sup>:

- **94.8%** of businesses identified the **local power grid as their source of power**, while 4.3% stated they did not use power and a further 0.9% identified gas, generator and solar energy as a source of power.

<sup>1</sup> REACH population count in May-June 2014

<sup>2</sup> <https://data.unhcr.org/syrianrefugees/country.php?id=107>

<sup>3</sup> The findings are based on the data collected from the 1,438 businesses which provided information, unless otherwise indicated.

<sup>4</sup> The findings are based on the data collected from the 1,438 businesses which provided information, unless otherwise indicated.

<sup>5</sup> These findings exclude those who did not answer – refer to Methodology section for further details.

- Most businesses (92%) have no water tank. In the meantime **62% of businesses report having no needs for water**. Among businesses which have water needs (38%), 20% utilise free water trucking by NGOs and 18% pay for water from private water sources.
- **A majority (62%) of businesses reported** that it is necessary to **walk more than 5 minutes to reach the nearest toilet**. Only 3% reported having a toilet on the business premises.
- **A majority (60.9%) of businesses use outdoor public rubbish bins** to dispose of waste, **31.2% use an indoor plastic bin**, 5.1% put their rubbish on the street, 2.8% stated 'other' and 0.3% burn it.
- **74% of restaurants** reported that they **clean food preparation areas daily**, 24% clean more than once per day, and 2% clean less than once per day.
- Across the businesses that disclosed the information, **758 employees were identified; 58.3% were identified as family members** and 41.7% as paid employees. Further, 23.3% of businesses with employees reported having at least one employee under the age of 18.
- A majority (63.7%) of businesses were owned by males, whilst the sex of the owner was unknown for 34.5% of businesses and only 1.7% were recorded as being owned by females. Similarly, 96% of the employees were male whilst only 4% were female, showing a large bias in the sex of both business ownership and employees.

Based on the assessment findings outlined above, REACH has identified the following areas for which additional information is needed and further research is recommended:

- To assess the delivery of stock from the host community to the camp.
- To explore the extent of re-sale of humanitarian goods within the market.
- To link findings presented in this report with an income assessment to directly understand the role of the market in sustainable livelihoods for residents.
- To investigate the contribution of women to the informal economy of the market.

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### About REACH

REACH is a joint initiative of two international non-governmental organizations - ACTED and IMPACT Initiatives - and the UN Operational Satellite Applications Programme (UNOSAT). REACH works to strengthen evidence-based decision making by aid actors through efficient data collection, management and analysis before, during and after an emergency. By doing so, REACH contributes to ensuring that communities affected by emergencies receive the support they need. All REACH activities are conducted within the framework of inter-agency aid coordination mechanisms.

For more information about REACH and to access our information products, please visit: [www.reach-initiative.org](http://www.reach-initiative.org) and [www.reachresourcecentre.info](http://www.reachresourcecentre.info). You can also write to us at: [jordan@reach-initiative.org](mailto:jordan@reach-initiative.org) and follow us @REACH\_info.



## ABBREVIATIONS AND ACRONYMS

<b>GPS</b>	Global Positioning System
<b>NGO</b>	Non-Governmental Organization
<b>ODK</b>	Open Data Kit
<b>SRCD</b>	Syrian Refugee Camp Directorate
<b>UNHCR</b>	United Nations High Commission for Refugees
<b>WASH</b>	Water, Sanitation and Hygiene

## GEOGRAPHIC CLASSIFICATION

**District:** Used to distinguish between areas of the camp. There are 12 districts in Al Za'atari refugee camp.

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## INTRODUCTION

Al Za'atari refugee camp in Jordan is managed by the United Nations Commission for Refugees (UNHCR) in collaboration with the Jordanian government, with the support of several non-governmental organisations (NGOs) and UN agencies which contribute to the provision of services within the camp. It is the largest camp hosting Syrian refugees in Jordan, with 86,040 people as of June 2014<sup>5</sup>.

The market area of the camp, known as the *souq* in Arabic and *Market Street* in English, evolved within months of the opening of Al Za'atari in July 2012. A small number of refugees began to sell coffee, snacks and drinks near the main entrance of the camp, while others moved around the area using mobile stalls selling similar items. The owners of these small businesses then settled in fixed places, developing permanent structures using tents, caravans, and other available materials. The first street to host these permanent businesses became known as Market Street, yet this has since expanded to encompass a total of four streets hosting 1,438 shops and stalls– identified as Market Street 1, 2, 3, 4 for the purposes of this assessment (See Map 1 below).<sup>6</sup>

The market is at the heart of a bustling informal economy in Al Za'atari, yet current knowledge of the types of goods and services available and the dynamics of the market is limited. Given its significance for the livelihoods of many residents in the camp, as well as its implications on service provision, planning and coordination for humanitarian actors, REACH was requested to conduct an assessment of all businesses in the market. Greater understanding of the nature of these businesses, and their day-to-day operations, aims to better inform initiatives targeted at addressing waste disposal, water and sanitation, energy use, livelihood and cash assistance.

Map 1: Market streets in Al Za'atari camp



<sup>5</sup> REACH population count, June 2014

<sup>6</sup> The streets have been numbered according to the order of their establishment. Market Street 1 is the initial and main market street, followed by market streets 2, 3 and finally 4. However, Market Street 1 is commonly known as Champs Elysee by the international community working in the camp. Among Syrian refugees and Jordanians working in the camp, the streets have been informally named as the main/old market street (Market street 1), Saudi market street (Market street 2) and Omani market street (Market street 3), while Market street 4 is relatively new and therefore remains unnamed.

## METHODOLOGY

### DATA COLLECTION

In consultation with UNHCR and the Syrian Refugee Affairs Directorate (SRAD), a data collection tool was devised to effectively gather information about each individual business in the market. This questionnaire was designed as a close-ended structured questionnaire that could be quantitatively analysed. Data collection was undertaken by a mixed-gender team of both Jordanians and Syrians, who were trained on the questionnaire and the systematic approach necessary to capture every shop and stall in the market. Data collectors requested to speak with the business owner if available, or a representative above the age of 18 if not. Shops that were closed were re-visited once, at a different time during the day.

The data was entered into smart-phones using Open Data Kit (ODK) software. This allowed for completed questionnaires to be uploaded directly from the phone to the online server, eliminating the need for data entry after the interview and thus improving accuracy. A global positioning system (GPS) coordinate was also collected during each interview. Due to the accuracy margin of GPS coordinates and the close proximity of shops, REACH assigned addresses to assist with future identification of specific shops and their locations. Data collection began on the 7<sup>th</sup> of August 2014 and was completed over a period of 10 days. Following data analysis, five key-informant interviews were conducted to provide further understanding and clarification of key findings.

### KEY CHALLENGES AND LIMITATIONS

A number of challenges were encountered during the implementation of this assessment.

- Many business owners were reluctant to provide information due to a concern that the data would be used to charge tax, rent or electricity fees. Across the 1,438 shops and stalls surveyed, 26.6% (382) were either closed, occupied by an owner that refused to answer any questions or were, for sale/rent or under construction. An additional 9% refused to answer some questions, in particular related to source of stock, frequency of visits to the host community, number of employees and length of business operation.
- The majority of shops (85%) out of the 382 that were not possible to access, had to be excluded because they were closed upon the first and second assessment rounds. It is possible that these shops are only open in the evening, however, rules and procedures within the camp limit the assessment to day-time hours. In each instance a GPS coordinate was recorded and an address assigned to assist with further re-visits.
- The type of business was recorded for each shop by data collectors. However, the nine categories provided as options proved to be limiting with 344 shops identified as '*other shop*' and a further 309 businesses identified as '*other-specified*'. For the purpose of meaningful analysis, 18 categories of 'types of business' have been created which re-define the nine categories from the questionnaire and group the responses from 'other-specified' to remove this category altogether. *Other shop* remains as a category, and refers to all shops which fell into multiple business types and were therefore difficult to categorise (See Annex 1 and 2 for a breakdown of newly created categories as well as the full questionnaire for corroboration).

Finally, the provision of any goods or service without a physical shop or stall in the market has not been captured. This includes services such as food delivery from the host community to the market, as well as shops and stalls in other areas of the camp. Therefore, this assessment should not be viewed as an exhaustive analysis of the economy and all businesses in Al Za'atari camp.

## FINDINGS

This section of the report presents the main findings of the assessments, including: an overview of businesses in the market; type of businesses; business operations; energy use and sources; water and sanitation; and an analysis of businesses serving food and drink – prepared, fresh and pre-packaged.

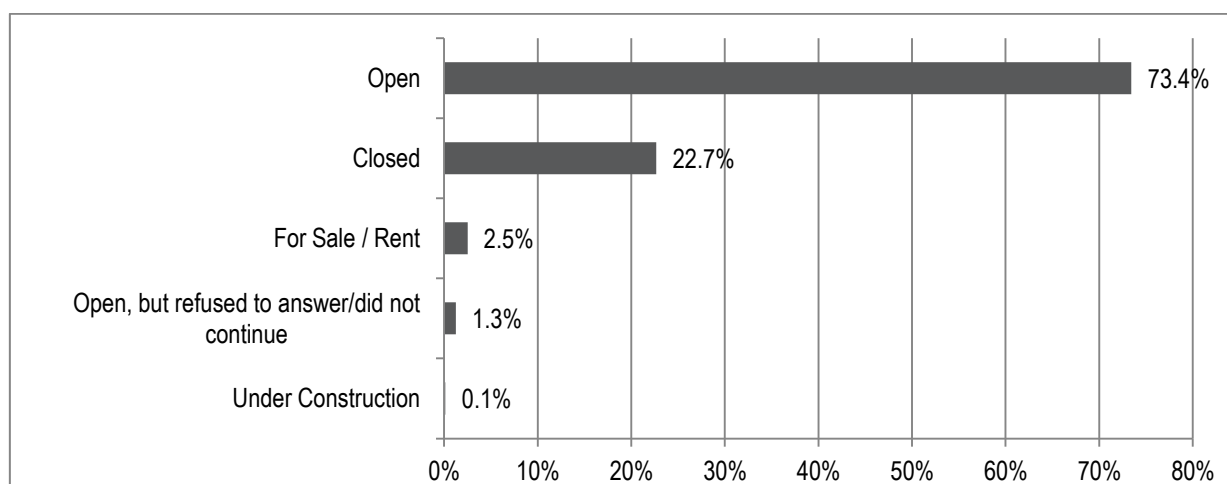
### OVERVIEW OF BUSINESSES IN THE MARKET

In total, there were 1,438 businesses across Market Street 1, Market Street 2, Market Street 3 and Market Street 4. Market Street 2 has 78 more businesses than Market Street 1 which is often referred to as the main market street. There were a limited number of mobile stalls, ranging from 30 in Market Street 1 to zero in Market Street 4 (See Table 1). A majority of businesses (73.4%) were open during the time of the assessment, while 26.6% were either closed, under construction or the business was open but the owner was unwilling to answer (See Figure 1).

Table 1: Number of businesses in each of four market streets

Street	Shops	No.	Stalls	No.	Total no. of businesses	No.
Market street 1	39.4%	548	65.2%	30	40.2%	578
Market street 2	46%	641	32.6%	15	45.6%	656
Market street 3	10.3%	143	2.2%	1	10%	144
Market street 4	4.3%	60	0%	0	4.2%	60
<b>TOTAL</b>	<b>100%</b>	<b>1,392</b>	<b>100%</b>	<b>46</b>	<b>100%</b>	<b>1,438</b>

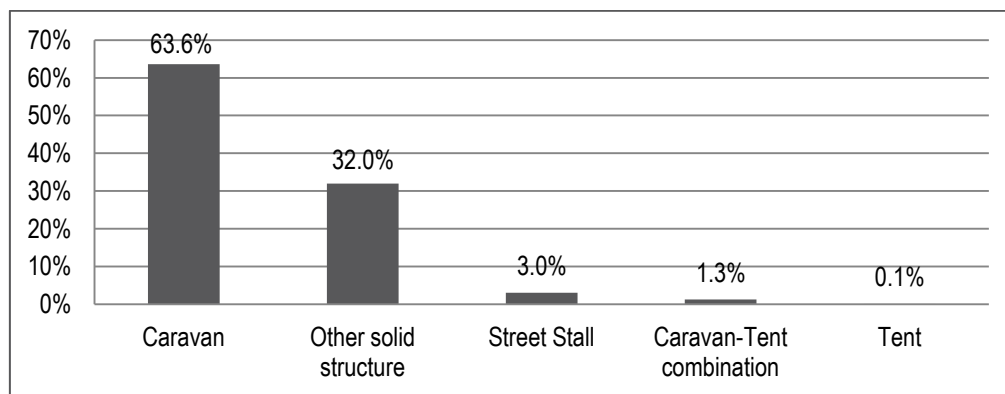
Figure 1: Status of business at time of assessment



The most common business structures were caravans (63.6%) or another solid structure (32%), such as wood, corrugated iron and cement blocks. Stalls and tents form only 3% and 1.4% of all businesses, respectively (See Figure 2). Excluding mobile stalls, 99% of businesses said they were able to lock their shops.



Figure 2: Percentage of structure types for businesses



## TYPE OF BUSINESS IN THE MARKET

Upon agreement by UNHCR and REACH, the questionnaire included the following nine potential categories for business types: Restaurant/bakery; Fruit and vegetable store; Mini market; Wedding dress hire; Clothes shop; Other shop (referring to a combination of multiple types of goods or services); Selling animals; Butcher; Phone/internet store; Other (specify). It is important to note that 344 (23.9 %) businesses were identified as '*other shop*' while a further 309 (21.5%) businesses fell into the '*other-specified*' category. To facilitate meaningful analysis, 18 new categories were created by combining the original options with further choices which incorporate the specified business types from '*other-specified*'. The 344 '*other shops*' have remained in this category as further categorisation was not possible with the information available.

Table 2: Type of business

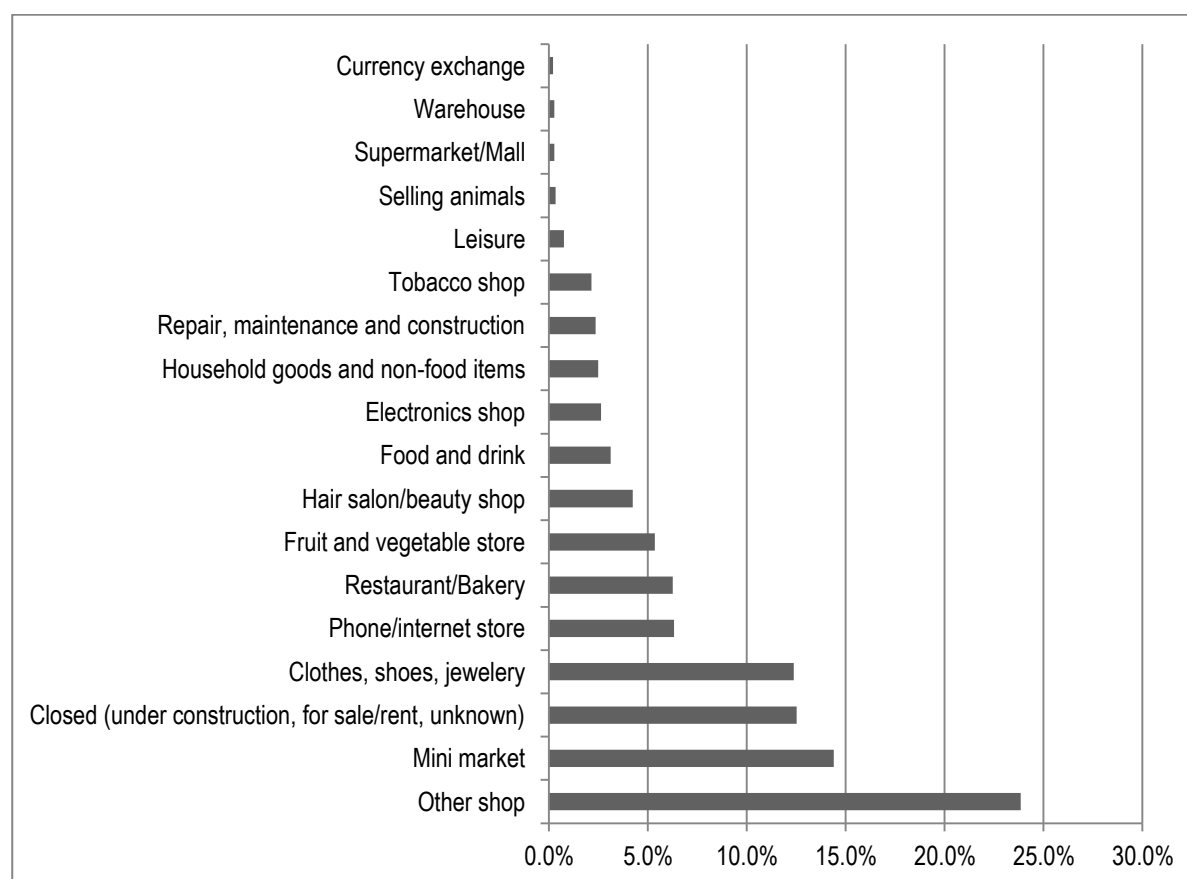
Type of Business	
Other shop – multiple goods and services	344
Mini market	207
*Closed (under construction, for sale/rent, unknown)	179
*Clothes, shoes and jewellery	178
Phone/internet store	91
Restaurant/bakery	90
Fruit and vegetable store	77
Hair salon/beauty shop	61
*Food and Drink	45
Electronics shop	38
*Household goods and non-food items	37
*Repair, Maintenance and Construction	34
Tobacco shop	31
*Leisure (computer games, billiards room, gift shop)	10
Selling animals	5
*Supermarket and Mall	4
Warehouse	4
Currency exchange	3
<b>TOTAL</b>	<b>1,438</b>

All categories are listed in Table 2 above, with categories that were created after completion of data collection highlighted with an asterisk. The numbers in the table therefore reflect the minimum number of businesses providing a particular service or good as there are likely to be more businesses, in the 'other shop' category, which also provide these goods and services (in combination with other goods and services). This does not apply to the category 'Closed (under construction, for sale/rent, unknown)' which was created after data collection to indicate the number of shops for which information for the type of business was not available (See Annex 1 for a full breakdown of categories created based on information gathered during data collection).

The findings demonstrate that an extensive range of goods and services are available in the informal economy of Al Za'atari camp. The most common business types include mini markets (14.4% of businesses); shops and stalls selling clothes, shoes and jewellery (12.4%); and businesses which sell and prepare, fresh and pre-packaged food and drink items, including the restaurant/bakery, food and drink, fruit and vegetable stores categories (14.8%), as shown in Figure 3 below.<sup>7</sup>

In addition to prepared, fresh and pre-packaged food and drink items, other services such as pet shops, currency exchange, and hair and beauty salons show that the market has evolved into an environment which meets needs and requirements of the community beyond resilience and survival. There are, for example, at least 7 businesses providing wedding dress hire and bridal services confirming the belief that the residents of Al Za'atari have sought to normalize their lives despite the temporary nature of the camp.<sup>8</sup>

Figure 3: Type of Business as a percentage of all business types



<sup>7</sup> It is important to note that the 14.8% reflecting prepared, fresh, and pre-packaged food and drink items does not include mini markets, supermarkets and malls (which also sell packaged food and drink items), as well as businesses identified as 'other shop' which may sell food and drink in combination with other goods and services.

<sup>8</sup> See Annex 1 for the breakdown of the category 'clothes, shoes and jewellery' which features wedding dress hire and bridal services.

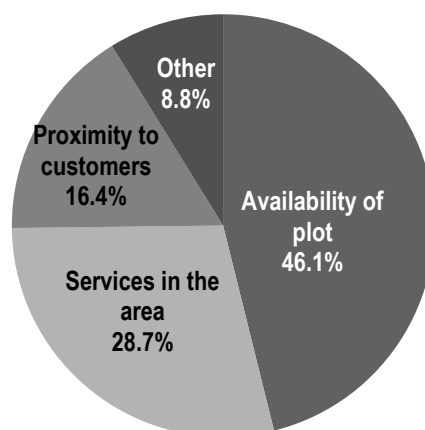
## BUSINESS OPERATIONS

This section outlines factors which affect the choice of business location; how long businesses have been running; a breakdown of customers and employees; and how businesses re-stock their necessary supplies. This excludes closed shops and businesses where the shop or stall owner declined to answer.

### ESTABLISHMENT OF BUSINESS

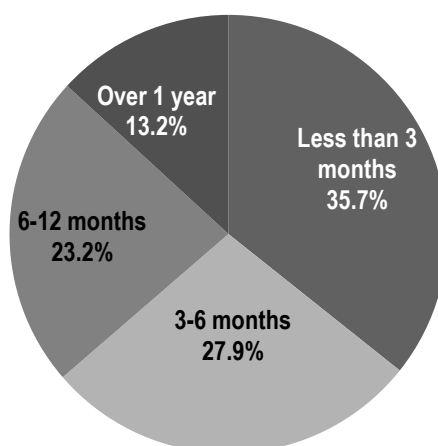
Business owners were asked to identify the most important factor which affected their choice of location. The most significant factor is the availability of plot, reported by 46.1% of business owners. A further 28.7% indicated that other services in the area impacted their choice of location (See Figure 4).<sup>9</sup>

Figure 4: Factors which affect choice of location of business



A majority of businesses were reported to be operating for less than 3 months (35.7%) or 3 to 6 months (27.9%). Although the market started to grow two years ago when Al Za'atari opened, only 13.2% of businesses reported that they had been operating for over one year (See Figure 5).<sup>10</sup> Key-informant interviews suggest that is likely that there was under-reporting of business duration due to fear that this could lead to official charges or fees, or even forced closure, from camp authorities. In addition, shops may have existed before the current business owners started operating them, as some businesses may have been sold or passed on to new owners, either because the former owners left the camp or for other personal reasons.

Figure 5: Length of business operation for shops and stalls in market



<sup>9</sup> There were 941 respondents to this question.

<sup>10</sup> From 941 respondents; excludes businesses which were either unavailable or preferred not to answer.



Map 2: Length of business operation for shops and stalls in market

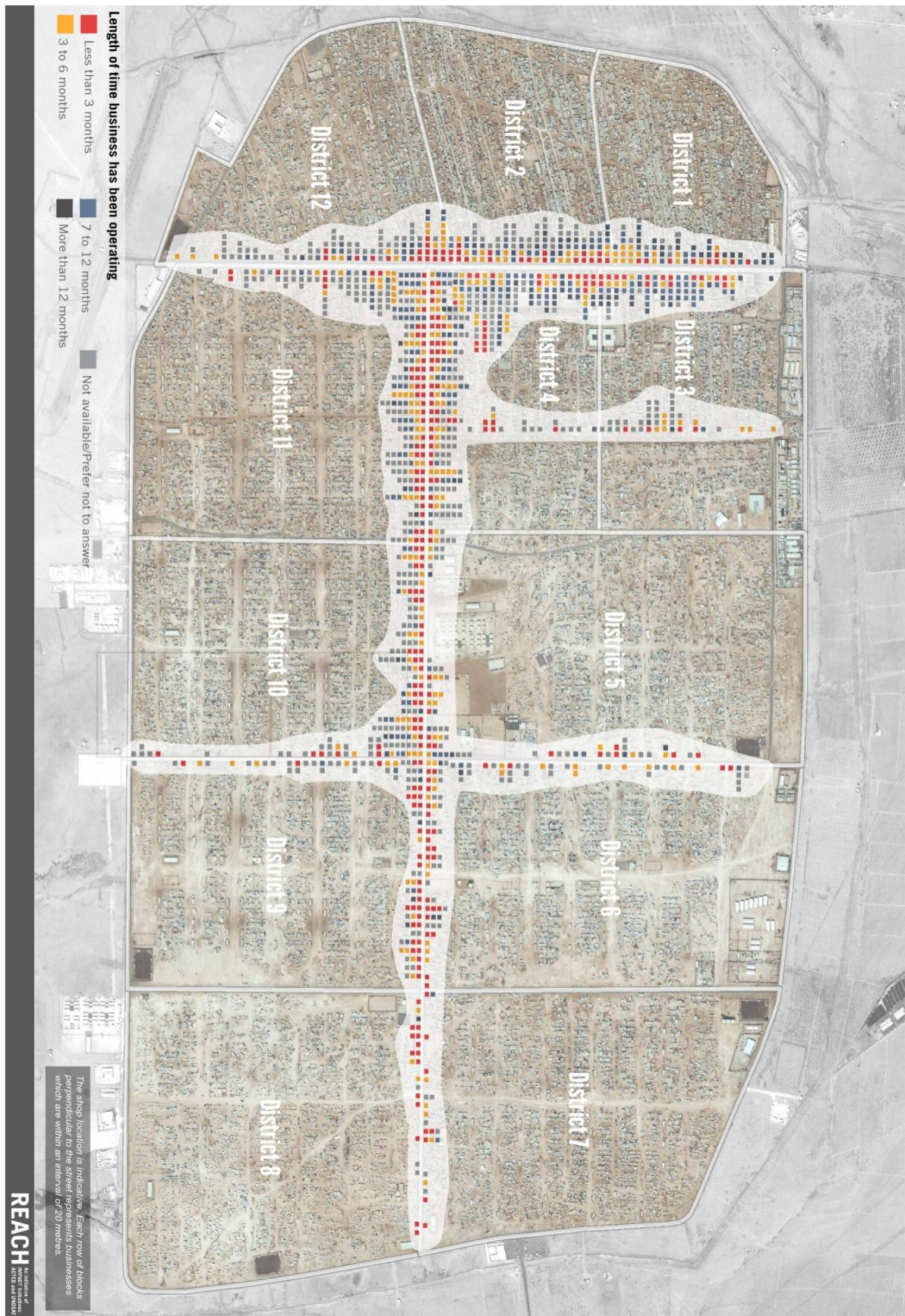




Table 3: Length of business operation, disaggregated by market streets

Market Street	Less than 3 months	No.	3 to 6 months	No.	6 to 12 months	No.	Over 1 year	No.	Info not available	No.	Total	No.
MS 1	31.5%	106	38%	100	<b>51.4%</b>	112	71%	88	36.6%	172	<b>40.2%</b>	578
MS 2	<b>58.3%</b>	196	50.6%	133	43.6%	95	20.2%	25	41.6%	207	<b>45.6%</b>	656
MS 3	<b>6.5%</b>	22	7.2%	19	70%	8	8.1%	10	17.1%	85	<b>10%</b>	144
MS 4	<b>3.6%</b>	12	4.2%	11	1.4%	3	0.8%	1	6.6%	33	<b>4.2%</b>	60
<b>TOTAL</b>	<b>100%</b>	<b>336</b>	<b>100%</b>	<b>263</b>	<b>100%</b>	<b>218</b>	<b>100%</b>	<b>124</b>	<b>100%</b>	<b>497</b>	<b>100%</b>	<b>1438</b>

The length of business operations per Market Street is displayed in Map 1. Information on length of business operation is available for 941 out of 1438 businesses identified in the camp. The remaining businesses were closed or declined to answer. As expected, of the 124 businesses operating for over one year, 88 (71 %), the largest proportion, are located in Market Street 1, the oldest of the market streets. Market Street 2 has the greatest number of businesses operating for less than 3 months (196 out of 336, 58.3%). This market was established in June/July 2013 but has grown significantly in the past seven months, particularly given its proximity to the newer districts in the camp which have become increasingly populated. According to findings from key-informant interviews, Market Street 2, which spans across the camp, is now the preferable choice of location for new businesses as Market Street 1 is believed to be saturated (See Table 3).

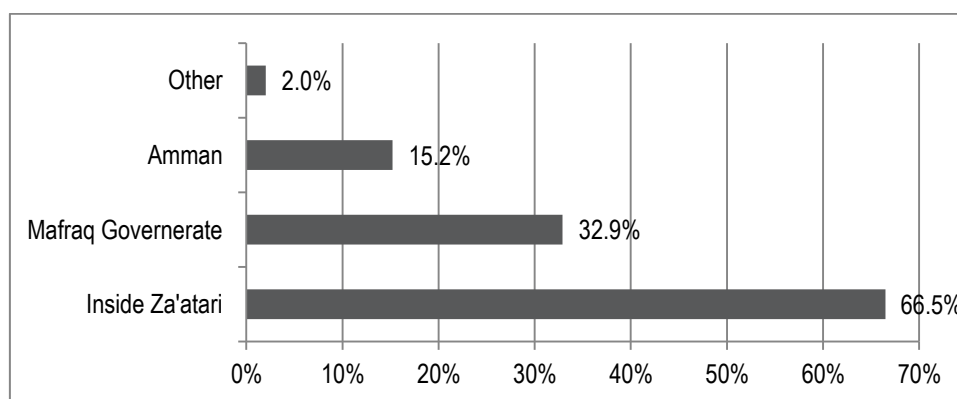
## RE-STOCKING

Business owners were asked to indicate key sources from which they re-stock their shops and stalls. The number of sources identified totalled 1039, exceeding the total number of business owners responding to the question (941), hence indicating that some are re-stocking from multiple sources.

The majority of shop owners (60%) reported that their sole source of re-stock is from within the camp, and a further 6.5% reported that they re-stock from inside the camp as well as from another location, meaning a total of 66.5% have at least one of their re-stock sources inside the camp. Fewer businesses cited host communities as a source of re-stock (48.1%), with 32.9% and 15.9% citing Mafraq governorate and Amman, respectively, as one of their re-stock options (See Figure 6). However, since there are no physical shops or stalls in the camp that reflect stock delivery services from the host community, figures showing the extent of re-stocking inside the camp do not accurately reflect the actual source of stock.

In this regard, verification through key-informant interviews clarified that there are businesses acting as wholesalers, which specialise in bringing goods into the camp from the host community and directly deliver to shops and stalls without the need for their own business premise. These wholesalers specialise in particular goods and thus serve particular types of business, such as hair and beauty, electronics, and fruit and vegetable businesses. A further explanation of how businesses re-stock from within the camp is the sale and re-sale of non-food items and vouchers provided by humanitarian organisations in the camp, including blankets, mattresses, gas cylinders, hygiene kits, WASH kits and baby diapers. This is a source of income for many refugees in Al Za'atari and it is possible that businesses in the market are stocking their shops and stalls with these non-food items.<sup>11</sup>

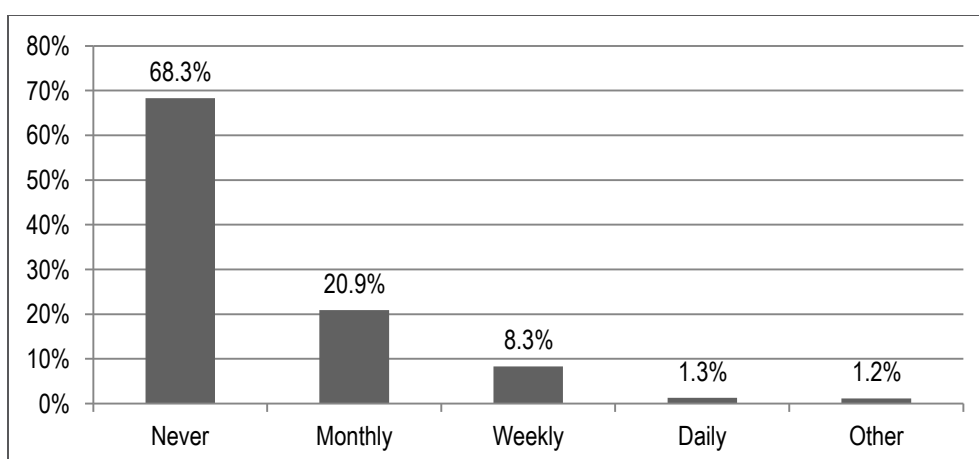
<sup>11</sup> For information on sale of humanitarian goods: <http://reliefweb.int/sites/reliefweb.int/files/resources/JointAssessmentReview8Jan2014.pdf> (p.12)

Figure 6: Sources of Stock<sup>12</sup>

Although 50.1% of business owners reported that at least one source of re-stock came from outside Al Za'atari camp,<sup>13</sup> Figure 7 shows that only 32% reported visiting the host community for business purposes, including 20.9% that reported visiting host communities on a monthly basis. Consequently, 52.9% of businesses who only chose locations outside the camp as a source of re-stock, reported never visiting host communities for business reasons, while 15.1% of businesses that chose inside the camp as their sole location to re-stock, leave the camp to visit host communities for business reasons. The discrepancy in these figures reinforces the suggestion that there are wholesalers that deliver goods into the camp that have not been captured in this assessment due to a lack of a shop or stall in the market. It may also be an indication of the importance of re-sale of items provided by humanitarian organisations.

It is also important to note that the respondents of the survey were business owners and although 68% reported never visiting the host community for business purposes, this would not capture instances where they send their employees to the host community instead of personally visiting for business purposes.

Figure 7: For registered refugees in Al Za'atari, frequency of visits to host community for business purposes



When asked how frequently business owners re-stock, 30.6% reported that they re-stock weekly and 24.7% reported re-stocking monthly. A further 16.2% reported re-stocking daily, illustrating a high turnover of goods in the market (See Figure 7).<sup>14</sup> Key informant interviews indicate that frequency of re-stocking is related to the types of goods and services offered. For example, fruit and vegetable shops re-stock daily, while stores selling canned-food items tend to re-stock weekly. Finally, those selling, clothes, household items, maintenance services and electronics often re-stock once a month or less.

<sup>12</sup> This figure only represents findings for the 941 businesses that chose to answer, and corresponds to a 1039 responses as businesses were able to choose more than one answer.

<sup>13</sup> Respondents could select all choices that apply.

<sup>14</sup> Calculated from 941 respondents, thus excluding 497 businesses who were either unavailable or preferred not to answer.

A majority (63.7% of businesses were reported as owned by men, whilst the sex of 34.5% of business owners remains unknown and 1.7% of businesses were recorded as being owned by women. A majority of businesses are owned by refugees registered in Al Za'atari camp, whilst 6.7% and 0.3% are owned by refugees registered in host communities and Jordanian nationals, respectively.

## CUSTOMERS

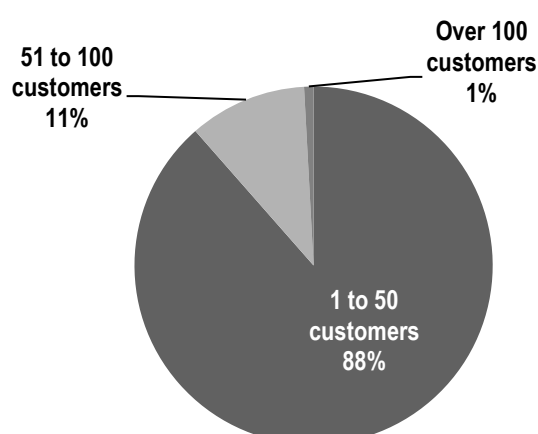
A majority of businesses reported individuals (99.1%) as at least one of their customers, while only 3.5%, 0.7% and 0.2% reported wholesalers, other businesses and 'other', respectively, as a least 1 of their customers (See Figure 8).<sup>15</sup> Only 1% of those surveyed indicated that they had over 100 customers per day, while 88% of businesses reported having 1 to 50 customers per day and 11% reported 51 to 100 (See Figure 9). It is clear that a majority of businesses in the market are small enterprises.

Key informant interviews indicate that customer flow is affected by; the proximity of the business to services within the camp that attract a higher traffic of people (e.g. schools), proximity to areas with more dense populations, the type of goods available (coffee shops, restaurants and bakers have higher customer flow than services such as hair salons) and finally, the limited number of businesses recognised by and registered with cash and voucher schemes have high customer flow.

Figure 8: Percentage of businesses by type of customers



Figure 9: Percentage of businesses by average daily number of customers



<sup>15</sup> For this question respondents could choose all options that apply. 941 respondents chose to answer, while the remaining 497 preferred not to answer or were unavailable.

## EMPLOYEES

Business owners were asked a series of questions about their employees in order to determine the extent of employment within camp, and the demographics of the employees. A total of 53.3% (502) of business owners reported employing staff, amounting to 758 employees.

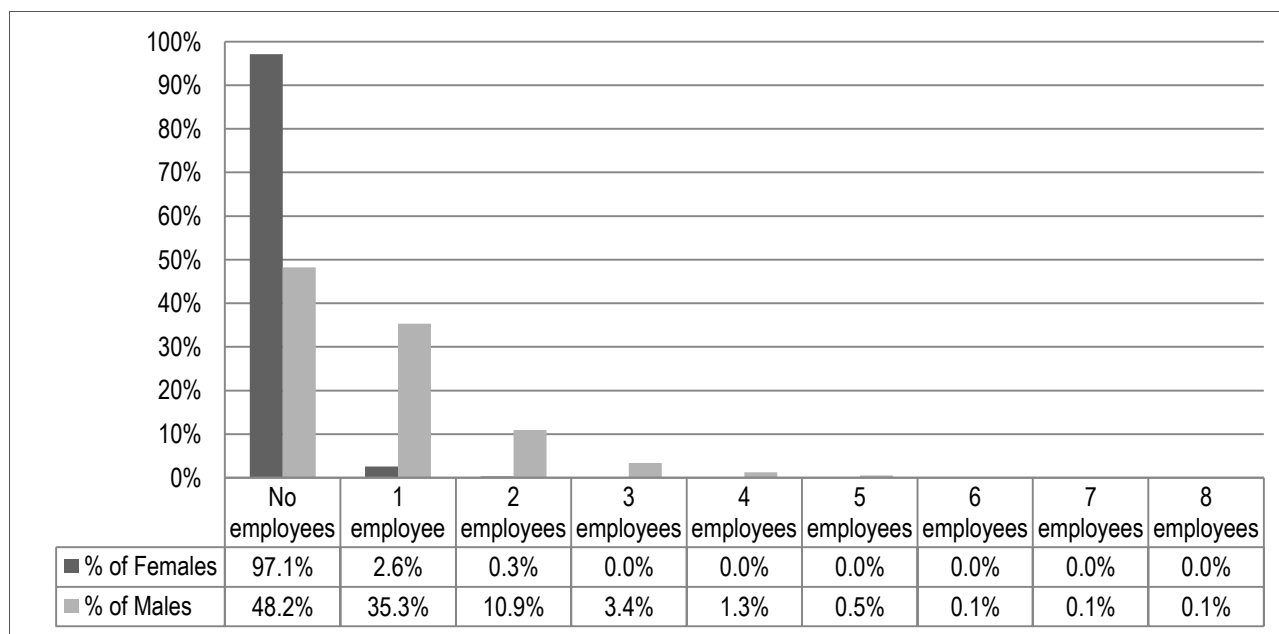
Of all businesses, only 2.9% reported that they employ female workers and 51.8% of businesses reported that they employ male workers (See Figure 10).<sup>16</sup> This reflects a large bias in the sex of employees, which is further highlighted by data indicating that the vast majority (96%) of employees are male, with only 4% being reported as female.

Of the 53.3% of businesses that used additional labour<sup>17</sup>, 66.1% employed one or more family member and 39.4% hired one or more paid employee, meaning that amongst all employees, 58.3% were family members and 41.7% were paid employees. The data indicates that there is a small overlap between businesses employing family members and businesses paying for labour, with only 6.4% of businesses with employment reporting that they employ both family members and paid employees. This suggests that a majority of family members working in businesses are not paid.

Most business with employees hired from within the camp, with 94.2% reporting that they have one or more employee that was registered within Al Za'atari camp and only 2.4% of businesses reported having one or more employee registered in a host community. No businesses reported hiring Jordanian employees.

With regard to the age of employees, 23.3% of businesses with employees reported that they had at least one employee under the age of 18. 65% of business with an employee under 18 also employed one or more family member, while 41.9% of business with an employee under 18 years also employed one or more paid worker, indicating that family run businesses are most likely to employ youths under 18 years old.

Figure 10: Percentage of business that reported having male or female employees – by number of employees<sup>18</sup>



<sup>16</sup> 941 businesses responded to questions concerning the number workers they employed, while 497 were unavailable chose not to answer. Here those that did not respond were excluded from the analysis.

<sup>17</sup> 502 businesses used additional labour.

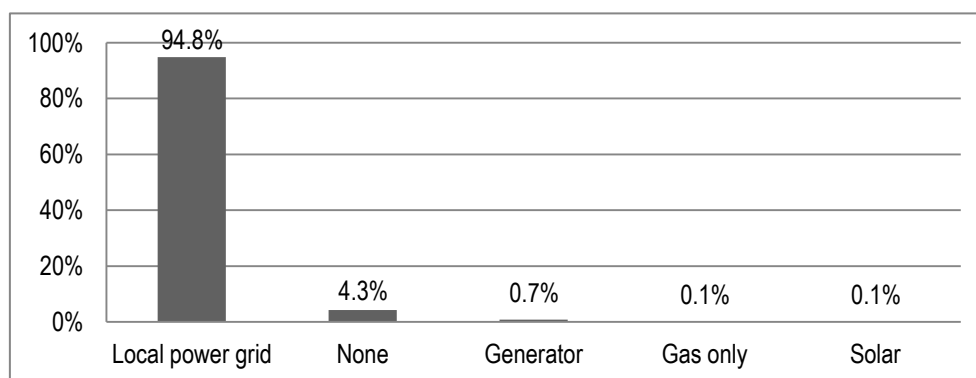
<sup>18</sup> Total % of females = 100%, total % of male employees = 100%



## ENERGY USE AND SOURCES

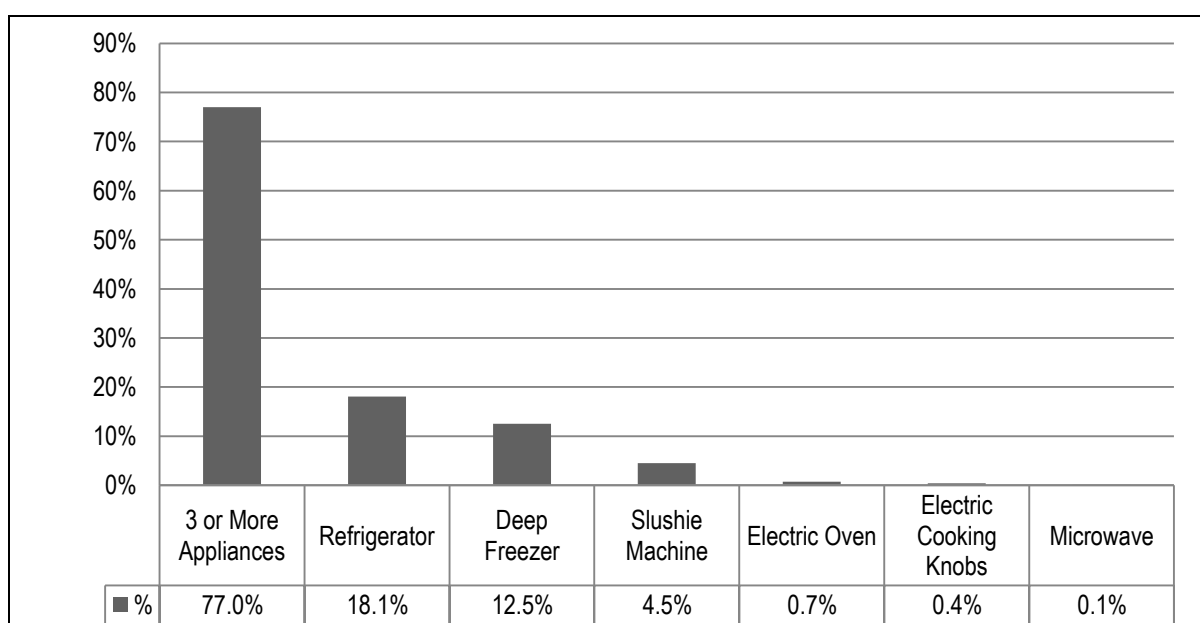
Understanding energy use and sources is an important priority in Al Za'atari as sustainable economic solutions are developed for energy use in the camp. A large number of businesses are reported to be informally connected to the local electricity grid and this was confirmed through the assessment. For the 941 businesses that chose to respond, 94.8% reported that their source of power is the local electricity grid, while 4.3% of businesses reported that they use no power for their business (See Figure 11 below).

Figure 11: Energy source used by businesses



Similarly, the types of electrical appliances utilised by businesses is an indicator of the degree of energy use. However, 67.9% of the business owners who responded selected “other” as their only answer, whilst a further 9.1% chose “other” in conjunction with another option – refrigerator, deep freezer, slushy machine, electric oven, electric cooking knobs, and microwave. Based on data collector observations, electrical appliances in the ‘other’ category could not be specified as this was determined by the nature of the business and encompassed a wider range of items. This includes various lighting sources, water purification machines, computers, mobile phone chargers and so forth. A number of repair and maintenance businesses had more sophisticated items such as welding machinery, while restaurants had blenders, kettles and other kitchen-based electrical appliances. In light of this, the ‘other’ category is considered to be ‘3 or more appliances’.

Figure 12: Percentage of electrical appliances present in shop or stall



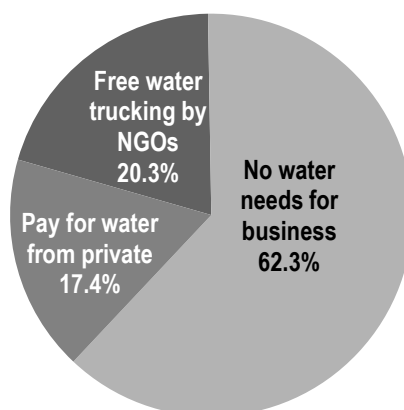
## WATER AND SANITATION IN THE MARKET

This section outlines data gathered on WASH and businesses. This includes water sources, proximity to toilet facilities and drinking water storage.

### WATER

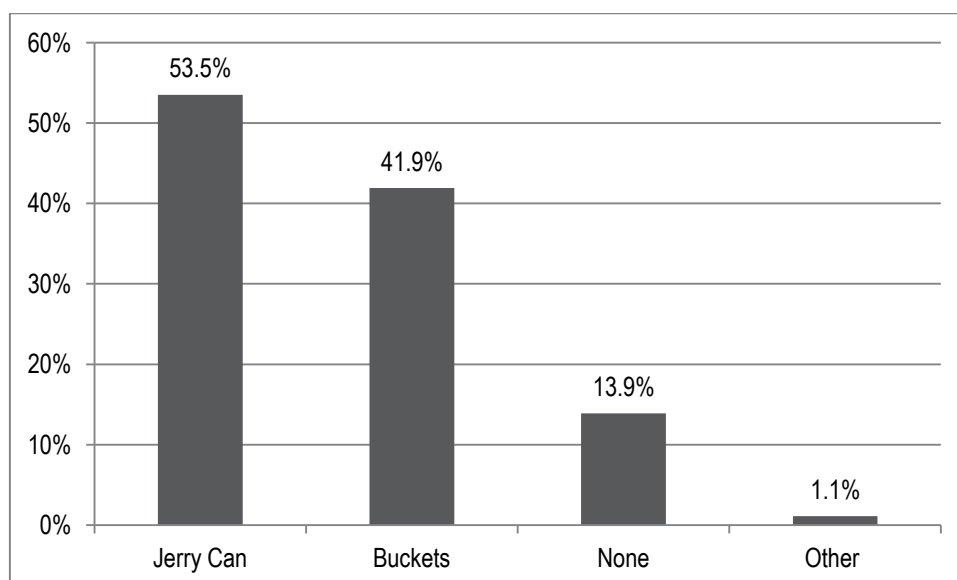
Of the 941 shops and stalls which provided information, 92% reported that they do not have a water tank. A majority of businesses, 62.3%, have no water needs for their business, while 20.3% rely primarily on free trucking by NGOs and 18% primarily pay for water from private sources (See Figure 13).

Figure 13: Primary water source for business



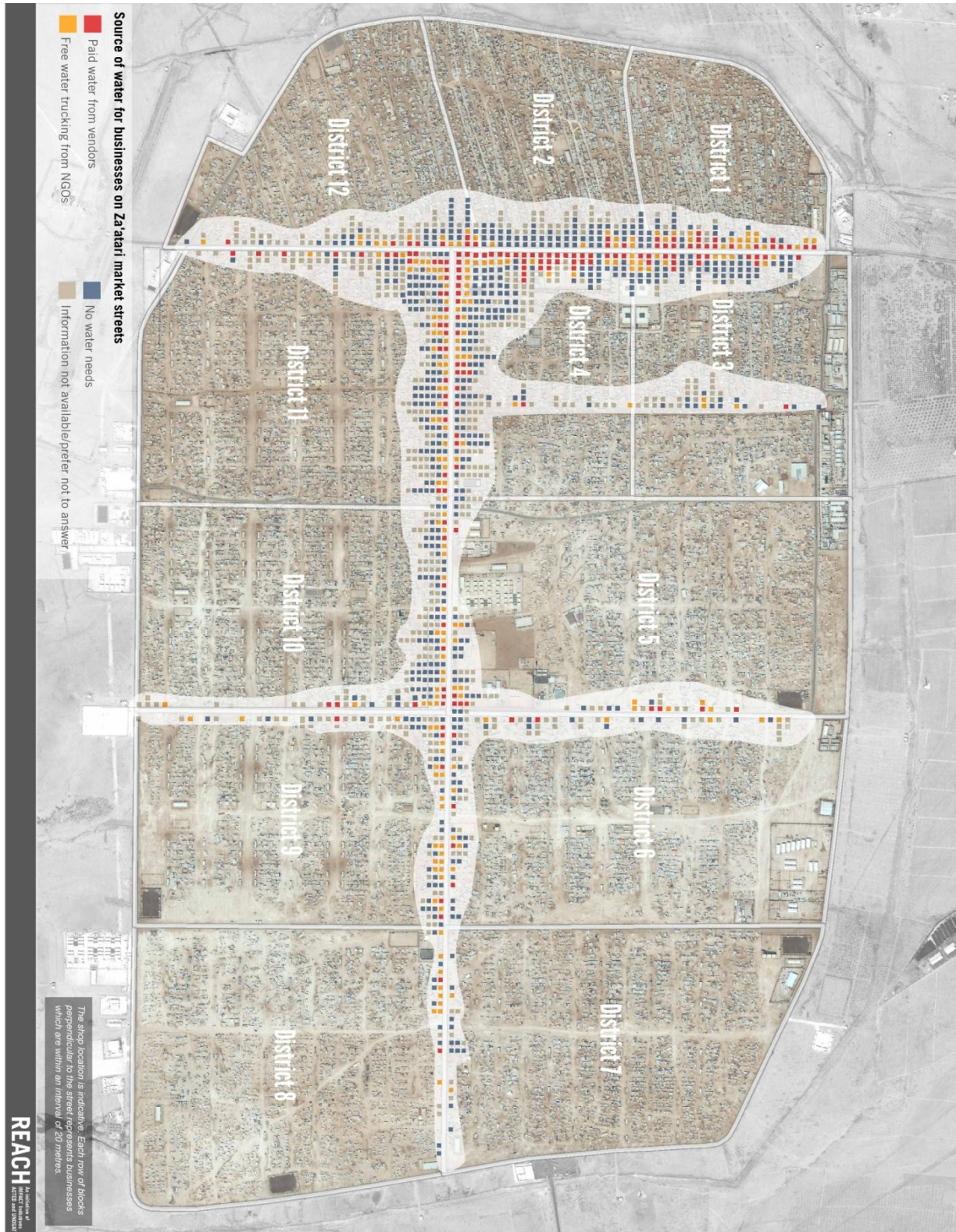
Business owners were asked what types of water storage units they use for drinking water purposes only. Jerry cans were the most frequently cited storage unit (53.5%), followed by buckets (41.9%) (See Figure 14).

Figure 14: Percentage of water storage units used for drinking purposes only<sup>19</sup>



<sup>19</sup> Respondents could select all options that apply.

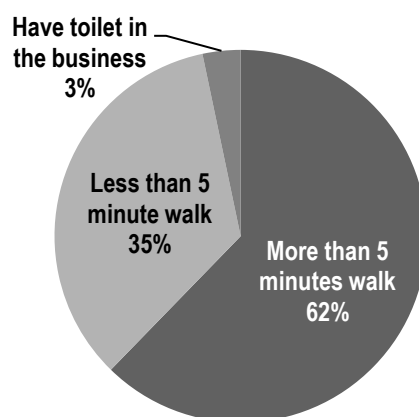
Map 3: Water source for all businesses the market



## SANITATION

62% of businesses reported that it is necessary to walk more than 5 minutes to reach the nearest toilet, while 35% reported that it takes less than 5 minutes to walk to the nearest toilet. Only 3% reported having a toilet on the business premises.

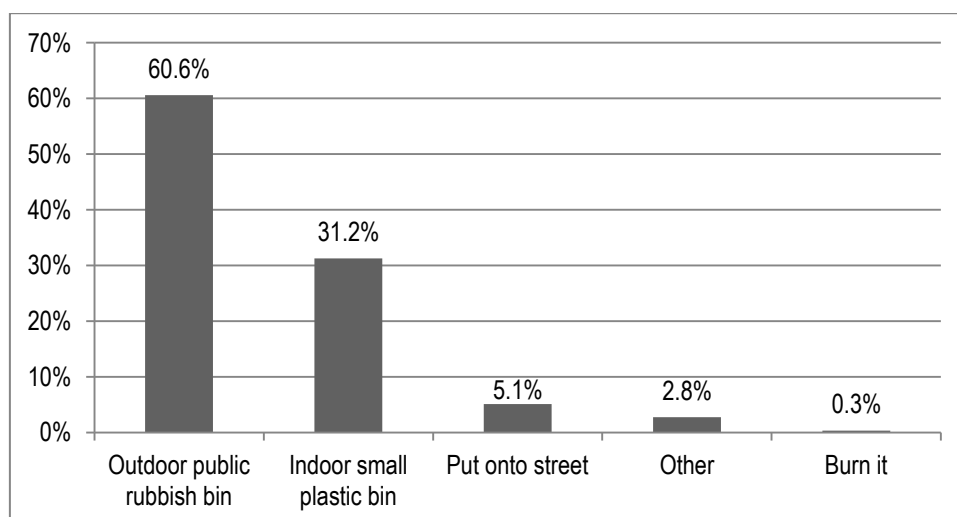
Figure 15: Time taken to walk from business to nearest toilet



## WASTE MANAGEMENT

60.6% of businesses use outdoor public rubbish bins as their primary mode of disposing of waste, 31.2% reported using an indoor plastic bin, 5.1% reported that they put their rubbish on the street, 2.8% stated 'other' and 0.3% burn it– as shown in Figure 17 below.<sup>20</sup> According to key-informants those who selected 'other' are referring to a number of possibilities: a) cash-for-workers in the camp who are responsible for solid waste management who collect rubbish from businesses b) recycle and sale of waste items and, finally, c) many business owners keep their waste goods for their personal use. For example, empty bottles are used for pickling food, empty boxes are used for storage or packing food and non-food-items, and plastic bags are used for multiple purposes such as keeping items or goods at home.

Figure 16: Primary mode of disposing waste



<sup>20</sup> All figures exclude those that were unavailable or preferred not to respond. The number of respondents was 941.



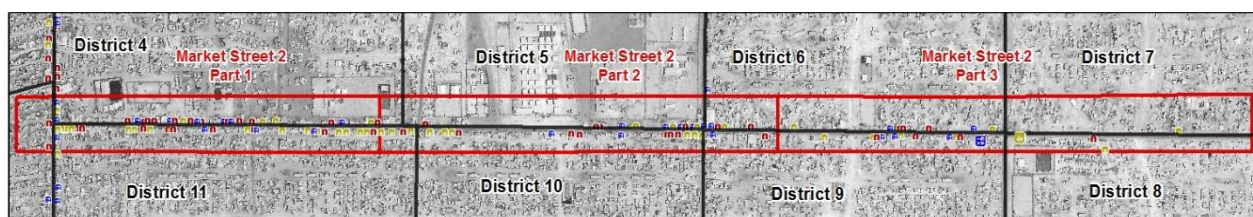
## PREPARED, FRESH AND PRE-PACKAGED FOOD AND DRINK

Businesses serving food, particularly those preparing food on the premises, have greater implications for waste disposal, water use, hygiene and health. Upon the request of UNHCR, the following section provides further detail on shops and stalls which fall into this category. This applies to the three business types identified earlier; food and drink, restaurant/bakery and fruit and vegetable stores<sup>21</sup>. There are 214 businesses that fall into this category. A majority of these businesses (50%) are in Market Street 2 as shown in Table 4 below. They are located in the area of Market Street 2 which is closest to Market Street 1 (See Map 4) which hosts the next highest number of businesses in this category (43.4%). Market street 3 and 4 have only 6.6% of the businesses which fall into this category (See Map 5 and Map 6).

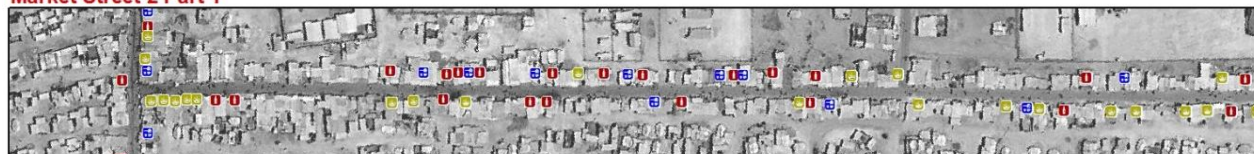
Table 4: Prepared, fresh, and pre-packaged food and drink, breakdown by market streets

Street	Food and drink	No.	Fruit and vegetable store	No.	Restaurant /Bakery	No.	Total	No.
Market street 1	42.2%	19	39.9%	30	47.8%	43	43.4%	92
Market Street 2	53.3%	24	54.5%	42	44.4%	40	50.0%	106
Market street 3	4.4%	4	5.2%	4	4.4%	4	4.7%	12
Market street 4	0%	0	1.3%	1	3.3%	3	1.9%	4
<b>TOTAL</b>	<b>100%</b>	<b>45</b>	<b>100%</b>	<b>77</b>	<b>100%</b>	<b>90</b>	<b>100%</b>	<b>214</b>

Map 4: Market Street 2: prepared and pre-packaged food items



Market Street 2 Part 1



Market Street 2 Part 2



Market Street 2 Part 3



Fruit and vegetable store



Restaurant/Bakery



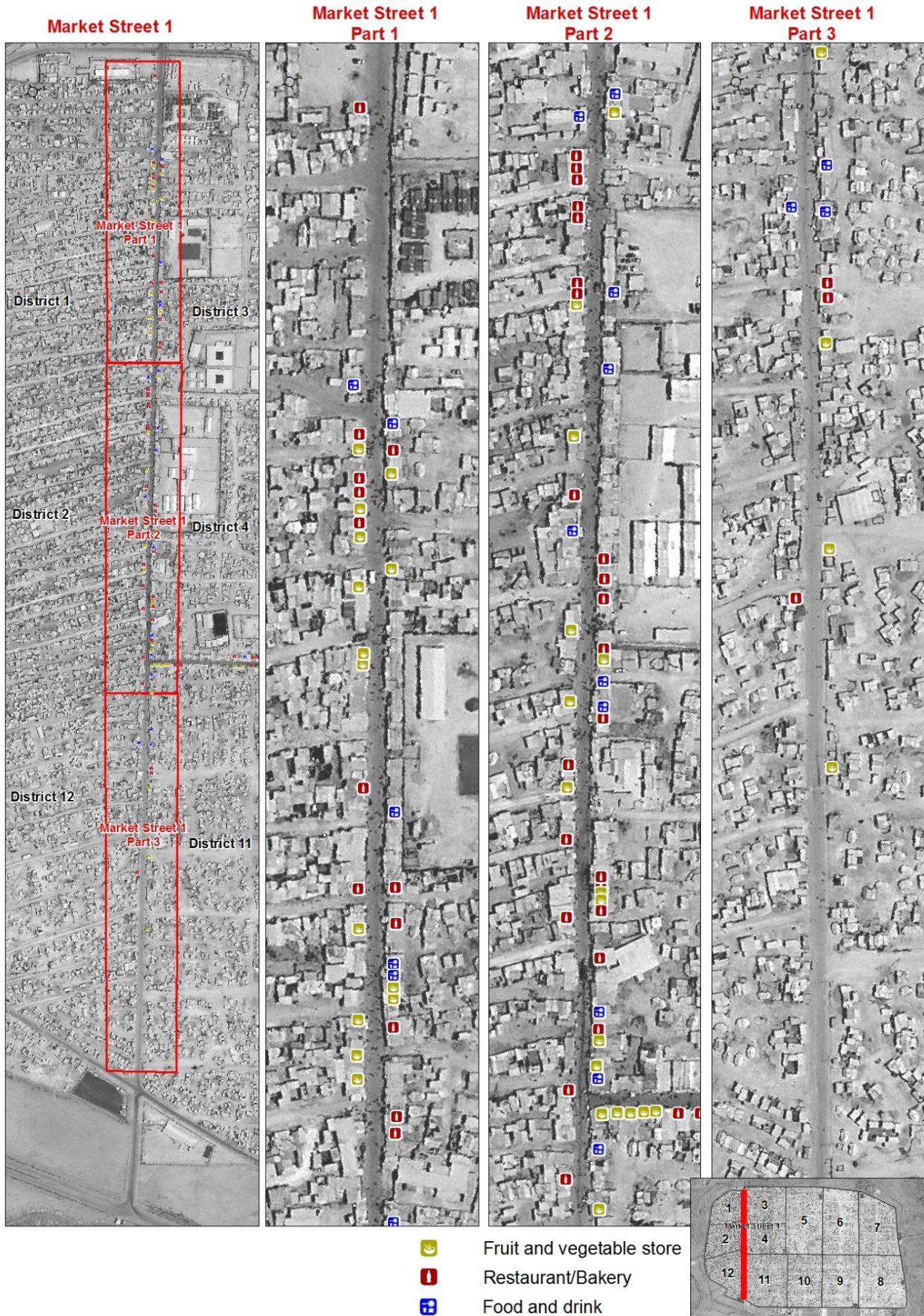
Food and drink



<sup>21</sup> Mini-markets and supermarkets are not included.

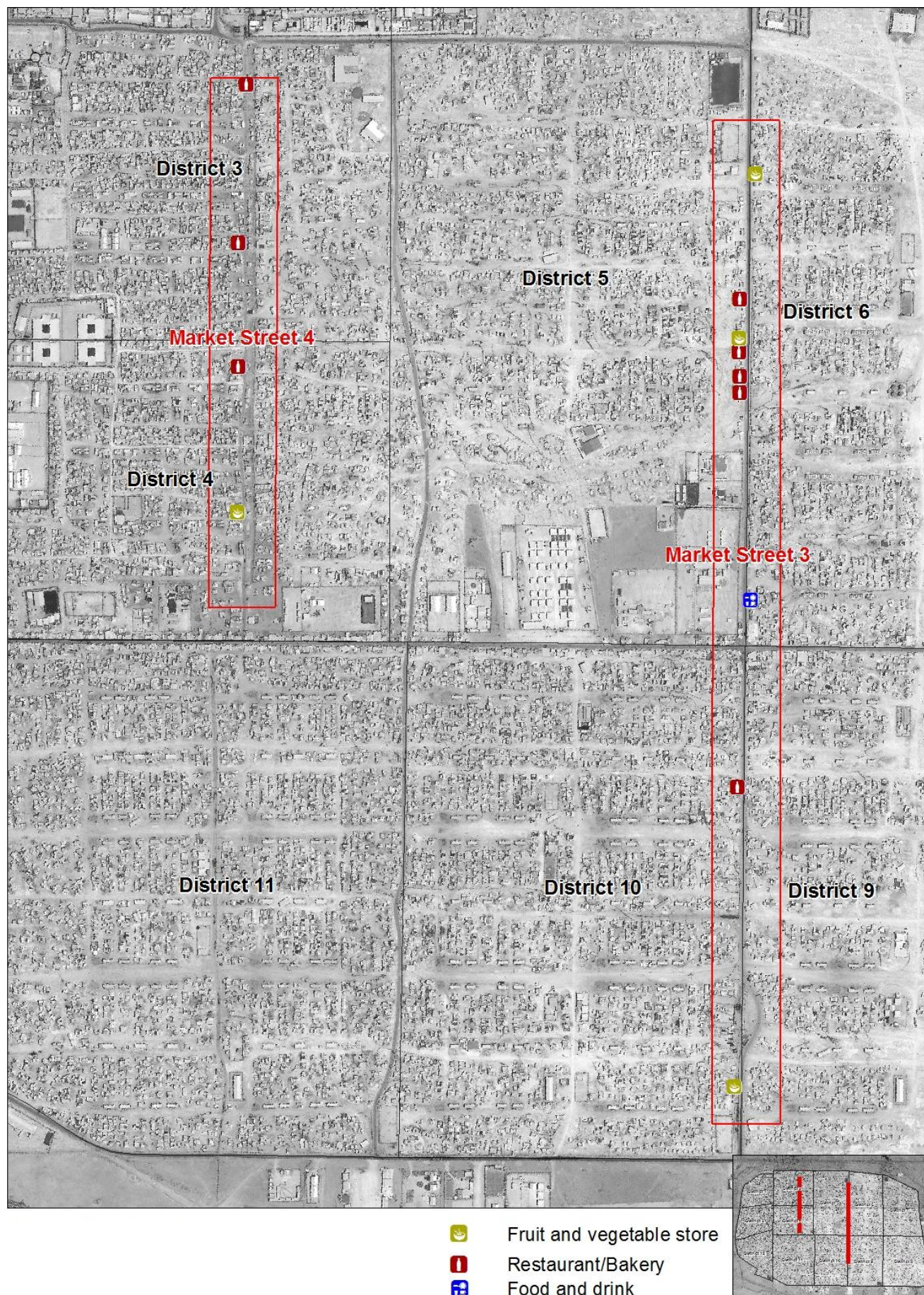


Map 5: Market Street 1, Prepared, fresh and pre-packaged food and drinks item





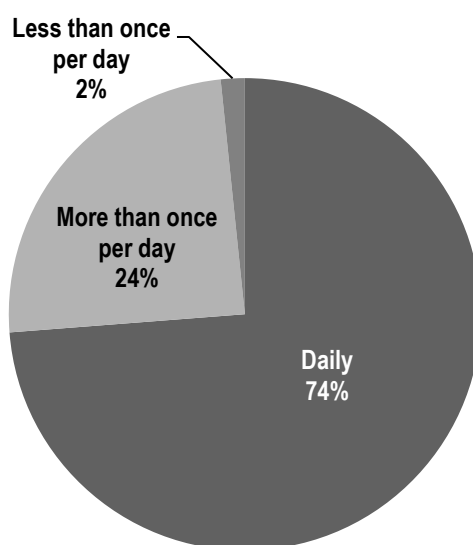
Map 6: Market Street 3 and Market Street 4: Prepared, fresh and pre-packed food and drink items





All restaurants were asked how frequently they clean food preparation areas.<sup>22</sup> Of the restaurants that chose to answer (61), 74% reported that they clean these areas daily, 24% that they clean food preparation areas more than once per day and 2% that they clean less than once per day.

Figure 17: Frequency of cleaning preparation areas, as a percentage of shops identified as restaurants



<sup>22</sup> As a number of categories were modified for the purpose of data analysis, this question was only asked to the 21 shops identified as restaurants during the data collection process. The current group 'restaurant/bakery' has a total of 90 shops.



## CONCLUSION

This assessment was conducted to gain a greater insight into the businesses currently operating in the market at Al Za'atari camp. Over the course of two years, the market has expanded into four distinct streets with a total of 1,438 businesses, 63.6% of which operate from caravans. The presence of the market has important implications for energy and water use, livelihoods, waste disposal and interactions with the host community.

The most common types of business are mini markets (14.4%); shops and stalls selling clothes, shoes and jewellery (12.4%); and businesses which sell prepared, fresh and pre-packaged food and drink items (14.8%). The majority (50%) of businesses serving food and drink (restaurants, bakeries, fruit and vegetable stores) are located in Market Street 2. Market Street 1 hosts the next highest number of businesses in this category (43.4%). In addition, the market boasts a wide range of goods and services including pet shops, hair salons, bridal stores and carpenters.

The operation of businesses has significant implications for humanitarian actors in the camp. For energy, 94.8% of businesses reported using the local power grid for power for which there is currently no charge. For water, 62% had no water needs for their business, 20% utilised free trucking services by NGOs and 18% procured water privately. Finally, 60.6% of businesses use outdoor public rubbish bins to dispose of waste while 5.1% put their rubbish on the street.

A significant proportion of businesses, 66.5%, re-stock from within the camp, while 48.1% re-stock from the host community (Amman or Mafrq) and a further 2% stated 'other' as one of their re-stock options. The large number of businesses reporting that they re-stock from within Al Za'atari is an indication of the role of the re-sale of humanitarian goods provided to Syrian refugees in the camp, as well as wholesalers that deliver goods into the camp, which were not captured in this survey as they do not operate from a stall or shop within the market in Al Za'atari.

When surveyed on the employment, 53.5% of businesses reported having employees. Of the businesses that had employees, 66.1% employed one or more family members and 39.4% hired one or more paid employees. In addition, 23.3% of the businesses with employees reported having employees who are under the age of 18. This suggests that the majority of businesses are family-run.

With regards to hygiene practices, 74% of restaurants reported cleaning food preparation areas daily, followed by 24% who reported cleaning these areas more than once per day. Finally, regarding WASH facilities, 62% of businesses reported it is necessary to walk more than 5 minutes to reach the nearest toilet while 35% reported being located within a 5 minute walk from sanitation facilities.

Recommendations for further exploration:

- Assessing the nature of delivery of stock from the host community to the camp
- Exploring the extent of re-sale humanitarian goods within the market
- Linking these findings with an income assessment to directly understand the role of the market in sustainable livelihoods for residents
- Investigating the contribution of women to the informal economy of the market

The findings of this report will be presented to relevant working groups in order to inform their response. All REACH reports and other products are publicly available on the UNHCR [data portal](#) and the REACH [Resource Centre](#).

## ANNEX 1: TYPE OF BUSINESS, DISAGGREGATED

Type of Business	
Other shop	344
Mini market	207
<i>*Closed (under construction, for sale/rent, unknown)</i>	179
<i>*Clothes, shoes and jewellery</i>	178
Phone/internet store	91
Restaurant/bakery	90
Fruit and vegetable store	77
Hair salon/beauty shop	61
<i>*Food and Drink</i>	45
Electronics shop	38
<i>*Household goods and non-food items</i>	37
<i>*Repair, Maintenance and Construction</i>	34
Tobacco shop	31
<i>*Leisure (computer games, billiards room, gift shop)</i>	10
Selling animals	5
<i>*Supermarket and Mall</i>	4
Warehouse	4
Currency exchange	3
<b>TOTAL</b>	<b>1438</b>

Repair, Maintenance and construction	
Plumbing shop	5
Tyre repair shop	2
Welding shop	2
Construction materials store	1
Bicycle repair shop	6
Blacksmiths shop	10
Carpentry	8
<b>TOTAL</b>	<b>34</b>

Leisure	
Computer games	8
Billiard room	1
Gift shop	1
<b>Total</b>	<b>10</b>

Food and Drink	
Coffee shop	12
Ice cream shop	9
Frozen meat shop	4
Water shop	4
Dairy shop	3
Spice shop	2
Juice shop	1
Nut shop	1
Butcher	9
<b>TOTAL</b>	<b>45</b>

Household Items and non-food stores	
Blanket shop	2
Cleaning materials	1
plastic and nylon bags	1
Shelters shop	1
Used wood shop	1
Household goods store	23
Gas cylinders shop	8
<b>TOTAL</b>	<b>37</b>

Clothes, shoes and jewellery	
clothes shop	121
Wedding dress hire and bridal services	7
Tailor/dress making	13
Shoe shop	35
Jewellery shop	2
<b>TOTAL</b>	<b>178</b>

Closed, under construction, unknown	
Closed, unknown	150
Under construction, unknown	2
For sale/rent, unknown	27
<b>TOTAL</b>	<b>179</b>

## ANNEX 2: QUESTIONNAIRE IN ENGLISH

- 1) GPS point
- 2) Is this business place shop or stall?
  - Shop
  - Stall
 2a) Enter the address of the shop
- 3) What is the name of the business?
  - (Space to write the name of the business)
  - (No name)
- 4) What type of business is this?
  - Restaurant/bakery
  - Fruit and vegetable store
  - Mini market
  - Wedding dress hire
  - Clothes shop
  - Other shop
  - Selling animals
  - Butcher
  - Phone/internet store
  - Other (specify)
- 5) What type of structure is this business?
  - No structure (street stall)
  - Caravan
  - Tent
  - Caravan and tent combination
  - Other solid structure (Eg wooden walls)
- 6) Does this person want to carry on answering the Questionnaire  
 (This question indicates those who declined to answer any question in the survey)
  - Yes
  - No
- 7) Is this business owned by a man or a woman?
  - Man
  - Woman
- 8) Who is the owner of business?  
 Space to write name  
 Prefer not to say
- 9) What is the contact phone number for the business?
  - Space to write the number)
  - Not Available
- 10) Is the owner of this business a refugee?
  - Refugee registered and living in Za'atari
  - Refugee registered and living in the host communities
  - Jordanian national
  - Other national
- 11) (if owner is a refugee) please take down the ration card number.
  - (Space to write the number)
  - prefer not to say / Not Available
- 12) Which of the following do you have on site (select all that apply)
  - Slushie machine
  - Electric oven
  - Refrigerator
  - Deep freezer
  - Electric cooking hobs
  - Hand-washing facilities
  - Toilet facilities
  - Microwave
  - Other
- 13) What power source do you use?
  - None
  - Local power grid
  - Generator
  - Solar
  - Gas only
  - Other (specify)
- 14) Where do you get your water from for this business?
  - Free water trucking by NGOs
  - Pay for water from a private business
  - No water needs for this business
- 15) Which factors influence your choice of location for this business?
  - Services in this area
  - Availability of plot
  - Proximity to customers
  - Other (specify)
- 16) Who are your customers? (select all that apply)
  - Individuals
  - Other businesses
  - Wholesalers
  - Other (Specify)
- 17) Where do you get your stock from? (select all that apply)
  - Inside the camp
  - Mafraq governorate
  - Amman
  - Other
- 18) How often do you restock?
  - Daily
  - Weekly
  - Fortnightly Monthly
  - more than monthly

- 19) how many customers do you serve on average in the day?
  - 1-50
  - 51-100
  - Over 100
- 20) How many people work in your business?
  - Number of males
  - Number of females
- 21) Are these family members or paid employees?
  - Number of family members
  - Number of paid employees
- 22) Are these Jordanian or refugees?
  - Number of Jordanians
  - Number of refugees registered and living in Za'atari
  - Number of refugees registered and living in host communities
  -
- 23) Do you have any employee below the age of 18?
  - Yes
  - No
- 24) How long has this business been running?
  - Less than 3 months
  - 3-6 months
  - 6-12 months
  - Over one year
- 25) Do you have any other businesses in the camp?
  - Yes
  - No
- 26) If yes, how many?
- 27) (If the owner of the business is a refugee living in za'atari) How often do you visit host communities for business purposes?
  - Never
  - Daily
  - Weekly
  - Monthly
  - Other (specify)
- 28) Can you lock your business when you are not there?
  - Yes
  - No
  - Mobile stall so n/a
- 29) Do you have a water tank?
  - Yes
  - No
- 30) What kind of water storage units do you use for drinking water for this business? ( Select all that apply)
  - Jerry can
  - Buckets
  - None
  - Other (Specify)
- 31) How do you dispose of waste?
  - Outside public rubbish bin
  - Inside small plastic bin
  - Put onto street
  - Burn it
  - Other (Specify)
- 32) What does your waste consist of? (Estimated percentage %)
  - Uncooked food waste
  - Cooked food waste
  - Cardboard and paper
  - Plastics Cans and other metals
  - Other (Specify)
- 33) (If a restaurant) how often do you clean the food preparation area/equipment?
  - Daily
  - More than once per day
  - Less than once per day
  -
- 34) Do you have a fire extinguisher or fire blanket?
  - Yes
  - No
- 35) How far is this business from the nearest toilet facility?
  - have toilet in the business
  - less than 5 minutes walk
  - more than 5 minutes walk
- 36) Do you pay any fee for running this business here (eg rent for the land, market fees, etc)
  - Yes
  - No



## ANNEX 3: QUESTIONNAIRE IN ARABIC

8) من مالك هذا الموقع التجاري؟

شبكة الكهرباء المحلية

مولد

طاقة شمسية

غاز فقط

آخر (وضح)

9) ما هو رقم الهاتف المستخدم للموقع التجاري؟

فراغ لكتابة الاسم)

افضل عدم الاجابة

14) من أين تأتي بالماء لهذا العمل؟

مياه منقولة مجاناً من المنظمات

تدفع للحصول على الماء من جهات خاصه

لا حاجة للمياه لهذا العمل

10) هل مالك هذا الموقع التجاري لاجيء ؟

لا يوجد اسم

الاسم

15) أي عوامل تؤثر على اختيارك للموقع لهذه الأعمال؟

الخدمات في هذه المنطقة

توافر قطعة أرض

القرب من الزبائن

أخرى (وضح)

16) من هم زبائنك؟ (اختر كل ماينطبق)

افراد

اعمال تجاريه أخرى

تجار الجملة

أخرى (وضح)

17) من أين تحصل على بضاعتك؟ (اختر كل ماينطبق)

داخل المخيم

محافظة المفرق

عمان

أخرى

18) كم مرة يمكنك تجديد المخزون؟

يوميًا

اسبوعيا

كل اسبوعين

شهريا

أكثر من شهر

2) هل مكان العمل ثابت أم متحرك؟

ثابت

متحرك

1-2) أكتب عنوان المحل التجاري

3) ما أسم الموقع التجاري

الاسم

لا يوجد اسم

الاسم

4) ما هو نوع العمل؟

مخبز/مطعم

محل فواكه وخضار

بقاله

تأجير فساتين أعراس

محل ملابس

محلات أخرى

محلات بيع حيوانات

جزار

محل اتصالات / انترنت

أخرى (حدد)

11) إذا كان لاجيء , يرجى تسجيل رقم بطاقة المفوضية .

مواطن اردني الجنسية

مقيم من جنسية غير أردنية

12) أي من التالية توجد في هذا الموقع ؟

ماكينة العصائر المجمدة

فرن كهربائي

ثلاجة

فريزر

مواقد طبخ كهربائية

مرافق غسل اليدين

مرحاض

مايكروويف

أخرى

5) ما هو نوع البناء المستخدم في هذا الموقع التجاري ؟

لا يوجد بناء ( بسطة )

كرفان

خيمة

6) هل هذا الشخص مهتم بأن يستمر بالاجابة على هذا الاستبيان ؟

نعم

لا

7) هل هذا الموقع التجاري مملوك من قبل رجل أم إمراه ؟

رجل

أمرأه

(19) كم عدد الزبائن اللذين تخدمهم باليوم؟	(26) اذا نعم / كم عددها ؟	- أخرى (حدد)
50-1	(27) (اذا كان صاحب هذه الاعمال لاجئ يسكن في الزعتري) متى غالبا تزور المجتمعات المضيفة لأسباب العمل	(32) من ماذا تتكون النفايات الخاصة بك ؟ (نسبة تقديرية %)
100-51	- ابدا	- فضلات طعام غير مطبوخ
أكثر من 100	- يوميا	- فضلات طعام مطبوخ
(20) كم عدد الأشخاص اللذين يعملون لديك ؟	- اسبوعيا	- أوراق وكرتون
- عدد الذكور	- شهريا	- بلاستيك
- عدد الإناث	- أخرى (وضح)	- علب ومعادن أخرى
(21) هل هم أفراد من العائلة او موظفين مدفوع لهم أجر؟	(28) هل يمكن قفل عملك عندما لا تكون هناك؟	- غيره (حدد)
- عدد أفراد العائلة	- نعم	(33) ( اذا مطعم ) كم مرة تنظف منطقة وأدوات تحضير الطعام
- عدد الموظفين	- لا	- يوميا
(22) هل هم اردنيين او لاجئين؟	- بائع جوال	- أكثر من مره في اليوم
- عدد الأردنيين	(29) هل تمتلك خزان مياه؟	- أقل من مره في اليوم
- عدد اللاجئين المسجلين و يسكنون في مخيم الزعتري	- نعم	(34) هل لديك طفاية حريق أو بطانية حريق؟
- عدد اللاجئين المسجلين و يسكنون في المجتمعات المضيفة	- لا	- نعم
(23) هل لديك موظفين اقل من 18 سنه؟	(30) ما هي وحدة تخزين المياه المستخدمة لديك للشرب في هذا العمل؟ (اختر جميع الخيارات الممكنة)	- لا
- نعم	- جركن	(35) كم يبعد هذا العمل عن أقرب مرحاض؟
- لا	- دلاء (علب )	- يوجد مرحاض في هذا العمل
(24) منذ متى و هذه الاعمال جاريه ؟	- لا شيء	- أقل من 5 دقائق سيرا على الاقدام
- أقل من 3 شهور	- أخرى (وضح)	- أكثر من 5 دقائق سيرا على الاقدام
- 3-6 اشهر	(31) كيف تتخلص من النفايات؟	(36) هل تدفع أي رسوم لتشغيل هذا العمل ؟ (مثلا أجرة أرض , أجرة سوق , غيره)
- 6 – 12 شهر	- خارج الحاويات	- نعم
- أكثر من سنه	- داخل سله زباله بلاستيكيه صغيره	- ل
(25) هل لديك اي اعمال اخرى داخل المخيم؟	- على الشارع	
- نعم	- حرقها	
- لا		