

ASSESSMENT OF THE JORDANIAN MARKETPLACE



Basic Needs and Shelter Working
Groups - Jordan
Multi-Market Assessment
Jordan 2018

Acknowledgements

This report was authored by Cassandra Welch of the United Nations High Commissioner for Refugees (UNHCR) and Elias Jourdi of Norwegian Refugee Council (NRC). Writing, analysis, and editing assistance was provided by Colfax Phillips, Nisreen AlSoudi, Juliette Stevenson, and Mais AlSuradi of UNHCR.

The Market Assessment Steering Committee Members include the chairs of the Basic Needs Working Group, Food Security Working Group, and Shelter Working Group: Moath Jafar, Agency for Technical Cooperation and Development (ACTED); Fabiana Maffei, Première Urgence – Aide Médicale Internationale (PU-AMI); Mohammad Ismail and Erin Carey, the World Food Programme (WFP); Elizabeth Barnhart and Vincent Dupin, UNHCR.

The Market Assessment Taskforce members include Mohamed Al-Awareh, Care; Tamsin Blake, Medair; Rawan Deranieh, PU-AMI; Samuel Brett, REACH; Kiri Harper, World Relief Germany; Erin Carey, WFP; and Firas Alsagban, Anna Gaunt, and Ahmad Majali, UNHCR.

The primary data for the report was collected by Anwar Al Sheyab and Widad Al Tamimi, Care; Deema Abdllah, Medair; Rawan Deranieh, PU-AMI; Hazim Alrawashdeh, REACH; Nashat Mazahreh and Marewa Khamees, World Relief Germany; Amr Abuayyas, Ahmad AlShibi, Ahmad Hindi, Colfax Philips, Ibraheem Abu-Siam, Nisreen AlSoudi, Rasha Batarseh, Sophia Ning, and Yasmin Sukarieh, UNHCR. Daniel Vulanovic and Sarah Winton, UNHCR, prepared the shelter data set for analysis.

CONTACT US

Cash Based Interventions Unit

Email : Joramdat@unhcr.org

COVER PHOTOGRAPH: WORKERS OFF-LOADING CORN AT THE AMMAN WHOLESALE MARKET
M. Hawari/2017

Table of Contents

EXECUTIVE SUMMARY	7
BACKGROUND	7
OBJECTIVE	8
KEY FINDINGS	8
<i>Retail Market</i>	8
<i>Shelter Market</i>	8
RECOMMENDATIONS	10
<i>Retail</i>	10
<i>Shelter</i>	10
1. INTRODUCTION	14
1.1 BACKGROUND	14
1.1.1 <i>Impact of the Syrian Refugee Crisis on the Jordanian Economy</i>	14
1.1.2 <i>Humanitarian Response – Cash-Based Interventions</i>	15
2. METHODOLOGY	17
2.1 DATA COLLECTION – RETAIL	17
2.1.1 <i>Data Sources</i>	17
2.2 DATA COLLECTION – SHELTER	19
2.2.1 <i>Data Sources</i>	19
2.3 LIMITATIONS	20
2.3.1 <i>Retail sector</i>	20
2.3.2 <i>Shelter sector</i>	20
3. MARKET – RETAIL	22
3.1 SUPPLY CHAIN	22
3.1.1 <i>Poultry</i>	23
3.1.2 <i>Cucumbers</i>	24
3.1.3 <i>Rice</i>	27
3.1.4 <i>Hygiene Products</i>	29
3.2 MARKET: SUPPLY, DEMAND, PRICING	30
3.2.1 <i>Supply and Demand – Retailers’ Perspective</i>	31
3.2.2 <i>Supply and Demand – Wholesalers’ Perspective</i>	34
3.2.3 <i>Price and Expenditure</i>	35
3.2.4 <i>Hygiene Products</i>	36
3.3 BORDER CLOSINGS	36
3.4 CASH ASSISTANCE BENEFICIARIES	38
3.4.1 <i>Market Availability</i>	38
3.4.2 <i>Refugee Purchasing Habits</i>	38
4.1 OVERVIEW	40
4.2 SCOPE OF THE SYRIAN REFUGEE HOUSING MARKET	41
4.3 REFUGEE HOUSING MARKET INDICATORS	42

4.3.1 Housing availability (demand and supply)	42
4.3.2 Housing affordability (rental prices)	46
4.3.3 Housing adequacy (crowdedness, housing conditions).....	52
4.4.1 Movement of Syrian Refugees	56
4.4.2 Eviction.....	57
ANNEX A. SHELTER TABLES - DISTRICT LEVEL ANALYSIS	61
ANNEX B. REPORTED RENTAL PRICES IN SELECT DISTRICTS IN JORDAN (2015 – 2017)	68
ANNEX C. HOME VISITS DATA SET	71
APPENDIX A	73
APPENDIX B	75
APPENDIX C	76

List of Figures, Tables, and Boxes

Figures

Figure 1: Retail Respondents by Gender	17
Figure 2: Wholesaler Respondents by Type of Goods Sold	17
Figure 3: Number of Retailers Interviewed by Shop Type.....	18
Figure 4: Number of Syrian Refugees Living in Reference Market Localities	19
Figure 5: Poultry Meat Supply Chain	24
Figure 6: Most Common Fruit and Vegetables Refugees Purchase at Fruit and Vegetable Shops	25
Figure 7: Cucumber Supply Chain.....	26
Figure 8: Most Common Dry Good Products Refugees Purchase at Retail Dry Good Shops	27
Figure 9: Rice Supply Chain	28
Figure 10: Changes in Demand for Hygiene Products in the Past Year	29
Figure 11: Hygiene Products Supply Chain.....	30
Figure 12: Percentage of Retailers' Reporting a Change in Number of Customers over the Past Five Years by Locality.....	32
Figure 13: Percentage of Retailers' Reporting a Change in the Number of Customers over the Past Five Years by Shop Type.....	32
Figure 14: Perceived Reasons for Change in Marketplace Size.....	33
Figure 15: Retailers' Perception of Supply, Price, and Demand of Select Core Goods.....	33
Figure 16: Percentage of Wholesalers Reporting a Change in the Number of Buyers in past 5 years	34
Figure 17: Percentage of Wholesalers Reporting a Change in the Number of Sellers in past 5 years	34
Figure 18: Top 3 Issues Affecting the Wholesale Market as Ranked by Wholesalers	34
Figure 19: Food Basket Average Cost, 2016 – 2017 (in JOD).....	35
Figure 20: Price of Cucumbers, 2011 – 2016 (in JOD)	35
Figure 21: Consumer Price Index for Food, 2012 – 2017	36
Figure 22: How Syrian Refugees Household's Acquire Food by Category.....	38
Figure 23: Density of Syrian Refugee Population in Jordan.....	41
Figure 24: Change in Housing Market Indicator, 2012 -- 2016	42
Figure 25: Average Expenditure on Housing, 2010 and 2013	47
Figure 26: Average Rent Reported by Syrian Refugees (Irbid, Mafrqa, Jerash, Aljoun)	48
Figure 27: Average Rent Reported by Syrian Refugees (Amman, Zarqa, Madaba, Balqa)	48
Figure 28: Average Rent Reported by Syrian Refugees (Aqaba, Tafila, Karak, and Maan).....	49
Figure 29: Correlation between Rent Price and Housing Condition	49
Figure 30: Average Condition of Housing Score by Region.....	50
Figure 31: Distribution of Syrian Refugee Households by Number of Rooms	50
Figure 32: Impact of Type of Rental Agreement on Rent.....	52
Figure 33: Comparison of Housing Indicators – Syrian vs. National	52
Figure 34: Percentage of Overcrowding by Governorate.....	53
Figure 35: Average Condition Score Change per Governorate, 2015 and 2017	54
Figure 36: Percentage Change in Distribution of Condition Score.....	55
Figure 37: Disaggregated Condition Score by Overcrowding	55
Figure 38: Percentage of Syrian Refugees Reporting Moving per Governorate.....	56
Figure 39: Change in Percentage of Refugees' Reasons for Moving	57

Figure 40: Percentage of Refugees Perceiving a Threat of Eviction by Governorate.....	58
Figure 41: Percentage of Households Paying Rent by Debt or Work/Saving by Reported Level of Threat of Eviction	58

Tables

Table 1: Rental Housing Need and Attribution	43
Table 2: Percentage of Demand for Housing Attributed to Syrian Refugees by District	44
Table 3: Supply of Rental Housing and Vacancy Rate by Governorate.....	45
Table 4: Distribution of Refugees per Governorate (Data Sets 2015 and 2017)	72

Boxes

Box 1: Market Assessments	7
Box 2: Retailer and Wholesaler Perspective: Non-Cash Assistance	31

Executive Summary

Background

Markets play a central role in the lives of refugees. Markets provide refugees with the goods and services needed for survival in the short-term, and influence their ability to thrive in the long-term. The moment Syrian refugees arrived in Jordan, they entered the market as both consumers and sellers.

Markets are also at the core of cash-based interventions. Cash-based assistance seeks to meet non-camp based refugees' basic needs by enabling them to access local markets, while at the same time supporting the local economy. A well-functioning and expandable market is an integral part of the success of any cash-based assistance.

The Syrian refugee crisis impacted all segments of the Jordanian market. The arrival of upwards of 655,000 refugees transformed Jordan's communities and marketplace.¹ The crisis closed traditional trade routes and shook investors' confidence in the economy. The International Monetary Fund (IMF) estimates that the Jordanian economy lost one percent of GDP per year of the crisis due to loss in exports and investment.²

UNHCR and the Norwegian Refugee Council, in coordination with the Basic Needs and Shelter Working groups, embarked on this Market Assessment to better understand how the Jordanian market functions and how the market has responded in the past five years to the Syrian refugee crisis. The Assessment specifically focused on the retail and shelter sectors. This second Market Assessment comes five years after the initial UNHCR Market Assessment³ and six years after the first cash assistance was provided to Syrian refugees.⁴ With the number of Syrian refugees entering Jordan stabilized, it is time to reassess market conditions and the continued appropriateness of cash-based interventions.

Box 1: Market Assessments

Market Assessments analyse how markets function and gauge the impact of a crisis on a market. This analysis informs if cash assistance is the appropriate intervention to assist refugees in a crisis situation. Market Assessments seek to answer the following questions: Are markets robust enough for a cash-based intervention? How would the market respond to an increase in demand caused by an infusion of cash? Would an influx of cash cause a distortion in the market? Do existing markets supply the goods and services needed by persons of concern at an appropriate price?

Market Assessments are often conducted at the beginning of a crisis to ensure that cash assistance is the proper response, during the intervention to see if any adjustments need to be made, and at the end of the intervention to evaluate the impact on the targeted community.

¹ There are currently refugees from 41 different nationalities living in Jordan, with a total number of refugees in Jordan at 736,357 as of 15 December 2017.

² International Monetary Fund (IMF), Jordan Selected Issues, IMF Country Report No. 17/232, 7 June 2017.

³ UNHCR conducted a Market Assessment in 2012 at the start of the refugee crisis.

⁴ UNHCR has provided cash assistance to non-Syrian refugees in Jordan since 2008.

Objective

The objectives of the Market Assessment are two-fold:

To determine if cash-based assistance remains an appropriate response to the Syrian refugee crisis. For the retail sector, the assessment focused on the ability of the Jordanian market to respond to the pressures placed on it by the crisis and the effect it had on the supply chain for core goods including the impact on demand, supply, and price. For the shelter sector, the assessment provides a greater understanding of the housing market with a focus on the Syrian refugee population.

To inform decision-making in humanitarian programming, ensuring interventions are designed to support refugees to access safe and secure housing, while supporting a positive impact on the local market and host communities.

Key Findings

Retail Market

To date, the retail marketplace has shown remarkable resilience in responding to the refugee crisis. The food and hygiene sectors have withstood the increase in demand from refugees without massive disruptions in supply and large fluctuations in price. However, the research from interviews with over one hundred market actors at every stage of the supply chain reveals a struggling marketplace. While the experience of market actors indicates that providing refugees with unconditional cash assistance had, and will continue to have, a positive effect on local markets, the retail marketplace is still reeling from other aspects of the Syrian crisis.

- 1) Cash assistance continues to be an appropriate intervention to support Syrian refugees and has not caused distortion in the food and hygiene marketplace.
- 2) The supply chain for core goods has the ability to expand quickly to meet the demand for core items.
- 3) Food prices for most core goods have remained steady over the past five years despite border closings and an increase in the refugee population.
- 4) The Syrian and Iraqi border closings have had a detrimental impact on market actors by reducing imports and exports, and impacting supply routes to Turkey and Europe.
- 5) Small and medium-sized retailers find non-cash assistance (e.g., food vouchers)⁵ to be an impediment to having refugees as customers, as refugees can only use food vouchers in certain shops.

Shelter Market

Seven years into their displacement to Jordan, seventy-eight percent of the total Syrian refugee population live in urban host communities. These refugees are faced with increasing economic pressure to meet their basic needs, including the most essential need for safe and secure housing. Humanitarian actors have struggled since the onset of the crisis with a lack of accurate market data on housing, and have relied mostly on qualitative data from focus group discussions and key informant interviews to shape their interventions. The completion of the Population and Housing Census in 2015 by the Department of Statistics (DoS) of Jordan and the secondary data collected through

⁵ Non-food items (NFI) assistance was not mentioned by retailers as an issue or concern.

home visits in the period between 2015 and 2017⁶ provide an opportunity to improve knowledge of the housing market with a focus on the Syrian refugee population.

The Assessment provides an understanding of the rental housing market and highlights important trends at the governorate and district level, where possible.

- 1) The housing market in Jordan showed slowed growth in the past three years (2015 -- 2017), the yearly supply of housing units and the median price of housing are the lowest in five years. Housing prices spiked following the Syrian refugee influx in 2012 through 2014, with a 25% increase from pre-crisis levels. The Consumer Price Index for housing shows prices continuing to increase on a yearly basis, but at significantly lower rates. This trend is expected to continue in 2018.
- 2) While housing prices at the national level continue to increase, the average reported rent by Syrian refugees between 2015 and 2017 has decreased. Districts where refugees have the highest share in the demand for rental housing are also where refugees have reported the most significant decrease in rental prices (districts of Jerash, Mafraq, Irbid, and Ajloun). This is due to a combination of factors, such as overpricing by landlords in 2013 -- 2014, deteriorating housing conditions, refugees living in smaller houses, and refugees' improved knowledge of the housing market.
- 3) Syrian refugees' share of the rental market is estimated at 21%, with levels varying by governorates. Mafraq has the highest share at 63%, followed by Irbid (21%), Maan (28%), and Madaba (29%). The largest refugee population (43%) is located in the urban districts of Irbid and Amman, where the share of Syrian refugees in the rental market is relatively low and does not significantly impact rental housing demand. However, in 27 districts (out of 89) Syrian refugees are key drivers of demand for rental housing, with over one-third of the demand attributed to them.
- 4) There is a shortage in the supply of rental housing in almost half of the 89 districts of Jordan. One-third of the Syrian refugees reside in 17 districts that have both a large gap in the supply and a significant share of the demand for rental housing attributed to Syrian refugees. As a result, these districts are the most vulnerable to price inflation and competition over rental housing. Of the 17 districts, the ones with the largest number of Syrian refugees are Ramtha, Bani Obaid, Sahab, Wadi Essir, Mafraq Qasabat, and Badia Shamalia.
- 5) Syrian refugees, particularly in the north of Jordan, increasingly depend on social networks in their search for housing. Access to information through established social networks is a key factor helping refugees find better and cheaper housing.
- 6) The overall housing conditions of refugees are deteriorating. Forty-one percent of Syrian refugees in Jordan have a combination of two or more of the housing vulnerabilities which include insufficient ventilation, dampness, leaking walls, poor hygiene conditions, and privacy concerns.
- 7) The Syrian refugee population is extremely mobile across all governorates. They move mostly in search of better housing conditions (including cheaper accommodation), and because they are forced to due to eviction (increase from 2.5% to 9% in the past three years). Refugee households are increasingly being evicted in Aqaba, Amman, and Ma'an. When reporting on the threat of eviction, only one percent of households report having received a written eviction notice.
- 8) Refugees in debt are twice as likely to be evicted, highlighting the relevance of debt and economic vulnerability in protection/prevention against forced evictions.
- 9) Refugees are increasingly renting for shorter periods of time and without any form of lease agreement.

⁶ Between 2015 and 2017, approximately 160,000 home visits were conducted. An average of 55,000 home visits per year.

Recommendations

Retail

Below are recommendations for the following actors to consider:

National and international humanitarian actors

- Support public outreach efforts to utilize the media and other information outlets to raise awareness among policymakers, employers, and general public about the positive impact that Syrian refugees can and are having on the market.
- Develop public outreach messages that counter the narrative that Syrian refugees have caused massive disruption to the market.
- Review the impact that partnerships with large retailers/malls for cash and non-cash modalities (e.g., vouchers, mobile money etc.) may have on smaller retailers and wholesalers, to see if any of the potential negative impacts can be mitigated.

Donors and the international community

- Continue to support cash-based interventions as prescribed under The Grand Bargain.⁷
- Fund research on the impact of cash-based interventions on the local and national economy in Jordan.

Shelter

Below are recommendations for the following actors to consider:

“Rent levels are not too high, poverty levels are.” – UNHABITAT, 2011

National and international humanitarian actors

- Complement multipurpose cash assistance with interventions that ensure essential housing outcomes such as security of tenure and adequate housing conditions are achieved.
- Communicate to refugees, through field offices, outreach channels (e.g., SMS, helpline, Community Support Committees) and case managers, housing market information including average rent prices and availability/access to services such as hospital, schools, and markets.
- Ensure the design of cash programming, whether conditional or unconditional, is tailored to the specifications of the local housing market. This is especially important in districts with significant rental housing supply deficit and a high demand attribution to Syrian refugees:
 - Ensure close monitoring of rental prices and quality of housing.
 - Include rent control language in lease agreements between beneficiaries and landlords, based on the available rental market data to avoid any negative impact on the local housing market.
 - Equally support Jordanians and other nationalities. In areas where only Syrian refugees are supported, the host community and other nationality groups will be disadvantaged in their access to housing. This

⁷ The Grand Bargain is an agreement between more than 30 of the biggest donors and aid providers. The Grand Bargain includes a series of changes in the working practices of donors and aid organisations that would deliver an extra billion dollars over five years for people in need of humanitarian aid. These changes include gearing up cash programming, greater funding for national and local responders and cutting bureaucracy through harmonised reporting requirements.

is the case in Mafraq, where housing vulnerabilities are the highest and the ratio of refugees-to-Jordanians in the local population is the greatest.

- Prioritize multipurpose cash assistance and shelter-specific assistance to households with high levels of debt per capita, as they are the most prone to evictions.

Donors and the international community

- Prioritize funding for evidence-based programs that address affordability, housing conditions, and tenure security of Syrian refugees in the host communities. Economic vulnerabilities of the Syrian refugees can only be reduced once they have a safe and secure place to live.
- Invest in programs that support low-cost incremental housing. This adds value to the housing market while benefiting vulnerable tenants, and is not just limited to the basic transfer of cash.
- Support the Government of Jordan and its institutions in the development of the affordable/low-income housing strategy and sector.

Government of Jordan

- Increase incentives for the development of affordable and low-cost housing. In addition to housing market developers, target development efforts towards the wide base of small-scale, middle-income landlords who incrementally build their properties. Support these landlords to bring these housing units to the market faster.
- Decentralize the monitoring of housing market indicators to the local level where possible (district, sub-district, and neighbourhood) and define clear, affordable rental market indicators.

Abbreviations

BNG	Basic Needs Working Group
CBI	Cash-Based Intervention
CPI	Consumer Price Index
DOS	Jordan Department of Statistics
HPC	Housing and Population Census
HUDC	Housing and Urban Development Corporation
HEIS	Housing Expenditure and Income Survey
IMF	International Monetary Fund
JOD	Jordanian Dinar
KII	Key Informant Interview
MAT	Market Assessment Taskforce
MEB	Minimum Expenditure Basket
MFA	Monthly Financial Assistance
MOA	Ministry of Agriculture
NFIs	Non Food Items
PDM	Post-Distribution Monitoring
SWG	Shelter Working Group
UNHCR	United Nations High Commissioner For Refugees
VAF	Vulnerability Assessment Framework
WASH	Water, Sanitation and Hygiene
WFP	World Food Programme

1. Introduction



©NRC/ H. Amri

1. Introduction

1.1 Background

The protracted Syrian refugee crisis transformed Jordan's social and economic landscape. Since the start of the Syrian civil war in 2011, thousands of Syrian refugees have left their country to find safety in Jordan. It may take decades for Syria to recover from the destruction caused by the ongoing conflict. In the meantime, hundreds of thousands of the 5.3 million refugees that fled Syria are now making their home in Jordan. As of December 15, 2017, there are more than 655,000 registered Syrian refugees living in Jordan. A vast majority of Syrian refugees live alongside their host communities in urban and rural areas, with only nineteen percent living in designated refugee camps.

1.1.1 Impact of the Syrian Refugee Crisis on the Jordanian Economy

Jordan is a lower middle-income country⁸ with a population of 9.5 million people, most of whom (84%) live in urban areas. Jordan's economy is one of the smallest in the Middle East. Additionally, Jordan has limited natural resources and is one the top ten most water scarce countries in the world. The services sector, including a robust tourism sector, is the largest economic sector, followed by industry, remittances, agriculture, and foreign assistance. Since 2012, Jordan's economy has struggled to absorb the economic shocks from wars on two borders disrupting trade routes, shaking investor confidence, and lowering revenue from tourism. At the same time, the economy struggled with the rising costs of importing food and oil.⁹

Against the backdrop of a struggling economy, hundreds of thousands of Syrian refugees sought safety in Jordan. These refugees are living in cities and towns throughout Jordan. They rent apartments, buy groceries in local marketplaces, access health services, send their children to public school, and enter both the formal and informal labour force.

"Refugees contribute to local economies by bringing new skills and resources, as well as increasing production capacity and consumption demand. Such forces can stimulate an expansion of the host economy."

WANA Institute 2015

The long-term impact of the Syrian refugee crisis on the Jordanian marketplace is still largely unknown, as it is difficult to separate overall economic trends in the marketplace from the impact that thousands of refugees have had on the market.

⁸ In 2017, Jordan was re-classified by the World Bank as a lower-middle-income country from a 2016 classification of upper-middle-income country. The World Bank attributes the change in classification to an upward revision of Jordan's population including taking into account Syrian and Iraqi refugees; a slowdown in real GDP growth; and low inflation.

⁹ The price of oil in Jordan was severely impacted by the break in the Egyptian gas pipeline in 2012.



©UNHCR/M. Hawari

A 2017 IMF Jordan Country report found that the Syrian refugee crisis and regional conflicts negatively impacted Jordanian Gross Domestic Product, mostly due to the negative impact on exports and investment.¹⁰ However, the IMF also found the negative impact of the crisis on the Jordanian economy is decreasing as the influx of Syrian refugees subsides and aggregate demand increases. The IMF suggests that a possible increase of new capital and workers could boost informal sector output. The WANA Institute, a non-profit policy think tank based in Amman, argues that Syrian refugees could be a potential asset to the Jordanian economy by helping grow the economy.

1.1.2 Humanitarian Response – Cash-Based Interventions

Cash assistance is helping tens of thousands of Syrian refugees survive by providing for their basic minimum needs. Cash assistance aimed at social protection and basic needs can also have a positive effect on Syrian refugee's ability to integrate into the Jordanian marketplace. Through cash assistance Syrian refugees spend

money in local markets in support of the local economy, strengthening relationships between refugees and host community populations.¹¹

Jordan is on the cutting edge of cash-based interventions. In 2016, UNHCR launched the Common Cash Facility (CCF), a multi-partner platform for cash delivery. The CCF utilizes EyeCloud®, a secure and encrypted network connection that enables refugees' biometric data to be verified at an ATM machine through a link back to UNHCR's iris database.

The CCF platform delivers more than 90 percent of the cash assistance provided to the most vulnerable refugees in Jordan who live outside camps.

¹⁰ International Monetary Fund (IMF), *Jordan Selected Issues*, IMF Country Report No. 17/232, 7 June 2017.

¹¹ Overseas Development Institute (ODI), *A Promise of Tomorrow : the Effects of UNHCR and UNICEF Cash Assistance on Syrian Refugees in Jordan*, October 2017.

2. Methodology



©UNHCR/ M. Hawari

2. Methodology

2.1 Data Collection – Retail

A Market Assessment Steering Committee, made up of the chairs of the Basic Needs, Food Security, and Shelter Sectors, provided guidance and input throughout the process. The *UNHCR Multi-sector Market Assessment: Companion Guide and Toolkit*¹² served as the main reference guide for the Market Assessment. The Basic Needs Sector Working Group¹³ formed a Market Assessment Taskforce¹⁴ to lead data collection efforts, including adapting the assessment tools to the Jordan context, conducting field research, and reviewing the key observations and findings.

2.1.1 Data Sources

A two-stage cluster sampling technique was used to gather data on supply and demand of core goods. In the first stage, reference markets were identified (see reference markets section). In the second stage, retailers were chosen through a systematic random sampling method.

Figure 1: Retail Respondents by Gender

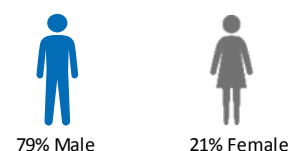
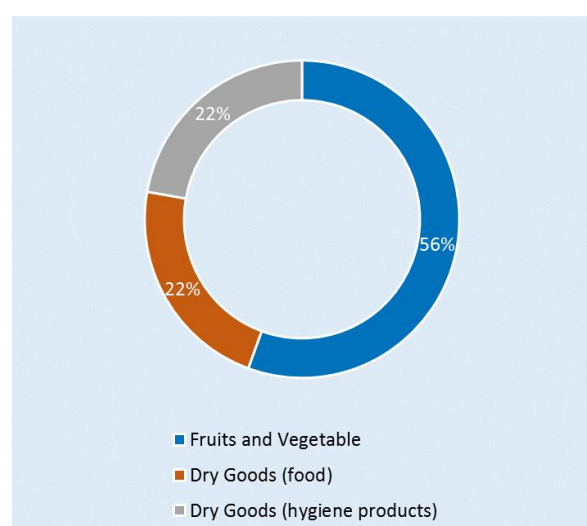


Figure 2: Wholesaler Respondents by Type of Goods Sold



Sixty-six interviews were conducted with retailers in the following types of shops: butchers (chicken), fruit and vegetable shops, pharmacies and hygiene shops, supermarkets and hypermarkets, and small shops.

An additional twenty-one key informant interviews were conducted with fruit and vegetable, dry goods (food), and dry goods (hygiene products) wholesalers in the reference markets.

The data collection team was composed of fourteen members of the Market Assessment Taskforce. The team participated in a data collection workshop in Amman in early October before conducting the field research. Tablets, using KoBo Toolbox¹⁵, were used for data collection.

¹² <http://www.unhcr.org/protection/operations/593e856e7/multi-sector-market-assessment-companion-guide-toolkit.html>

¹³ The Basic Needs Sector Working Group brings together partners from camp and non-camp settings working on the delivery of basic needs items, including cash assistance.

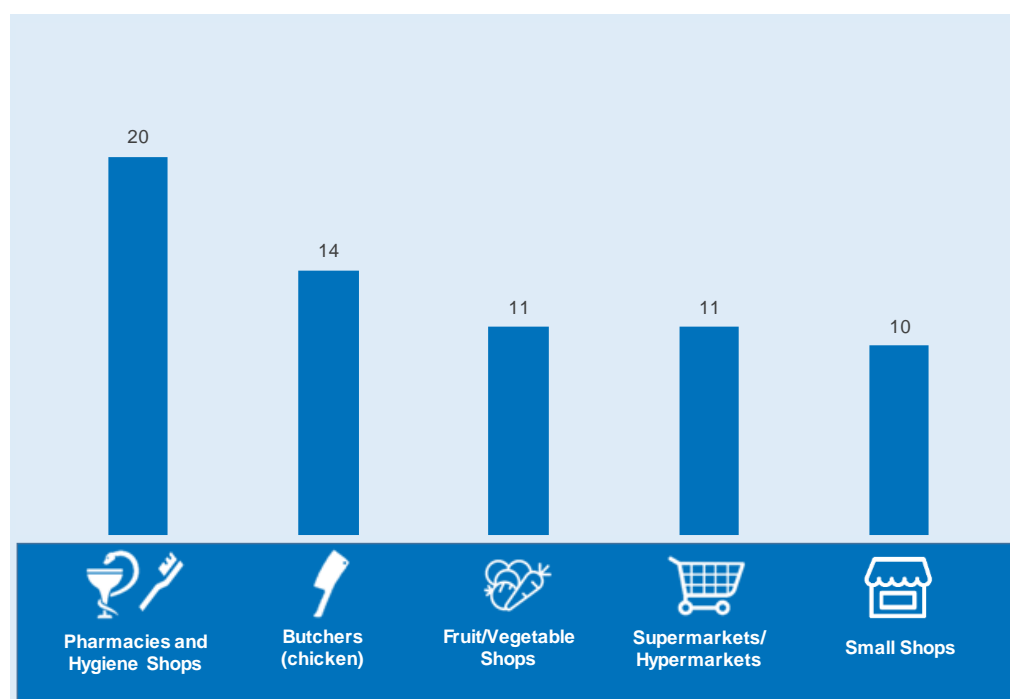
¹⁴ Market Assessment Taskforce organizations include: Care, Medair, Norwegian Refugee Council, PU-AMI, REACH, World Relief Germany, and UNHCR.

¹⁵ KoBo Toolbox is an open source suite of tools used for data collection and analysis.

Reference Markets

Reference markets were selected based on the size of the Syrian refugee population in the locality and the geographical location.¹⁶ The top ten localities where the most Syrian refugees live were chosen in addition to Karak, which has one of the largest Syrian refugee populations in the south of Jordan. These 11 localities – Irbid, Ramtha, and Mafraq (located in north Jordan); Almadina, Basman, Swaileh, Sahab, Marka, and Wadie Essier (located in the Amman governorate in central Jordan), and Karak (located in south Jordan) -- represent 35% of the total Syrian refugee population in Jordan.

Figure 3: Number of Retailers Interviewed by Shop Type



Basket Core Goods

The basket of core goods was selected from Jordan's Minimum Expenditure Basket (MEB). The MEB was first established for Syrian refugees in 2014 by an inter-agency cash working group. The MEB calculates the cost of living to estimate how much assistance a Syrian refugee within Jordan needs each month in order to meet minimum needs and live a dignified life. The MEB assessment is updated annually. A list of products comprising the basket of core goods can be found in Appendix A.

Price data on food products came from the 2017 MEB. Data on consumers' spending habits was derived from the 2017 Vulnerability Assessment Framework Baseline for Jordan.¹⁷

¹⁶For the purposes of the Market Assessment, Jordan was divided into 3 regions – North (Aljoun, Irbid, Jarash, Mafraq) ; Central (Amman, Balqa, Madaba, Zarqa) ; and South (Aqaba, Karak, Ma'an, Tafilah)

¹⁷ The Vulnerability Assessment Framework assigns each refugee family an overall vulnerability score in a number of critical sectors, such as basic needs, education, food security, health, shelter, water and sanitation. The VAF also measures poverty indicators such as predicted family expenditures, debt, ratios, and income. Lastly, it measures protection indicators through questions about child labour, early marriage, begging, and other negative coping strategies.

Figure 4: Number of Syrian Refugees Living in Reference Market Localities



*Amman includes the following localities: Almedina, Basman, Marka, Sahab, Sweileh, Wadi Essier,
Source: UNHCR proGres level 4 data as of 1 August 2017

2.2 Data Collection – Shelter

The assessment of the housing market for Syrian refugees is based on secondary data available on housing across all governorates in Jordan.¹⁸ Rental housing market demand and supply analysis was completed with guidance and advice from experts of the housing sector in Jordan (including the Housing and Urban Development Corporation). The indicators used in the analysis on affordability and adequacy are based on existing definitions from Housing and Urban Development Corporation (HUDC) and the Shelter Working Group (SWG).

2.2.1 Data Sources

The sources of the secondary data used in this document include:

- Vulnerability Assessment Framework (VAF) Home Visits: Data collected at household level using a multisector questionnaire by UNHCR and its partners across Jordan. The data set used is from visits conducted in years 2015, 2016, and 2017. The data set was cleaned to ensure consistency throughout the three years to reflect updates in the VAF data collection tool. The data was also disaggregated to geographical hexagons of 5km, allowing analysis of the data at the district level. The distribution of the data can be found in Annex C.

¹⁸ However, findings presented in this document were found to be in line with the outcomes of refugee tenants and landlord focus group discussions conducted by NRC in the northern governorate of Irbid in September 2017.

- DOS HPC 2015: Data provided by the DOS from the census completed in 2015, including district-specific data on the Jordanian population, housing occupancy, tenure, conditions, and rental prices.
- DOS for consumer price index and data related to housing, income, and expenditure for the period of 2010 -- 2013.
- UNHCR information sharing portal for Syrian refugee population figures.¹⁹
- HUDC for definitions and information on housing market indicators.
- Civil Status and Passports Department (CSPD) for data related to population growth.

2.3 Limitations

2.3.1 Retail sector

- Data from market actors is self-reported and may contain self-reporting bias.
- Data from the VAF baseline is self-reported and may contain self-reporting bias.
- For retailer data, cluster sampling tends to have higher sampling bias.
- There is a bias toward licensed retailers, as many of the informal markets were not willing to be interviewed due to concerns of potential government crackdown on unlicensed markets.
- Retail interviews on poultry were conducted exclusively with stand-alone butchers that sold chicken and not from butchers inside supermarkets and/or hypermarkets. This may affect data regarding food vouchers, which for the most part are used in larger supermarkets.

2.3.2 Shelter sector

- Data used at the household level is self-reported and may contain self-reporting bias.
- In the absence of specific data on rental housing, the market (rental housing) analysis was estimated using available data rather than true values.
- The analysis of district level data is based on the administrative definition of districts used by the GoJ, linked with geospatial data provided by UNHCR in hexagons (5km). Hexagon ranges extending over more than one administrative district border were considered to be in the district with the largest overlap.
- The informal housing market (defined as any space that was not intended for housing purposes such as shops, garages, basements, but were rented out by their owners) was not included in the analysis because of the absence of specific data or estimation about it.

¹⁹ <http://data.unhcr.org/syrianrefugees/regional.php>

3. Market - Retail



©UNHCR/M. Hawari

3. Market – Retail

Jordan has a rich history of commerce dating back thousands of years. Jordan's strategic position at the crossroads of Africa, Asia, and Europe made it a key trading route in ancient times (known as the Spice Route). Today, the marketplace or *souk* tradition continues with most towns and cities hosting bustling marketplaces with numerous small shops, indoor and outdoor vegetable markets, butchers, pharmacies, and, in the larger cities, national and international hypermarkets such as the Sameh Group, Cozmo Group, Carrefour, Safeway, and Stop and Shop.

3.1 Supply Chain



The supply chain in Jordan includes hundreds of market actors including importers, distributors, and wholesalers, as well as thousands of points of sale. At the Amman wholesale fruit and vegetable market alone, the World Union of Wholesale Markets estimates there are over 5,000 businesses on site and 7,000 daily visitors. To better understand supply chains in Jordan and the capacity of the Jordanian market to meet increases in demand, three core food items from the MEB basket of goods were chosen to follow along the supply chain. The core food items – poultry, cucumbers, and rice – represent key commodities within the market and are staples in the Jordanian and Syrian diet. The assessment also looked at the supply chain for hygiene products based on the WASH MEB.



©UNHCR/M. Hawari

3.1.1 Poultry 🐔

Jordan is a large producer and consumer of poultry meat. The supply chain is dominated by four large poultry companies, which control roughly sixty percent of the market and own integrated production facilities with hatching and breeding farms, broiler farms, and slaughterhouses.²⁰ Small and medium farmers rely on brokers to distribute poultry products to small private slaughterhouses. The closing of the Iraqi-Jordanian border particularly affected the poultry supply chain, as Iraq was a principal trading partner for the industry.

In 2017, Jordan produced 250,000 metric tons (MT) of poultry, the same production level as in 2016 and 2.04% higher than production levels in 2015. The same year, Jordan exported 10,000 MT of poultry and imported 55,000 MT of poultry.²¹ Domestic consumption of poultry meat has increased significantly in the past 10 years, from 202,000 MT in 2007 to 295,000 MT in 2017.²² Per capita consumption of poultry in Jordan is higher than the mean of poultry consumption in many developed countries.²³

A mix of trade union pressure and government intervention ensures that the price of chicken does not dramatically increase in the short-term. In May 2017, news sources reported that the Government of Jordan imposed a price ceiling for poultry meat after public outcry over price increases and poultry union pressure.²⁴



²⁰ FAO (2015)

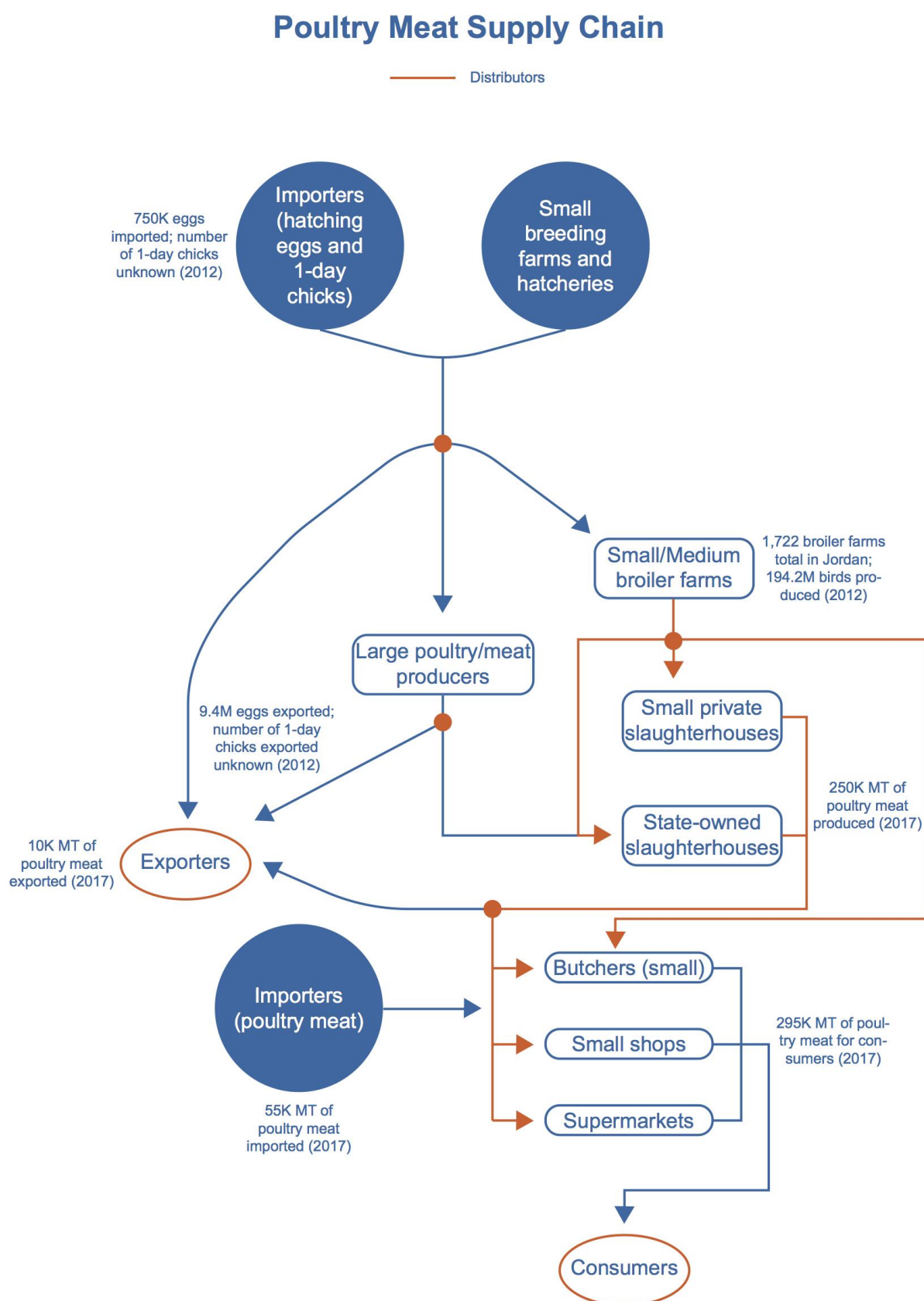
²¹ Indexmundi, 2017. <https://www.indexmundi.com/agriculture/?country=jo&commodity=broiler-meat&graph=exports>

²² Indexmundi, 2017. <https://www.indexmundi.com/agriculture/?country=jo&commodity=broiler-meat&graph=domestic-consumption>

²³ Food and Agriculture Organization of the United Nations (FAO) and European Bank for Reconstruction and Development, Water along the food chain: An analytical brief of selected food chains from a water perspective, 2015, <http://www.fao.org/3/a-i4608e.pdf>

²⁴ Jordan Times, 'Price of chicken set at maximum of JD2 per kg', 29 May 2017, <http://www.jordantimes.com/news/local/price-chicken-set-maximum-jd2-kg>

Figure 5: Poultry Meat Supply Chain



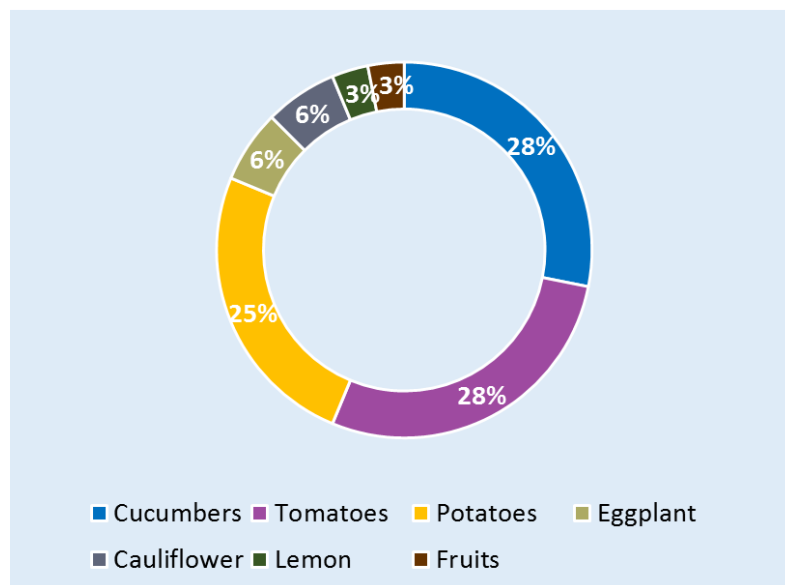
* External Factors impacting the supply chain include: union pressures, Iraqi and Syrian border closings, increasing consumption trends, and natural environment and resources (lack of water).

Source: GOJ Department of Statistics, 2017; FAO report: *Water Along the Food Chain*, 2015; *Indexmundi*, 2017.

3.1.2 Cucumbers

The cucumber supply chain revolves around eight municipality wholesale markets.²⁵ Almost all (90%) of Jordanian farmers sell cucumbers directly to one of these markets. Small farms sell their cucumbers through middlemen, who sell them to the wholesale markets. An auction process determines the selling price on a daily basis.²⁶

Figure 6: Most Common Fruit and Vegetables
Refugees Purchase at Fruit and Vegetable Shops



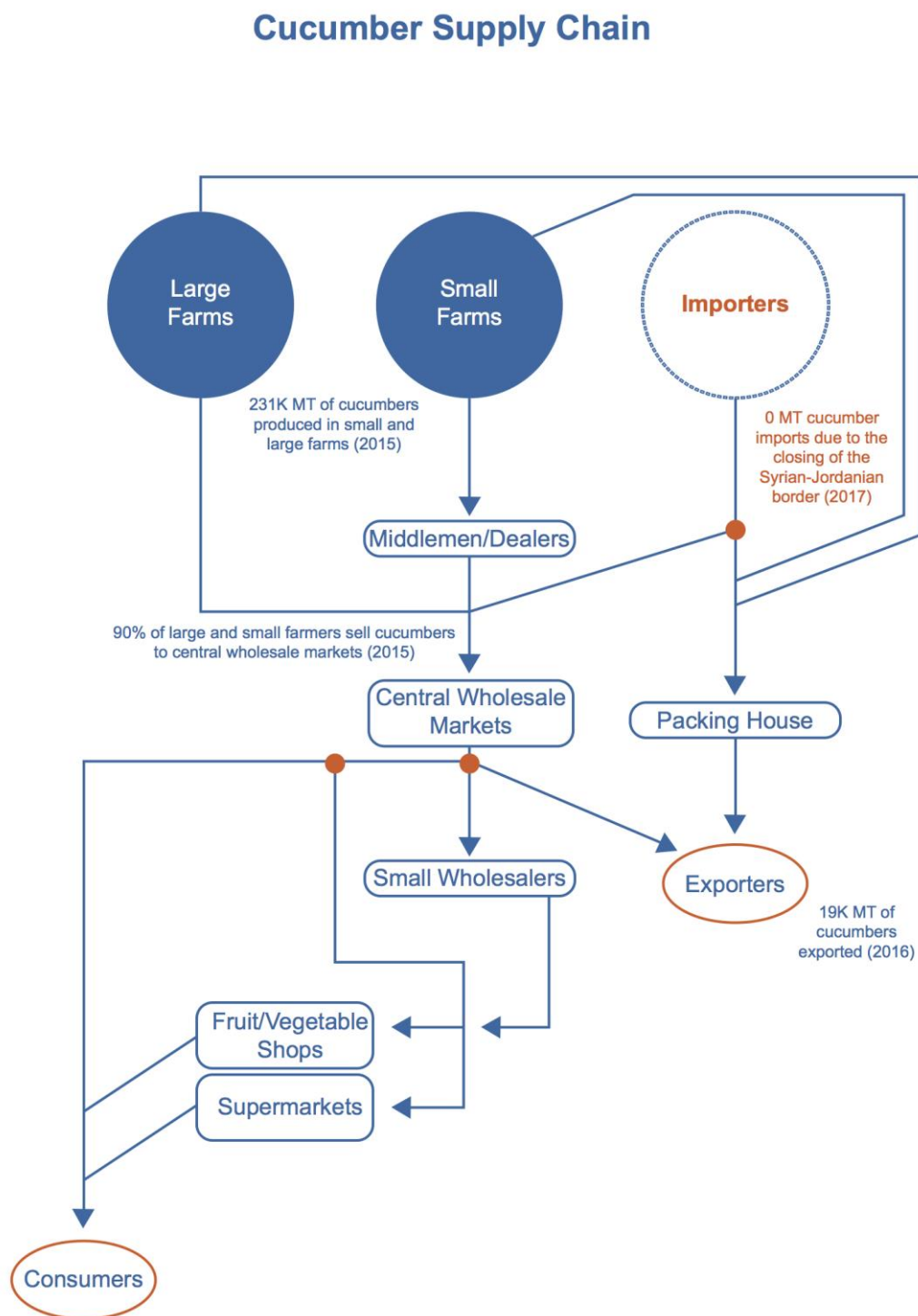
Syrian and Iraqi border closings severely impacted the cucumber supply chain. Jordan received the majority of its cucumber imports from Syria until 2013, when Syrian cucumber imports decreased dramatically and ceased altogether in 2014. Total cucumber imports into Jordan also decreased during this period and currently number 0 MT.²⁷ Jordanian farmers and wholesale markets that once profited from the sales of cucumber exports to Syria and Iraq, as well as those actors that imported cucumbers from Syria, suffered large declines in profits.

²⁵ The eight municipality wholesale markets are located in Amman, Irbid, Jerash, Karak, Mafraq, Salt, Tafileh, and Zarqa.

²⁶ Netherlands Enterprise Agency, Export Value Chain Analysis: Fruits and Vegetables Jordan, May 2016. <http://www.bureauleeters.nl/data/103-wsXTPO1yf418/export-value-chain-fruit-vegetables-jordan-2016.pdf>

²⁷ Ministry of Agriculture, Jordan, *Table of Exports and Imports*, 2017. <http://moa.gov.jo/ar-jo/adminpagearjo/exportsandimportsofjordanarjo.aspx>

Figure 7: Cucumber Supply Chain



* External Factors impacting the supply chain include: union pressures, Iraqi and Syrian border closings, and natural environment and resources (lack of water).

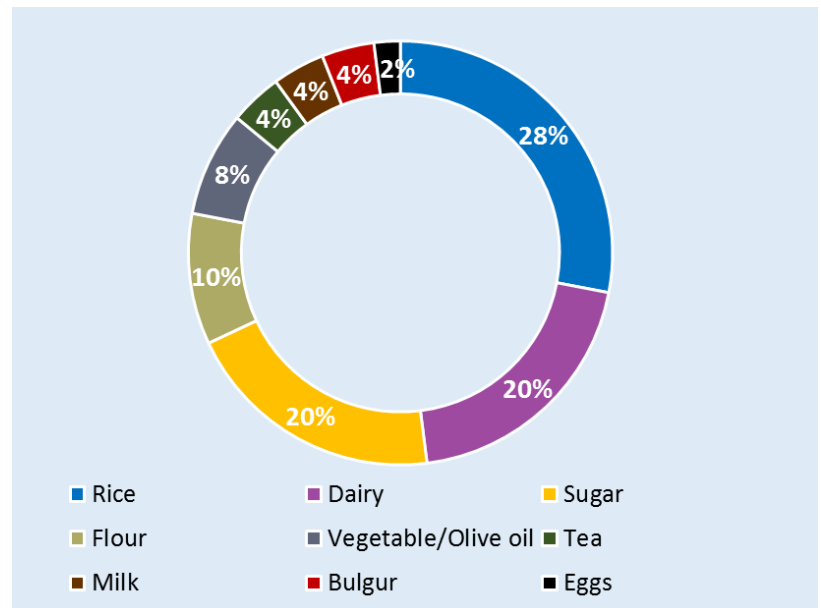
Source: DOS, 2017; Jordan Ministry of Agriculture; FAO report: *Water Along the Food Chain*, 2015; Netherlands Enterprise Agency: *Export Value Chain Analysis: Fruits and Vegetables Jordan*, 2016.

3.1.3 Rice

Though rice is a staple of the Jordanian and Syrian diet and found in numerous dishes, Jordan does not produce rice due to the crop's high water demands and the lack of adequate water resources in the country. Instead, Jordan imports all of its rice from other countries. The United States is the principle source of rice for Jordan and currently provides fifty percent of the total rice supply. Jordan is projected to import a total of 210,000 MT of rice for 2017/2018, which will meet projected levels of consumption in the same period.

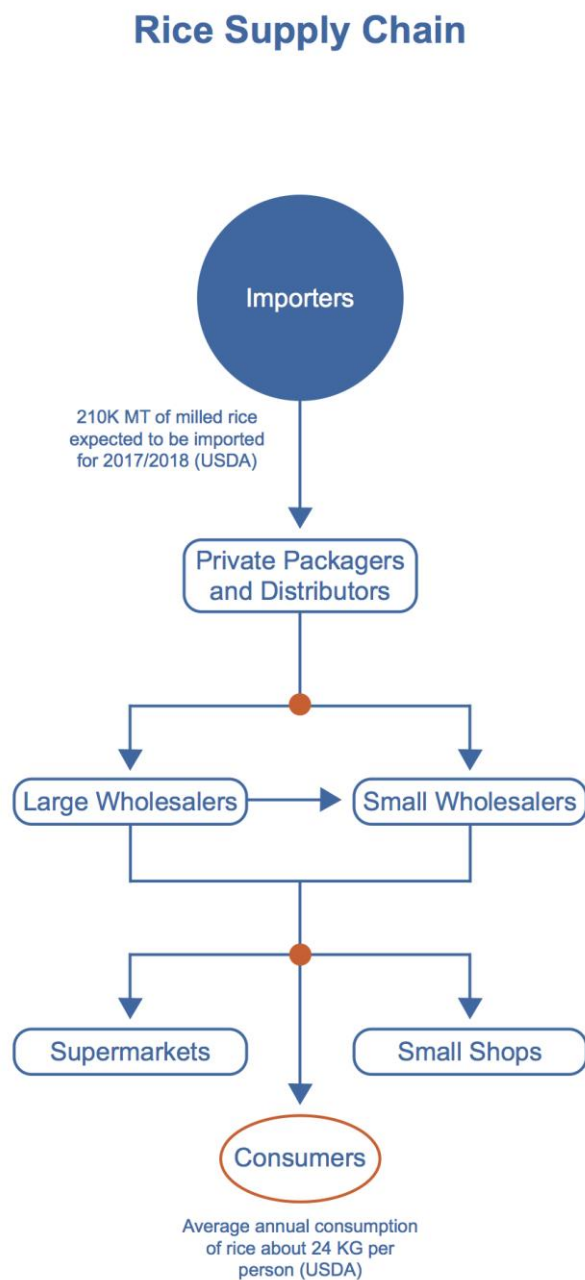
Due to the lack of domestic producers of rice in Jordan, the supply chain is not complex. The rice trade is conducted primarily by private actors, with rice transferred directly from importers to traders for packaging and distribution. The packaged rice is transported to wholesalers, who sell the rice to retailers to sell to consumers.²⁸

Figure 8: Most Common Dry Goods Products Refugees Purchase at Retail Dry Goods Shops



²⁸ United States Department of Agriculture, Jordan : *Grain and Feed Annual Report*, 2017. GAIN report number JO17003, https://gain.fas.usda.gov/Recent%20GAIN%20Publications/Grain%20and%20Feed%20Annual_Amman_Jordan_3-22-2017.pdf

Figure 9: Rice Supply Chain



* External Factors impacting the supply chain include: changes in the international rice market, increasing consumption trends, and natural environment and resources (lack of water).

Source: United States Department of Agriculture, Jordan: Grain and Feed Annual Report, 2017.

3.1.4 Hygiene Products

The supply chain for hygiene products is less complex than that of the other core items. Most retailers source hygiene products from wholesalers, which obtain them from Jordanian and international hygiene product companies.

Data regarding import and export of hygiene products was difficult to source. There was no recent data collected by Jordan's Department of Statistics or Indexmundi on the import and export of hygiene products.

In key informant interviews, hygiene retailers and wholesalers stated that the supply chain had been impacted by the closure of the Iraqi and Syrian borders, though their responses varied depending on their location. Wholesalers in the north felt the Syrian border closing had caused massive disruption to the supply chain, while retailers and wholesalers in Amman stated the only impact was that they no longer sold Syrian-made hygiene products.

Figure 10: Changes in Demand for Hygiene

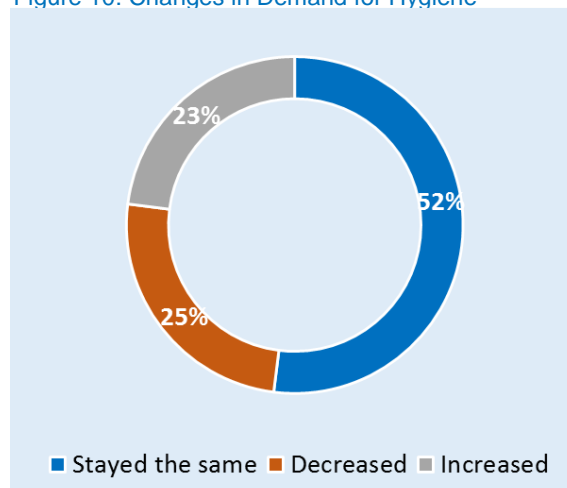
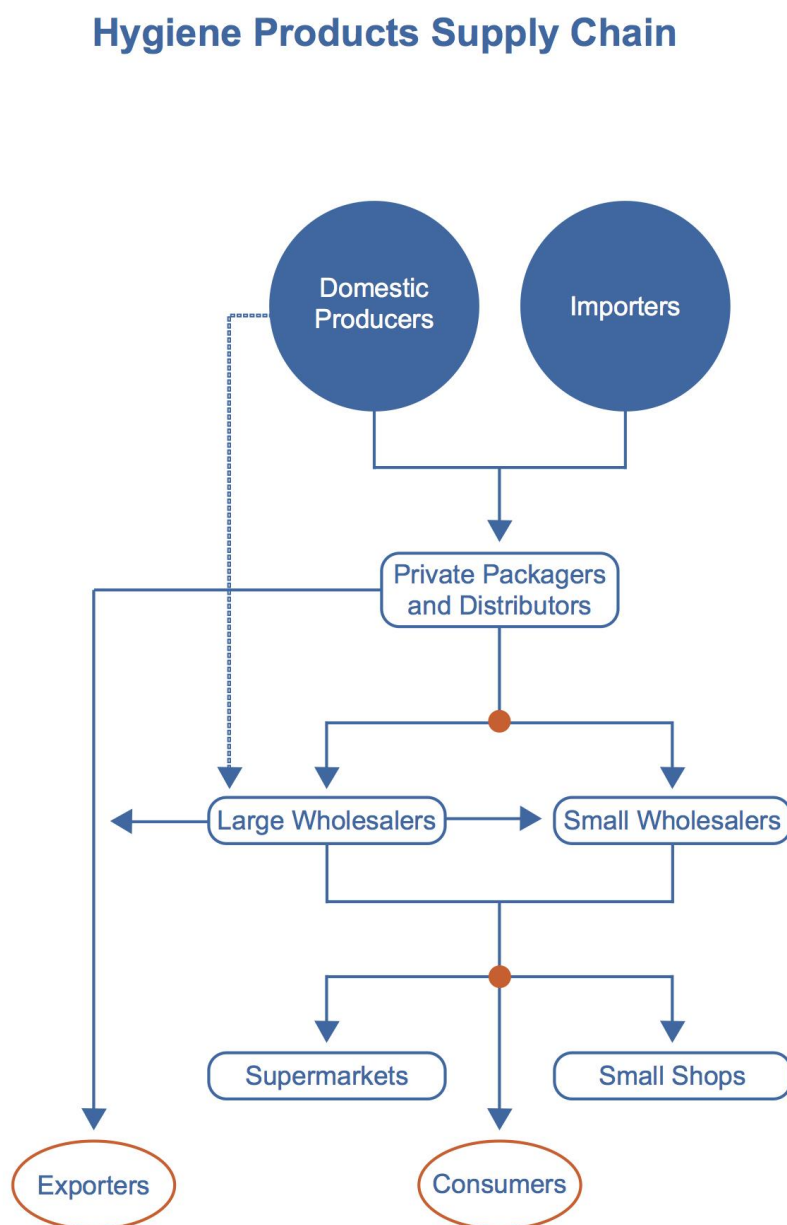


Figure 11: Hygiene Products Supply Chain



* External Factors impacting the supply chain include: changes in the international hygiene product market and the Iraqi and Syrian border closings.

3.2 Market: Supply, Demand, Pricing

The Market Assessment found that the Jordanian marketplace for food and hygiene products met the demands and challenges posed by the Syrian refugee crisis. A well-performing market supply chain for core goods ensured there was no disruption in the supply of core goods or massive distortion in price. While the assessment found few issues with supply and price of goods, retailers and wholesalers in reference markets had a pessimistic view when it came to demand.

3.2.1 Supply and Demand – Retailers' Perspective

A vast majority of retailers (96%) said that they had no issues sourcing the core goods. When asked what would happen if the demand for core goods increased, seventy-two percent stated they could restock in less than a week and only seven percent believed it would cause a prolonged increase in the price. About half of retailers stated that the demand for core goods remained the same over the past five years (46%), while a third reported demand decreased (34%), and twenty-one percent reported an increase.

Despite a well-functioning supply chain, just under half (48%) of all retailers reported that the number of customers coming to the market decreased over the past five years, citing a decrease in demand and an increase in prices as the main reasons.

Retailers' perception about the number of customers visiting the market varied by locality. In Amman and Irbid, which host the largest refugee populations of 92,787 and 57,852, respectively, the majority of retailers perceived that they had an increase in

Box 2: Retailer and Wholesaler Perspective: Non-Cash Assistance

“Syrian refugees should get cash assistance instead of food vouchers and coupons so that there is more movement in the local markets and higher cash flow.” - Mohammed, shop owner, Ramtha

A number of small retail shops and independent wholesalers reported negative impacts from non-cash assistance programs, such as food vouchers.

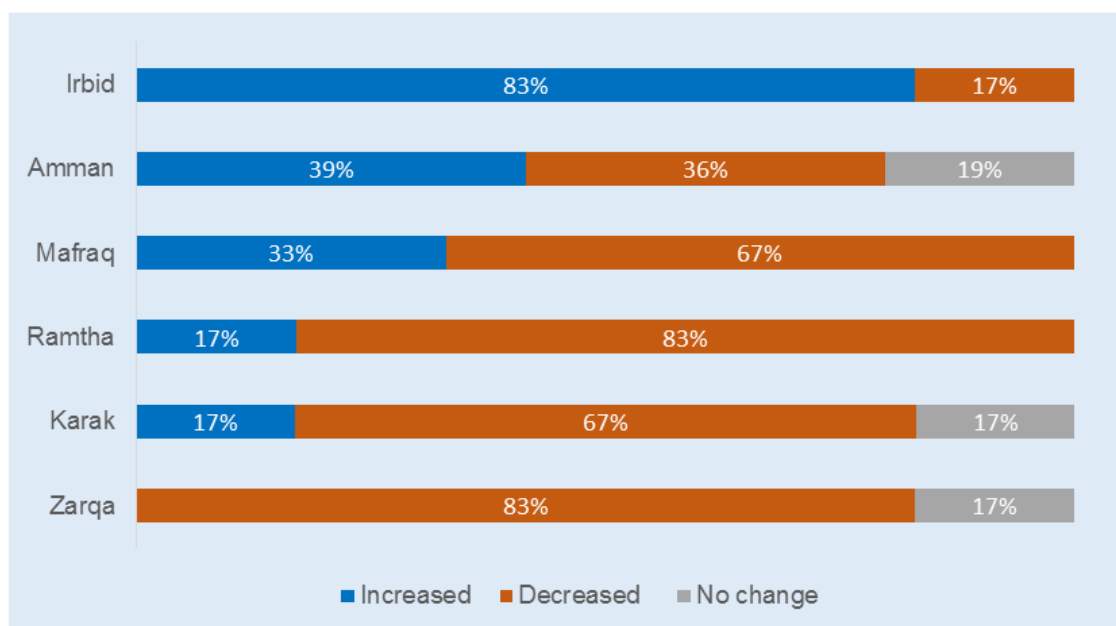
These retailers and wholesalers report that the first year after the Syrian conflict was profitable for local businesses due to the influx of Syrian families and capital. However, once Syrian refugees started receiving vouchers, they would only shop at malls and supermarkets that accepted vouchers. These retailers believe that this led to a decrease in business for local retailers and for wholesalers that sell goods to the local retailers.

“Malls and vouchers have negatively affected our business,” stated a butcher in Wadi Essier, Amman. ***“Malls sell lesser quality meat for a much cheaper price than us. People buy from the malls because they have less money or need to use vouchers.”***

However, the current food voucher system has benefits for beneficiaries. The World Food Programme's food voucher program ensures that WFP-contracted shops meet minimum infrastructure standards and sell quality food. In addition, WFP negotiates discounts for beneficiaries on goods sold in their contracted shops. Through the data collected in these shops, WFP is able to monitor beneficiaries' purchase trends, geographical distribution of transactions, and values spent on food commodities.

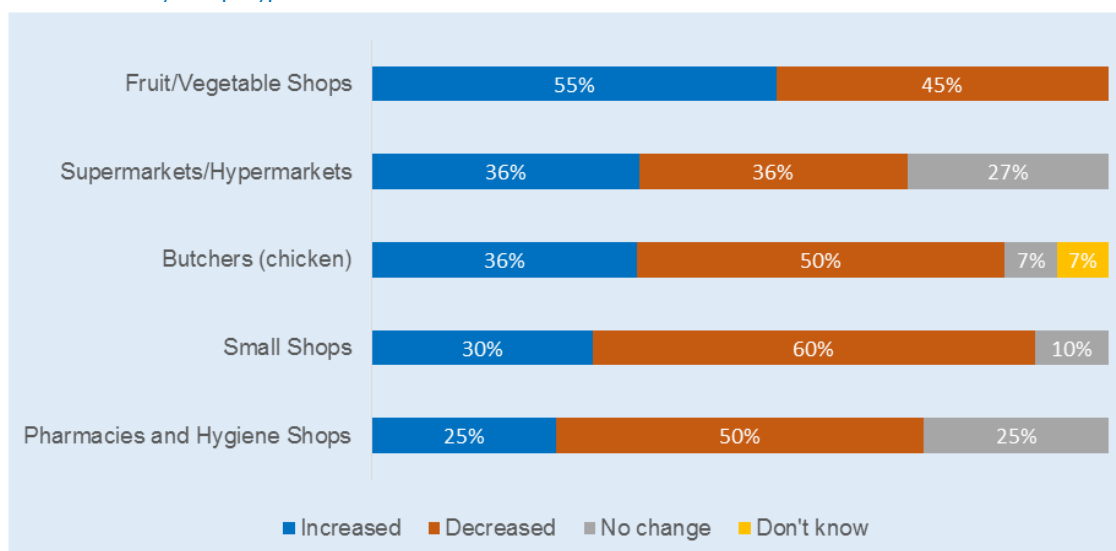
customers over the past five years. In contrast, a minority of retailers in the cities of Mafraq (33%), Ramtha (17%), and Karak (17%), which host smaller numbers of Syrian refugees, believed that they had an increase in the number of customers. Not a single retailer in Zarqa reported an increase in the number of customers.

Figure 12: Percentage of Retailers' Reporting a Change in Number of Customers over the Past Five Years by Locality



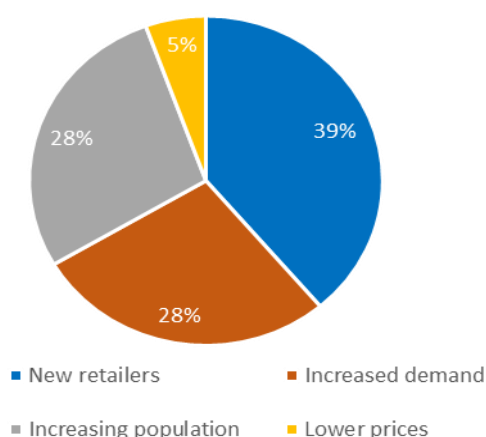
Perceptions about the number of customers also varied by type of shop. Fruit and vegetable shops were the only type of shop in which a majority of the retailers reported an increase in customers (55%).

Figure 13: Percentage of Retailers' Reporting a Change in the Number of Customers over the Past Five Years by Shop Type



A small majority of retailers (61%) believe that the marketplace increased in size over the past five years. Out of those retailers, more than one-third (39%) believed that the increase was due to more retailers operating in the market.

Figure 14: Perceived Reasons for Change in Marketplace Size







To better understand the supply and demand results, the answers for select core goods – chicken, cucumbers, rice, and soap - were analysed separately (Figure 15). Similar to the overall findings, retailers reported no problems sourcing the core goods. However, there was variance in retailers' response to price sensitivity. Retailers reported that prices of chicken and cucumbers would temporarily rise if there was a significant increase in demand, while prices for rice and hygiene products would remain stable.

Chicken was the most price sensitive, with fifty-three percent of retailers stating that there would either be a temporary (less than three months) increase in price and twenty-one percent stating that there would be a prolonged (greater than three months) increase in price. Cucumbers were less price sensitive, with two-thirds of retailers reporting a temporary increase in price.

Most retailers reported that the demand for rice and hygiene products had remained the same in the past twelve months. A slight majority of chicken butchers (53%) reported a decrease in demand and there was no consensus among retailers on changes in demand for cucumbers.

Figure 15: Retailers' Perception of Supply, Price, and Demand of Select Core Goods

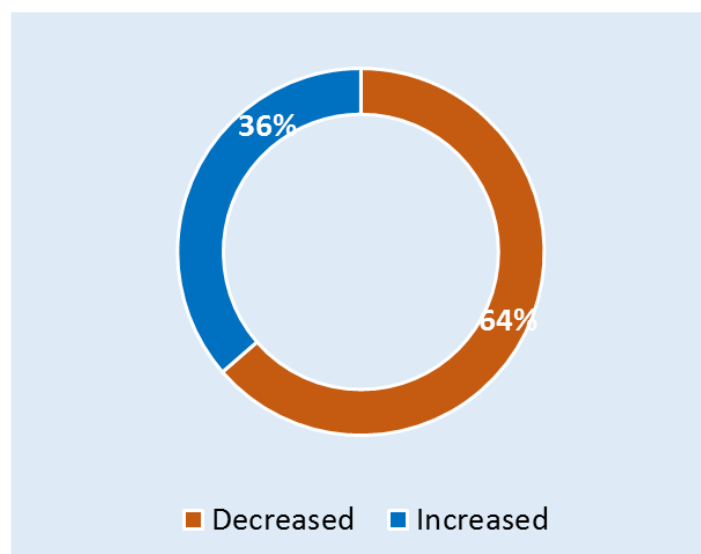
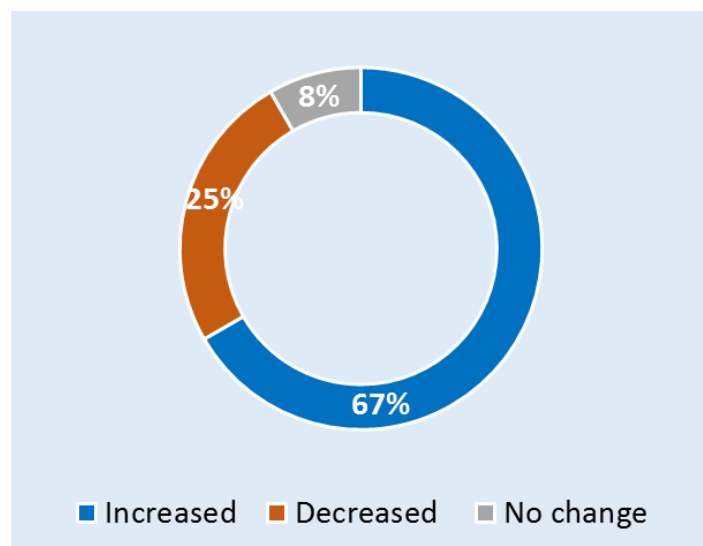
Core Good	Supply: Able to source core good in less than a week?	Price: Temporary increase in response to increases in demand?	Demand: Has demand for core good changed in the past year?
	✓	✓	↓
	✓	✓	?*
	✓	=	=
	✓	=	=
✓: Yes ? : Unclear ↓ : Decreased = : Stayed the Same *Perceptions of demand were split among retailers selling cucumbers. One-third reported that demand had decreased, one-third that demand had increased, and one-third that demand had stayed the same.			

3.2.2 Supply and Demand – Wholesalers' Perspective

Figure 16: Percentage of Wholesalers Reporting a Change in the Number of **Buyers** in past 5 years

Wholesalers, like their retail counterparts, appear to be struggling due to lack of demand. A majority of wholesalers stated that while there were more market actors selling their products (e.g., producers, distributors, and importers), there were less buyers (e.g., small wholesalers, retailers, and consumers).

Figure 17: Percentage of Wholesalers Reporting a Change in the Number of **Sellers** in past 5 years

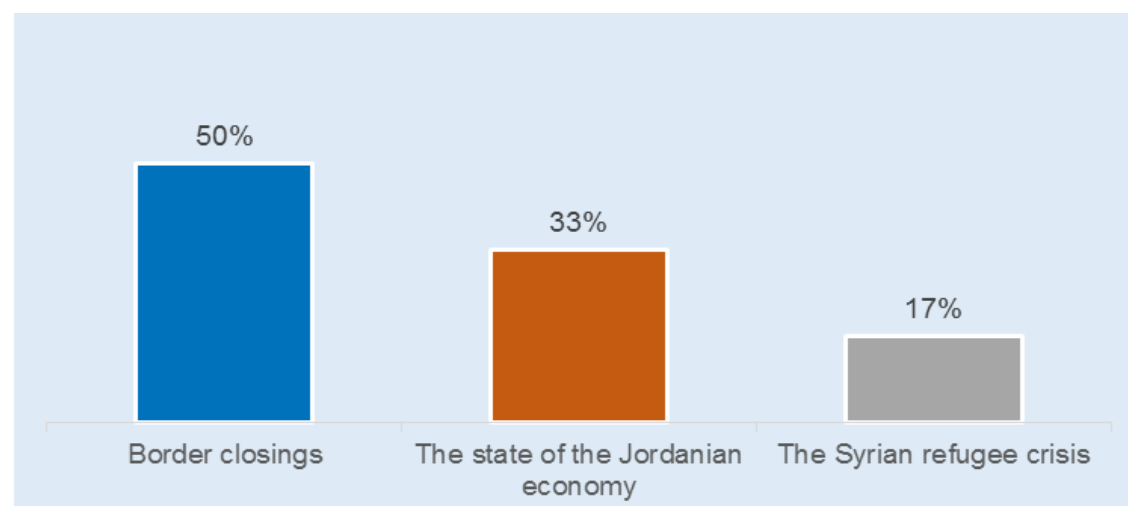


Numerous fruit and vegetable wholesalers pointed to an increase in the number of farmers and advances in farm technology as the main reasons for the increase in sellers.

When asked to rank the largest issues facing wholesale markets, half of wholesalers pointed to border closings, followed by the general state of the Jordanian economy, and finally the Syrian refugee crisis.

Wholesalers had mixed opinions about the impact of Syrian refugees. Wholesalers at the Amman fruit and vegetable wholesale market often pointed to the lack of capital held by the Syrian refugees, stating that they were “too poor to buy their fruit” and did not see them as potential customers.

Figure 18: Top 3 Issues Affecting the Wholesale Market as Ranked by Wholesalers



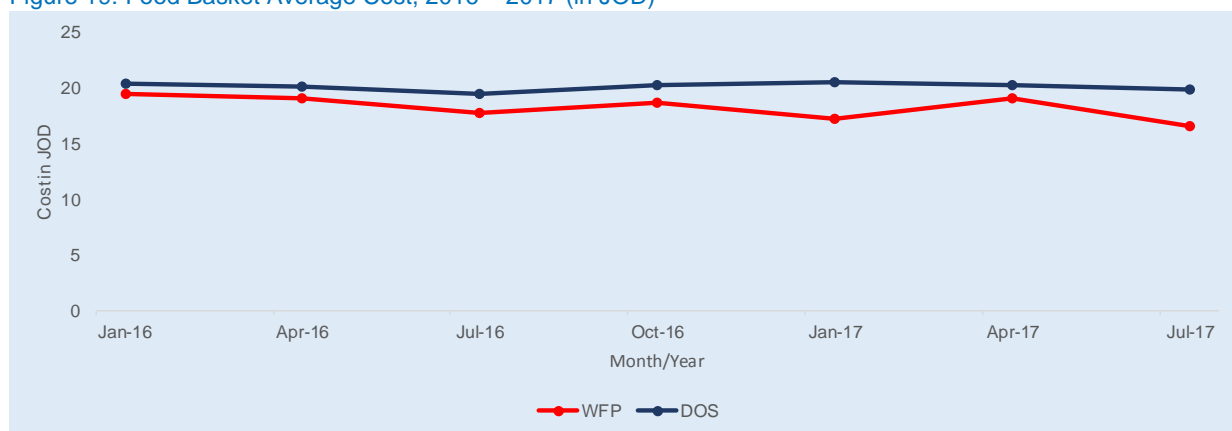
However, the Director of the Merchant Union of Vegetable and Fruit Exporters (MUFEX) stated that “...*more Syrians mean more demand and higher prices in the marketplace, which benefits the markets and farmers.*” In Ramtha, wholesalers of hygiene products stated that there was an initial increase in business due to the increase in refugees, but that demand had waned in recent years.

3.2.3 Price and Expenditure

Food

Food prices do not appear to have been seriously affected by the Syrian refugee crisis. According to the IMF, food prices remained consistent with their historical positive correlation with international food prices.²⁹ World Food Programme Food Basket data from 2016 to 2017 also shows food prices remaining steady.

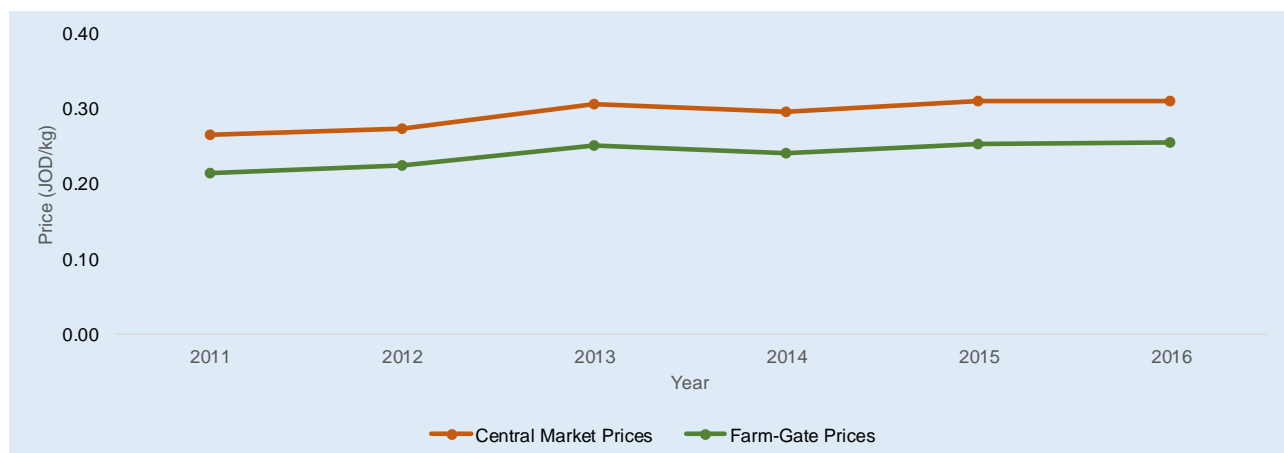
Figure 19: Food Basket Average Cost, 2016 – 2017 (in JOD)



Sources: World Food Programme (WFP) and Jordan Department of Statistics (DOS)

However, for certain products such as cucumbers, where the supply chain relied heavily on trade between Jordan and Syria, prices appear to have been impacted by the closing of the Syrian border. From 2011 to 2016, cucumber prices at central markets rose from 0.27 to 0.31 JOD per kg, while prices at farm-gates rose from 0.21 to 0.26 JOD per kg.

Figure 20: Price of Cucumbers, 2011 – 2016 (in JOD)

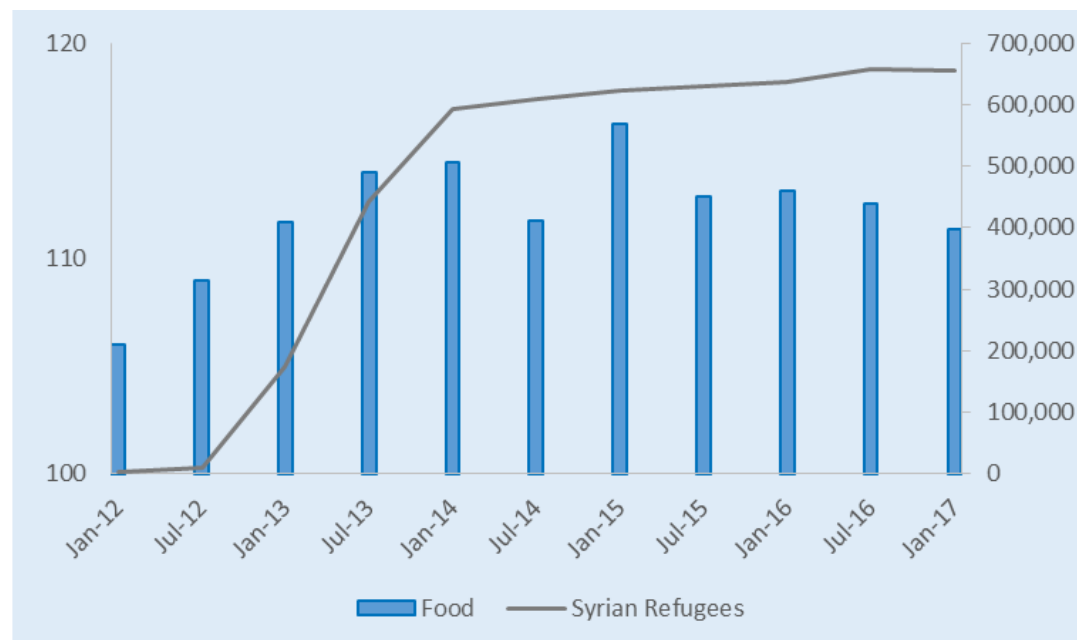


²⁹ IMF (2017)

Source: Jordan Department of Statistics (DOS)

Figure 21 shows the Consumer Price Index (CPI)³⁰ for food. The price indices for food appear not to be strongly correlated with the rise in Syrian refugees.

Figure 21: Consumer Price Index for Food, 2012 – 2017



Sources: CPI data – Jordan Department of Statistics; Syrian Refugee data - UNHCR

3.2.4 Hygiene Products

The 2017 Minimum Expenditure Basket for Water, Sanitation and Hygiene (WASH) found that the average expenditure on hygiene products increased from 2.06 JOD in 2016 to 2.21 JOD in 2017, representing a seven percent increase in one year.³¹ However, this finding was not confirmed in interviews with retailers and wholesalers, who either stated that prices had remained the same or had dropped in the past year.

3.3 Border Closings

In April 2015, the Government of Jordan, citing security concerns, closed the border with Syria. A few months later, in July, the Karameh-Tureibil crossing at the Jordan/Iraqi border, the main route linking Amman and Baghdad, was also closed due to Iraqi militants taking over all official crossings on the Iraqi western frontier.

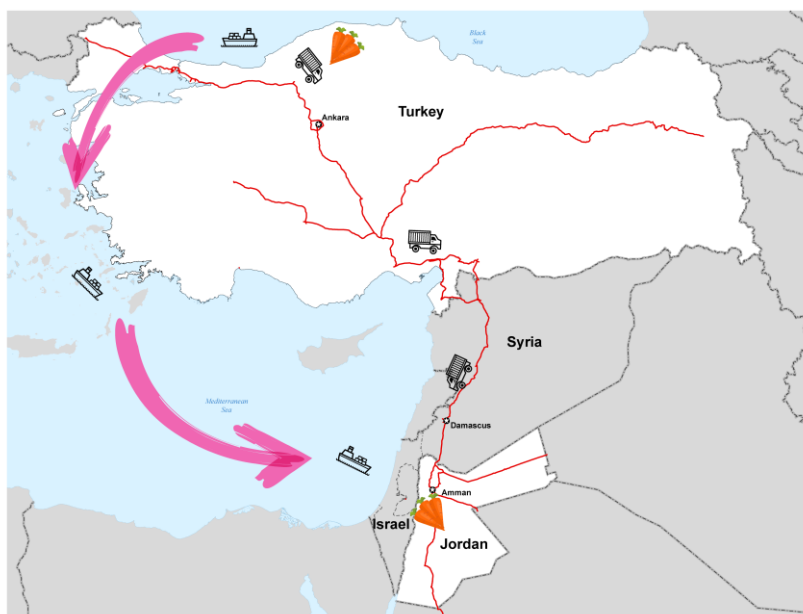
“The closing of the Syrian border had a massive effect on the markets here,” stated Hussein, a wholesaler of hygiene and paper products in Ramtha. *“One hundred percent, it has destroyed the markets.”* Until the border closed, Syria was both a major importer of Jordanian goods and an exporter to Jordan. Perhaps more importantly,

³⁰ The Consumer Price Index measures changes in the price of a basket of goods and services purchased by consumers. The annual percentage change in a CPI is used as a measure of inflation.

³¹ The MEB WASH data is self-reported.

the Syrian border served as a gateway for Jordan to international markets, including Turkey and southern Europe. With the Syrian border closed, Jordan is forced to import and export using more expensive means of transportation (ocean and air routes) rather than land routes through Syria.

The Iraqi border closing had a significant, but more muted, effect on the marketplace than the Syrian border closing. Before the border closed, Iraq was a large importer of Jordanian goods, especially agricultural products. According to the Jordanian Exporters and Producers Association for Fruits and Vegetables (JEPA), exports to Iraq dropped seventy percent since the border closing. However, unlike Syria, Iraq is not a transit point for Jordanian imports and exports. Moreover, the agricultural relationship between Jordan and Iraq is one-sided, as Jordan has not historically imported significant amounts of produce from Iraq and last imported Iraqi produce in 2014.



*“When I imported carrots from **Turkey** in the past, I paid 2,000 USD and the distance over land was only 600 km. Now, the carrots have to go through the **Black Sea**, then the **Mediterranean Sea**, and then through **Israel** to reach **Jordan**. Now, I have to pay 6,000 USD for the same amount of imported carrots, but I can’t raise the price for consumers because then they would not buy them.”*

– Mohammed, a trader at the Amman central wholesale market for fruits and vegetables

On 30 August 2017, the GOJ and Government of Iraq announced the re-opening of the Karameh-Tureibil border crossing. However, negotiations between Jordanian and Iraqi authorities are on-going and economic activity at the border crossing is low. *“The Iraqi border is open but our exports are less than in the past,”* said Falah Bani Hani of the Merchants Union of Vegetable and Fruit exports (MUVFEX), *“The border crossing is operating at a scale that is ten or twelve percent of what it was in the past, but we anticipate an increase in activity in the near future.”*

“We are also casualties of war,” stated Basil El Deek of JEPA. El Deek views the border closings as an economic assault on the agriculture sector, and believes that the sector has been neglected in the international community’s humanitarian response.

3.4 Cash Assistance Beneficiaries

3.4.1 Market Availability

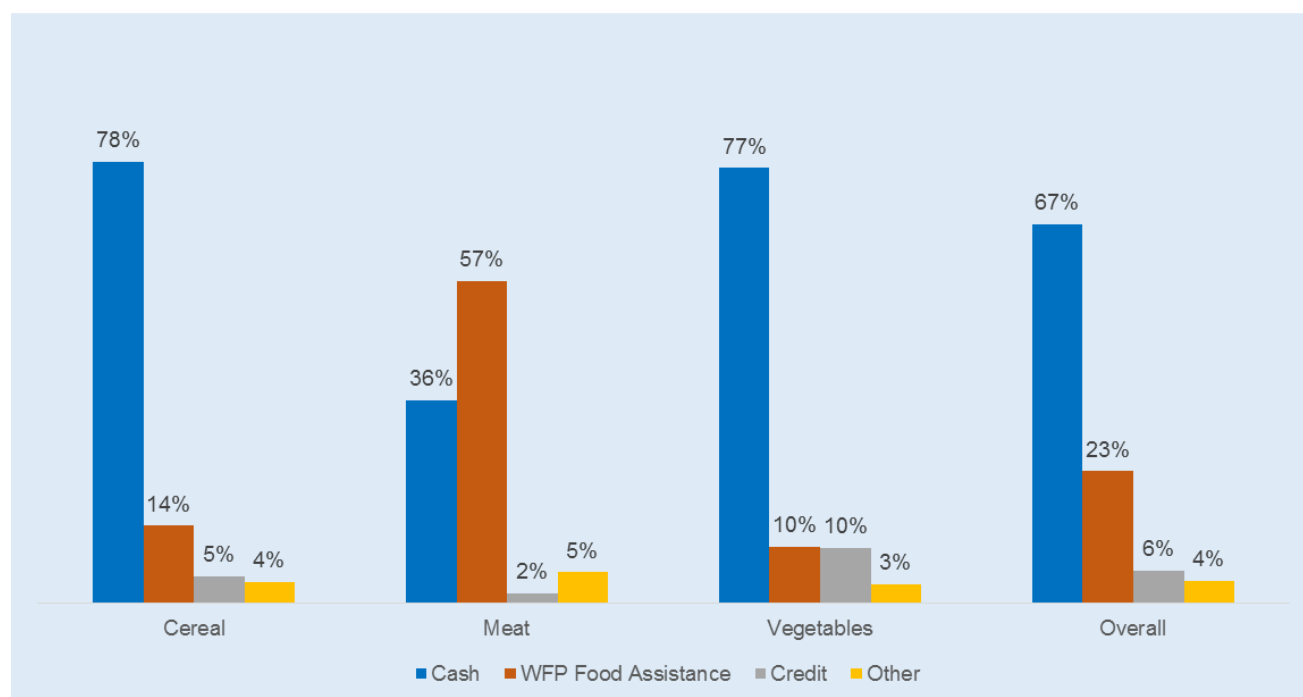
For the majority of Syrian refugees living outside the camps, marketplaces are easily accessible. According to the 2016 UNHCR Post Distribution Monitoring Report³², the vast majority of beneficiaries receiving cash assistance were able to find all the items they needed at their local markets.

3.4.2 Refugee Purchasing Habits

Results of the 2017 VAF baseline survey of Syrian refugee households in the target governorates found that most households (67%) acquire cereals, meat, and fruits and vegetables with cash. Of the remaining households, twenty-three percent use WFP vouchers, six percent use credit, and the remaining four percent use other means (e.g., non-WFP official food assistance, gift, and exchange or borrow). Meat is the only type of food that a majority of Syrian refugee households purchase with WFP vouchers.

How households acquire their food and whether they use cash or vouchers, appears to have ramifications on the local markets (See Box 2). In key informant interviews, wholesalers in Ramtha and Zarqa advocated for the sole use of cash assistance, instead of vouchers, in order to support the local markets.

Figure 22: How Syrian Refugee Household's Acquire Food by Category



Source: UNHCR Vulnerability Assessment Framework Baseline Data 2017

³² UNHCR Cash Assistance: Improving Refugee Lives and Supporting Local Economies, Post Distribution Monitoring for Syrian Refugees Jordan, 2016, <https://reliefweb.int/report/jordan/unhcr-cash-assistance-improving-refugee-lives-and-supporting-local-economies>.

4. Market - Shelter



©UNHCR/M. Hawari

4 Market - Shelter

4.1 Overview

Jordan hosts 655,056 registered Syrian refugees and has the second highest refugee host population ratios in the world (89.55 per 1,000 inhabitant).³³ The influx of Syrian refugees into Jordan has strained the country's resources and negatively impacted most of the sectors of the economy that were already struggling prior to the crisis. The housing market was one of the most affected; this is particularly true in the areas hosting the largest number of refugees, namely Mafrq, Irbid, Amman, and Zarqa governorates. The most significant direct impact of the crisis on the housing market has been rental price inflation, which peaked in 2014. The increased demand for cheap housing, coupled with a shortage of affordable housing, led to an increase in the supply of inadequate/informal housing units including the rental of garages, shops, and basements.

In 2015, as the number of new arrivals into Jordan decreased, housing market indicators started reflecting market stagnation. In 2017, the median price of rental housing dropped to a five-year low.³⁴ The most recent housing census conducted in 2015 shows a significant number of vacant properties, with Amman having as high as 23% of its properties vacant. While most of these vacancies are in the high-end category,



this is an additional indicator of the real estate market slowdown. Furthermore, the housing market in Jordan is overwhelmingly centred around the country's capital Amman. New housing units brought to the market are mostly located in Amman, leaving northern governorates (where the refugee population is the highest) with a larger housing deficit.

The Jordan housing sector struggled for years to provide an adequate supply of affordable housing units for low-income Jordanian households. From 2004 -- 2011, 28,600 housing units were built per year, against a demand of about 32,000 per year. However, the new units were concentrated in the mid-to-upper end of the real estate market and did not address the shortage of affordable housing. High land prices and restrictive building regulations limit incentives for developers to invest in affordable housing.

³³ https://en.wikipedia.org/wiki/List_of_countries_by_refugee_population

³⁴ HUDC, April 2017

4.2 Scope of the Syrian refugee housing market

The current registered refugee population living outside of camps reached 515,361 in late 2017 and comprised 79% of the overall registered Syrian refugee population. For most Syrian refugees living out of camps, the housing market can be defined as:

Rental accommodation

Syrian refugees have mostly settled in rental accommodation since their arrival to Jordan in 2012, and only 1.2%³⁵ reported owning the property they were staying in. As much as 93.1% (compared to a national rate of 97.1%³⁶) are living in dwellings made from durable construction materials. The remaining 7% are mostly gathered in Informal Tented Settlements (ITS) built with temporary sheltering materials such as plastic sheets and tents. The Informal Tented Settlements are concentrated in Mafraq, Amman, and Irbid.

Urban and peri-urban areas

The density of the Syrian refugee population in Jordan (Figure 23) is highest in the governorates of Irbid, Mafraq, Amman, and Zarqa. Two in three Syrian refugees in Jordan reside in and around city centres. Peri-urban areas generally have smaller Syrian refugee populations but high ratios of Syrians to Jordanians. This is corroborated by the results of the national housing and population census conducted in 2015, which shows higher agglomeration of refugees in and around the urban centres and particularly in the northern governorates.

Low-income & no-income

Eighty percent of Syrian refugees live below the absolute poverty line and 19% below the abject poverty line.³⁷ Two-thirds of Syrian refugees interviewed in 2017 reported paying their rent with household income which, according to recent studies, is a monthly average of 176 JOD.³⁸ This leaves a third of the Syrian refugee population with no income, depending entirely on humanitarian assistance.

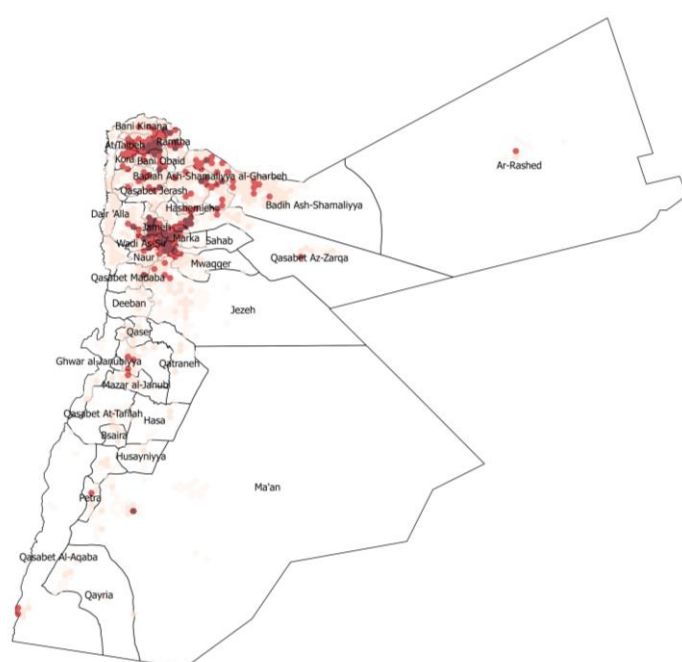


Figure 23: Density of Syrian Refugee Population in Jordan

³⁵ VAF, home visits data 2015-2017

³⁶ DOS, Housing and Population Census 2015

³⁷ VAF, 2018

³⁸ CARE, Seven Years into Exile, 2017

4.3 Refugee housing market indicators

The analysis of the refugee housing market looks separately at availability, affordability, and adequacy of housing. Although these three aspects greatly impact each other, it is difficult to assess the exact scale of that correlation because of the significant size and influence of the informal housing market in Jordan when considering low-income rental categories.

4.3.1 Housing availability (demand and supply)

The evaluation of housing availability for Syrian refugees in Jordan looks primarily at the demand for housing and, secondly, at the scale of the supply to match that demand.

Market indicators on demand

Evaluating the demand on rental housing using market indicators is difficult because of the lack of housing market growth data specific to rentals. However, using general housing market indicators can provide an understanding of the general trend of housing demand in Jordan. Figure 24 highlights the change in the housing *consumer* price index, annual licensed dwellings, and housing need, as estimated by the HUDC.

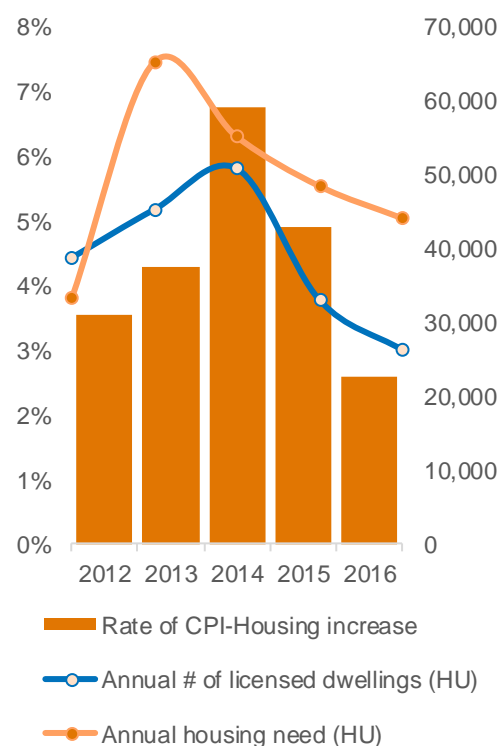
The change in the three indicators in the past five years shows a rise in demand, price, and number licensed dwellings starting in 2012 and peaking in 2014. This is followed by an incremental drop in the period following 2014. The rate of CPI-Housing increase and the number of licensed dwellings both recorded their lowest levels in 2016. The yearly demand for housing (including both rental and ownership) is at its lowest point in the past five years, as estimated by GOJ's HUDC. This has a depreciating effect on housing prices, including rental prices.

Rental housing demand and population growth

The estimation of rental housing demand takes into consideration:

- Population growth in the period 2015 -- 2017 (HPC was conducted in 2015). Yearly growth is estimated at 2.5%.
- Newly-formed families in the period of 2015 -- 2017 as a result of marriages translate into a yearly increase in the demand for new housing. The Department of Civil Status registers a yearly average of 64,000 marriage certificates.
- Rate of movement from rural to urban areas, also known as the urbanization rate, which translates into a higher rate of demand in urban centres compared to rural and peri-urban areas. This rate is estimated to be 1.26% annually.³⁹

Figure 24: Change in Housing Market Indicator, 2012 -- 2016



³⁹ Central Intelligence Agency, *World Factbook*, 2015 -- 2020 estimates.

- The estimation of housing units in relation to the population is based on established rates of individuals per household and households per housing unit. Both rates are calculated at the district level.

To look specifically at the rental housing demand the following assumptions will be adopted:

- Ninety-nine percent of the registered Syrian refugee population are living in rental accommodation, predominantly apartments.
- The district specific proportion of housing rental vs ownership as reported in the 2015 HPC for Jordanians and other nationalities.

Table 1: Rental Housing Need and Attribution						
Governorate	Needed rental housing units	Attributed to SYR	Attributed to JOR/Other	Avg. % rent to own	Avg. # HH / HU	Avg. # ind. / HH
<i>Ajlun</i>	9,367	16%	84%	22%	1.02	4.86
<i>Amman</i>	278,251	13%	87%	26%	1.15	4.73
<i>Aqaba</i>	6,401	10%	90%	17%	1.06	5.07
<i>Balqa</i>	24,184	15%	85%	24%	1.05	4.90
<i>Irbid</i>	136,577	21%	79%	30%	1.09	4.41
<i>Jerash</i>	19,588	9%	91%	33%	1.04	5.14
<i>Karak</i>	14,956	11%	89%	24%	1.06	5.16
<i>Maan</i>	8,180	19%	81%	31%	1.05	5.29
<i>Madaba</i>	7,970	29%	71%	19%	1.02	4.93
<i>Mafrq</i>	66,062	63%	37%	22%	1.03	4.32
<i>Tafila</i>	2,642	11%	89%	19%	1.02	5.31
<i>Zarqa</i>	60,780	17%	83%	25%	1.19	3.94
Grand Total	634,958	21%	79%	25%	1.07	4.76

Sources: DOS Housing and Population Census (2015) and UNHCR refugee population data (2017)

The total demand for rental housing is estimated at 634,958 housing units spread across all governorates, with 85% of the need located in only four of the governorates (Amman, Irbid, Mafrq, and Zarqa). It is also notable that these four governorates have the lowest average family size (limitations on available housing space and cost of development are the highest in urban centres) and the highest average number of households per housing unit (indication of overcrowding). Overall, 21% of the need is attributed to Syrian refugees. This percentage is particularly higher in Mafrq, with 63% of the demand attributed to Syrian refugees. Districts that presented attribution rates higher than the average 21% can be found in Table 2.

Table 2: Percentage of Demand for Housing Attributed to Syrian Refugees by District

District	Attr to SYR	District	Attr to SYR	District	Attr to SYR
Irbid Ramtha	37%	Aqaba Wadi Araba	31%	Mafraq Hosha	25%
Kerak Faqqo'	32%	Mafraq Badia shamaliya	83%	Mafraq Sama al Sarhan	44%
Aqaba Qweirah	28%	Mafraq Al Khaldiyya	43%	Mafraq Sabha	31%
Irbid Bani Obaid	36%	Mafraq Alrwaished	38%	Mafraq Erhab	28%
Zarqa Al Azraq	56%	Mafraq Al Salhiyya	23%	Ajlun Sakhra	32%
Zarqa Al Dhilail	31%	Mafraq Qasabat Mafraq	46%	Madaba Qasabat	38%
Amman Rujm Shami	24%	Mafraq Al Manshiyya	52%	Maan Petra	23%
Amman Al Mowaqar	23%	Mafraq Um al Jemal	43%	Madaba Faysaliya	26%
Amman Wadi Essir	31%	Mafraq Um al Qottain	25%	Maan Qasabat Ma'an	52%

Sources: DOS Housing and Population Census (2015) and UNHCR refugee population data (2017)

Attribution levels are primarily affected by the rate of rental-to-ownership for Jordanians and the refugee proportion in the district population. They reflect the influence of refugees' presence on the demand for rental housing at the local level: the higher the attribution, the higher the influence. The districts presented in the Table 2, with demand for rental housing highly attributed to Syrian refugees, can be grouped as follows:

- **Blue:** These districts have a relatively smaller population of Syrian refugees but are characterised by very low rent-to-own rates since the host community predominantly owns houses. In this group, the demand on housing is mostly driven by the small number of Syrian refugees and does not significantly impact the host community.
- **Yellow:** Districts where the refugee population size is relatively high, the ratio of refugees to host population is low and the rent-to-own rates are also low. These are areas where the demand for rental housing is driven by both communities. However, unlike urban centres, demand is still influenced by the refugee population.
- **Orange:** Syrians make up a significant portion of the population and the district has high rent-to-own rates. The demand on rental housing in these districts is high and significantly influenced by the refugee population.

Noticeably, districts of urban centres in Irbid and Amman (5 districts, 43% of Syrian refugee population) do not have rental housing demand that is highly attributed to Syrian refugees. This is mostly due to the low ratio of refugee-to-host population and high demand on rental housing. Therefore, the impact of the refugee population on the demand for rental housing in these districts is less significant.

Supply

The estimation of the rental housing supply is calculated by:

- Using the distribution of occupied housing units by type of tenure (rental) and the total number of occupied rental housing units (including furnished, unfurnished).
- The total number of vacant and under-construction housing units, assigned the rate of rental-to-ownership at the district level (i.e., the portion of vacant and under-construction housing units that would be potentially available to rent).
- The total number of completed dwellings in 2016 and 2017, which is an annual 40,000 housing units based on HUDC estimates.

Table 3 compares the estimated supply of rental housing units by governorate.

Governorate	Total occupied rental housing units	Total vacant or UC housing units	Rental housing growth 16/17	Total available rental housing units	Vacancy rate Rental housing
<i>Ajlun</i>	7,266	851	223	8,340	10%
<i>Amman</i>	293,000	81,688	12,944	387,632	21%
<i>Aqaba</i>	18,205	1,939	282	20,426	9%
<i>Balqa</i>	26,458	4,179	977	31,614	13%
<i>Irbid</i>	89,876	17,678	7,689	115,243	15%
<i>Jerash</i>	8,902	549	185	9,636	6%
<i>Karak</i>	16,576	1,321	334	18,231	7%
<i>Maan</i>	6,668	398	130	7,196	6%
<i>Madaba</i>	9,858	924	238	11,020	8%
<i>Mafraq</i>	28,725	957	401	30,083	3%
<i>Tafila</i>	5,524	874	237	6,635	13%
<i>Zarqa</i>	90,274	13,653	3,306	107,233	13%
Grand Total	601,332	125,011	26,946	753,289	17%

Source: DOS Housing and Population Census (2015), UNHCR refugee population data (2017)

The total estimated supply of rental housing units is 753,289, equal to 85% of the housing units distributed in the four governorates of Amman, Irbid, Zarqa, and Mafraq. The Amman market constitutes 51% of the rental market in Jordan alone and has the highest vacancy rate of 21%, compared to the lowest vacancy rate of 3% in Mafraq. High vacancy rates, such as in Amman, are an indication of housing market stagnation and an increasing supply of housing units that is not necessarily linked to market demand. Low rates indicate slower market growth, hence a less attractive housing market for developers and the private sector alike.

District Level Analysis (Annex A)

The estimated total demand and supply figures show that the amount of housing supplied is 18% higher than the amount of housing demanded. This is in part due to the large number of vacant housing units in Amman, Irbid, and Zarqa. However, in the context of Jordan, where housing is predominantly ownership driven, it is less likely that the

vacant properties would be available in the market for low-income rental housing. Hence, excluding vacant properties, the result is a 1% gap on the supply side.

The overall figures at the governorate level provide a good understanding of supply and demand at the national level. However, since the refugee population distribution is not uniform across the different districts of a given governorate, it is much more valuable to complete the analysis of the demand and supply with the most local level data. For the purposes of this assessment, the data is at the district level.

The analysis is based on the following considerations:

- X Axis: Demand coverage (rate of supply to demand) for rental housing, without taking into consideration the number of vacant housing units.
- Y Axis: The share of Syrian refugees in the demand for rental housing at the district level.
- Size: The size of the Syrian refugee population at the district level.
- Colour: The rate of rental-to-ownership at the district level. (darkest is highest)

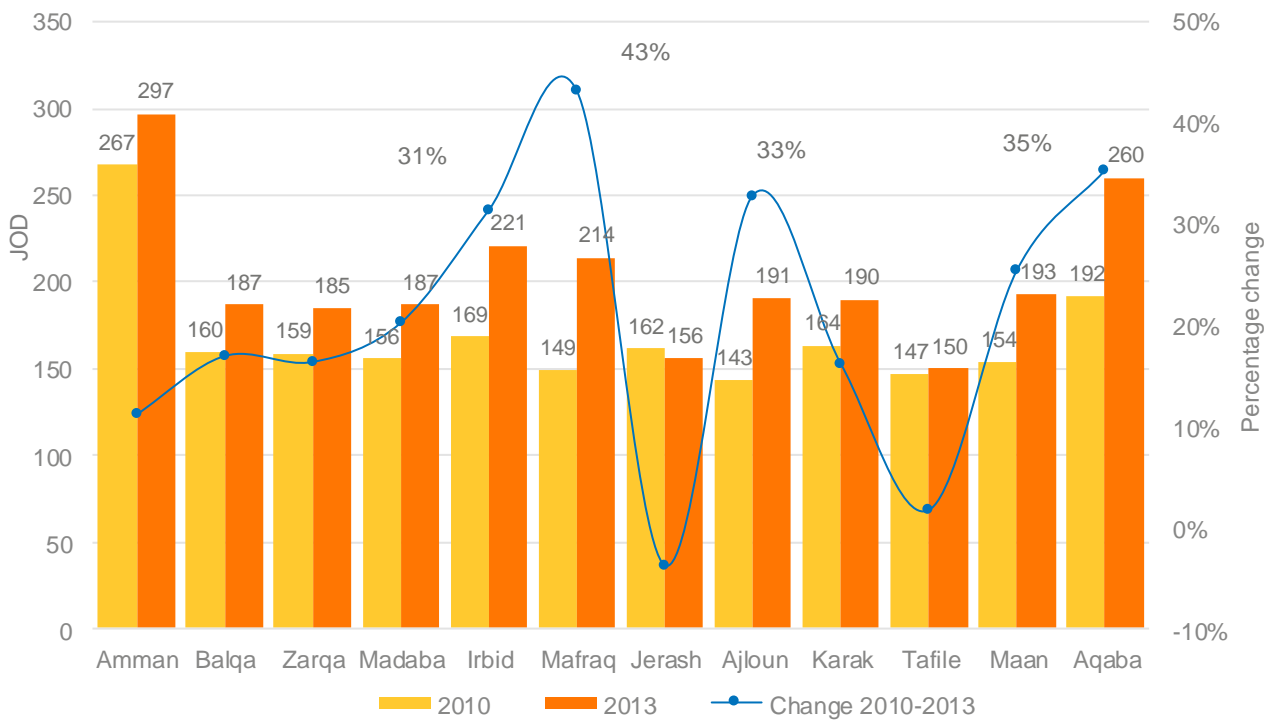
The analysis (Annex A) shows that over half of the districts have a shortage of rental housing units, and one in five districts have a severe shortage. Thirty-eight percent of Syrian refugees live in districts with severe shortages, mostly located in governorates' urban centres. About one-third of Syrian refugees reside in 17 districts that have both a high deficit in housing supply and a significant Syrian refugee share of the demand for rental housing, making these districts the most vulnerable to price inflation and competition over rental housing. Of these 17 districts, the ones with the largest number of Syrian refugees are Ramtha, Bani Obaid, Sahab, Wadi Essir, Mafrq Qasaba, and Badia Shamalia.

For the detailed analysis refer to District Level Analysis by Governorate in Annex A.

4.3.2 Housing affordability (rental prices)

The affordability of housing is often defined as the ratio of housing expenditure to household income. The Jordan HUDC determined the ideal ratio to be 33%, a threshold above which a household is considered not able to afford the housing. Recent analysis of Jordanian household expenditure patterns shows that the expenditure groups below 4,800 JOD spend more than 33% of their household income on housing. Based on the 2013 national HIES, this leaves roughly 1.2 million Jordanians without access to affordable housing, equivalent to 17% of the Jordanian population. This number is likely to have increased following the rise of housing prices in 2013 and 2014 due to the spike in demand (See 4.3.1 Housing Availability – Market indicators on demand). When calculated for the Syrian refugee population, VAF data finds that 80% of Syrian refugees are below the absolute poverty line of 68 JOD per capita (equivalent to 4,800 JOD annual expenditure for an average Syrian refugee household). This brings the total number of people who do not have access to affordable housing in Jordan to over 1.5 million.

There is currently no data available at the district level to provide a further, in-depth analysis on the exact number of persons who cannot afford housing based on expenditure patterns and cost of housing. However, the data is available on the cost of housing per district as reported by the DOS and Syrian refugees through VAF. This section will provide an analysis of the change in rental prices during the period preceding the influx of Syrian refugees into Jordan until 2017.

Figure 25: Average Expenditure on Housing, 2010 and 2013

The increase in the expenditure on housing at the governorate level during the Syrian refugee influx is represented in the Figure 25 using the data from the HIES of 2010 and 2013. The average national increase in the expenditure on housing reached 20% between 2010 and 2013, compared to 16% for the 2008 -- 2010 period.

It is evident in Figure 25 that the refugee influx of the 2012 -- 2013 period has, to some extent, accelerated the increase in rent prices at the national level. Nonetheless, this level remains lower than that reported by multiple actors across Jordan during the same period. Furthermore, when looking at the rate of increase at the governorate level, Mafrq, Irbid, Ajloun, and Aqaba showed the highest levels of increase compared to pre-crisis rates. Mafrq was the most



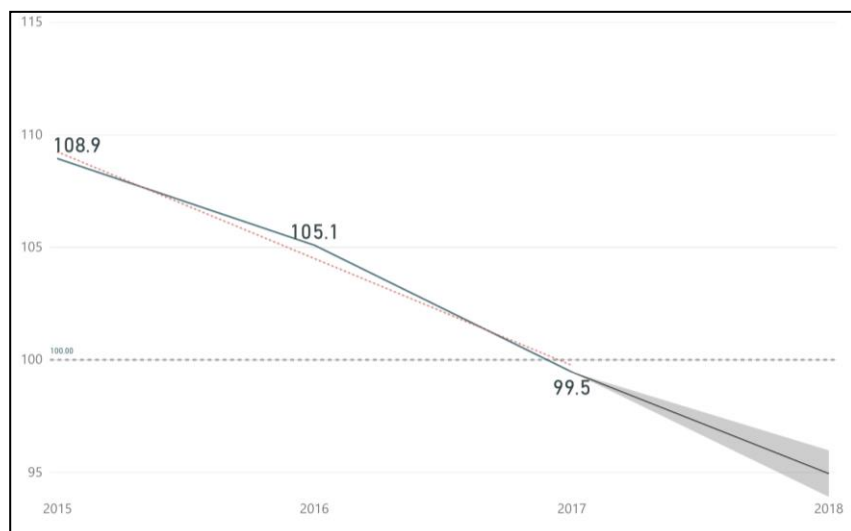
affected, with expenditure on housing increasing by 43% in the period of 2010-2013. In contrast to Mafrq, in the other populous governorates of Amman and Zarqa, the rate of increase on housing expenditure between 2008 -- 2010 and 2010 -- 2013 showed a decrease of 36% and 13%, respectively. Thus, overall expenditure has increased in the 2010 -- 2013 timeframe at a lower rate than in the 2008 -- 2010 timeframe.

Rental prices reported by refugee households (2015-2017)

The rent reported by Syrian refugee households during home visits from 2015 to 2017 showed a downward trend of 8%, inclusive of inflation in rental housing for the same period. The average reported rent is 114 JOD. However, there are considerable differences when looking at trends at the governorate level (Figures 26 to 28).

Figure 26: Average Rent Reported by Syrian Refugees (Irbid, Mafraq, Jerash, Ajloun)

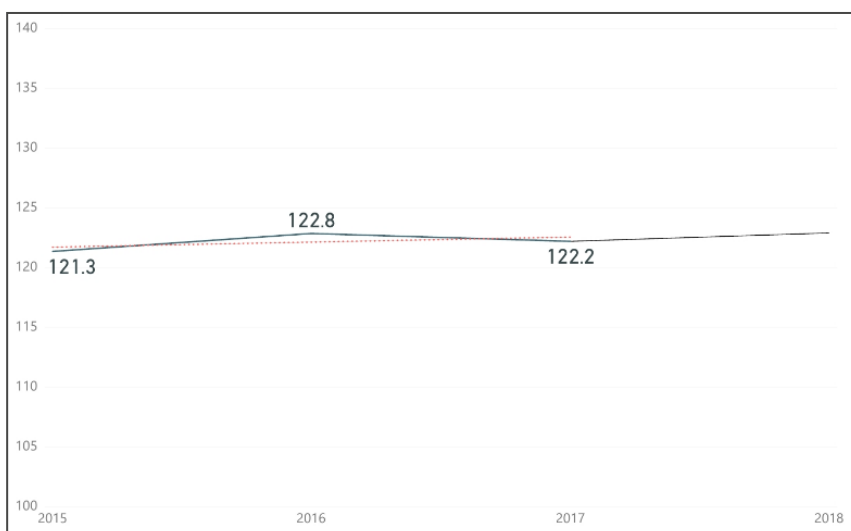
The northern governorates witnessed the largest decrease in rent prices in the past three years, reaching 14% inclusive of inflation in rental housing for the same period. It is likely that the decrease will continue for the rest of 2017 and 2018.



Governorate	Avg. rent (2017)
Ajloun	88.82 JOD
Mafraq	95.71 JOD
Irbid	102.92 JOD
Jerash	93.58 JOD

Figure 27: Average Rent Reported by Syrian Refugees (Amman, Zarqa, Madaba, Balqa)

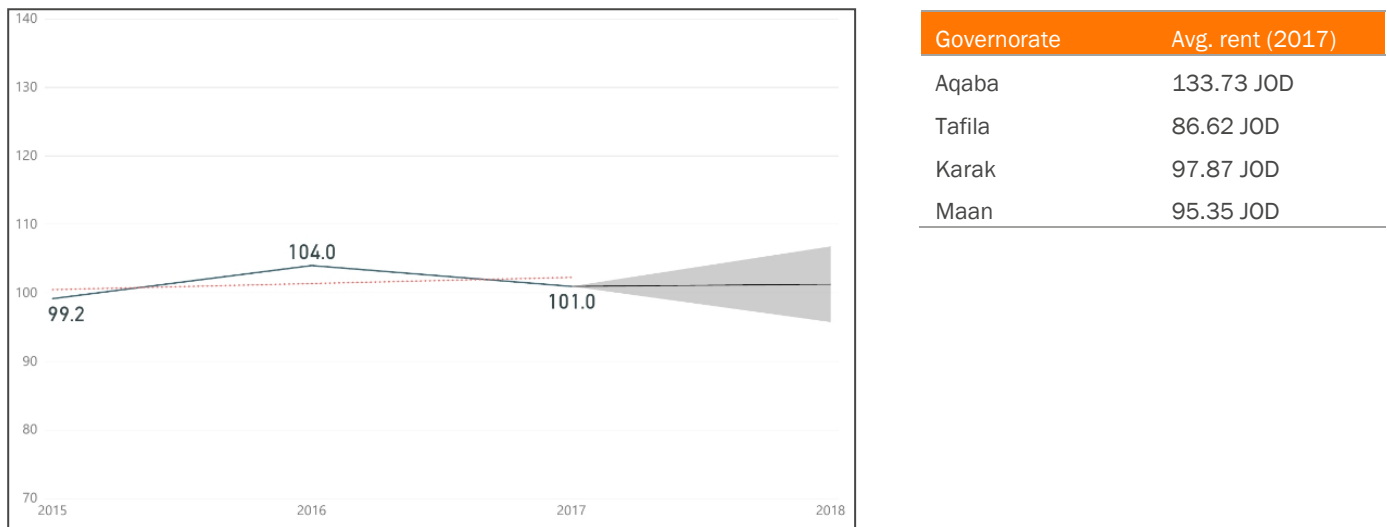
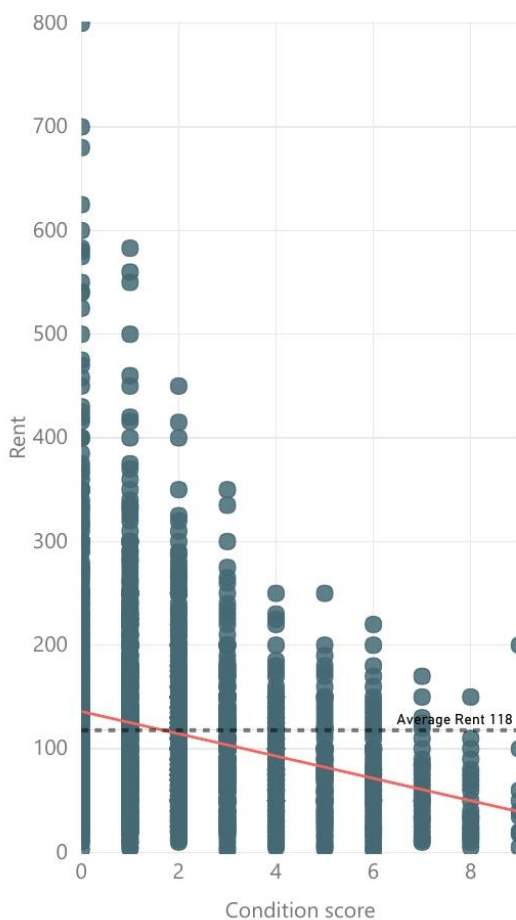
In contrast with the northern governorates, reported rent prices in the central governorates did not reveal any significant decrease in the past three years.



Governorate	Avg. rent (2017)
Amman	129.65 JOD
Zarqa	101.77 JOD
Madaba	110.59 JOD
Balqa	101.92 JOD

Figure 28: Average Rent Reported by Syrian Refugees (Aqaba, Tafila, Karak, and Maan)

Similarly, the southern governorates also did not experience a significant change in the reported rent average over the past three years.

**Figure 29: Correlation between Rent Price and Housing Condition**

Rental prices in selected districts

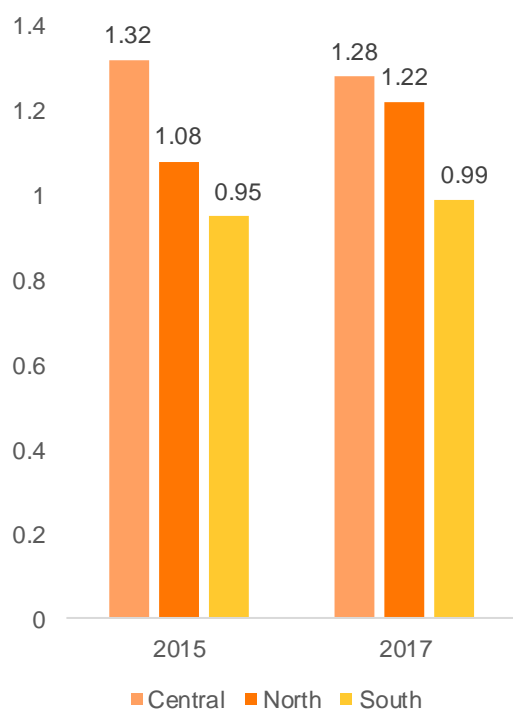
Annex B provides a detailed analysis of rental prices for 15 selected districts. These are districts where refugees comprise a high percentage of the population and where the refugee population is highest. Cumulatively, 75% of the Syrian refugee population is a resident of one of these 15 districts in Jordan.

Impact of poor housing on rent prices

The analysis of the reported rent by Syrian refugee households shows that some aspects of refugee housing are linked to lower rents. Refugee households living in rental accommodations that do not provide adequate housing conditions pay lower rents. Households with problems related to crowdedness, ventilation, leakage, dampness, and access to toilets and kitchens report lower rents. Figure 29 shows that as the condition score (X axis) increases, rent (Y axis) decreases (the red line shows the trend). Households with condition scores of 4⁴⁰ and higher, report as little as half of the average rent as those households with a score of 0.

⁴⁰ Condition score is 4 if the household has 4 of the identified indicators of poor housing conditions (overcrowded, bad ventilation, dampness, leakage, broken doors and windows, toilet and kitchen limited accessibility, electricity and hygiene)

Figure 30: Average Condition of Housing Score by Region



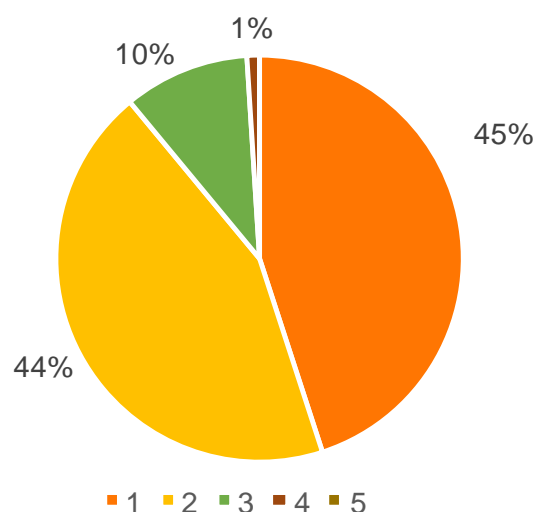
Comparing the average rents reported by Syrian refugees to the data provided by the DOS on rental housing prices shows that Syrian refugees are also paying lower rates than market prices in almost all districts in Jordan. This can be explained by the significantly higher number of households per shelter for Syrian refugees (1.4 compared to 1.07 for Jordanian) as well as the level and scale of poor housing conditions of refugee households, particularly in districts where competition is the highest over housing (see section 4.3.1 - Housing availability). This explains the lower average of rent paid by Syrian refugees compared to market prices, and also explains the decrease in the average rent prices reported by refugees in the northern governorates during the 2015 -- 2017 period.

As shown in Figure 30, the change in the average conditions score between 2015 and 2017 was higher in the northern governorates (the highest being in Mafrq) with a 13% increase, compared to a decrease in the central governorates, and a minor increase in the southern governorates. The increase in the average condition score is directly linked to a decrease in rent prices.

Impact of apartment size on rent

The vast majority (90%) of Syrian refugee households live in less than 100 square meters (equivalent to 2 rooms or less). This is in line with the previous analysis showing that most Syrian refugees have settled in district centres and highly urbanized areas of Jordan, mainly in the cities of Irbid and Amman. The analysis of the apartment size change in the period between 2015 and 2017 shows a 7% increase in the number of families living in smaller apartments in Irbid, Jerash, Ajloun, and Mafrq, and a 7% decrease in central governorates. This correlation can also explain the drop in the average reported rent in the northern governorates.

Figure 31: Distribution of Syrian Refugee Households by Number of Rooms



Impact of refugee knowledge of housing market on rent

Home visits data does not provide insight into the refugees' knowledge of the housing market or the change in housing conditions of a household. Focus group discussions conducted by NRC with refugee heads of households in Irbid in September 2017 highlighted the importance and impact of refugees' knowledge of the housing market on their choice of housing five years into displacement. Participants confirmed findings that rent prices have decreased in Irbid and reported that, after having spent five years in Irbid, many refugees are more knowledgeable of the housing market and are able to make better informed choices related to quality and price of rental housing. Moreover, refugees reported exchanging information on prices and 'decency' of landlords using existing social media platforms such as Facebook and WhatsApp groups in order to review the quality and price of housing and make more informed decisions.

This highlights the importance of community support mechanisms for refugee households when searching for better or cheaper housing. This is consistent with earlier demand and supply analysis showing that districts where Syrians have a higher share in the demand for rental housing have some of the lowest reported average rent prices. Bigger share of the rental market could mean a stronger support system involving information sharing and, therefore, less information asymmetry in the rental market.

This is also consistent with the significantly higher rent reported by Syrian refugees in their first years of displacement in Jordan. The absence of information on average rental prices at local and national levels facilitated the inflation of rental prices by landlords, including for rental prices for informal and poor housing. Refugees who did not expect a protracted displacement in Jordan and who hastily needed to find a place to stay were willing to pay inflated prices. This eventually resulted in further inflation of rental prices. The Jordanian housing market experienced a similar inflation during the Iraqi refugee influx of 2003. Five years later, refugees have better knowledge of the housing market, a more developed information sharing network, and more time to make informed choices, while landlords are willing to let their properties at lower prices as demand stagnates (see section 4.3.1 – Housing availability).

Impact of rental agreement on rent

Another aspect of rental housing that correlated with the average reported rent by refugees was their tenure arrangements. The average reported rent for households without any rental agreement is 14% lower than the overall average of those with a lease agreement across all governorates. The absence of a tenure document is potentially linked with informal housing (makeshift housing in garage, shops, or basement), explaining lower reported average rent. However, once a lease agreement is put in place, longer-term agreements are associated with lower average reported rents.

Figure 32 places governorates according to their average duration and rent. It is notable that the northern governorates have longer average duration than three of the central governorates, and therefore have lower average rents.

4.3.3 Housing adequacy (crowdedness, housing conditions)

The basic national housing indicators in Jordan include thresholds for overcrowding, area per person, and durability of the structure. An extended list of indicators on adequacy of housing include connection to municipal services (water, electricity, and sewage), access to heating, and availability of essential household furniture and appliances.

Figure 32: Impact of Type of Rental Agreement on Rent

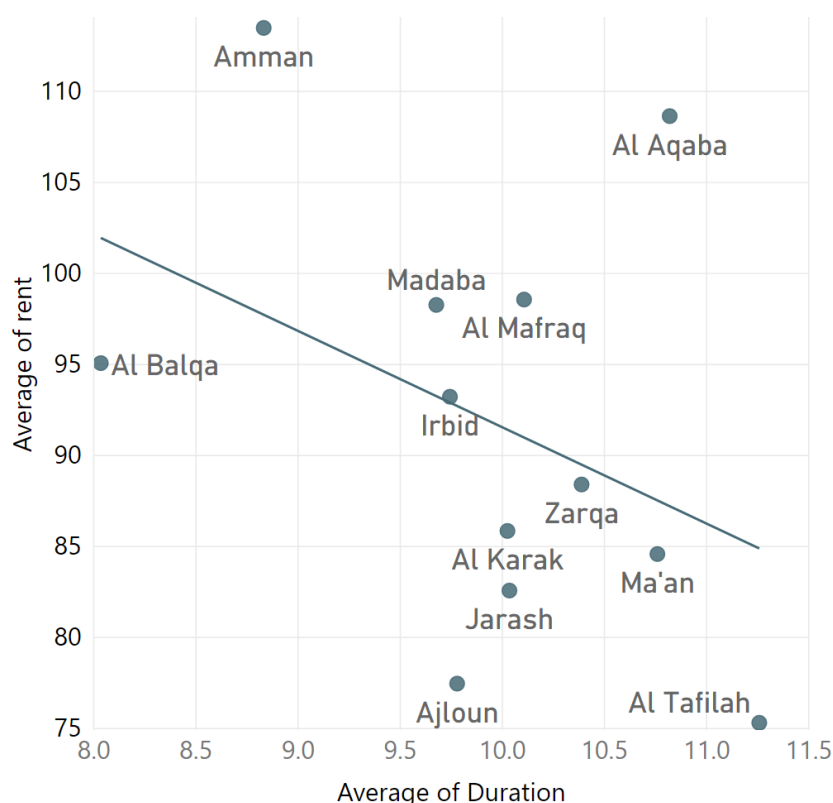
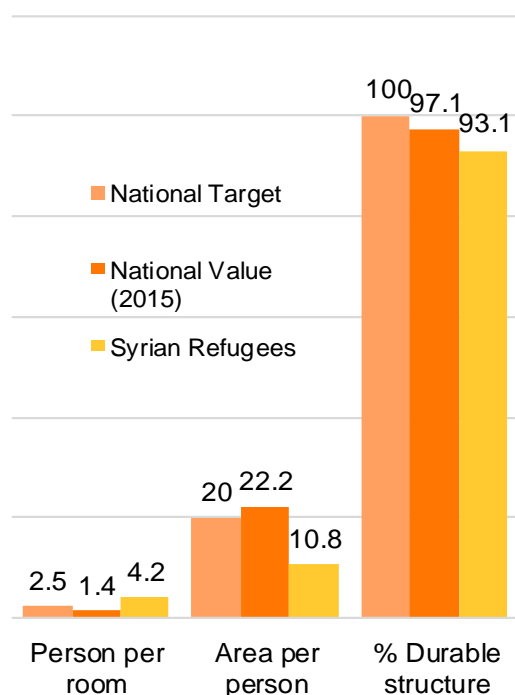


Figure 33: Comparison of Housing Indicators – Syrian vs. National



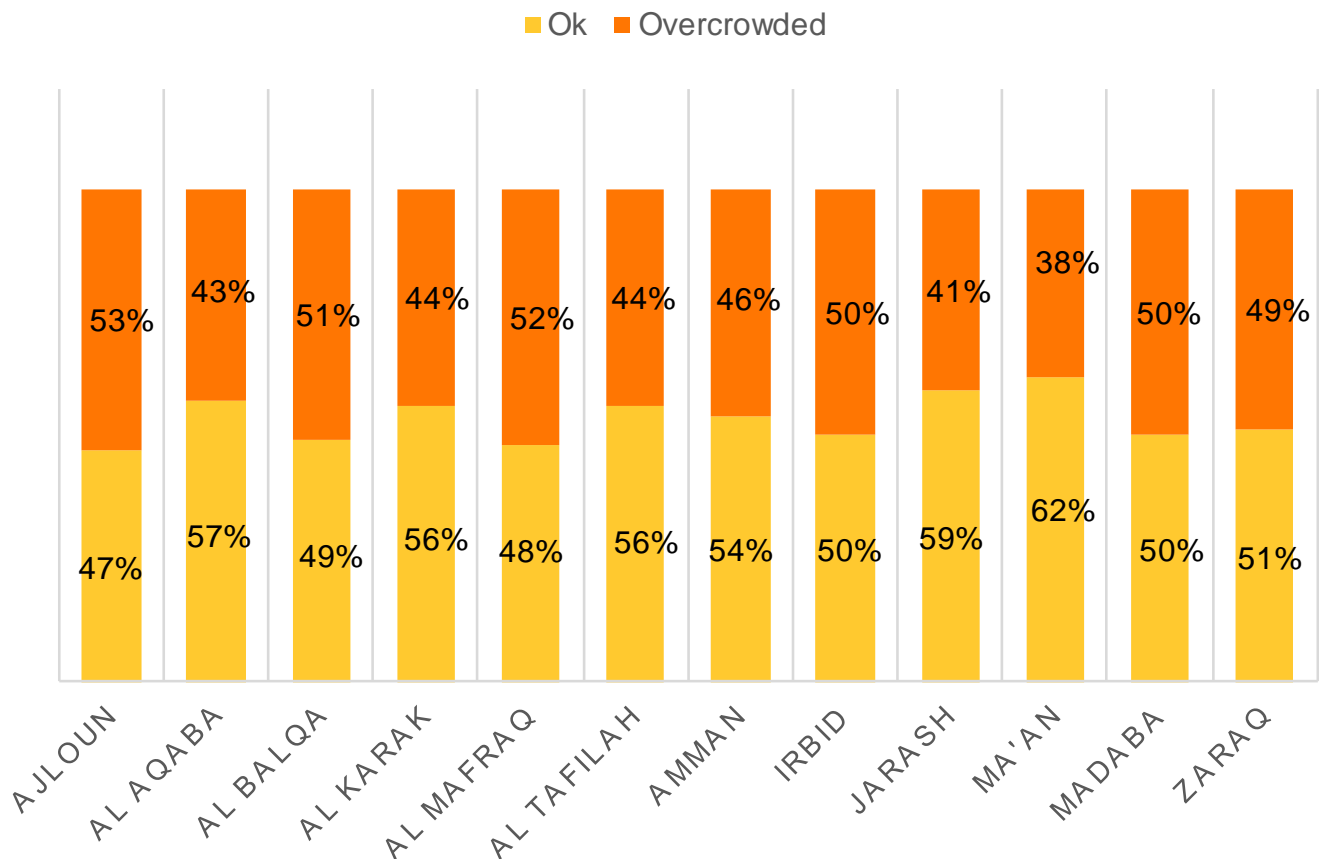
Comparing the adequacy of Syrian refugee housing against the national and target levels is possible using data available through home visits. Other additional extended indicators are either not available for the specific group of Syrian refugees or are measured differently by DOS and VAF.

With an average of 4.2 persons per room, Syrian refugees have 70% higher density per room than the set national target of 2.5. This figure is also three times the actual national value of 1.4. Furthermore, Syrian refugees have as much as 50% less area per person than the national average and 48% less than the national target. A majority (93.1%) of Syrian refugees (excluding ITS and camps) live in durable structures compared to a national value of 97.1%.

Overcrowding

In addition to the national indicator on overcrowding measuring the number of persons per room, the Shelter Working Group (SWG) considers the number of households per room when measuring the overcrowding for Syrian refugees. According to the SWG, an overcrowded shelter has either more than four individuals per room or more than one household per room. This definition is used in the analysis that follows.

Figure 34: Percentage of Overcrowding by Governorate



Fifty-three percent of Syrian refugee houses are overcrowded, with percentages ranging across governorates from a low of 36% (Tafilah) to a high of 65% (Madaba). Over the past three years, the percentage of overcrowded shelters slightly decreased, reaching 48% in 2017. The governorates of central Jordan experienced the greatest decrease (57% to 47%). The southern governorates had the lowest percentage of overcrowding (42%) in 2017. Additionally, overcrowding in the northern governorates dropped from 56% to 50% in the same period. In parallel, there was no significant increase during the period 2015 to 2017 in the number of refugees who reported moving in with relatives, which remained stable at 3% of the population across the three years.

Physical conditions of refugee housing

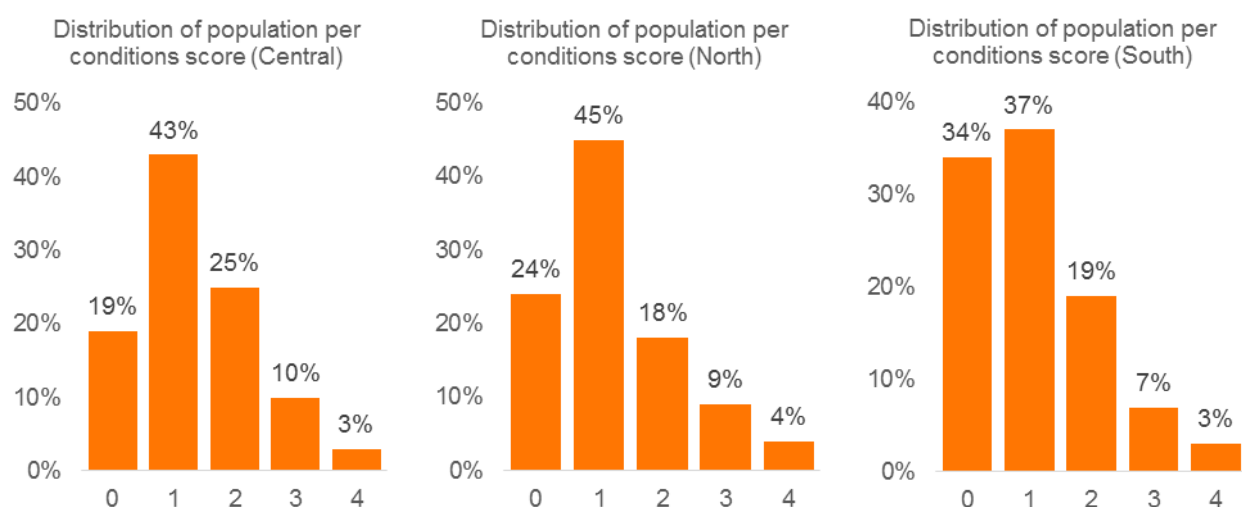
The measurement of the physical condition of housing for Syrian refugees is based on data provided through home visits. Each of the following aspects is scored 0 (if not present) and 1 (if present):

- Insufficient ventilation
- Dampness
- Leaking walls
- Poor hygiene conditions
- Privacy concerns

The sum of the score for all these aspects is the condition score. The condition score represents how many of the above aspects is present for each household. Below is the summary of the change in the average condition score per governorate between 2015 and 2017 and the distribution of condition scores in central, north, and south governorates.

Year	Ajloun	Aqaba	Al Balqa	Al Karak	Al Mafraq	Al Tafilah	Amman	Irbid	Jarash	Ma'an	Madaba	Zarqa	Total
2015	1.09	0.72	1.29	1.14	1.5	1.42	1.23	0.92	1.15	0.7	1.71	1.41	1.2
2017	1.37	0.85	1.5	1.01	1.54	1.09	1.28	1.17	1.07	1.26	1.13	1.48	1.31
Total	1.21	0.77	1.39	1.09	1.52	1.29	1.26	1.02	1.11	0.91	1.44	1.44	1.25

Figure 35: Average Condition Score Change per Governorate, 2015 and 2017



While minor improvement has been made in terms of overcrowding, Syrian refugees' quality of housing continues to deteriorate. The average condition scores have increased in Ajloun, Amman, Aqaba, Balqa, Irbid, Maan, Mafraq, and Zarqa, which cumulatively host 95% of the Syrian refugee population. The overall average condition score has increased by 10% between 2015 and 2017.

While the percentage of refugee households with a condition score of 0 has increased by 9%, 41% of refugees are living in accommodations that have two or more of the above-mentioned aspects. This is an increase from 29% in 2015 (Figure 36). The governorate with the worst housing conditions is Mafraq, with an average conditions score of 1.54 in 2017 and over half of the population scoring 2 or higher.

Figure 36: Percentage Change in Distribution of Condition Score

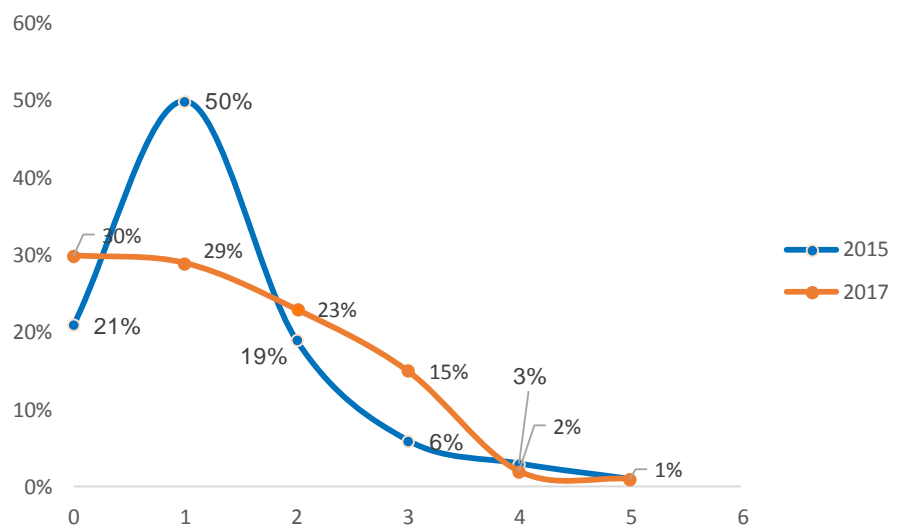
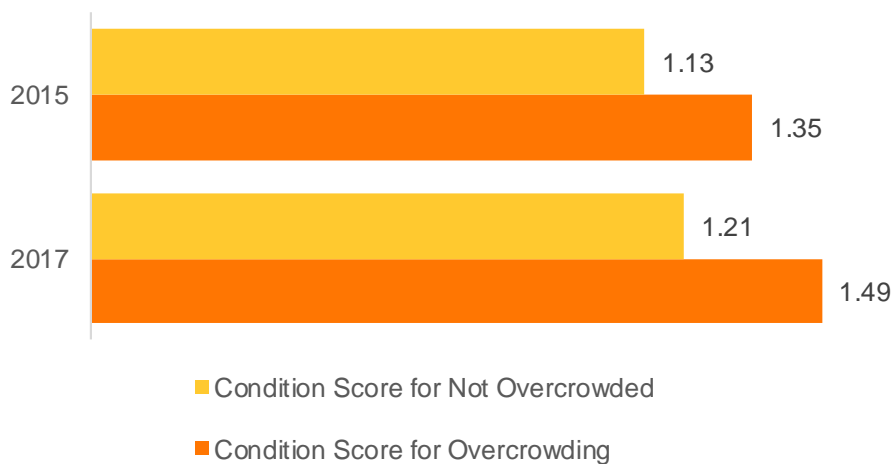


Figure 37: Disaggregated Condition Score by Overcrowding



4.4 Security of tenure and movement in the host community

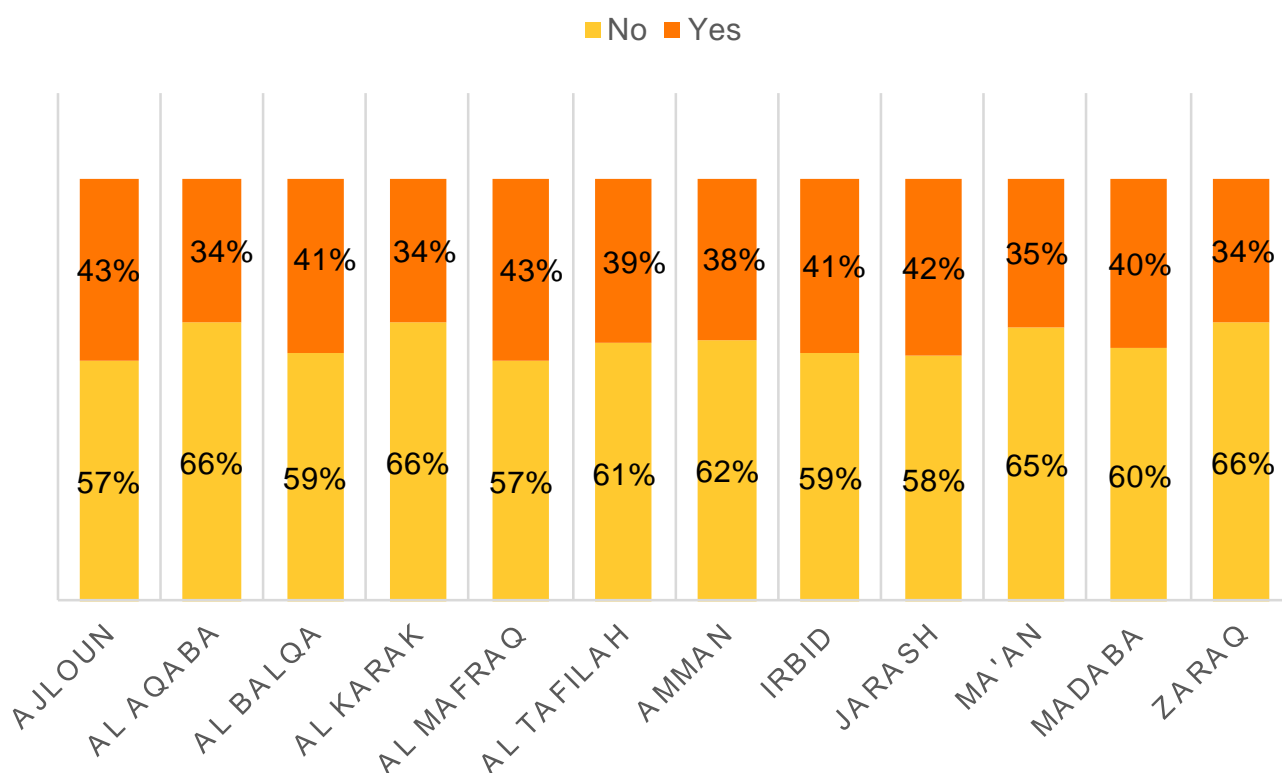
4.4.1 Movement of Syrian Refugees

The Syrian refugee population is characterized by a high level of mobility. As argued in previous sections of the report, refugee movement is linked with affordability and adequacy of housing. The search for livelihoods opportunities is a key driver of movement and a characteristic of the urban poor. Movement can be an indicator of refugees' priorities, their choice of housing, and their ability to relocate within Jordan; it can also reveal a changing trend in protection risks, such as eviction. The analysis of the data provided in this section is based on data from VAF home visits, which captures reported movement in the past year, frequency of movements, and a general categorization of the reasons behind their movement.

Movement rates

Forty percent of Syrian refugees report having moved within one year from the time of the assessment. There was a minor increase in the overall rate of movement in the past three years from 39% to 41%. The southern governorates had the highest increase of 7%, while central and northern governorates had a 2% increase between 2015 and 2017. There is no significant difference in the rate of movement between peri-urban and urban areas, or across most of the key parameters of the refugee population. Therefore, there is no evidence of increased refugee movement in host communities.

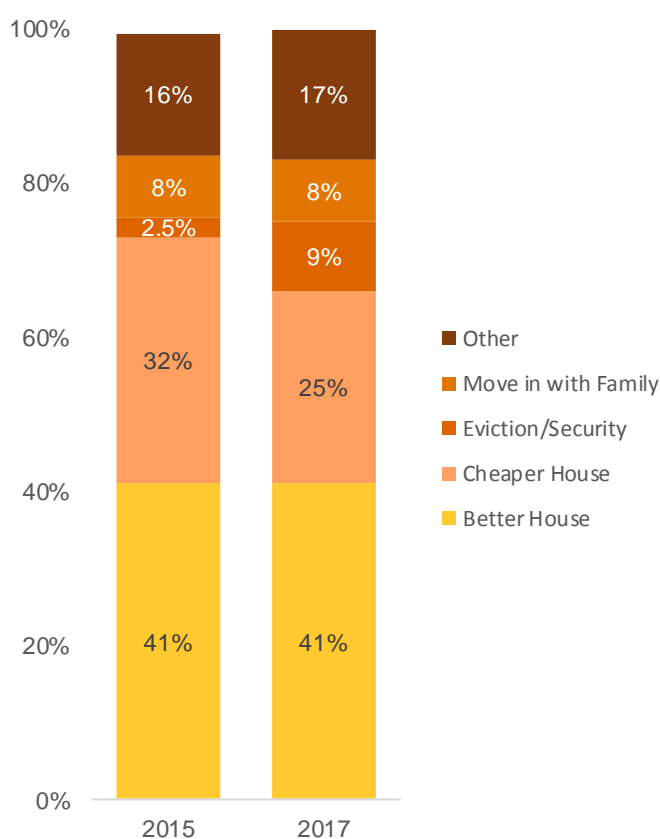
Figure 38: Percentage of Syrian Refugees Reporting Moving per Governorate



Movement reasons

Forty-one percent of all refugees, who reported to have moved within one year from the time of the assessment, have done so to access better housing (condition and access to services). Twenty-nine percent were looking for cheaper housing, 8% moved in with their family, and only 5% moved because they were either evicted or had concerns about their security. In other words, 78% of refugees who reported having moved in the past 12 months did so for reasons related to their housing conditions. Also notable is that the central and the southern governorates have a slightly higher rate of movement due to eviction/security compared to northern governorates (see Figure 38). Looking at the change in the reasons for movement (Figure 39), there has been a significant increase in refugees reporting eviction as the reason for movement from 2.5% in 2015 to 9% in 2017. This percentage represents close to 20,000 refugees. This increase is noticed across all governorates, with an over 10% increase in Ajloun, Aqaba, and Jerash.

Figure 39: Change in Percentage of Refugees' Reasons for Moving (2015 and 2017)



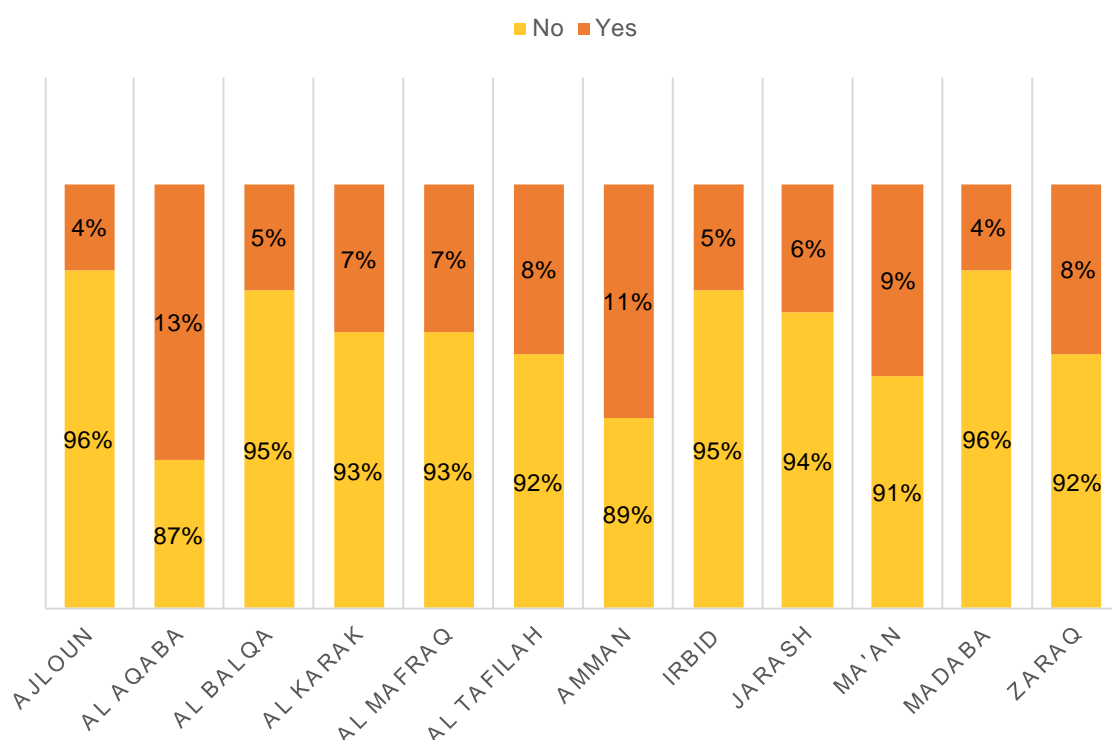
4.4.2 Eviction

The analysis in Section 4.4.1 (Movement of Syrian refugees) on the increase in the eviction rates across all governorates is corroborated by the responses to the specific eviction section in the VAF home visits questionnaire. An average of 7% of Syrian refugees reported having been evicted at least once (5.98% in 2015 and 8.35% in 2017).

The analysis of the eviction trend has thus far been based on retrospective eviction reporting by the beneficiaries. However, in 2017 the VAF questionnaire was amended to include questions about the refugees' perception of eviction threat in their current location of residence. At the time, 8% of the Syrian refugees stated that they feel that they are under the threat of eviction.

Figure 40 shows that Aqaba, Amman, and Ma'an have the highest reported percentages of 13%, 11%, and 9%, respectively.

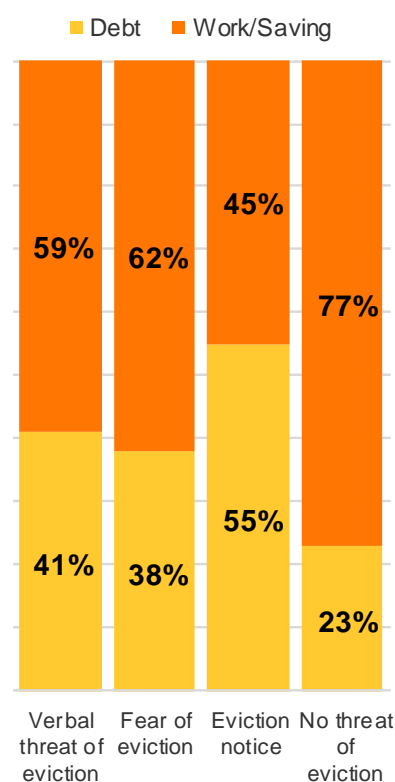
Figure 40: Percentage of Refugees Perceiving a Threat of Eviction by Governorate



The majority (77%) of those reporting threat of eviction mentioned they have received verbal threats, while 19% did not receive verbal or written threats but experienced fear of eviction because of conflict with the host community or landlord. Four percent reported having received a written notice of eviction. The group of refugees reporting not paying rent showed a significantly higher percentage of perceived threat (45% compared to 18%) related to fear of eviction and conflict with host community or landlord.

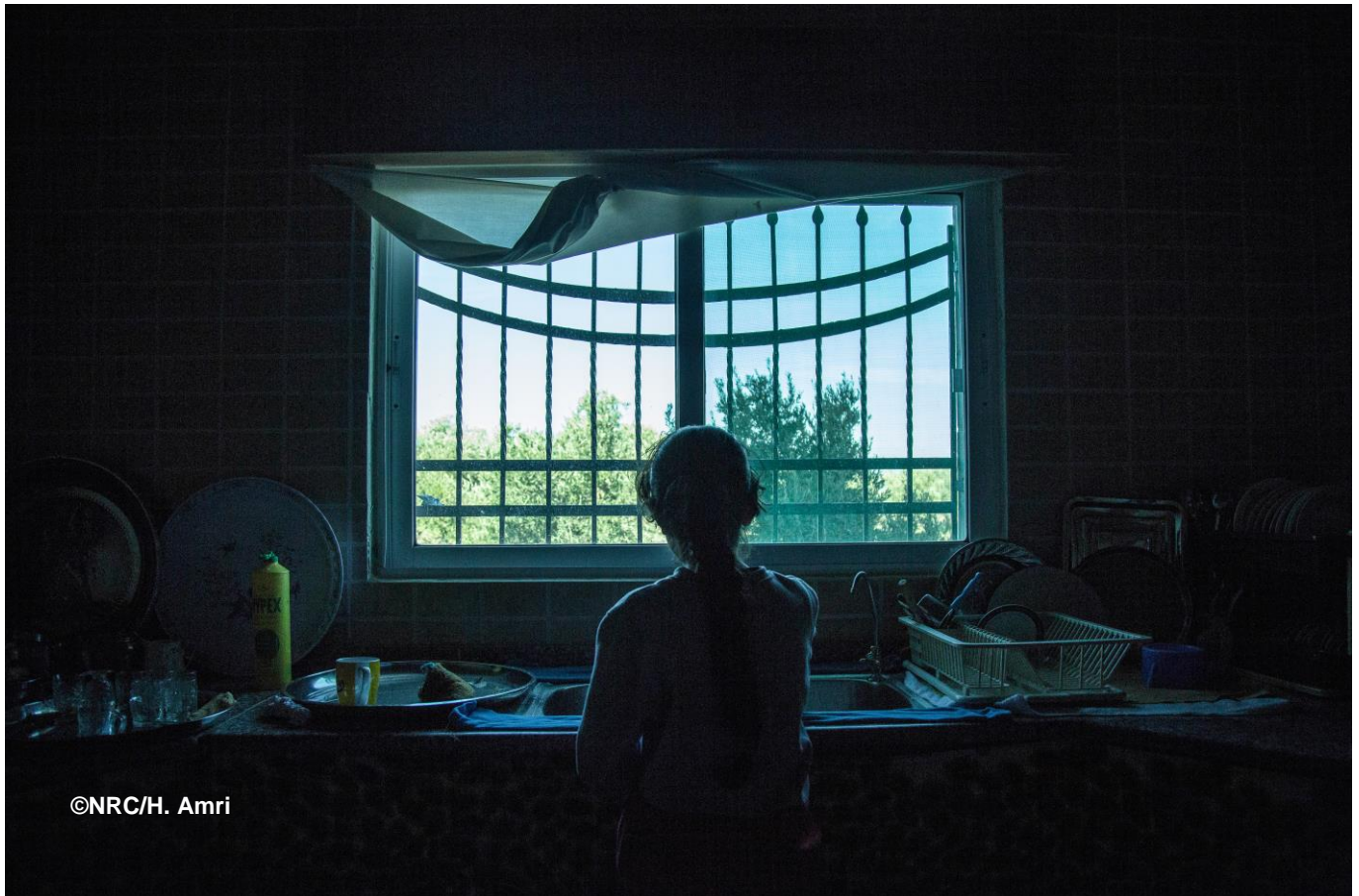
In addition, Figure 41 shows that the refugees reporting threat of eviction include more than twice as many households intending to pay rent through debt than those refugees who have not reported threat of eviction. This highlights the correlation between the level of debt and eviction (threat): the higher the level of household debt, the more likely the household is to be evicted. This also reinforces the relevance of debt and economic vulnerability in protection/prevention efforts against forced evictions.

Figure 41: Percentage of Households Paying Rent by Debt or Work/Saving by Reported Level of Threat of Eviction



Lease Agreements

The number of refugee households reporting not having a lease agreement has been increasing and reached 37% in 2017 compared to only 28% in 2015. This is complemented by an overall increase in the percentage of refugee households reporting short term rental agreements (less than 3 months) from 38% in 2015 to 76% in 2017. The increase in the number of households without tenure agreement and with short-term rental agreements also makes conflict resolution with the landlord more difficult, which could potentially lead to increased rates of eviction.



Annexes



©NRC/L. Saifi

Annex A. Shelter Tables - District Level Analysis

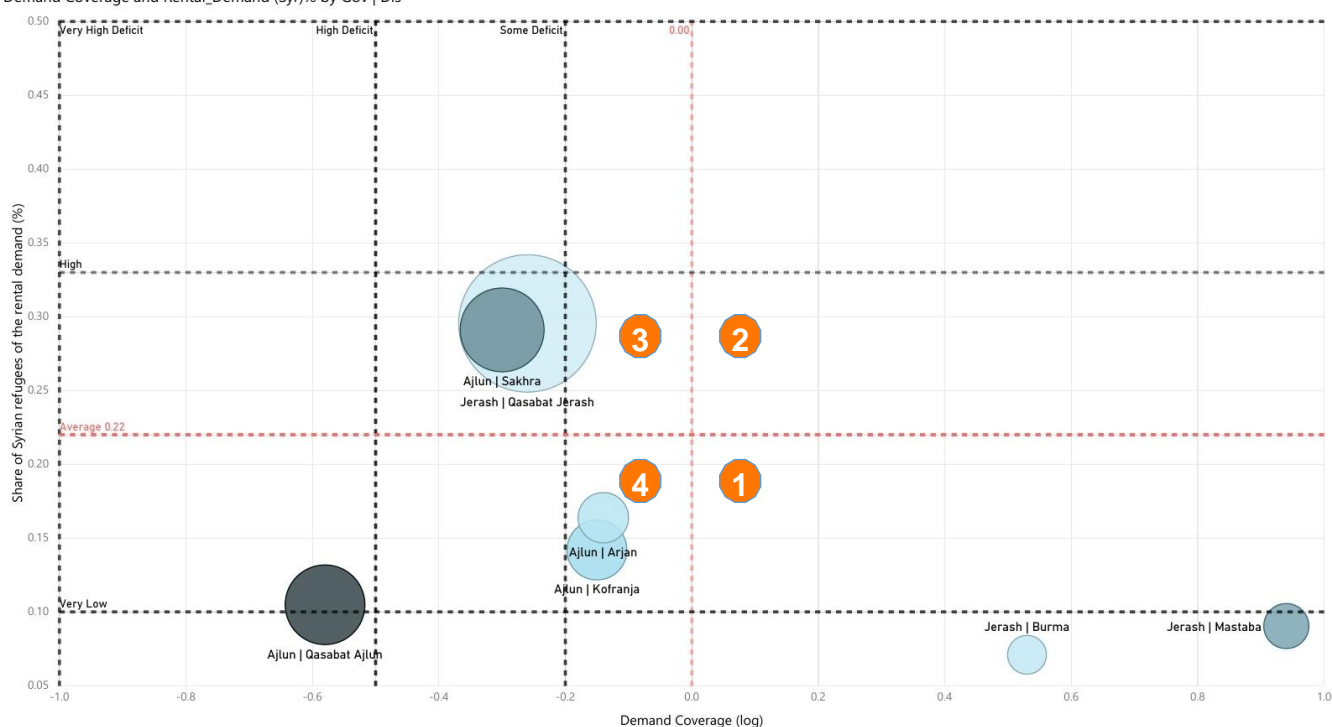
The Shelter Tables place districts in each of the governorates into one of four main quadrants delimited (horizontal red lines) by the average share of Syrian refugees in the demand for rental housing (equal to 22%) and presence of matching supply to demand (vertical red line). Quadrant 1 has matching supply to demand and below average share, Quadrant 2 has matching supply to demand and above average share, Quadrant 3 has shortage in supply and above average share, and Quadrant 4 has shortage in supply and below average share of Syrian refugees in the demand for rental housing.



Jerash and Ajlun

DISTRICT	DESCRIPTION	
Jerash Mastaba Jerash Burma	Supply to demand Share of Syrian ref. in demand for rental housing Syrian refugee population size Rental-to-ownership	Matching Very Low Small Low
<i>The refugee population is a minor driver of the demand for rental housing. There is no significant competition over housing in these districts, with the supply matching/exceeding the demand.</i>		
Jerash Qasabat Jerash Ajlun Sakhra	Supply to demand Share of Syrian ref. in demand for rental housing Syrian refugee population size Rental-to-ownership	High Deficit High Medium Low
<i>The refugee population is one of the main drivers of demand for rental housing. The districts have a rental housing deficit, leading to competition over available rental housing units.</i>		
Ajlun Qasabat Ajlun	Supply to demand Share of Syrian ref. in demand for rental housing Syrian refugee population size Rental-to-ownership	Very High Deficit Very Low Medium High
<i>The governorate's administrative centre has a high deficit in the supply of rental housing units and competition over rental housing is high. However, the Syrian refugee population is not a significant driver of demand.</i>		
Ajlun Kofranja, Arjan	Supply to demand Share of Syrian ref. in demand for rental housing Syrian refugee population size Rental-to-ownership	Some Deficit Very Low Small Low
<i>The refugee population is a minor driver of the demand for rental housing. The districts have competition over housing, with the supply falling short of demand for rental housing.</i>		

Demand Coverage and Rental_Demand (Syr)% by Gov | Dis



Aqaba, Tafila, Karak, and Maan

DISTRICT	DESCRIPTION	
Karak Al Qatraneh	Supply to demand	Matching
Karak Al Mujeb	Share of Syrian ref. in demand for rental housing	Very Low
Karak Ghour al Safi	Syrian refugee population size	Small - Medium
Tafila Al Hesa	Rental-to-ownership	Low
Maan Athroh	<i>The refugee population is a minor driver of the demand for rental housing. There is no significant competition over housing in these districts, with the supply matching/exceeding the demand.</i>	
Maan Al Mraigha		
Maan Ail		
Karak Ayy		
Maan Al Jafer		
Karak Moab		
Aqaba Al disa		
Karak Al Mazar Al Janoobi		
Maan Petra		
Maan Qasabat Maan	Supply to demand	High deficit
	Share of Syrian ref. in demand for rental housing	Very High
	Syrian refugee population size	Medium
	Rental-to-ownership	Low
	<i>The governorate's administrative centre has a high deficit in the supply of rental housing units and the competition over rental housing is high. The Syrian refugee population is a significant driver of rental housing demand.</i>	
Tafila Bseira	Supply to demand	High Deficit
Karak Ghour al Mazra'a	Share of Syrian ref. in demand for rental housing	Very Low
Tafila Qasabat Al Tafila	Syrian refugee population size	Medium
Aqaba Qasabat Aqaba	Rental-to-ownership	Low
Karak Qasabat Al Kerak	<i>These districts are characterized by a high deficit in the supply of rental housing units and the competition over rental housing is high. However, the Syrian refugee population is not a significant driver of demand.</i>	
Karak Faqqo		
Maan Al Hseiniya		
Aqaba Qweirah		
Karak Al Qasr		
Aqaba Wadi Araba	Supply to demand	Matching
Maan Al Shobak	Share of Syrian ref. in demand for rental housing	High
	Syrian refugee population size	Small
	Rental-to-ownership	Low
	<i>The refugee population is a significant driver of the demand for rental housing. There is no significant competition over housing in these districts, with the supply matching/exceeding the demand.</i>	

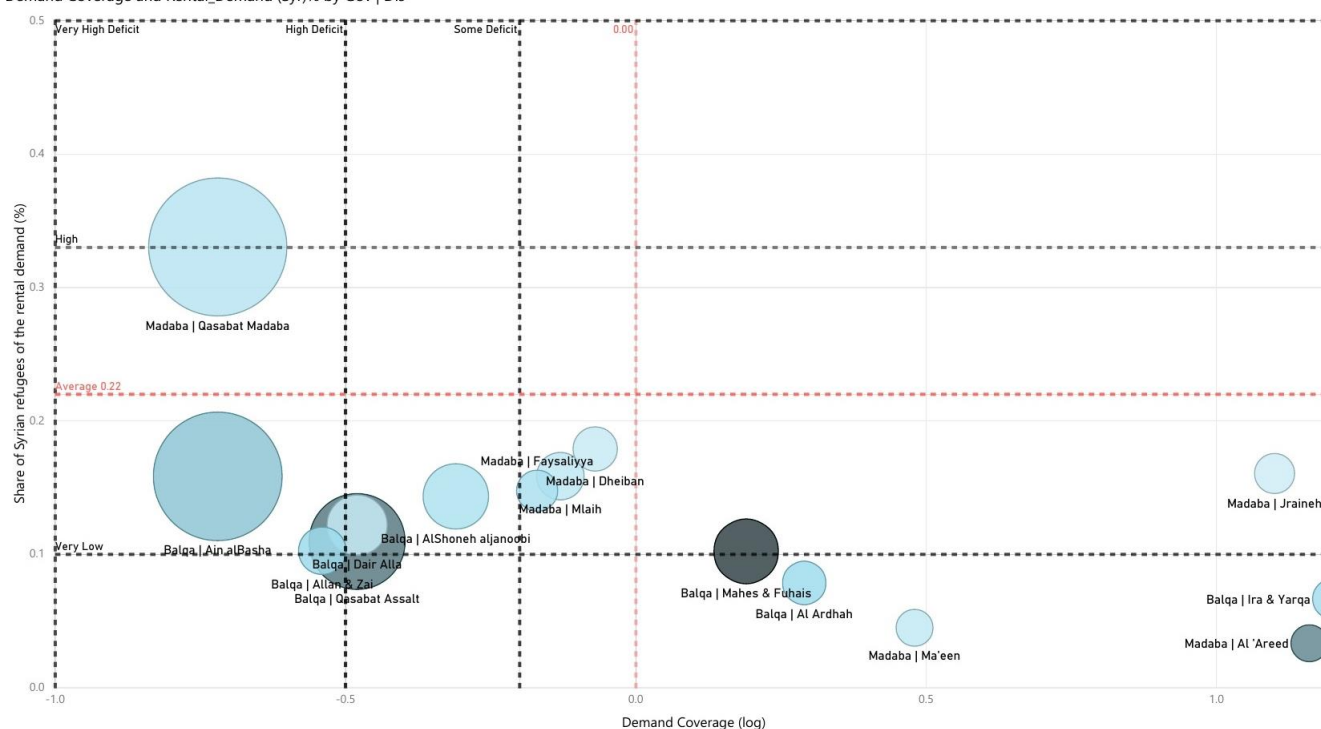
Demand Coverage and Rental_Demand (Syr)% by Gov | Dis



Madaba and Balqa

DISTRICT	DESCRIPTION	
Madaba Alareed	Supply to demand	Matching
Balqa Ira & Yarqa	Share of Syrian ref. in demand for rental housing	Low – Very Low
Balqa Al ardah	Syrian refugee population size	Small
Balqa Mahes & Fuhais	Rental-to-ownership	Low
Madaba Jraineh	<i>The refugee population is a minor driver of the demand for rental housing. There is no significant competition over housing in these districts, with the supply matching/exceeding the demand.</i>	
Madaba Ma'een		
Madaba Qasabat Madaba	Supply to demand	Very High Deficit
	Share of Syrian ref. in demand for rental housing	High
	Syrian refugee population size	Medium
	Rental-to-ownership	Low
	<i>The governorate's administrative centre has a high deficit in the supply of rental housing units and the competition over rental housing is high. The Syrian refugee population is a significant driver of rental housing demand.</i>	
Balqa Allan & Zai	Supply to demand	High Deficit
Balqa Qasabat Salt	Share of Syrian ref. in demand for rental housing	Low – Very Low
Balqa Ain Al Basha	Syrian refugee population size	Small
Madaba Faysaliyya	Rental-to-ownership	Low
Madaba Mlaih	<i>These districts are characterized by a high deficit in the supply of rental housing units and high competition over rental housing. However, the Syrian refugee population is not a significant driver of demand.</i>	
Balqa Shuneh Al Janoubi		
Madaba Dheiban		
Balqa Deir Alla		

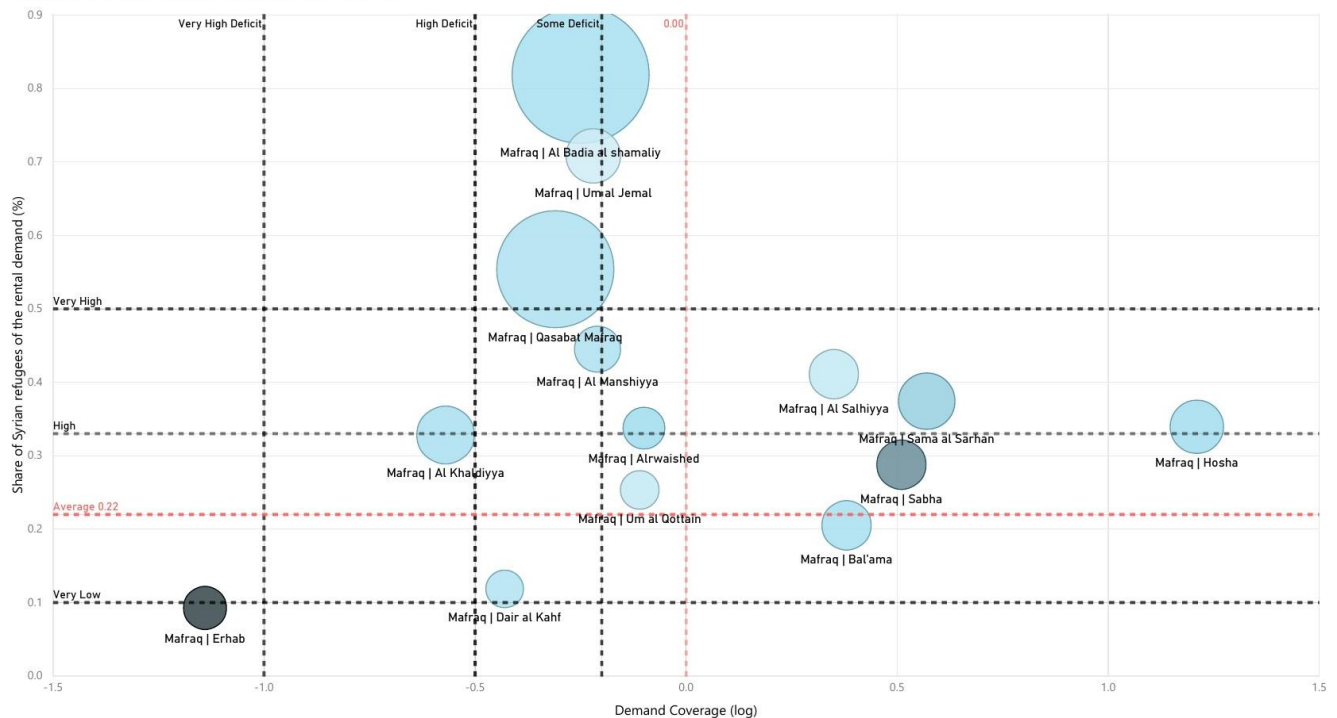
Demand Coverage and Rental_Demand (Syr)% by Gov | Dis



Mafrag

DISTRICT	DESCRIPTION	
Mafrag Erhab	Supply to demand	H Deficit – VH Deficit
Mafrag Dair Al Kahf	Share of Syrian ref. in demand for rental housing	Very Low
	Syrian refugee population size	Small
	Rental-to-ownership	Low
These districts are characterized by a high deficit in the supply of rental housing units and the competition over rental housing is high. However, the Syrian refugee population is not a significant driver of demand.		
Mafrag Qasabat Mafrag	Supply to demand	Some deficit – H Deficit
Mafrag Um al Jemal	Share of Syrian ref. in demand for rental housing	Very High
Mafrag Al Manshiya	Syrian refugee population size	High
Mafrag Badia Al Shamalia	Rental-to-ownership	Low
Mafrag Al Rwayshid	These districts, which include the governorate's administrative centre, have a high deficit in the supply of rental housing units. The competition over rental housing is high and the Syrian refugee population is a (very) significant driver of rental housing demand. This district suffers from the highest national deficit in rental housing supply.	
Mafrag Um al Qottain		
Mafrag Al Khaldiya		
Mafrag Sabha	Supply to demand	Matching
Mafrag Balama	Share of Syrian ref. in demand for rental housing	Average to High
Mafrag Sama Al Sarhan	Syrian refugee population size	Small
Mafrag Hosha	Rental-to-ownership	Average
Mafrag Al Salhiyya	The refugee population is a driver of the demand for rental housing. However, there is no significant competition over housing in these districts, with the supply matching/exceeding the demand.	

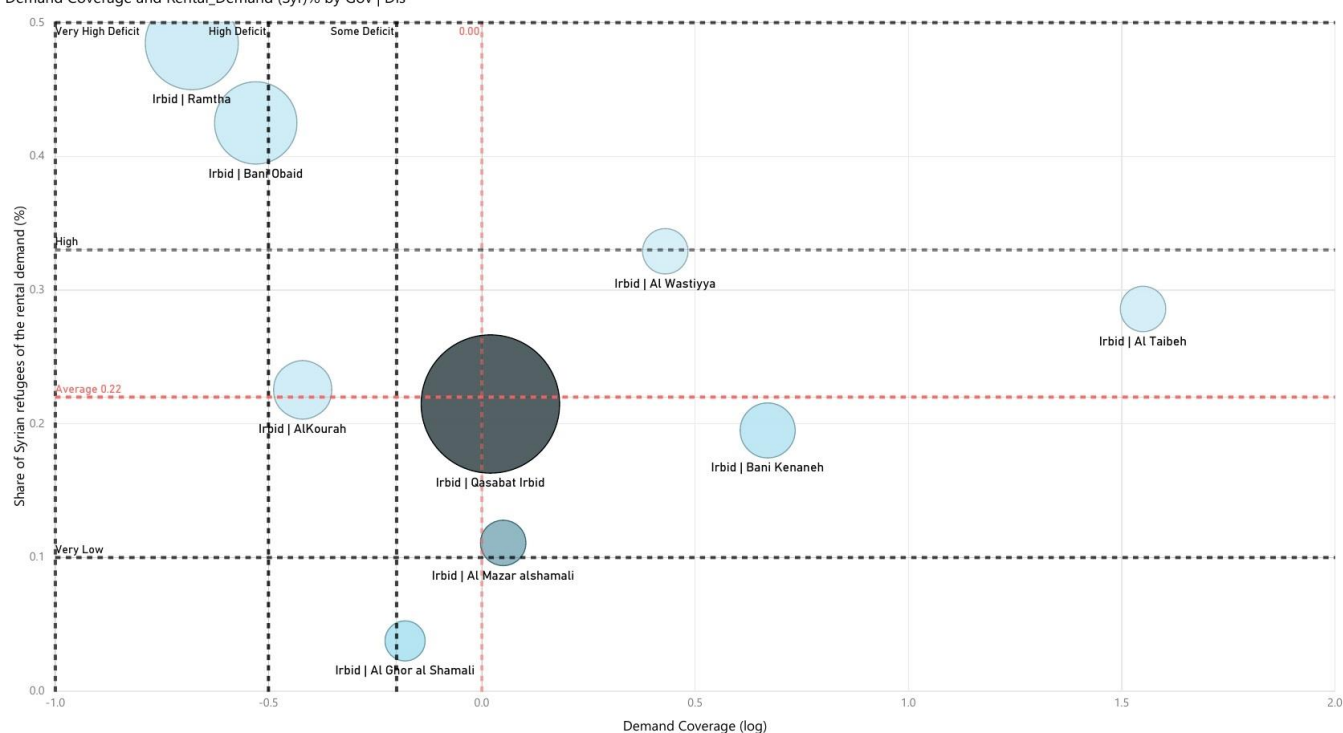
Demand Coverage and Rental_Demand (Syr)% by Gov | Dis



Irbid

DISTRICT	DESCRIPTION	
Irbid Al Mazrar Shamali	Supply to demand	Matching - H deficit
Irbid Al Ghor al Shamali	Share of Syrian ref. in demand for rental housing	Low/Medium
Irbid Al Koura	Syrian refugee population size	Small
	Rental-to-ownership	Low
<i>These districts are characterized by a high deficit in the supply of rental housing units and the competition over rental housing is high. However, the Syrian refugee population is not a significant driver of demand.</i>		
Irbid Ramtha	Supply to demand	H deficit to VH deficit
Irbid Bani Obaid	Share of Syrian ref. in demand for rental housing	High
	Syrian refugee population size	High
	Rental-to-ownership	Medium
<i>These are peri-urban districts and are two of the earliest impact districts in Jordan due to their proximity to the Syrian border. These districts are characterised by a high level of competition over rental housing and a high deficit in supply. The Syrian refugee population is the main driver of demand and has a large influence on the rental housing market.</i>		
Irbid Qasabat Irbid	Supply to demand	Matching
	Share of Syrian ref. in demand for rental housing	Average
	Syrian refugee population size	V. High
	Rental-to-ownership	V. High
<i>Home to the second largest city in Jordan, this district contains the urban centre of Irbid city. The size of the Syrian population is significant (second to Amman). However, due to the city's dense population, the share of the Syrian refugee population in the demand for rental housing is just below the national average of 22%. The district also has a very high rental-to-ownership rate, typical of a highly urbanized city such as Irbid.</i>		
Irbid Bani Kenana	Supply to demand	Matching
Irbid Al Taibeh	Share of Syrian ref. in demand for rental housing	Average
Irbid Al Wasatiya	Syrian refugee population size	Small
	Rental-to-ownership	Low
<i>The refugee population is a driver of the demand for rental housing. However, there is no significant competition over housing in these districts, with the supply matching/exceeding the demand.</i>		

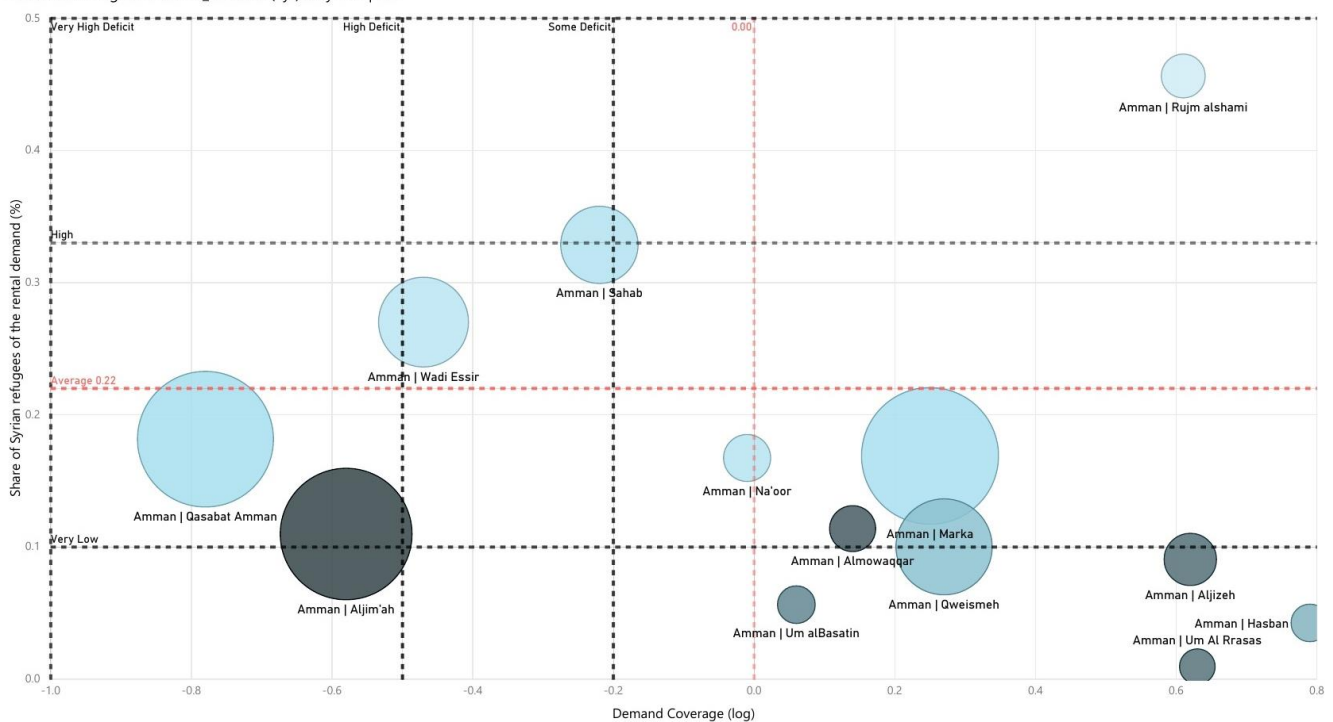
Demand Coverage and Rental_Demand (Syn)% by Gov | Dis



Amman

DISTRICT	DESCRIPTION	
Amman Hasban	Supply to demand	Matching
Amman Um al Rsas	Share of Syrian ref. in demand for rental housing	Very Low
Amman Um albasatin	Syrian refugee population size	Large
Amman Al jizeh	Rental-to-ownership	High
Amman Almowaqqar	<i>In these districts, which are mostly located on the outskirts of the main city of Amman, the refugee population is a driver of the demand for rental housing. However, there is no significant competition over housing in these districts, with the supply matching/exceeding the demand.</i>	
Amman Qweismeh		
Amman Marka		
Amman Naoor		
Amman Sahab	Supply to demand	High deficit
Amman Wadi Essir	Share of Syrian ref. in demand for rental housing	High
	Syrian refugee population size	Medium
	Rental-to-ownership	Medium
	<i>These are peri-urban districts characterised by a high level of competition over rental housing and a high deficit in supply. The Syrian refugee population is a significant driver of rental housing and has a large influence on the rental housing market.</i>	
Amman Qasabat Amman	Supply to demand	Very high deficit
Amman Al Jimah	Share of Syrian ref. in demand for rental housing	Low
	Syrian refugee population size	V. High
	Rental-to-ownership	High
	<i>These are highly urban districts. The size of the Syrian population in these districts is the largest in the country. These districts have a very high deficit in the supply of rental housing because the housing market in these districts has seen little growth and suffers from oversaturation. Competition is high but the share of the Syrian refugee population in the demand for rental housing is just below the national average. This number is large but not significant due to the large, diverse population residing in these districts. However, Al Jimah district has one of the highest rental-to-ownership rates across Jordan, making it one of the most desired districts for rental housing across all nationalities and where competition can be considered significant.</i>	
Amman Rujm Al Shami	Supply to demand	Matching
	Share of Syrian ref. in demand for rental housing	Very High
	Syrian refugee population size	Low
	Rental-to-ownership	Low
	<i>The refugee population is the main driver of the demand for rental housing. However, there is no significant competition over housing in this district, with the supply matching/exceeding the demand.</i>	

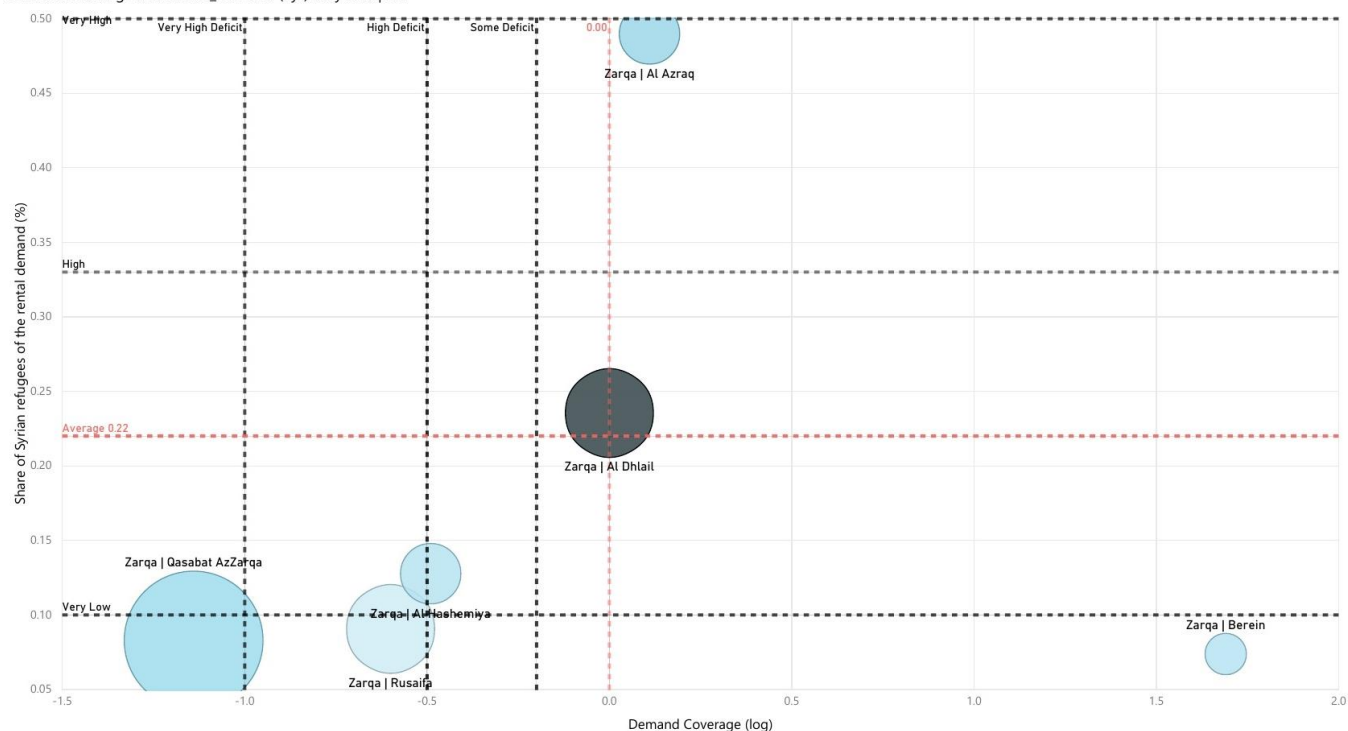
Demand Coverage and Rental_Demand (Syr)% by Gov | Dis



Zarqa

DISTRICT	DESCRIPTION	
Zarqa Berein	Supply to demand Share of Syrian ref. in demand for rental housing Syrian refugee population size Rental-to-ownership	Matching Very Low Small Low
<i>The refugee population is not a driver of the demand for rental housing. There is no significant competition over housing in this district, with the supply matching/exceeding the demand.</i>		
Zarqa Al Dhilail	Supply to demand Share of Syrian ref. in demand for rental housing Syrian refugee population size Rental-to-ownership	Matching Average Medium High
<i>There is no significant competition over rental housing in this district, with the supply matching the demand. The refugee population is a driver of the demand for rental housing, but is just at the national average. The district also has a high rental-to-ownership rate.</i>		
Zarqa Qasabat Azzarqa Zarqa Rusaifa Zarqa Al Hashmiya	Supply to demand Share of Syrian ref. in demand for rental housing Syrian refugee population size Rental-to-ownership	H deficit to VH deficit Very Low Large Medium
<i>These districts, which include the governorate's administrative centre, have a high deficit in the supply of rental housing units. They also host a large number of Syrian refugees. Competition over rental housing is high, but the Syrian refugee population residing in these districts does not influence or drive the rental housing market.</i>		
Zarqa Al Azraq	Supply to demand Share of Syrian ref. in demand for rental housing Syrian refugee population size Rental-to-ownership	Matching V. High Small Low
<i>The refugee population is the main driver of the demand for rental housing. There is no significant competition over housing in this district, with the supply matching/exceeding the demand.</i>		

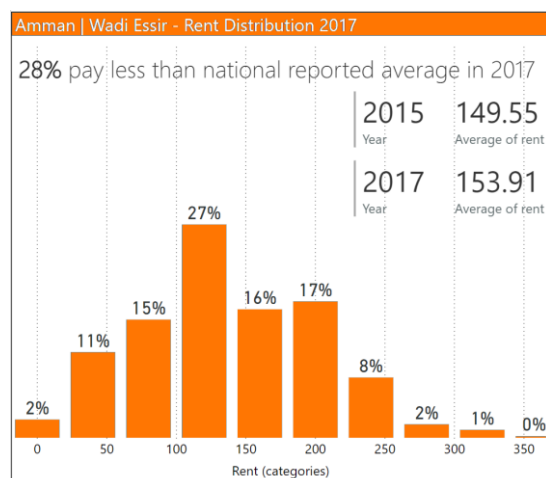
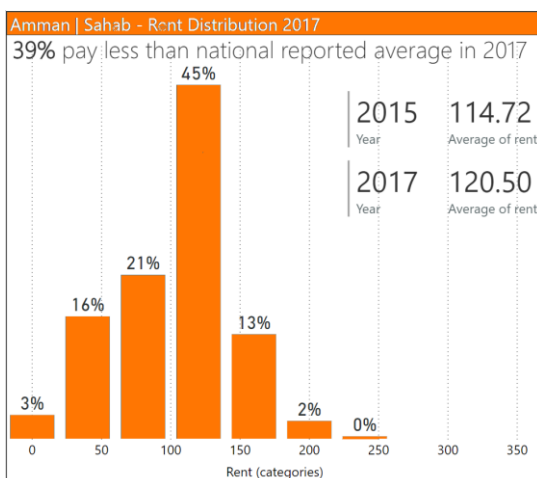
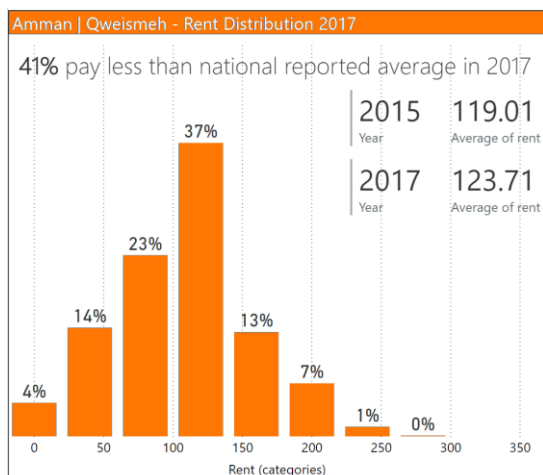
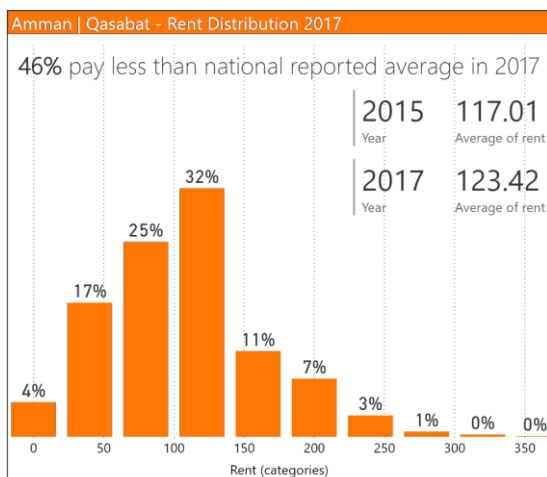
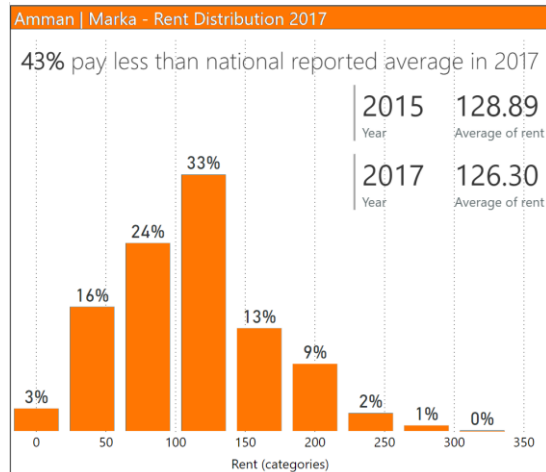
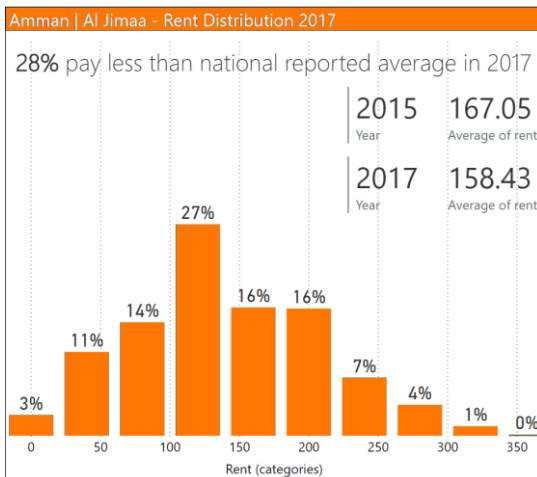
Demand Coverage and Rental_Demand (Syr)% by Gov | Dis



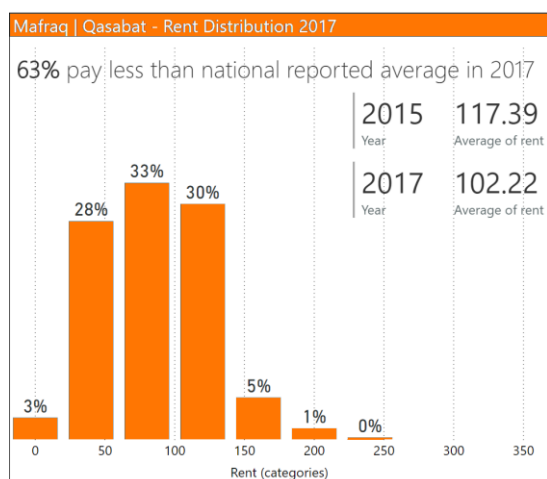
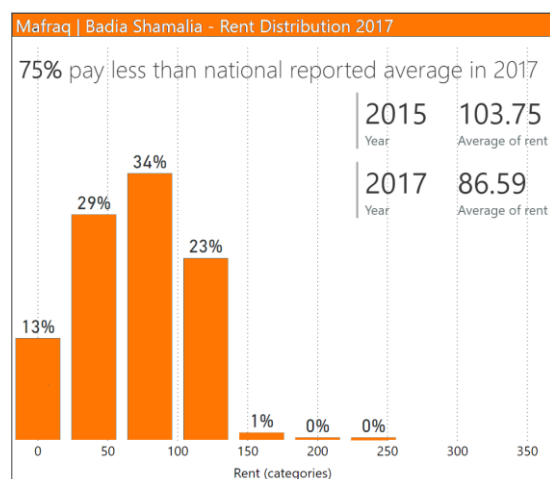
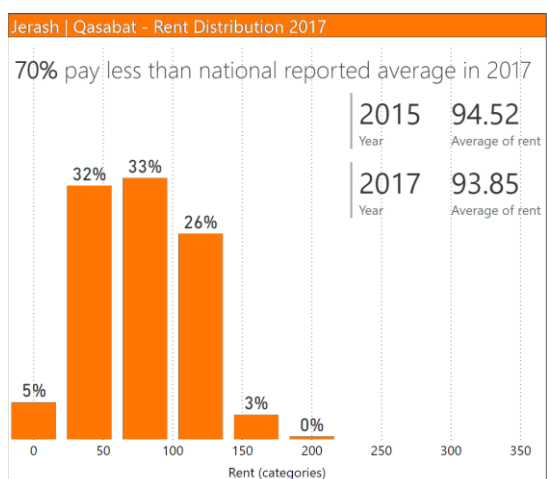
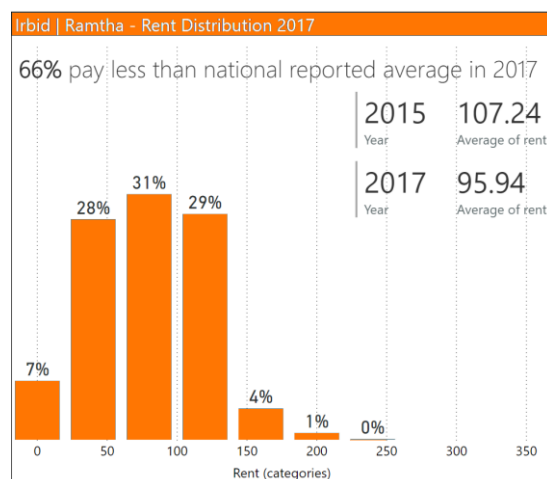
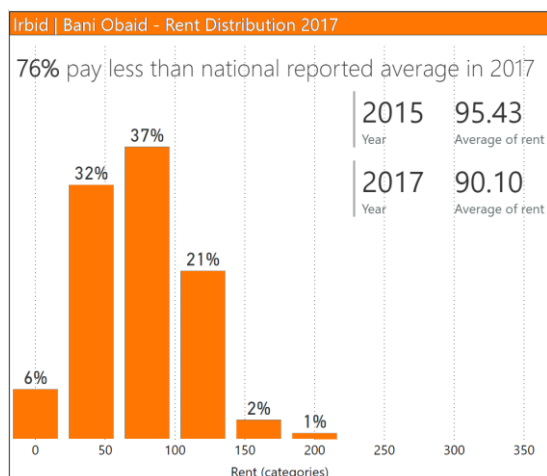
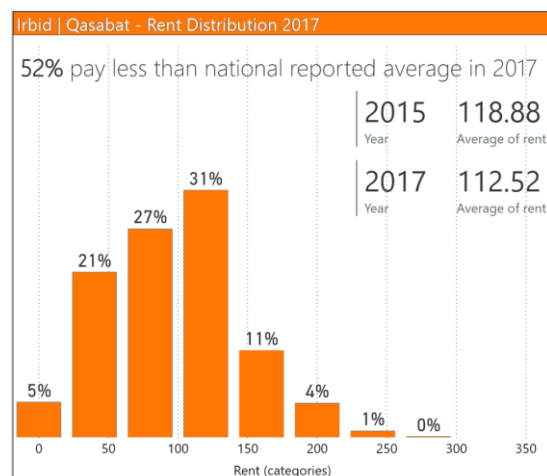
Annex B. Reported Rental Prices in Select Districts in Jordan (2015 – 2017)

The below tables provide the distribution of rent for the selected districts (bars), the average reported rents for 2015 and 2017 and the percentage of households reporting paying rent less than the national reported average for 2017.

Amman

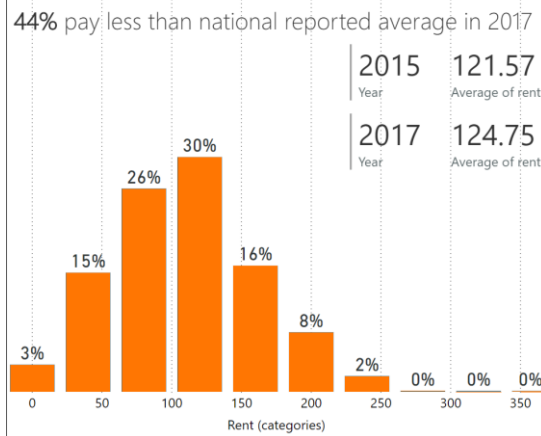


Northern governorates

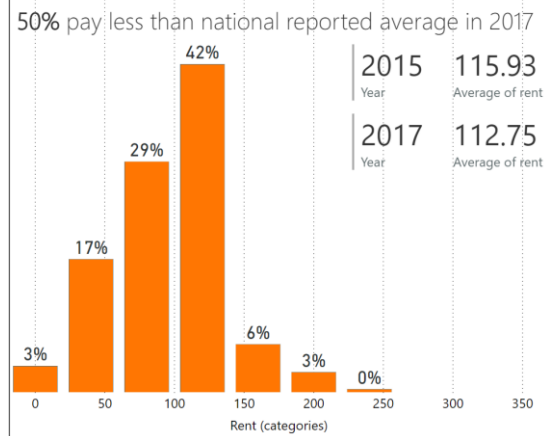


Madaba, Zarqa, Balqa

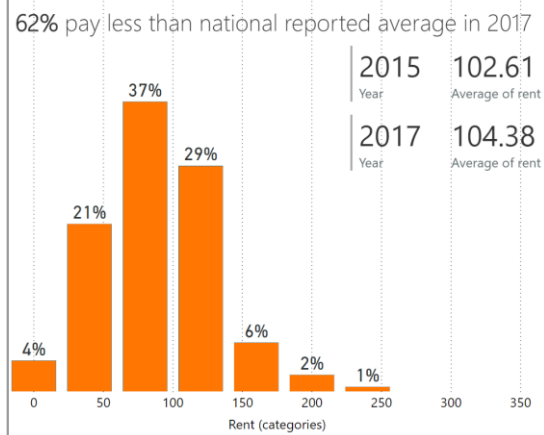
Balqa | Ain Al Basha - Rent Distribution 2017



Madaba | Qasabat - Rent Distribution 2017



Zarqa | Qasabat - Rent Distribution 2017



Annex C. Home visits data set

Table 4: Distribution of Refugees per Governorate (Data Sets 2015 and 2017)			
Governorate	Actual % of Syrian population	2015 Home visits data set representation	2017 Home visits data set representation
Ajloun	1.4%	1.36%	1.37%
Al Aqaba	1%	0.57%	0.55%
Al Balqa	3.5%	3.02%	3.72%
Al Karak	1.5%	1.96%	1.71%
Al Mafrq	16.4%	15.19%	16.34%
Al Tafila	0%	0.24%	0.23%
Amman	33%	34.77%	36.87%
Irbid	25.2%	28.91%	24.94%
Jarash	1.7%	1.56%	1.76%
Ma'an	1.3%	1.52%	1.20%
Madaba	2%	1.72%	2.01%
Zarqa	11%	9.18%	9.29%

Adjustments to the data set: Due to changes in the questionnaire in 2017, the following adjustments to the data set were made:

- Area of shelter in square meters, adjusted for 50.7% of the 2017 data set (based on the reported number of rooms per shelter).
- Number of rooms per shelter, adjusted for 5% of the 2017 data set (based on the reported area of shelter in square meters)

Calculated fields:

- Area per person = area of shelter / number of individuals per case
- Person per room = number of individuals per case / number of rooms
- Overcrowding = (Yes) if number of persons per room is greater than 4 or number of households per shelter is greater than number of rooms. (No) if not.

Appendices



©UNHCR/M. Hawari

Appendix A

Minimum Expenditure Basket of Core Goods

Food Basket	Ration (grams/per person/ per day)	Price per KG/JOD
Bulgur	200	0.89
Cheese Spread	8	4
Cucumbers	20	0.73
Eggs	19	1.17
Lentils	40	1.31
Pasta (macaroni)	50	1.13
Rice	150	1.23
Salt	5	0.33
Sugar	33	0.74
Vegetable oil	33	1.09
Whole chicken	30	2.15

Non Food items	Quantity	Unit	Unit cost /JOD
Soap (125 grams)	10	Pcs	0.4
Tooth brush (adult)	4	Pcs	0.5
Tooth paste (adult 75ml)	2	Pcs	0.5
Shampoo (adult, 500ml)	2	Pcs	1.5
Sanitary napkins bag	2	Pcs	0.5
Laundry soap (powder, 3.5kg)	1	Pcs	3.5

Appendix B

Reference Marketplaces

Governorate	Locality	Number of Syrian refugees
Amman	Almadina	25,154
Amman	Basman	15,628
Amman	Swaileh	14,092
Amman	Sahab	13,405
Amman	Marka	13,122
Amman	Wadi Essier	11,386
Irbid	Irbid	57,852
Irbid	Ramtha	20,561
Mafraq	Mafraq	28,588
Zarqa	Zarqa	28,946
Karak	Karak	3,421

Appendix C

Definition of Shop Types

Shop Type	Definition
Butchers (chicken)	Stand-alone shops that receive and process meat, primarily chicken, for consumption
Fruit and Vegetable Shops	Shops between 100 and 400 square feet in size that primarily sell a variety of produce. These shops purchase produce from fruit and vegetable wholesale markets and privately transport the purchased produce to their shop locations to be available for consumers.
Pharmacies and Hygiene Shops	Shops between 100 and 400 square feet in size that sell primarily hygiene products. Pharmacies tend to sell personal hygiene products, while hygiene shops sell a variety of personal and household hygiene products.
Small Shops	Shops between 100 and 400 square feet in size that sell a smaller number and variety of goods than those offered by supermarkets and hypermarkets. Small shops typically sell dry food goods such as rice in greater quantities than produce, and also tend to offer a small selection of hygiene, nut, spice, and dairy products.
Supermarkets and Hypermarkets	Shops that sell large quantities and varieties of food and household goods. Supermarkets are larger in size and offer a wider selection of goods than small shops. Hypermarkets are even more expansive in size and variety of goods offered, and combine the features of a supermarket and a department store into a single facility.

ASSESSMENT OF THE JORDANIAN MARKET PLACE

DECEMBER 2017



UNHCR
The UN Refugee Agency



NORWEGIAN
REFUGEE COUNCIL