Host Communities between Solidarity and Hardship

The Trends of Housing Transformation in Border Cities Hosting Refugees: The Case of Mafraq City

A Thesis submitted in the Partial Fulfillment for the Requirement of the Degree of Master of Science in Integrated Urbanism and Sustainable Design

by

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University of Stuttgart

(2015)
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07/27/2015
Disclaimer

This dissertation is submitted to Ain Shams University, Faculty of Engineering and University of Stuttgart, Faculty of Architecture and Urban Planning for the degree of Integrated Urbanism and Sustainable Design. The work included in this thesis was carried out by the author in the Year 2015. The candidate confirms that the work submitted is his own and that appropriate credit has been given where reference has been made to the work of others.

07/27/2015

Razan Alshadfan

Signature
Acknowledgement

Six months ago, this thesis seemed like an impossible task, but here I am six months later writing my acknowledgments. I must admit, I would have never made it without the support and guidance of some special individuals. To begin with, I would like to immensely thank my husband Zaidan, for his unlimited support and encouragement ever since I got into this master’s program.

To the kindhearted, greatest listener, my dearest thoughtful friend Sara Nasser, for never turning a brainstorming or a proof reading request down, during all the hardships of this research. To my favorite partner in crime, my best friend Rasha Ejeilat, for her phenomenal editing ability all the way from the south hemisphere from New Zealand. To my parents in law, Uncle Hussein and Auntie Sabah Kawasmi, for using their every resource to help me contact the key players of my topic, and for sparing long periods of their time while accompanying me during my fieldwork visits to Mafraq.

I would like to extend my thanks to my supervisors. Dr. Yehya Seraj, your thoughtful comments and feedback in the long skype meetings and the back and forth emails have exceptionally developed my thesis. Prof. Astrid ley, it has been remarkably beneficial receiving your constructive comments that had a substantial impact on the research.

Very special thanks to Amer Masad and Shaden Masri for getting out of their way to help connect me with some of the government officials. I have to thank Rema’a Alawi, Farah Ghoul and Ziad Khashram for trying effortlessly to connect me to UN officials. For finally getting my hands on some information regarding the UN-habitat housing program, thank you Nawwar Jarrar. Thanks to our intellectual Motaz Al-Majed, for not hesitating in assisting me in the translations to Arabic. My deepest thanks to Paradigm Design House for offering me a table and a desk, as Abdulrahman used to call it, to work on my thesis in the most soothing space that we once designed together.

I am forever grateful to the host community of Mafraq and the Syrian refugees, who opened their hearts and homes for me, shared their struggles and hardships, and tolerated my intense desire to know more.

To my brothers and sisters, to my mother, to the little ones in the family, and to the man who demonstrates kindness, respect, and positive vibes, to my father, his unconditional love and support. To the great company in Stuttgart, to the Cairo happy, sardine squeezed moments in Osama’s car, and to the DAAD for giving me the chance to experience all those moments.

To Bashar Sukarieh. Your generous soul is still living within us.
Abstract

Eighty Kilometers to the North of Amman lies the Za’atari camp, which appears as a white strip across the horizon from the Jordanian city of Mafraq. Being the first city after the Jordanian-Syrian border, Mafraq has become the city of arrival to thousands of Syrian war refugees (Buryan, 2012). As Za’atari camp was created around three years ago in a dust-filled border zone lacking the basic services to host the refugees, the vast majority of Syrians decided to reside outside the camp and were hosted by the local community of Mafraq. Unable to cover its own people’s needs, Mafraq was overwhelmed with the newcomers, thus leaving both the locals and the new Syrian inhabitants with social tensions, housing shortage, poor services, unemployment and unbearable living expenses (Ali et al., 2014).

In 2014, REACH declared, in one of its reports, that the housing issue is a major driver of tension between the host and refugee communities, and stated that the main incentive for social tensions is the lack of affordable housing. Consequently, this research attempts to add to this line of inquiry by investigating, assessing and mapping the trends of housing transformation in the host city of Mafraq after the Syrian crisis. It attempts to accomplish that through joining what has been mentioned in secondary data analysis regarding the Syrian crisis and the housing problem in Mafraq with the field findings, observations and interviews. This is achieved by analyzing the crosscutting challenges and underlying drivers of tension, evaluating the Syrian crisis response programs, and revealing the influencing factors behind the housing crisis. This research will further inspect the foreseen risks posed by the housing problem on the host country, in an attempt to identify and allocate some access points for future interventions in the area.
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<tr>
<td>6RRP</td>
<td>Sixth Regional Response Plan</td>
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<tr>
<td>CBO</td>
<td>Community Based Organization</td>
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<td>DFID</td>
<td>Department for International Development</td>
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<td>GCC</td>
<td>Gulf Cooperation Council</td>
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<td>GoJ</td>
<td>Jordanian Government</td>
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<td>HCSP</td>
<td>Host Community Support Platform</td>
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<tr>
<td>HUDC</td>
<td>Housing and Urban Development Corporation</td>
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<td>IDPs</td>
<td>Internally Displaced Persons</td>
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<td>ILO</td>
<td>International Labor Organization</td>
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<tr>
<td>IRC</td>
<td>International Rescue Committee</td>
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<td>JRPSC</td>
<td>Jordan Response Platform for the Syria Crisis</td>
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<td>MHP</td>
<td>Mental Health and Psychosocial Support</td>
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<td>MOI</td>
<td>Ministry of the Interior</td>
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<td>MOPIC</td>
<td>Ministry of Planning and International Cooperation</td>
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<td>MoU</td>
<td>Memorandum of Understanding</td>
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<td>MPC</td>
<td>Migration Policy Center</td>
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<td>MPWH</td>
<td>Ministry of Public Works and Housing</td>
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<td>NFI</td>
<td>Non Food Items Working Group</td>
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<td>NRC</td>
<td>Norwegian Refugee Council</td>
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<td>NRP</td>
<td>National Resilience Plan</td>
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<tr>
<td>SCPR</td>
<td>Syrian Center for Policy and Research</td>
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<td>SGBV</td>
<td>Sexual and Gender-Based Violence</td>
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<td>SNAP</td>
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<td>SRAD</td>
<td>Syrian Refugee Affairs Department</td>
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<td>UNDG</td>
<td>United Nations Development Group</td>
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<tr>
<td>UNHCR</td>
<td>United Nations High Commission on Refugees</td>
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<tr>
<td>VAF</td>
<td>Vulnerability Assessment Framework</td>
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<td>WASH</td>
<td>Water, Sanitation and Hygiene</td>
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</table>
List of Definitions and Translations

Nashama
Meaning the good and generous people in Arabic. The word is linked to the Bedouins, their culture and traditions. Bedouins are known for their bravery and generosity, where those qualities are considered as their source of honor. The word “nashama” has a national dimension in Jordan, since the Jordanians descend from Bedouin tribes.

REACH
It is a joint initiative of two international non-governmental organizations, ACTED and IMPACT Initiatives, and the United Nations Operational Satellite Applications Program (UNOSAT)

RAD
It is an approach developed by UNHCR in the International Conferences on Assistance to Refugees in Africa (ICARA) I and II and the international conference on Central American Refugees (CIREFCA) in the 1980s. It identified the multifaceted links and synergies between development and refugee issues.

Madafa
It is an Arabic term for a guesthouse or a guest room. In Jordan it is usually detached from the main house building with a separate entrance, created to host guests. In the Bedouin culture, the “madafa” “is the traditional institution in which the diffusion of tribal authority is most apparent, and the phenomenon of tribalism as a state of mind is reinforced” (AlShboul, A. et al., 2012).
“To have one’s place stolen from one is to lose the footholds that memories can provide... The architect creates footholds in support of memory, while praying that today can become tomorrow’s memories”

(Mastaka Baba, open A).
PART 1 | Introduction
1.1 Background
Jordan has had an endless history for being a host country for refugees and immigrants. As history constantly repeats itself, Mafraq governorate has been hosting Syrian refugees ever since the start of the Syrian civil war in 2011 and until now. Due to having the longest border with Syria and being situated at the international crossroads that link Jordan with Syria and Iraq, Mafraq has had the biggest share of Syrian refugees amongst the hosting Jordanian governorates (Al Wazani, 2014).

Since the 80’s, Refugees Aid and Development (RAD) initiated the strategy of taking into consideration associating the refugee aid programs with the local hosting community development policies. Although the (RAD) managed to succeed in introducing integrated strategies, it has always conveyed the refugees as burdens (Whitaker, 1999). Recently, refugees have been recognized as not only a burden, but rather an opportunity. Although they lay down an abundant amount of pressure on services, infrastructure and resources, they also encourage cheap housing, provoke business start-ups and support social networking (Pearce, 2010).

However, in the case of Syrian refugees in Jordan, Mafraq has radically transformed socially, economically and physically since the refugees started pouring into the city. Already poor and now with a population of 70,050 Jordanian inhabitant, Mafraq city is overloaded with the extensive demand on the local resources and services by the number of refugees that are steadily flowing into the city who have reached 90,000 refugees so far (JRP, 2015). In mid-2014, “hosting Syrians has cost the economy around JD5.8 billion up to the end of 2013 while aggregate benefits of some JD4.1 billion were received. The study suggests that the accrued aggregate losses between 2012 and 2014 exceed JD1.7 billion” (Al Wazani, 2014).

After the jump in the number of inhabitants in Mafraq, rents tripled, jobs split between both Jordanians and Syrians, and a colossal pressure was put on water and electricity. The city is also suffering from inefficient garbage waste management. Municipal services, such as hospitals cannot keep pace with the flow of patients, and schools are overflowing with students (Ali et al, 2014)). The rising competition between Jordanians and Syrians on basic survival needs is rapidly increasing and causing social tension between both communities, which might lead to serious social conflicts that should not be ignored (Buryan, 2012).

According to a recent study, the majority of residents in host cities in northern Jordan indicated that the three primary drivers of tension were: availability of affordable housing, education, and income generating opportunities. However, 47% of the communities who asserted tension pointed out that the lack of af-
fordable housing was the root of the existing tensions between the Syrian refugees and the Jordanian hosting community (REACH, 2014).

It is estimated that less than 20% of Syrian refugees in Jordan reside in camps, while the remaining 80% settle in host communities in Northern Jordan. Host communities still feel that the Syrian refugees have an unfair advantage over them since they receive donations from NGOs and humanitarian actors, leaving the host communities with over-stretched services, inflated renting rates and an oversupply of labor that put a downward pressure on wages (ibid).

Consequently, Jordanians in host communities cannot bear the unexpected rise of rents and house prices. A shift has been identified in housing typologies inhabited by Jordanians in these communities; an increase in demand on the apartment typology has been noticed instead of the common single detached household. Socially, housing problems have had their toll on young men, who can no longer afford buying or even renting a household in order to start a new family. Jordanians have shown a great deal of resentment over the housing problem since a large fraction of their income is being directed towards housing costs (Buryan, 2012).

On that note, since mid-2013, international humanitarian actors are diverting focus on urban refugees and host communities, addressing the rising vulnerabilities of urban refugees (REACH, 2014). Nevertheless, no study has approached the impact of refugees on the housing sector, even though this problem has been rated by the host communities as one of the major drivers of tension.

1.1.1 Problem Statement

Refugees settled in a country that suffers from scarce natural resources, a small-sized economy and economically struggling communities. For instance, the majority of refugees inhabited Mafraq despite the fact that ahead of the Syrian crisis, Mafraq’s municipalities used to depend on the country’s treasury to provide for their original inhabitants. Therefore, Mafraq cannot absorb the burdens of the newcomers. After the Syrian influx, the number of Syrian refugees grew to become almost equivalent to the population of Jordanians in Greater Mafraq municipality (Al Wazani 2014). Being in that exceptional situation, Greater Mafraq was chosen as a case study area for this thesis.

The thesis will explore the physical, social and spatial transformation of the urban fabric in Mafraq city post the Syrian crisis on the city scale, the neighborhood scale and the household scale. It will take housing problem further by assessing and mapping the vulnerabilities, needs and welfare of the host community of
Mafraq city. Consequently, the study will provide a baseline of recommendations accompanied with multiple strategic entry points for future interventions in the area.

1.2 Research Objectives
This research seeks to map and examine the transformation trends of housing provoked by the lack of space caused by the influx of urban Syrian refugees on the border city of Mafraq. It attempts to provide evidence on the physical, spatial and social transformation of three neighborhoods of Syrian arrival, different in their economic backgrounds.

1.2.1 Secondary Objectives
- Drawing links between the major drivers of tension voted by the Syrian refugees and the Jordanian host community.
- Evaluate the Syrian crisis response programs, their future plans, their gaps and the expected risks if the housing problem remains neglected.
- Analyze the influencing factors behind the housing problem, to help understand how the crisis is affecting the process of securing a household.

1.2.2 Research Questions
To be able to realize the objectives of the research, the following research questions had to be outlined:

- How did the tensions between the refugees and host community grow? What are the driving factors behind them and how are they connected?
- How is the Jordanian Government responding to the Syrian crisis? How are the international programs contributing to aiding the Syrian refugees in the area and in Jordan specifically? What is the general actors’ map in the Syrian crisis context?
- How are the refugees forming their urban clusters in the city? In which urban spaces are they being accommodated and what is the reason behind choosing their places of accommodation? What is their impact on the urban form and hosting neighborhoods?
- What are the influencing factors behind the housing problem?
- What are the physical, spatial and social changes that have remodeled the host community households of Mafraq city after the Syrian crisis?
- How are the coping and adaptation trends being approached by the affected
communities with the housing problem outburst?
- How do policies address the housing challenge in Jordan and Mafraq city in precise?
- What are the risks that housing shortage poses on the host community if remains neglected?
- What are the mitigation attempts that could be applied in border cities, such as Mafraq, to undertake such crisis?

1.3 Research Methodology
The housing transformation trends was assessed and mapped by utilizing an exploratory and descriptive research methodology. The study started by looking at the city and the impact of the Syrian crisis on it from a wide angle, to get a full understanding of the crisis and its various implications. Then it identified the areas of focus to be able to visualize, map and justify the transformation trends, in an attempt to form a baseline of recommendations to help steer future interventions.

1.3.1 Case Study Selection
To begin with, Mafraq city was chosen as the case study area for the research as it is one of the most affected cities by the Syrian crisis, and has the highest concentration of refugees in the country, with an extraordinary percentage of refugees that reached 128% of the Jordanian population there (JRP, 2015). After conducting interviews with the municipality’s officials, governmental employees, Mafraq hospital employees and university professors, the three areas of focus with the highest concentration of refugees were identified. The three areas were: AL-Hashmi, Al-Janoubi and Al-Hussein neighborhoods, each differs in its land prices, housing conditions, availability of empty lands, and way of transformation. After identifying the areas of the study, multiple fieldwork visits took place, interviews were conducted with the residents of the areas, and observations of the rapid transformation of the urban fabric on the city, neighborhood and household scale was documented.

1.3.2 Data Collection Methods
Different methods for obtaining the data was adopted in the research. The limited timeframe and data accessibility were the main restraints to the progress of the research study. The data collection methods were as follows:
Quantitative Data
- Findings from published and unpublished articles, studies and reports by the international and national humanitarian actors or researchers. Mostly data was conducted from reports by ACTED, UNHCR, UN, REACH, Mercy corps and NRC.
- Satellite images from google earth and Mafraq municipality maps from the Ministry of Municipal Affairs and Mafraq municipality.

Qualitative Data
- Different literature, case studies and theories addressing urban refugees, host communities, affordable and adequate housing, and housing shortage.
- Semi structured interviews with governmental officials from a variety of ministries and departments regarding the impact of the Syrian crisis, response programs and future plans, which included: Mafraq municipality, Ministry of Municipal Affairs, HUDC, department of statistics and MOPIC.
- Semi-structured interviews with Jordanians and Syrian refugees of Mafraq residing in the three neighborhoods of Al-Hashmi, Al-Janoubi and Al-Hussein.
- Semi-structured interviews with two UNHCR employees regarding the legal status of refugees and the registration process in the UNHCR
- Semi-structured interview with an NRC official
- Fieldwork observations during the site visits to the case study area, which formed a crucial source of information for the research. Visits took place from the period between March and May 2015.

1.3.3 Research Limitations
The following difficulties were faced during the research phase, and thus affected the outcome of the research:

Uncooperative International Agencies
International agencies refused to cooperate as they claimed to be extremely busy, unwilling to give out unpublished data, or that some data is only allowed to be given to humanitarian or governmental agencies.

Credibility and Access to Households
In Mafraq, socially it is unacceptable for Jordanians to allow a stranger to enter and interview the household members and take pictures of the household. Especially in the case of the property owners who are offering parts of their houses for rent, as that act is considered a shameful act between the local Jordanians,
and contradictory to their tribal traditions of generosity, and giving it up for the material gain. Therefore, property owners refused to cooperate in the interview or allow photos to be taken. Other Jordanians and Syrian refugees refused to believe that the research was not for an official relief program, so they had exaggerated negative answers regarding their perception of the Syrian crisis, thinking that they would receive aid, despite being informed repetitively of the source of the research.

1.4 Structure of the thesis

Part 1 | Introduction
This chapter presents the research problem and the objectives of the study. It gives a clear visualization of the research methodology, the criteria behind choosing the case study, and the explicit content and sequence of the thesis chapters.

Part 2 | Literature Review
This chapter will discuss the urban refugee trends and their general impact on host countries, then it will elaborate their impact on housing, adequate housing and affordable housing. It will start by defining those terminologies and their effects on the vulnerability and resilience of the community. Then it will move to the theoretical debates behind the concepts of vulnerability and resilience and their definition in the Syrian context.

Part 3 | Jordan as a Country of Refuge
This chapter will explain how the Syrian war started and how the refugees ended up in the neighboring countries. It will then zoom in on the Syrian crisis in the Jordanian cities of refuge, and the challenges that are driving the tensions between both communities, the host and refugee communities. Then it will discuss the response programs planned by the key players to help aid the affected Syrians and Jordanians in an attempt to mitigate the damage. It will further analyze the response programs’ limitations, short falls and main donors.

Part 4 | Social, Spatial and Urban Transformation Post Refugee Inflow: The Case of Mafraq
This chapter will showcase the findings from the fieldwork visits for the chosen case study area where a considerable number of refugees have settled. It will start with an overview of the city of Mafraq before the Syrian crisis, then it will discuss
the impact of the influx of refugees on the city and the main drivers of tensions there, and how they are interconnected with the number one driver of tension; the housing problem. It will start by presenting the general picture of housing programs in Jordan. Then, it will investigate the influencing factors behind the housing problem. It will give a thorough clarification of the implications of the problem on Mafraq’s urban fabric. It will accomplish that by giving physical, social and spatial evidence on the transformation of three neighborhoods that are hosting a significant number of Syrian refugees, as well as shedding light on the complexities of the housing tensions aftereffect in Mafraq city. It will then display some of the expected risks that will develop if the housing problem remains unsolved.

Part Five | Conclusions, Recommendations and Future Plans
This chapter summarizes the findings of the study. It will start by a generalized conclusion for the study as a whole. It will further suggest recommendations that might unravel new entry points for solving the housing riddle, and finally the chapter will be sealed by suggesting possible further research on this thesis topic.
PART 2 | Literature Review
2.1 Introduction
This chapter unveils the theoretical basis for the research through highlighting relevant subjects that navigate the framework of the analysis. It starts with urban refugee trends and their various cross-cutting impacts on the urban fabric. It then defines housing and adequate housing, and develops an understanding of the relevant term “affordable housing” from different measurement methods, the effects of the lack of affordable housing on a community, and the impact of the influx of urban refugees on housing. Then it explains the different theoretical debates behind the concepts of vulnerability and resilience, their definitions in the Syrian context, and the relationship between vulnerability, assets and resilience.

2.2 Urban Refugees: Impact on Host communities
An endless organized grid of white tents bearing the “UNHCR” blue stamp and dispersed in dust-filled remote camps is the image that first emerges to one’s mind when the word “refugees” is brought up. That might be partially true, but according to the United Nations refugee agency (UNHCR), over half of the world’s refugees now opt residency in slums in some of the world’s large cities such as Bangkok in Thailand, Amman in Jordan and Nairobi in Kenya (IRC, 2012). Worldwide, 42.3 million people were displaced as a result of conflict, violence and human rights violation by the end of 2009, 15.2 million of which were refugees hosted by other communities outside their country of residence. 75.9% of the world refugees settle in countries sharing borders with their country of origin (World Bank, 2010).

Although refugees are offered shelter, security, health care and education in camps as part of the UNHCR mandate, refugees still favor moving to cities in an attempt to pursue economic independence, specialized health services, a sense of community and social networking (Kobia, Cranfield, 2009). When residing in cities, refugees face many challenges and obstacles, from isolation, poverty and harassment to inadequate crowded housing, lack of legal protection and labor exploitation. This is attributed to the disability to deliver assistance to the spread of refugees in urban areas in contrast to camp refugees who are concentrated in one area (IRC, 2012).

Since the 1970’s practitioners, academics and policy makers have acknowledged the growing importance of calculating and measuring the impact that forced displacement has on the various stakeholders. As Zetter (1995) noted, the overall benefits and costs which forced displacement has on all stakeholders -displaced communities, host communities, governments, donors and agencies- needs to be
calculated and evaluated (Refugee Studies Center, 2011).

The large influx of urban refugees poses a long-term economic, social, political and environmental impact on developing countries. From the moment of arrival, refugees compete with the host communities over the scarce resources such as water and food. An immense amount of pressure is put on services such as electricity, infrastructure, transportation, health and education. Because of their illegal status in some situations or their desperate need to find a source of living, refugees are either exploited by employers or simply settle for unfair wages. This automatically reduces the minimum wage and sets a competition between refugees and the host community in the job market (World Bank, 2010).

The flow of refugees causes a sudden increase in the demand with a constant supply flow, which results in escalating prices. This most commonly applies on the housing sector, which leaves both the host community and the refugees burdened with the big jump in household prices, resulting in inadequate shelters and subsequently a vulnerable community.

The impact of the flow of refugees on host communities is not always negative. It can have a positive impact on the host community where cheap housing is encouraged, business start-ups are provoked and social networking is supported (Saunders, 2012). Refugees might also contribute to agriculture production and increase the purchasing demand in the local market (UNHCR, 2004).

Researchers, humanitarians and policy makers have been relentlessly trying to pinpoint and maximize the positive impact refugees have on host communities. Nevertheless, designing a collective mixed-method framework to balance the pros and cons that displaced communities pose on host-community actors, has proven to be quite challenging throughout the past decades (Refugee Studies Center, 2011).

2.3 Housing

“Adequate housing must provide more than four walls and a Roof.” UNHCR, 1993

Access to adequate affordable housing is one of the primary concerns for both refugees and host communities. It is considered a key factor for a successful refugee integration. The successful provision of housing is not only evaluated by the availability of four walls and a roof, but also by the ability to provide an easy
access to services such as health care, education and income-generating opportunities. Housing has become the main concern for governmental and humanitarian led projects concerned with settling refugees and asylum seekers. It is certain that the success of the refugee resettlement and their integration highly depends on the country of arrival, its economy, preparation, market size, availability of land and space, and the availability of ongoing support for the refugees and the host community. Housing big numbers of refugees most likely affects the relationship between the hosting community and the refugees on one hand, and the government and humanitarian actors on the other hand (Spencer et al., 2004).

2.3.1 The Right to Adequate Housing

Housing is universally considered a human right and one of the most basic human needs. Regardless, it is estimated that 1 billion people still live in inadequate housing across the globe, and an excess of 100 million people are categorized as homeless (UNHCR, 1993).

The term adequate housing or the right to adequate housing was first introduced in 1948 in the Universal Declaration of Human Rights and again in 1966 in the International Covenant on Economic, Social and Cultural Rights. This term was first defined by the UNHCR as “the right to live somewhere in security, peace and dignity”. The characteristics of the right were publically formulated in the 1991 committee’s general comments on the right to adequate housing. Those characteristics contain freedoms, entitlements, protection against forced eviction, security of tenure, availability of services, materials, facilities and infrastructure, habitability, accessibility, cultural and location adequacy and finally affordability. The right to adequate housing does not oblige the state to build housing to the entire population; rather it covers measures to prevent homelessness and forced eviction, secures tenure, and focuses on vulnerable and marginalized groups (ibid).

As for refugees, migrants, asylum seekers and internally displaced persons (IDPs), they are usually vulnerable to the violation of a number of human rights including the right to adequate housing. As they are traumatized from what they have experienced in their zones of conflict, displaced people lack the social capital and economic support to be able to display any coping or survival strategies. In urban areas, displaced persons mostly find themselves living in overcrowded insecure housing either because of their legal status or because of their inability to pay the increasing rents. They might also find themselves forced to live in their working spaces, in poorly ventilated inadequate accommodations with no
regards to their safety, privacy or dignity. However, in some cases, the state or the international humanitarian aid might provide direct support of housing or housing assistance for the displaced people affected by natural disasters or human conflicts, or the vulnerable groups of the community (ibid).

2.3.2 Affordable Housing
In host countries, refugees largely reside in vulnerable peripheral border cities. In some cases, peripheral cities are poor or overpopulated, and are unable to host the large influx of refugees, which results in refugees dragging the host community with them to the hardship of inadequate unaffordable housing (Kreckler, 2015).

Affordable housing, like many relative terms, can be quite tricky to define. The term affordable accommodation can vary within one city, not to mention a country or different countries. One of the most common house affordability measurement methods is the one used by the United States government, where a house is considered affordable when its expenses do not exceed 30% of the household’s income. Another method, which is recommended by the World Bank and the United Nations, takes into consideration the geographic areas and the individual markets. It considers the price-to-income ratio of a market by dividing the median household price by the median household income. The house is considered affordable if the median multiple is less than or equal to 3.0. On the other hand, if the median multiple is more than 5.1 then the house is considered “severely unaffordable” (ibid).

In developing countries with emerging economies, where the income is much lower and housing overheads are much less, the affordable housing definitions such as, the one used in the United States may not apply. In these countries, housing costs might reach up to 40% or even 60% when combined with transportation without the residents being burdened, as opposed to countries with mature economy like the United States, Australia, Canada, and the United Kingdom, where the 30% measure can be useful. As for the median multiple system that takes into consideration the geography and the individual market, it can also be challenging when trying to take into consideration the individual household. As that measure takes into account the market as a whole and not each household on its own (ibid).

In other cities such as San Francisco, New York, Berlin, Paris, and many other European cities with reliable public transit, people might pay more on houses and less on transportation. The reliability on public services and transportation
means paying less for gas, cars and car insurance (ibid).

Regardless of the various measures and definitions, affordable housing is a fundamental human need, which steers the economy and social stability, and is proven to have a direct impact on local employment growth (Chakrabarti et al., 2014). The unavailability of affordable housing has led to increasing demand in the rent market, resulting in higher rents, over-crowdedness, low quality housing, exacerbating poor standards for the economically struggling communities, and eventually inadequate housing.

Living in such disturbed neighborhoods negatively aggravates the individual’s education, health, income-generating opportunities and other dimensions of human well-being. Impoverished neighborhoods rob the larger community of human and financial capital. This leads to community segregation, which, in turn, leads to other complications such as crime, shortages in local businesses, thus affecting the employment growth, and the departure of the middle class to other improved neighborhoods, in other words: gentrification. These crosscutting aspects lead to a cycle of poverty, deteriorating education, health and housing conditions, ultimately denying the community of improvement opportunities (Center for the Study of Social Policy, 2011).

Governmental housing policies play a significant role in establishing affordable housing to create neighborhoods where people flourish and have access to support, services and the opportunity to success and development. While, on the other hand, governmental policies can also have a destructive effect, like the case of the United States Federal Administration’s housing finance when it contributed to mass exodus to the suburbs post World War II. As a result of the discrimination by the federal administration, African-American soldiers were excluded from the 1944 GI Bill of Rights, which was expected to return soldiers to collage, finance a small business, or buy a home. This plan encouraged community segregation and suburbanization by making the purchase of suburban homes cheaper than city homes. On top of that, housing mortgages were granted according to race and class. White American citizens preferred to run away from poverty and crime in the centers of cities and live in suburbs, which led to further segregation and fueled the suburbanization. Consequently, those policies managed to isolate and concentrate minorities, specifically African Americans, increasing poverty and moving jobs and taxes to the suburbs, ultimately isolating them from any social and economic opportunities (ibid).

Although minorities in the United States are now less excluded than in the past, all poor neighborhoods still contain minorities. By the year 2000, demographics
showed that six out of 50 suburbs had more than 20% of African-Americans living in them. As a conclusion to the above, policies play a very critical role in ensuring integrated, constant, multi-cultural, multi-ethnic communities, and when not thoroughly planned those policies could have catastrophic effects on the city (ibid). When the above-mentioned community- that is relatively considered a more resilient community, is compared to the already vulnerable host community, such as Mafraq city in Jordan, how critical is the role of the policy makers in their attempt to enforce possible solutions for the housing dilemma, and will their consequences be as catastrophic, in the far future?

2.4 Vulnerability and Resilience

In the case of any refugee crisis, terms like vulnerability and resilience are extensively used. Having a clear insight of the definitions and implications of those terms, helps in absorbing the catastrophe by fragmenting it into smaller segment, and then tackling each segment separately.

Since the beginning of time, communities have been trying to predict and avoid hazards. In modern times, societies have become more attentive to hazards and have become more concerned in developing innovative ways to prevent them. Risks, society risk and insecurities became trendy terms and found their way in daily conversations, unlike the concepts of vulnerability and resilience, which happen to be less known even with the growing scholarly debates concerning them (Christmann el al., 2012).

The concepts of vulnerability and resilience are no longer confined by the field of ecology to illustrate natural hazards. Since the 1990s, those concepts have ascended to define the threats for the ecological, social and economic systems. For planners and regional-development researchers, vulnerability indicates “the susceptibility of human environmental systems to natural risks and environmental change”, while resilience is “the societies’ ability to adapt according to the vulnerability evaluation”. In urban planning, natural hazards are the focal point of vulnerability and resilience studies, and security, crime and terrorist attacks are also considered key actors. In developing countries, vulnerability of the society is considered as the precautious entry point to assets essential to life as water, food and money, since social vulnerability takes place when unequal exposure to risk is joined with unequal access to assets or resources (ibid).

External natural hazards are not the only factors to define vulnerability; it is also determined by internal physical, environmental and social factors. Vulnerability should not only be associated with hazards, threats or poverty, as its complex
definition cannot be limited to one factor (ibid). Although vulnerability is often used as a synonym for “poverty”, both concepts are not quite the same. Poverty represents a static state, while vulnerability illustrates a dynamic process. Although poor societies mostly lie within the vulnerable caliber, not all poor societies are vulnerable and not all vulnerable people are poor (Moser, 1998).

To help reduce vulnerability, focus must be directed on what a society has- their assets- rather than what they do not have. Asset accumulation requires listing and categorization of tangible assets; such as financial, natural and human capitals, and the less common assets such as housing, which is considered part of the physical capital. Adding to that the intangible assets, such as social capital (ibid). These can be summarized as follows:

- Financial capital: “Financial capital denotes the financial resources that people use to achieve their livelihood objectives.” (DFID, 1999)
- Natural capital: “The term used for the natural resource stocks from which resource flows and services (e.g. nutrient cycling, erosion protection) useful for livelihoods are derived.” (ibid)
- Human capital: “Health status, which determines people’s capacity to work, and skills and education, which determine the return to their labor.” (Moser, 1998)
- Physical capital: “Comprises the basic infrastructure and produces goods needed to support livelihoods.” (DFID, 1999)
- Social capital: “Reciprocity within communities and between households based on trust deriving from social ties.” (Moser, 1998)

Studying vulnerability does not only involve determining the threats or the risks of a system, it also includes determining the resilience, or the system’s ability to withstand shock and adapt to change, or manifest the assets it holds. Withstanding the shock requires managing and mobilizing the assets, which are held within by individuals, households or communities to face difficulties. Consequently, vulnerability and assets have a critical relationship. The more assets a community has the less vulnerable it is, and the more its assets are deteriorated the more vulnerable it is (ibid).

2.4.1 Vulnerability and Resilience from a Refugee Perspective
The concept of resilience, as adopted from ecology, illustrates the system’s capacity to endure shock in order to keep existing with the least damage possible. Researchers defined resilience by three factors. Firstly, the capability of a system to absorb shock or gradual change. Secondly, the capacity of the system to retain
original form within a reasonable period of time. Finally, the susceptibility of a system to gain the knowledge of change and adapt to it. According to Folke (2006), resilience is perceived as a process rather than a state. He describes it as a learning, adaptation and innovation process. “From this perspective, a system is simply vulnerable or resilient in a certain way by virtue of particular, objectively measurable factors” (Christmann el al., 2012).

It is apparent then that the concepts of vulnerability and resilience are being used by many disciplines with differences in focus and priorities. Considering the context of the Syrian crisis, the Vulnerability Assessment Framework (VAF) committee, which is working on the development of the Syrian refugees based on vulnerability, sees that the term vulnerability is a common term in development and aid, and is commonly mistaken with the word “poverty” or “poor”. They add that vulnerability has to be defined in accordance with what the society is considered to be vulnerable to, thus the definition requires specificity with each case. Therefore, the VAF defines vulnerability in their work as “the risk of exposure of Syrian refugee households to harm, primarily in relation to protection threats, inability to meet basic needs, limited access to basic services and food insecurity, and the ability of the population to cope with the consequences of this harm” (VAF, 2014). On the other hand, the United Nations Development Group (UNDG) defines resilience as “the ability of households, communities and societies to withstand shocks and stresses, recover from such stresses, and work with national and local administrative institutions to achieve transformational change for sustainability” (REACH, 2014b).

2.5 Conclusion
Being vulnerable, the influx of refugees drag the already vulnerable host communities to further vulnerability and deterioration. To be able to discuss the impact urban refugees have on the housing sector in a host city, an understanding of the host communities’ background before the refugee crisis is compulsory. A link between the different negative impacts refugees have on a host community must be drawn to understand the housing problem.

The lack of affordable housing has an echoing influence on adequate housing, education, health, income-generating opportunities, and the communities’ general well-being. An understanding of the characteristics, configurations and structure of the growing neighborhoods and individual households within the city is essential in the research. Conclusively, the solution to the housing problem might not lie in providing the city with actual housing units but in focusing, encouraging
and developing the unseen assets dwelling within the city. Reflecting the above mentioned on the case of Mafraq city, means that examining the housing problem, the influencing factors behind it and its aftereffect is compulsory in this research. This might be done by exposing the impact of Syrian crisis on the border hosting cities, while observing Mafraq city from above to be able to understand the dynamics of the problem. Then map and examine the housing transformation trends provoked by the Syrian crisis, observed in the city after the crisis.
PART 3  |  Jordan as a Country of Refuge
This chapter gives a coherent background on the Syrian crisis, the countries of refuge and the host Jordanian cities. It further discusses the main challenges that are triggering the tensions between the refugee and host communities. It examines the two main response programs working on mitigating the impact of the crisis in the affected vulnerable communities. Later, it discusses why the tensions and challenges still exist, despite the presence of the relief programs, by analyzing the programs’ limitations, shortfalls and aid types.

3.1 Background of the Syrian war

“We’re just living on the edge of life. We’re always nervous, we’re always afraid” Mother-of-nine Mariam Akash, whose husband was killed by a sniper (BBC, 2015)

In March 2011 in the southern city of Deraa, Syria, pro-democracy protests took place after a group of teenagers were arrested and tortured by President Bashar Al Assad’s ruling regime. The arrest took effect after the teenagers drew rebellious phrases on their school walls. After the demonstration was violently broken up by opening fire on the demonstrators, hundreds of thousands of demonstrators nationwide took to the streets demanding the resignation of Al Assad’s regime by July 2011 (BBC, 2015).

As rebel brigade started forming to fight and expel the regime forces and take over the cities and towns, violence escalated and the fighting reached Damascus and Aleppo in 2012. The number of reported deaths reached 90,000 people killed by June 2013. Yet the number doubled to reach 191,000 people killed by August 2014. According to the UN and activists, the number of people killed in the Syrian civil war has reached 220,000 persons by March 2015, while the fighting still continues and the numbers increasing (ibid).

The civil war now is not only limited to the battle between the rebels and Al Assad forces, it has grown to add a battle between the majority Sunni against the president’s Alawite school of thought. On top of that, the war attracted neighboring countries and world powers, and a number of jihadist including the Islamic state and Al Qaeda, which added new dimensions of complexity, chaos and death to the Syrian war (ibid).

By May 2015, the Syrian war resulted in 3.93 million people fleeing their country to the neighboring countries of Turkey (around 1.76 million registered refugees), Lebanon (around 1.18 million registered refugees), Jordan (around 628,160 registered refugees), Iraq (around 248,203 registered refugees), Egypt (around
134,329 registered refugees) and North Africa (around 24,055 registered refugees). A further 6.8 million people were internally displaced, which results in more than 11 million people forced to flee their homes (over half of the original population), making Syrians the largest refugee population in the world (UNHCR, 2015b). A report published by the Syrian Center for Policy and Research (SCPR) in 2015 reported that 4 out of 5 Syrians are living in poverty, and 30% of those are considered “abjectly” poor. The educational and health systems in Syria are as well utterly descending (SCPR, 2015).

3.2 Cities of Refuge in Jordan
Ahead of the Syrian war, Jordanians in the northern cities used to cross the border easily to Syria every day. Residents of those cities relied entirely on the trade with Syria. They feel Syrians as much as they feel Jordanians. During the start of the Syrian war in 2011, Syrians started fleeing their homes and were hosted by their relatives and neighbors in the northern cities of Jordan. Jordan did not
recognize the Syrian situation as a crisis up until 1000 people started crossing the borders every day—since Jordan has an open border policy with the Syrians seeking refuge. As a response to that, Zaatari refugee camp was built in July 2012 in a dust filled desert in Marfaq governorate. Many Syrians fled the camp to the near cities of Mafraq, Irbid and Ramtha, as the camp lacked the basic services and witnessed an aggressive weather condition that hit the area at the time, causing extreme flooding (MPC, 2015).

Source: http://c1.thejournal.ie/media/2013/01/mideast-jordan-syria-refugees-winter-2-630x358.jpg

Figure 2. Za’atari Camp after Aggressive Weather Conditions. Source: http://www.chathamhouse.org/sites/files/chathamhouse/styles/main_image_800x460/public/field/field_image_main/Phillips1.jpg?itok=U29VVcIx
By March 2015, 626,932 Syrian refugees have sought refuge in Jordan, which constitutes to 10 percent of the Jordanian population. More than 80 percent of the Syrian refugees in Jordan live in urban areas leaving less than 20 percent living in the Za’atari, Marjeb al-Fahood, Cyber City and Al-Azraq camp. Urban refugees are living in Amman, Mafraq, Irbid, Ajloun, Jarash, Blaqa, Zarqa, Madaba, Karak, Tafila, Maan and Aqaba governorates, with the majority residing in Amman—the capital, with 165,507 refugee (UNHCR, 2015a), following that Mafraq with 187,700 refugee (JRP, 2015) and Irbid with 141,277 refugee. As they share a border of around 375 kilometers with Syria and hosting the largest portion of the refugees, Mafraq and Irbid seem to be the most affected governorates by the Syrian crisis (UNHCR, 2015a).
3.3 Legal Status of refugees in Jordan

Jordan has had an endless history for being a host city for refugees and immigrants: It started with the Circassians who were exiled by Russia during the rule of the Ottoman Empire, then the Palestinians who had to leave in 1948 due to the creation of the State of Israel. Later in 1967, a huge influx of Palestinian refugees again settled in Amman after the Six Day War. After that, the Lebanese civil war in 1975 followed by the Gulf war in 1991 and the invasion of Iraq in 2003 all managed to contribute to the number of refugees in Amman and Jordan as a whole (Potter et al., 2009).

Although Jordan is not signatory to the 1951 Refugee Convention, which is a key document that defines refugees, their rights and legal obligations to the states, it still refers to the Syrians seeking asylum as “refugees”. In order to establish a basis for the activities and cooperation between the United Nations High Commissioner for Refugees (UNHCR) office in Jordan and the Jordanian government, a memorandum of understanding (MoU) was set up in 1998 and partially amended in 2004 (UNHCR, 2015b). While in the current Syrian crisis, the Jordanian government opened its borders to the Syrian refugees, and provided the land and security to the refugee camps of Za’atari and Azraq (UNHCR, 2015b).

3.3.1 Refugee entree and registration

Jordan shares with Syria a 370 km border. Syrians are allowed to enter Jordan without a visa or a Jordanian residency. Refugees enter Jordan from official and unofficial borders. The ones entering from the legal boarders of Nassib/Jaber, Dar’a/Ramtha border crossings and the Jordanian international airports can freely live in urban areas outside the refugee camps. However, refugees entering from unofficial borders are often escorted by the Jordanian army, where their official papers are taken from them, denying them for moving freely. This process takes place in a transit station in the desert, where after that they are taken either to Za’atari or Azraq camps. They are only allowed to leave the camps and live in any urban area, if a Jordanian passport-holding citizen sponsors them and removes them from the camp. However, there are four groups not allowed to enter Jordan: Palestinians living in Syria, Iraqi refugees living in Syria, young men in military age, and people without any documents (SNAP, 2013).

Syrians who entered Jordan after January 2012 are allowed to register with the UNHCR, while Syrians who used to work in Jordan before the Syrian crisis are undocumented and are not treated as refugees. Refugees in Za’atari and Azraq camps are automatically registered, while refugees living in urban areas should
register in the UNHCR registration offices in Amman, Irbid, Mafraq and Zaraq. Whether it was out of fear of being exposed or unable to travel to registration offices, the UNHCR estimates that 10% of the refugees are choosing not to register with them (SNAP, 2013).

3.3.2 Access to services

Registered Syrian refugees in camps have access to all services offered by the UNHCR, whether it was water, electricity, shelter, health care and education. However, the unregistered urban refugees have limited access to services. They cannot enter schools for free, use the public health care system, and do not receive cash assistance, rent assistance or food vouchers. However, there are some NGOs who provide aid to refugees whether they are registered with the UNHCR or not (SNAP, 2013). While registered refugees in urban areas can access municipal services under certain conditions, detailed below.

Education

Jordan carries on displaying hospitality as it offers asylum for an abundant number of Syrian refugees since the crisis. Despite being overloaded, working double shifts and causing social tension between the host and the refugee communities, Jordan’s education system still opens its free public school doors to the Syrian refugees as the crisis enters its fifth year (REACH, 2014b).

Health

Registered refugees have been treated in public hospitals and clinics around the kingdom for free since the beginning of the war (ibid). Being burdened by the influx of refugees, the Ministry of Health recently asked all its health clinics and hospitals to only treat the refugees with a valid UNHCR registration and a government security card. Some refugees living in King Abdulla Park and Cyber city were not granted the security card, and therefore, not allowed to access the free healthcare system. While other refugees, reported not getting a proper health treatment because of the lack of beds or medication (SNAP, 2013).

Employment

According to the 1952 constitution, the right to work is reserved to Jordanian citizens. Therefore, Syrian’s access to legal employment is a challenge in Jordan, due to the strict Jordanian legislations concerning job opportunities. Syrians must
obtain a work permit from the Ministry of Labor showing that the job they are offering is unavailable amongst Jordanians. In other cases, they are given work permits according to the ratio of Jordanians to Syrians working in an institute, in an attempt to secure the jobs of the host Jordanians. The employer should pay a fee when hiring a Syrian employee, and the violators’ fine and expulsion fees when hiring a Syrian refugee not having a working permit. Nevertheless, Syrians are allowed to invest in Jordan and own properties in the country if granted permission (SNAP, 2013). Consequently, most Syrians in urban areas turn to renting, which puts a colossal pressure on the rental market. Outside Amman, working in the informal market is very hard to come by, so refugees are often being exploited by employers and paid much less than their Jordanian counterpart. Child labor is also very common in those areas, where families cannot handle the rising prices and low income. That results in tensions caused by the competition over jobs and lowering the minimum wage (ibid).

3.4 Challenges and Tensions

3.4.1 Drivers of Tension

Although Jordan is not new to the refugee phenomena, the Syrian refugee crisis has taken its toll on the Jordanian municipal services, natural resources and infrastructure. For instance, water is particularity scarce in Jordan and the Syrian crisis is threatening Jordanian’s access to clean water and sanitation services. Governmental services, such as education, health and electricity are falling apart, specifically in the northern governorates of Jordan, as well as the increasing competition over income generating opportunities (Shteiwi, 2014). The increase of demand with the constant supply has resulted in increasing competition between the host and refugee communities, which, in turn, is causing elevating tensions between both communities (REACH, 2014a).

According to a study carried out by REACH in 2014 in the northern governments of Jordan, the highlighted micro-level drivers of tension by the community are limited to livelihoods and competition over income generating opportunities; tensions caused by the declining level of education and difficulty in accessing education; and the conflict over accessing adequate and affordable housing. These micro-level drivers of tension seem to be more prevalent over the macro-level drivers of tension, which include access to healthcare, access to water, and solid waste management. The cause of that might be justified by the community’s perception to both levels of tension. As they might perceive the macro-level drivers of tension as a difficulty shared by the community as a whole, and are not related
3.4.2 Employment and Livelihoods

Prior to the Syrian crisis the employment and livelihoods of the majority of the Jordanians was already too critical as youth unemployment rate reached 12.7% by 2010. Additionally, wages were being pulled down by low quality, low-productivity jobs mostly engaged by non-Jordanians. The large informal economy dragged more poor households with the increasing number of working poor. With the huge pressure on the natural resources and the productive base, the agricultural sector grew weaker as it was highly dependent on the exchange with Syria. Furthermore, reducing the government’s subsidies on food and fuel in the two years prior the Syrian crisis aided in the increase of the food prices. All the mentioned above helped in creating a vulnerable Jordanian community that cannot endure sudden shock (ILO, 2014).

The big number of Syrian refugees in such critical times has undeniably constructed a threat to the employment and livelihoods of the host community. However, according to the Ministry of Labor, Syrian refugees were given the priority of getting work permits in the beginning of the crisis as long as they do not compete with the Jordanians. Nevertheless, refugees started competing with Jordanians over jobs, as the number of refugees seeking jobs was much bigger than what the market could handle. The refugees were left with no choice but to work illegally with wages lower than the market rate, resulting in lower wages in the country as a whole. However, unemployment was not affected by the Syrian influx, as it remained the same in the northern governorates that hosted the majority of the refugees. As most Syrian men are working in jobs that do not attract Jordanians, such as agriculture, food services, construction and retail trade. This suggests that these employment problems mainly affected the vulnerable Jordanian communities who rely on seasonal, low-skilled or irregular jobs (UNOCHA, 2014).

As for Syrian women, they took on household activities, such as sewing, cleaning Jordanian households, offering food catering services from their homes, as well as running informal hair salons. The Syrian home-based products seem to pose an actual threat on Jordanian women who offer the same services. Syrian products happen to be more desirable by the host Jordanians, since they have a preconception of Syrian women being better with household-based activities, in addition to being sold for lower prices. The rising competition in the informal market is resulting in growing tensions between the vulnerable host community and refugee community (ibid).
Thus far, the main driver of tension over income generating opportunities is the downward pressure on wages in the informal economy. This is a consequence to weak enforcement of laws that prohibit employers—who take advantage of people’s despair, from hiring informally and offering wages lower than the national minimum wage (ILO, 2014). This problem mostly affected the vulnerable Jordanian families who resorted to forcing their children to drop off school and work to support their families, leaving them with no hope in building the community’s human capital. Other families moved in together under one shelter, resulting in inadequate housing conditions and further vulnerability (REACH, 2014b).

Not mention the social effects on the host community, were the Jordanian par

![Figure 4. Access to Livelihoods Causes Tension in Your Community. Source: REACH, 2014b](image)

### 3.4.3 Education

The education system emerges as the one of the sectors critically affected by the Syrian crisis. Although it is estimated that Syrian students eligible for school education is 150,000 student, only 110,880 Syrian children were enrolled in the public schools of Jordan in both refugee camps and host cities, as of February, 2014. While another 70,000 children are in need for alternative education services (ILO, 2014). Undoubtedly, the public schools in northern Jordan, which include Irbid, Ajloun, Mafraq Jerash and Zarqa, were unprepared to host such large numbers of Syrian children. The large number of refugee children in schools led to overcrowded schools—where classes in some areas contained up to 55 students, double shift school schedule, and classes periods shortened to 30 minutes instead of the original 45-minute classes. This contributed to frustration amongst Jordanian parents and teachers who cannot keep up with the increasing
workload. The teachers also claimed that the Syrian students could not follow up with the Jordanian education system, as it is assumed to be in a higher level than the Syrian system.

It is estimated that the annual cost of each child in the primary school is worth US$877, while the annual cost of a student in the secondary level is worth US$1195. Hence, the total annual cost of the Syrian students is not something the Jordanian government could cover at this point. Therefore, there is a growing perception that the expensive education costs are not worth the declining education level (MOPIC, 2013).

Officials labeled overcrowding as the most urgent issue for the decline in the education system. Some schools in Jerash governorate are teaching from outdated books, as the governorate was unable to provide with up-to-date books for all, and used caravans as extensions to their classrooms. While other schools in Zarqa governorate rented private buildings to expand their schools (REACH, 2014b).
ents expressed their concern of the behavioral and cultural impact Syrian children had on their children. The Syrian children are traumatized by the killing and torture of war in Syria and are not getting any psychological counselling, which affected their Jordanian colleagues in schools. Some Jordanian parents even link that to some of the violence acts that have been taking place in schools. All the above-mentioned are thought-out as reasons for the declining level of education since the Syrian refugees started flowing into the country (ibid).

The education is seen as a vital aspect from the social cohesion and community resilience perspective. It is where both communities’ youth meet. It is where the two communities could be brought together or driven apart (ibid).

![Figure 6. Access to Education Causes Tension in Your Community. Source: REACH, 2014b](image)

## 3.4.4 Housing

While only 20% of the Syrian refugees are living in refugee camps, the rest are residing in rural and urban areas in the Jordanian host community. This implies the need for adequate affordable housing in the host community. According to the Jordanian government, Jordanian housing market faced an annual shortfall of 3,400 housing units in the seven years prior the Syrian crisis. In the current time, an additional 120,000 housing unit is needed to accommodate the number of registered Syrian refugees in Jordan. This housing shortage resulted in refugees living in inadequate households, identified by earth flooring, poor ventilation, outdoor bathrooms and informal temporary overcrowded housing units (NRC, 2014).

As a result to the high demand on housing units, the rental prices have risen up to
200-300% of the original rental price in the northern governorates that accommodate the highest numbers of Syrians. Approximately 44% of the vulnerable Jordanian families who rent their households have been hit hard by the rising rental prices leaving them more vulnerable to shocks. Correspondingly, Jordanians and Syrians are not only facing the challenge of inflating rental rates, but the problem of inadequate housing which results in less resilient communities (REACH, 2014c).

This problem led to one fifth of the Syrian refugees living in temporary informal housing, as 12% of the Syrian community in Mafraq governorate alone was living in temporary tented structures. The lack of affordable housing and adequate living conditions has forced the Syrian and Jordanian communities to resort to a number of coping strategies, such as selling house products, moving with other relatives under one shelter, moving in unfinished buildings, living in temporary structures with limited access to basic services, or living in spaces not meant to accommodate human beings such as storage and retail spaces. The fact that the Syrian refugees have a lower social capital than their Jordanian counterpart– as they do not have family or friends to rely on in such hard times, does make them more vulnerable than the Jordanian host community (ibid).

The lack of affordable housing also resulted in the increasing competition between the Jordanian and Syrian communities, which fueled up the growing tensions between both communities. According to a report done by REACH in the northern governorates of Jordan, access to affordable housing has been identified by 83% of the Jordanians and 77% of the Syrians as the number one cause of tension between the two communities. While 44% of the Syrians and Jordanians indicated that the challenges of housing as “very urgent”, 36% of the Jordanians and 32% of the Syrians indicated the challenges as “extremely urgent”. The majority of Jordanians imply that the problem of housing goes back to the lack of housing, while the Syrians believe that the problem goes back to the high housing costs. Whereas 96% of the addressed Jordanians view the access to housing in their community as inadequate, as did 51% of the Syrians (ibid).

The housing problem has reached young men wanting to marry in the Jordanian community, where they cannot afford establishing a new family. The marriage delay remains undocumented, while the frustration is growing within the Jordanian community as the social norm remains disrupted. The Jordanian community solution to the housing problem favors the Jordanians over the Syrians, where they suggest that the Jordanians should not be affected by the increasing rental prices (Buryan, 2012).
According to a recent Norwegian Refugee Council (NRC) study, Syrian refugees in Jordan are facing the challenge of unsecure tenure, as most of them do not get the chance of signing basic rental agreements. They end up moving from one place to another looking for affordable secure tenure, which threatens their legal status with the Jordanian government, as they have to report their place of accommodation each time they move, to be able to access the local services (NRC, 2014).

Due to the extravagant increase in the rental prices in Jordan, NRC injected the housing market with affordable housing stock in an attempt to decrease the rental prices. Since mid-2013, NRC has provided shelter assistance to more than 5,100 Syrian refugees in Jordan. Their solutions included providing consultation to local landlords to bring new affordable housing units to the rental market. As well as conducting agreements with the local landlords through upgrading their households in exchange of accommodating vulnerable refugee families for free for a specific period of time. Unfortunately, after conducting a phone call with NRC office in Jordan in March 2015, they declared, at the time of the call that the lack of funds is restraining them from finding solutions to the housing issue in Jordan. Whereas some NGOs were implementing the “cash for rent” approach, which can generate inflation in the housing market. While on the other hand, the provision and development of secure affordable housing in the host communities ensures stabilized rental prices and reduced competition over housing (ibid).

Figure 7. Access to Housing Causes Tension in Your Community. Source: REACH, 2014b
3.5 Jordanian Response
As a response for the growing vulnerabilities and tensions in the host communities, the Jordanian government and the UNHCR set two response plans. The response plans were released in an attempt to mitigate the impact of the Syrian crisis on Jordan, through increasing the ability of the community to endure shocks to recover from such a crisis, and as a result become a more resilient community. The following section will give a clear background on the response programs, to be able to expose their gaps, shortfalls and limitation, in an attempt to reveal why the challenges and tensions are still present and growing despite the presence of the relief plans.

3.5.1 Key players in the Jordanian Response
The Syrian crisis has been Jordanian leaders’ most troubling issue, as they are worried that the Syrian crisis might threaten the Jordanian development plans. Jordan has been working incredibly hard in the last decade to become one of the most developed countries in the Middle East, and if the national and international aid does not fulfill the Syrian crisis needs, Jordan’s development plans might be jeopardized. The aid must not only address the Syrian refugees in Jordan, but also the vulnerable affected Jordanian communities by the crisis (Shteiwi et al., 2014).

In the Syrian refugee response, there are two main programs: The National Resilience Plan (NRP) under the Jordanian government management, and The Sixth Regional Response Plan (6RRP) by the United Nations High Commission on Refugees (UNHCR). The two programs are working in parallel with little overlap, as the UNHCR coordinates with the Jordanian government to avoid verbosity in the planning and implementation of the relief programs (ibid).

The 6RRP program in Jordan, which is planned, implemented and directed by the UNHCR management, is part of a regional response program for the countries affected by the Syrian crisis that include Lebanon, Iraq, Egypt and Turkey. The response program is intended primarily to help the Syrian refugees affected by the crisis in the region and the affected Jordanians as a second goal. Although, the UNHCR also explicitly stated that they also offer aid to the Jordanian host communities affected by the crisis (UNHCR, 2014).

Based on a prioritized list of needs, the relief program of the 6RRP covers various sectors through different working sector groups; in particular, the sectors are health, education, water and delivery of municipal services. The different
working groups include: Inter-Sector Working Group, Cash Working Group, Education Working Group, Food Security Working Group, Protection Working Group—which includes Child Protection and Sexual and Gender-based Violence sub-groups (SGBV), Shelter Working Group, WASH Working Group, and Health Working Group—which includes Reproductive Health, Mental Health and Psychosocial, Nutrition, Non-Communicable Diseases and Community Health sub groups (Shtwiei et al., 2014).

On the other hand, the Ministry of Planning and International Cooperation (MOPIC) established the Host Community Support Platform (HCSP) in September 2013 to deal with the impact of the Syrian refugee crisis on the Jordanian host communities. A year later in September 2014, MOPIC established Jordan Response Platform for the Syria Crisis (JRPSC) and made HCSP its backbone. While JRPSC acts as a “strategic partnership mechanism between the Government of Jordan, donors, UN agencies and NGOs for the development of an integrated refugee resilience response to the impact of the Syria crisis on Jordan: the Jordan Response Plan 2015 (JRPSC, 2015).

The NPR is a three year plan- from 2014 till 2016, which works on a medium to long-term cooperating systems, with a focus on the Jordanian affected communities. They only aid Syrians if it was part of the Jordanian assistance program. The HCSP have task forces that operationalize the HCSP goals. Those task forces include Education, Health, Water and Sanitation, Livelihoods and Employment, and Municipal Services. HCSP also assigned reference task groups, which deal with the Syrian refugee crisis in a less formalized form, as they do not have official projects assigned for them. The reference force group includes Social Protection, energy and Housing, which are specialties crucial to the long-term goals of the Jordanian government and its stability. HCSP focuses on the most affected cities of northern Jordan, primarily Irbid, Mafraq and Zarqa governorates. However, it is planning to expand its focus area to the rest of the affected parts of Jordan (Shteiwi et al., 2014).

In addition to the 6RRP and the NRP by the UNHCR and MOPIC, there are other relief programs working alongside the main two programs. There is Ahel al-Sunnah relief program, which is funded by the Gulf Cooperation Council (GCC) donors, and is fixed to Islamic ideologies. It seems to be working in a low profile and does not seem cooperate with the 6RRP and NRP (ibid).
3.5.2 Partnerships and Coordination
Both key players in the Syrian crisis response - UNHCR and HCSP, are cooperating with one another to have the maximum efficiency and minimum overlapping. The 6RRP is formally under the Jordanian Government’s (GoJ) control and is subject to the GoJ’s approval prior to implementation. The UNHCR explicitly involves the Syrian Refugee Affairs Department (SRAD) in its logistical plans, and SRAD- established in 2014, is a department within the Ministry of the Interior (MOI) (Shteiwi et al., 2014).

Both, the JRPSC and the SRAD, have parallel programs that do not overlap. While JRPSC seems to have its own relief plan- with its resilience-focused work in the NRP, the SRAD serves as the Jordanian force that ensures the coordination, support and consultation to the UNHCR, especially in refugee camps. Where in Za’atari camp, SRAD has enormous authority, as all aid actions need their approval alongside camp management’s approval (ibid).

Sixty-four humanitarian agencies are working under the 6RRP umbrella. The UN agencies and NGOs working in Jordan include UNHCR (Protection, Health, Cash, NFI's, Shelter; Nutrition, CP and SGBV); UNICEF (WASH, Education and CP); WFP (Food Security); JHCO (Food Security); UNFPA (SGBV and RH); WHO (Health and MHPSS); NRC (Shelter and NFIs); CARE (Cash); IRD (Protection); Save the Children (Education); and International Medical Corps (MHPSS). The sector groups are coordinated by the Inter-Sector group, which, in turn, reports to the IATF (UNHCR, 2014). Although the UNHCR are meeting regularly with the key governmental Jordanian agencies working on the Syrian response, they still do not seem to have a comprehensive cooperation plan were most of their meetings do not seem to lead anywhere (ibid).

3.5.3 Funding needs, shortfalls and Key Donors
The UNHCR publishes its yearly funding needs for its relief program (6RRP) in the beginning of each year, while the HCSP published its estimated three-year financial requirements for its NRP through until 2016. However, the UNHCR are very meticulous with its financial publications and their updates, contrary to the HCSP who published a financial tracker and revised its needs in mid-2014. The HCSP estimates that the National Resilience Plan will need a total of $4.13 billion until 2016, while the UNHCR estimated its financial needs for the Sixth Regional Response Plan for $1.018 billion for the year 2014. Both, the UNHCR and the HCSP, seem to be coordinating jointly with one another regarding their...
Figure 8. Administrative Structure of the Syrian Response Programs. Source: Adapted from Shteiwi et al., 2014
financial plans, and each taking into consideration the other’s financial needs when updating their own (Shteiwi et al., 2014).

However, the funding could not have fallen shorter than it did in securing the Syrian crisis relief needs. UNHCR and the HCSP both did not receive funds that cover half of their financial needs. The UNHCR funds were 60% short as per their mid-year financial review, and they would have been even 66% short if they had not revised their funding needs downwards. Fida Gharaibeh of MOPIC also stated that up until mid-July 2014 the funding for the HCSP did not exceed $40 to $50 million. The UNHCR reported that the shortfall in funding is directly affecting the relief program negatively. They stated that the cash support is endangered as well as the WASH (Water, Sanitation and Hygiene) tasks in Za’atari, as a result, the health relief is facing cutbacks, such as the polio vaccination - 2.4 million vaccinations will not be given (ibid).

The key donors for the Syrian crisis relief, as per Fadia Gharaibeh of MOPIC, are the United States, Germany, and the European Union. As well as Canada, Switzerland and Italy, who are identified as Jordan’s major donor partners. Additionally, private donors play a significant role in providing for the regional response. Charitable institutions and wealthy donors from the GCC also contribute to the Syrian response, but their donations are mainly directed to the Islamic key players, such as Ahel al-Sunnah relief program (ibid).

### 3.5.4 Aid Types

Aid types vary from Cash assistance, child protection, finding alternative energy sources, providing free health services, improving Jordan’s water poverty situation, to implementing sustainable resilient municipal services. However, in this section, only the aid types for the three main drivers of tension will be elaborated, which are: Education, Livelihoods and most importantly, housing.

**Education**

The HCSP through Ministry of Education has offered free school education for refugees living in urban and rural areas, while UNHCR through its Education Sector-Working Group are providing education for refugees in camps, as well as ensuring that refugees are being offered uninterrupted access to public education in urban/rural areas. Both the UNHCR and the HCSP are working extensively on elevating the education level that has been severely affected after the Syrian crisis (Shteiwi et al., 2014).
**Food security and Livelihoods**
UNHCR is responsible for providing food for Syrian refugees and affected Jordanians through their Food Security-Working Group. However, UNHCR does not touch upon livelihood support in precise and considers food security as a part of its livelihood support. Unlike the UNHCR, HCSP has a livelihood support plan that is planned and implemented by its Livelihoods and Employment Task Force (ibid).

**Shelter**
As the Syrian crisis continues, UNHCR has improved shelters in refugee camps to permanent structures—caravans instead of fabric tenets, through their Shelter and Settlements Working Group. While the HCSP aims on providing affordable housing and housing related services and facilities to the host communities instead of emergency shelters through their Housing Reference Group. UNHCR and their partners have been also working on improving housing units of Syrian and Jordanian communities, or providing shelter cash subsidies to refugees in host communities. However, funding has been a critical barrier that is holding the UNHCR and the HCSP from responding to the excruciating housing needs in rural and urban communities (ibid).

**3.5.5 Gaps in the response programs**

**Underfunding**
Both UNHCR and HCRP declared the lack of funding needed to accomplish their relief plans. UNHCR announced that the requested funding was 60% short, and that shelter was one of five sectors to come up short for 2014 (Shteiwi, M. et al., 2014).

**Refugee livelihoods not addressed**
Jordan has strict rules when it comes to refugees participating in the economy. Their regulations come from reserving those job opportunities for their Jordanian citizens. However, through planning well-designed, well-regulated job opportunities for refugees, the refugee crises can be less burdensome to the host country (UNOCHA, 2014).

**Lack of transparency and Awareness**
The lack of transparency in the aid process from both, the UNHCR and the
HCSP, has multiple negative effects on the host and refugee communities. One of those effects lies in the lack of awareness in the relief programs, that the people in need might spend money on services that are already provided by relief systems. Another is the lack of transparency where, in some cases, allows for the spreading rumors about the aid process and the unfairness of distributing the aid. Therefore, people start doubting the whole aid process and relief agencies (mercy corps, 2013).

**Heavily Recruiting from Amman**
Only well-connected young Jordanians from Amman have the chance to work in aid agencies. Meaning that young locals do not have the opportunity to work in their cities and help aid their people, therefore, not allowing the people to own the aid projects that are taking place in their neighborhoods and cities (Shteiwi, M. et al., 2014).

**The Lack of Jordanian CBOs**
Foreign agencies are taking over the relief process around the country. Dr. Ibrahim Saif, minister of Planning and International Cooperation, called for Jordanian control over areas where they are capable of providing relief themselves. He also expressed his fear towards the establishment of parallel relief programs (ibid).

**Undocumented Syrians Neglected**
Syrians who used to work in Jordan before the Syrian crisis are undocumented and are not treated as refugees. These people pose a challenge as they are rarely mentioned in publications of the UNHCR, but are never included in the UNHCR’s or in the Jordanian government’s relief and aid plans. They do not have fair access to aid and their needs are never assessed nor addressed (SNAP, 2013).

**Affordable Housing Shortage Unresolved**
The shortage in affordable housing has led to rising rents that affected both, the Syrian refugees and vulnerable Jordanian host communities. To cope with the housing problem, both Jordanians and Syrians have turned to living in un
finished, unsecured, unsanitary, overcrowded, and in other words inadequate housing. The housing problem is so far the most urgent issue, especially in the already vulnerable Northern cities of Jordan that have hosted the majority of the refugees. The housing problem crosscuts with many aspects, such as the income generating opportunities and education sectors. Its impact has been extremely huge, as it has been rated as the number one driver of tension in the Northern cities of Jordan. The housing problem is not being addressed by the response programs as a priority. The lack of funds is, as well, playing a big role in postponing the response to the housing problem, as it requires a big amount of money, time and effort to address (REACH, 2014c).

3.6 Conclusion
As the war broke in Syria, 6.8million Syrians internally displaced and 3.93million Syrians fled their country to be hosted by the neighboring countries. Jordan, being one of the main countries hosting refugees, has been affected mostly negatively by the influx of refugees-who now make 10% of the original Jordanian population. Already vulnerable and hosting the majority of refugees, the northern governorates of Jordan have been drastically impacted by the refugees on all levels. Northern governments’ communities stated that, the main drivers of tensions between them and the Syrian refugees were housing, education and income generating opportunities. The Syrian response programs’ key players, nonetheless, have been working effortlessly on mitigating the Syrian impact on Jordan. The response forces, mainly presented by the UNHCR, their partners and HCSP from the Jordanian government, have created two parallel comprehensive relief plans (6RRP and the NRP) to limit and reverse the impact of the Syrian crisis in the variant sectors that are effected by the crisis. Despite the collaborative efforts by the UNHCR and the HCSP funding has been the dominant barrier that is preventing them from reaching their far-fetched goals regarding the Syrian relief.
PART 4 | Social, Spatial and Urban Transformation Post Refugee Inflow: The Case of Mafraq
4.1 Mafraq in the Eve of the Crisis

Subsequent to giving a background on the study’s methodological and theoretical approach and a contextual analysis of the Syrian crisis, its impact on the neighboring county of Jordan with the growing tensions in the host communities and the response relief programs, this chapter introduces the key findings from the interviews and observations during the fieldwork visits. It gives an overview on one of the most affected cities in Jordan: Mafraq city. It introduces the main drivers of tensions in the city, and displays how they are interlinked with the main driver of tension, which is the housing issue. It starts by giving a background of the housing programs in Jordan, and then it investigates the influencing factors behind the housing problem. It analyzes its implications on Mafraq’s urban fabric by giving physical, social and spatial evidence on the transformation of three neighborhoods that are hosting a significant number of Syrian refugees. To close, it sheds light on the complexities of the housing tensions aftereffect in the city.

4.1.1 Overview, History and Demographics of Mafraq

Mafraq is situated 72 kilometers North of Amman, the capital of Jordan, and 35 kilometers South Irbid city. It first gained its importance from the Hijaz railway, which connected Damascus in Syria to Medina in Saudi Arabia, and Mafraq city was one of the main train stops. The building of the railway started in 1908 in the rule of the Ottoman Empire mainly to transport pilgrims to Mecca. However the first person to inhabit Mafraq city was not from the original local tribe-Bani Hassan, but from Algerian roots who decided to settle there as he accompanied his father while they migrated from Algeria to Jafa in the beginning of the 1930s. The Algerian migrants reached to Prince Abdulla, at the time, to allow them to reside in Mafraq, as they saw that being next to the Iraq petrol company in Mafraq was financially beneficial to them. From that point, people started moving into the city, and the first municipal council opening in Mafraq was in 1951 (Khawaldeh, 2012). However, scientists confirmed finding volcanic caves in the area with skulls dating to ancient history, and pottery relics dating back to the Neolithic period, which indicates the rooted human habitation of the area (Sqour, 2014). Today Mafraq city is part of Mafraq governorate, which makes the second largest governorate in Jordan after Ma’an governorate, with an area of 26,550.6km² making around 29.6% of the total area of Jordan, and the second smallest population. According to the department of statistics, up until 2014, Mafraq governorate’s population reached almost 313,700 inhabitants. From an administrative perspective, Mafraq governorate is divided into four districts that are also
divided into 18 municipalities, eight of which have direct borders with Syria (Al Wazani et al., 2014).
4.1.2 Mafraq’s Assets

Agriculture is Mafraq governorate’s main economic resource, as well as Al-Ree-sha gas production field- the only natural gas field in Jordan, where it covers 12% of the countries need for electricity. Its eastern dessert is rich with ground water; however, the establishment of Za’atari camp-as response to the large number of refugees entering the country after the Syrian crisis, above the ground water well is increasing the risk of contaminating that fresh ground water. Mafraq also holds several cultural assets with its numerous archeological sites, such as the unique archeological site of Um el-Jmal, as well as Al Albayt University (mercy corps, 2013). Mafraq lies at the crossroads of the international roads connecting the Kingdom with Iraq from Al Karama entry point and Syria from Jaber entry point, as it is the only governorate in Jordan bordering three countries- Syria from the North, Iraq from the North East, and Saudi Arabia from the South East (Al Wazani et al., 2014).
4.2 Mafraq’s drivers of tension

As Mafraq municipality witnessed an increasing influx of refugees that reached 128% of the Jordanian population after the war in Syria, Jordanians continue to struggle as their scarce resources are being stretched over the limit to meet the needs of the Syrian refugees (JRP, 2015). Already vulnerable, Mafraq was...
affected severely by the Syrian crisis, which led to major tensions between the host community and the Syrian refugees. The majority of service sectors, such as education, health, municipal services, are critically suffering and trying to cope with the sudden increase of population. The increasing solid waste disposal in the streets and overcrowded markets are the first signs of discomfort explicitly expressed by the locals during the site visits.


<table>
<thead>
<tr>
<th>Year</th>
<th>Jordanians</th>
<th>Syrians</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>287,300</td>
<td></td>
</tr>
<tr>
<td>2012</td>
<td>300,300</td>
<td>187,700</td>
</tr>
<tr>
<td>2013</td>
<td>56,197</td>
<td>90,000</td>
</tr>
</tbody>
</table>

Figure 15. Mafraq Municipality Population. Source: HUDC & JRP, 2015

<table>
<thead>
<tr>
<th>Year</th>
<th>Jordanians</th>
<th>Syrians</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>70,050</td>
<td>90,000</td>
</tr>
<tr>
<td>2013</td>
<td>160,050</td>
<td></td>
</tr>
</tbody>
</table>

4.2.1 Education and Income Generating Opportunities as Drivers of Tension

Same as the other hosting cities in Jordan, Mafraq’s schools adopted the double-shifting systems in schools to endure the large numbers of students, as well as shortening the classes’ duration from 55 minutes to 30 minutes. It was also reported that some schools of Mafraq contained up to 55 students in each classroom. It has become dangerously worrying that schools are turning into platforms where tensions are expressed in violence, and as a result, many Syrian families stopped sending their children to schools. Similarly, tensions over income generating opportunities are, as well, a growing issue in the city of Mafraq, which is inducing a downward pressure on wages in the informal economy. The competition over jobs resulted in a lower family income, which also caused school dropouts and child labor. To take advantage of the families’ vulnerable situation,
Jordanian employers also charged Syrian refugees wages lower minimum wage, adding more pressure on the problem (REACH, 2014b).

4.2.2 National and International Aid Agencies as Drivers of Tension
International and national NGOs contribute to the increasing tensions between the two communities, as they are seen as unorganized and do not seem to distribute aid fairly. Both communities expressed that services are easily accessed in the camps than in the city. Some Jordanians and Syrians alike accused specific local Community-Based Organizations (CBOs) of corruption and stealing foreign aid. Other Jordanians felt left out as they claim to not even receiving one portion of the assistance. They also criticized the duplication of aid as they expressed that some Syrians carry out regular tours collecting aid from different relief agencies (mercy corps, 2013).

4.2.3 Media as a driver of tension
Jordanian media has been spreading negative truth and rumors of the impact of the Syrian crisis on Jordan. Whether through television, radio or social media, Jordanian media has an echoing effect on the Jordanian community, as it has been fueling the negative perception of Syrian refugees in Jordan and their bad influence on Jordan. The perception of the unaffected society of West Amman has been also influenced by the media, as they have begun to associate the Syrians with crime, prostitution and unemployment rates, although none has been proven of being a direct impact of the Syrian existence in Jordan (mercy corps, 2013).

4.2.4 Housing as a Driver of Tension
Housing still never fails to change from being the number one driver of tension in Mafraq. The increasing demand on housing has not only transformed the city physically and spatially, but also socially; transforming the original behavioral patterns of the host and Syrian communities. Housing as a driver of tension is going to be the focus of the study and will be tackled in details in the following sections.

4.3 Housing problem implications after the crisis over Mafraq
4.3.1 Background on Housing Programs in Jordan
Established in 1965, the Housing and Urban Development Corporation (HUDC) is responsible for managing the housing sector in Jordan, housing legislation,
land issues, housing finance, housing production, building technologies, and asset building. HUDC has implemented many housing programs over the years, such as “Sakan Kareem” program, the Royal Grant program for the underprivileged families, and Establishing and Maintaining houses for the extremely poor families program. Nonetheless, none of the HUDC’s programs was adopted and converted into a fixed governmental policy; instead, all programs were limited to a certain fund and definite period of time. Currently, HUDC do not have any running housing projects in Mafraq, in fact their last implemented project in Mafraq was in 2007. The project was limited to providing 468 pieces of land with the needed infrastructure and services for housing units to be built on (HUDC, 2014).

4.3.2 Housing programs after the Syrian crisis
In the case of the Syrian crisis, HUDC declared that the housing need for the Syrians in Mafraq is estimated to 4,335 housing unit for the year 2014, additionally, the housing need for Jordanians is estimated 1,595 housing unit for the year 2014 in Mafraq. The fact that the housing supply in Mafraq for that year did not exceed 877 housing units, gives an apparent sign for a crucial shortage in the housing supply there (HUDC, 2014).

As a response for this shortage, HUDC is cooperating as the Host Community Support Platform’s (HCSP) consulting partner for the housing relief program in the National Resilience Plan (NRP). The HCSP are working in partnership with the UN-Habitat on the “Jordan Affordable Housing Program”, were UN-Habitat works as a facilitator between the government and the private sector, as well as providing the HCSP with the necessary surveys and studies that insure the success of the program. During an interview with Eng. Mai Asfour, from HUDC, she explained that the HUDC do not have a part in planning the program, rather they work as the government’s representative and nothing goes without their approval. She added that the Jordan Affordable Housing Program tends to provide the Jordanian host community with affordable housing units that reaches an area of 65m2 as a first phase, and can be expanded up to 130m2. Targeted Jordanian families are the families with a monthly income of JOD300-500 (USD423-705). Jordanians in need for housing will be able to pay for those houses through the help of facilitated bank loans.

Thus far, UN-Habitat are working on the surveys and research for the project, and the HUDC in partnership with the Jordanian Engineers Association organized a national design competition for architectural design proposals for a 65m2
housing unit applicable to expansion, however, official reports or survey results have not been published yet.

Figure 16. A Winning Proposal for the Affordable Housing Program. Source: Seyam architects

4.4 Influencing Factors of the Housing Problem
Aside from offering shelter and security to the house-owner, the house plays a major role in serving as an asset. The process of purchasing a house represents a lifelong investment. The delivery process of housing in a country depends on cross-cutting sectors which include finance, land, infrastructure, building material and building legislations and policies. In the following section, these sectors will be briefly discussed to explain the process of securing a house, to help understand how the crisis is affecting this process.

4.4.1 Finance
Housing finance is defined as the method by which the construction or purchase of a house is financed. In many countries, individuals of low-income cannot afford constructing or purchasing a house, since most of the loans are channeled to high and middle-income families. UN-Habitat allege that the informal job mar
ket, which supplies a significant amount of employment for the low-income society, does not generate a regular or enough income to finance the construction, purchase, or even improvement of a house (Atati, 2014).

As extracted from interviews in Mafraq, the Jordanian community is limited to two sources of finance when deciding to purchase or build a house. The first conditional option is when the individual is retired from the military—which is very common in Mafraq, he/she have the privilege to apply for a military housing loan, while normally, in the second option, people apply for a regular bank mortgage. With the growing competition over informal jobs after the Syrian crisis and the decreasing wage average, individuals are unable to apply for house mortgages, thus unable to buy a house. Likewise in the case of families who turned to the option of renting their houses, where the increasing demand on rental houses caused escalating rental prices that reached up to six times the original prices, and with the decreasing wages, families found themselves evicted from their homes and living in inadequate housing.

4.4.2 Land
Land division and regulations in Jordan is executed by a department subsidiary to the Ministry of Municipal Affairs. The residential lands in Jordan are divided into four categories: A, B, C and D. Those categories differ in the size of the division of land, the allowed built area on the land and the minimum setbacks between each land division. For instance, category A must not be less than 900m2 in area, the percentage of the plot not more than 39% of the land area, and the side and front setbacks not less than 5m and the back not less than 7m. Concerning categories B, C and D the area of the division decreases, the plot area increases and the setbacks decreases. Leaving category A more expensive with more green areas and less congested urban areas. While in B, C and D categories, the green areas continue to decrease by order (Potter et al., 2009).

During an interview with the HUDC, they claimed that one of the main reasons for the lack of affordable housing in Jordan is the high percentage of the high priced category A land divisions. While in Mafraq city, that does not seem to be the case, as most of the land divisions are from the category C and D, while the categories A and B are rarely found. The figure below displays a map of Mafraq city with its land division categories.

Since the beginning of the Syrian refugee flow into the city, land prices increased exceptionally. According to Jordanians working in real estates, the land prices in Al Hashmi neighborhood in Mafraq increased from around USD19,000 to
USD35,000 per 1000m². Some local Jordanians even claimed that there are wealthy Syrian refugees willing to pay double and triple the price of land just for money laundry, which, in turn, raised the prices of lands in the city.

Figure 17. Mafraq’s Municipality’s Residential Land Divisions. Source: map adapted from the Ministry of Municipal Affairs
4.4.3 Infrastructure
With the vast areas of empty lands, Mafraq is rapidly expanding horizontally, according to Eng. Mai Asfour, unlike Irbid city, which has been expanding vertically, since the beginning of the Syrian crisis. This rapid horizontal growth is much worrying for the Ministry of Public Works and Housing (MPWH), as the growth is reaching areas that are not linked to basic services and infrastructure. Providing services and infrastructure for the growing neighborhoods is quite burdensing, and leaving them without any services might turn those neighborhoods to informal slums.

4.4.4 Building Materials
The prices of building materials in Jordan are significantly affected by two major factors: the supply and demand, and the oil prices. In the case of Mafraq, the demand on construction has drastically increased within a short period of time, which led to an increase in the prices of construction materials, and thus housing.

4.4.5 Legislations and Policies
In Jordan, building regulations are related to the type of land division—whether it was from category A, B, C or D, as well as the land use regulations. Since the Syrian crisis in Mafraq, there has occurred many building violations, as families started to cherish the extra space, as it became exceedingly valuable.

Jordan has a free market policy, where prices are determined by unrestricted competition between consumers and sellers according to supply and demand away from any governmental restrictions or interventions. With the growing housing problem and the increasing rental prices, the Jordanian government has not yet set new housing legislations to control the growth or limit the problem. However, the HCSP has promised in its NRP to address structural weaknesses in the housing market, but has not yet published any details in that regard (JRP, 2015).

Additionally, Jordan does not have a fixed social housing policy. As mentioned previously, none of Jordan’s housing programs was adopted and converted into a fixed governmental policy; instead, all programs were limited to a certain fund and definite period of time.

In the case of Mafraq, there has been constant complaints regarding forced family evictions, exploitation of renters by landlords, and leasing without legal tenancy agreements. However, the Jordanian response plan released in 2015 did not
include those issues in any of its objectives as policies for the shelter resilience response, but it included the revision of the National Housing Policy and revitalization of the HUDC (JRP, 2015).

4.5 Reading the Physical, Social and Spatial Transformation of Space in Mafraq City

4.5.1 Evidence on the City Transformation
Other than the increasing number of building construction sites in Mafraq-apparent by the increasing number of building permits, interviewed Jordanians claim that the city has transformed in various manners since the beginning of the Syrian flow into Mafraq. The change started with the crowded markets, rising numbers of pedestrians in the streets, and the increasing quantities of solid-waste in the city. Others expressed their contentment towards the Syrian restaurants, bakeries and markets that opened recently. However, Mafraq has plenty of empty lands; therefore, the rise in the number of houses did not result in over-crowdedness in the density of built-up area. The urban sprawl is growing towards the southeast direction as the West part of the city is blocked by Al-Albayt University, and the North is blocked by the military airport.

Figure 18. Number of Building Permits in Mafraq. Source: http://www.7iber.com/2014/08/a-towns-sudden-growth/
Figure 19. Mafraq’s Growth Map. Source: Author, base map: Ministry of Municipal Affairs
On the city level, Jordanians expressed their displeasure towards the dissimilarities between their community and the Syrian community. During the interviews, Jordanians explicitly explained their concern towards the markets being open until mid-night, with young men wandering in the streets, as they are a conservative community and do not find that act ethical or respectful. For the Jordanian tribal community of Mafraq, that is considered highly unusual and suspicious, as they pointed out that before the Syrians came to the city, people would stay in their homes after eight or nine o’clock in the evening. Additionally, Jordanians find it socially unacceptable for women to stroll in the streets late at night, which is, on the other hand, fully acceptable by the Syrian society. During interviews, some Jordanians implied the spread of brothels in the city without giving hard evidence on that.

4.5.2 Evidence on the Neighborhood Transformation
During interviews in Mafrag, Jordanians pointed out that Syrians are highly concentrated in three neighborhoods in the city, where the wealthy refugees settled in Al Hashmi Neighborhood, the underprivileged settled in Al- Hussein neighborhood, and the middle class refugees stayed in Al-Janoubi neighborhood. On the neighborhood scale, Jordanians also stressed on the contradictory habits of Syrians, where they are seen as less religious, as they constantly tend to use curse words, and disturb the neighborhood by staying up late at night. Additionally, Jordanians observed the increasing number of out-of-school children who regularly play in the streets blocking multiple roads. On the other hand, Syrians feel that they are suffocating from all the judgments haling back at them by the Jordanian host community towards staying up late at night with their families.
Figure 21. Mafraq Municipality Neighborhoods Hosting Syrian Refugees. Source: adapted from Ministry of Municipal Affairs)
Figure 22. Evidence on the Neighborhoods’ Urban Growth. Source: Author, Base map: Ministry of Municipal Affairs land maps was put on Google Earth, then buildings from 2010 were mapped from Satellite images in google earth history, and again from 2014.
The three neighborhoods’ urban growth is very evident in the maps. It is observed that Al-Janoubi neighborhood has witnessed the largest urban growth between the three neighborhoods. The rapid growth in Al-Janoubi neighborhood can be justified by two reasons; the first would be the abundance of empty lands, unlike Al-Hussein neighborhood where empty lands can be hardly found. The second reason would be the lower land prices in Al-Janoubi neighborhood when compared to the land prices of Al-Hashmi neighborhood, since the lands are divided into areas of 500m² in Al-Janoubi neighborhood, while in Al-Hashmi neighborhood lands are divided into areas of 1000m², thus making them more expensive. The urban growth is not very evident horizontally in Al-Hussein neighborhood, since the lands were already almost fully occupied with houses before the crisis; however, the growth can be noticed by the vertical additions of floors, as well as, the extra rooms built in the front setbacks. Despite being crowded, the low land prices encouraged the underprivileged Syrian refugees to reside in Al-Hussein neighborhood, as the lands there are divided to smaller land divisions- around 300m² each.

4.5.3 Evidence on the Household Transformation
The sudden increase in the housing demand with the constant supply lead to an excruciating increase in the housing prices that reached up to six times the original rate, which resulted in a severe lack in affordable housing. Being already vulnerable, the residents of Mafraq are struggling along with the Syrian refugees to cope with the new rent prices, which forced them to move to inadequate shelters. According to the director of housing policy management in the HUDC, Eng. Mai Asfour, the occurring housing problem is threatening their unending efforts in attaining their goal in turning Jordan into a “slum free zone”. Since the lack of affordable housing obliges vulnerable families to move out of their homes and form a shape of informal housing. In Mafraq governorate, informal tented settlement
scored the highest of all Jordanian governorates hosting refugees. However, Mafraq city itself still does not hold a considerable number of informal shelters as to be considered a serious problem (REACH, 2013).

Mafraq is known for being a tribal region, where people are known for their generosity and hospitality. Therefore, it is very common to find a wealthy head of household owning large areas of lands and building houses for his sons, or underprivileged siblings. Having a “Madafa” in each household is also a common typology, where guests are always welcome in this space, which is detached from the main household but still lies within the house property.

From the fieldwork visits, it was observed that the tribal community realized that they could exploit the situation they are in by making financial benefit from the “extra” space that they own. Consequently, the “madafas” were transformed into small one-bedroom houses and rented to Syrian refugees for high prices, denying the guests from being welcomed or hosted. Fathers evicted their own sons and siblings for the material gain. Syrians are, in some cases, forced to fit up to 20 persons in one household, since they could no longer afford the increasing rents as a single family.
As the Jordanians attitudes have grown less warm towards the Syrian refugees, locals of Mafraq initiated housing investment by building additional stories above their houses, introducing apartment building typology into the city, instead of the single detached house typology, that is the common house typology around Mafraq city. Some invested in whole apartment buildings, while others started offering their storing units as houses for the underprivileged refugees and locals. Those unable to afford adding a whole floor on top of their houses settled to subtracting parts of their houses or building an additional illegal room in the setbacks to turn it into a small one-bedroom or two-bedroom apartment ready to be offered for rent. All the above-mentioned behaviors are considered contradictory with the tribes’ traditions, religion, culture and beliefs.
Sub-division of the household

Living in unfinished households

Adding rooms in the setback

Changing the "madafa" into a household

Turning retail stores into multiple households

Adding multiple stories to the household

Figure 26. Transformation of Households in Mafraq. Source: Author
Figure 28. Examples of Households Transformation in the Three Neighborhoods. Source: Author

1. Sub-division of the household
2. Living in unfinished households
3. Adding rooms in the set-back
4. Changing the "madafa" into a household
5. Turning retail stores into households
6. Adding multiple stories to the household
4.6 Housing Tensions Aftereffect
According to the analysis and interviews, housing tensions developed into serious aftereffects. As over 70% of the Jordanians think that the government should stop the flow of refugees into the country. While 80% think that the Syrians currently living in Jordan should be hosted in camps rather than being integrated into the cities of Jordan (mercy corps, 2013).

The fact that some Syrian refugees started selling the international aid, whether it was tents or food vouchers, has generated a great deal of resentment from the locals of Mafraq, who are suffering from the Syrian crisis. For them, it was a sign that the Syrian refugees are doing very well, even much better than the Jordanians of Mafraq (Ibid).

In May 2013, the skyrocketing rental prices resulted in the eviction of a number of Jordanian families. These evictions caused an outcry, as a group of young men called “Herak Shabab Al Mafraq” set up a number of UNHCR tents in what they called “Camp of Displaced Jordanians, Number 1” in “Al Janoubi” Neighborhood of Mafraq city for the evicted families. The organizers promised this camp to be the first of many across the country, but five days into the demonstration, the evicted families were promised “Sakan Kareem”, which is a governmental housing program providing houses for those who are in need (Ibid).

![Camp for Evicted Jordanians. Source: Herak Shabab Al Mafraq Facebook page](image-url)
Earlier in September 2012, Herak Shabab Al Mafraq attacked a few warehouses for the Islamic Society CBO that works with the Syrian refugees in Mafraq. Again, in February 2013 and May 2013, the group organized protests and tire burnings in the streets of Mafraq as an outcry for the Jordanian circumstances after the Syrians moved to the city, and were requesting for the deportation of the Syrian refugees back to their country (mercy corps, 2013).

Marriage delay is another consequence of the housing issue, as young Jordanian men of Mafraq cannot afford buying or renting houses for their new established families. This has established a great deal of resentment in the Jordanian society as it is considered a disruption of the social norm (Ibid).

Struggle over identity and territory have risen as a result for the limited housing in Mafraq. As the number of refugees is almost equivalent to the number of Jordanians, local Jordanians feel that their identity is being threatened as they expressed their fear of losing their basic rights in the city. Jordanians’ urge for defining their territory and neighborhoods is growing as they have been constantly asking their government to move all the Syrians out of their city (Ibid).
4.7 Possible Future Risks
If the housing problem remains unresolved, the following risks are expected to develop:

4.7.1 Slums Spreading
The pace of urban sprawl is extremely rapid that it is outrunning the current response plans. The Jordanian government cannot keep pace with the random growing neighborhoods, which will result in areas and neighborhoods with no infrastructure or services. The lack of planning and affordable housing also plays a significant role in slum formation. People are turning to desperate solutions by living in inadequate housing, lacking the basic services. Eng. Mai Asfour, from HUDC, also expressed her fear of the rapid growing neighborhoods that might turn to slum cities.

4.7.2 Tensions Growing to Serious Security Threats
Increasing competition over the most basic needs, such as education, livelihoods, and most importantly, shelter, is rapidly growing and developing into violence, threatening the security of the country. Through the multiple interviews with a variety of Jordanians and Syrians, too much anger was observed. Jordanians feel that they have the right to live in their country freely, and not suffer from the refugee crisis in their country. While Syrians expressed reaching a state of saturation where they cannot endure being treated badly by locals anymore. Syrians claimed that the country has been receiving international aid for every refugee, therefore Syrians believe that they have the right to be hosted in Jordan, since it has been receiving money as appose to hosting Syrians. The growing competition, misunderstandings, and miscommunication is heading to serious tensions between the two communities that should not be ignored.

4.7.3 The loss of the Jordanian Development Plans
The Jordanian developmental plans will be jeopardized if the Syrian crisis is not addressed thoroughly. In the past decade, Jordan had been working on the human development. As mentioned throughout the course of this research, the issue of Syrian refugees created a significant impact on education, healthcare and city planning. Jordan is desperately fighting the declines in these sectors with the great pressure that is being forced on them (Shteiwi, M. et al., 2014).
In mid-2014, “hosting Syrians has cost the economy around JD5.8 billion up to the end of 2013 while aggregate benefits of some JOD4.1 billion (USD 2 billion)
were received”, meaning that the accrued aggregate losses between 2012 and 2014 exceed JOD1.7 billion (USD 2.4 billion) (Al Wazani, et al., 2014). Therefore, the continuous lack of international support will result in more economic deterioration in Jordan.

5.2.4 Jordanian Financial Strain Growing

In mid-2014, “hosting Syrians has cost the economy around JD5.8 billion up to the end of 2013 while aggregate benefits of some JOD4.1 billion (USD 2 billion) were received”, meaning that the accrued aggregate losses between 2012 and 2014 exceed JOD1.7 billion (USD 2.4 billion) (Al Wazani, et al., 2014). Therefore, the continuous lack of international support will result in more economic deterioration in Jordan.

4.8 Conclusion

As the Syrian crisis continues, its implications are being magnified by the growing tension between both communities, the Syrian new comers and the host Jordanians. The top three drivers of tension in the host communities were summarized by the competition over income generating opportunities, education, and the lack of affordable and adequate housing. All three are crosscutting issues have different implications on each other. As competition over income generating opportunities, led to a decrease in the wages, which, in turn, led to the eviction of families, as they could not afford their increasing rental prices caused by the increasing housing demand. In this context, the overcrowded schools acted as a venue where all those suppressed tensions are being expressed. As a consequence, and out of fear, many parents forbade their children from going to schools, increasing illiteracy, child labor and the number of children playing and blocking the streets.

Being the most basic human need, housing is still voted as the number one driver of tension. The lack of affordable housing and the inflating rental and land prices has forced some families- whether Syrian or vulnerable Jordanians, to leave their homes and live in inadequate, unfinished houses. The city is transforming over the constant demand on living spaces, where new housing typologies emerged. From a “madafa”, to a storage unit, to a retail store, all have been transformed to housing units rented by either vulnerable Jordanians or Syrians.

The absence of governmental monitoring, the free-market policy, and lack of funds are all obstacles escalating the housing problem. The absence of governmental monitoring is opening the space for illegal eviction, the absence of rental
contracts and offering inadequate houses for rent, represented in substandard accommodation. The free-market policy allows the private owners to raise the prices of lands and households causing price inflation. Whereas, donors have been steering their funds in the direction of education and health, where the result of their work can be immediately noticed, unlike the housing sector, where it is rather a long-term process to acknowledge.

Both Jordanians and Syrians have come to the realization that the current “temporary” situation that they are living in is no longer temporary. The tensions between them are evolving into the political sphere over identity, territory and security. As a result, the growing tensions over services, lack of integration and awareness is being expressed in the form of violence, racism and rejection.
Ali Al Lahham
Baker | Jordanian

Zuhair Al Mestareehi
Retired from military | Jordanian

Ismael Al Aleimat
Construction worker owner | Jordanian

Abu Anas
Chain restaurant owner | Jordanian

refugee from Hums | Syrian
Khalid Msaitef

refugee from Hums | Syrian
Ghanem

refugee from Hums | Syrian
Hamida Rahhal

Accountant in a vegetable market | Jordanian
Rakan Shamari

Faces of Mafraq
PART 5 | Conclusions, Recommendations and Future Plans
In previous chapters, the impact of the Syrian crisis on the housing sector in Mafraq was thoroughly analyzed. In this chapter the findings, observations and main themes are summed up in order to answer the research questions and main objective. As a result of the housing situation and the previous analysis, this chapter will further unveil the future expected risks if the problem remains unresolved. Towards the end, it will suggest recommendations that might unravel new entry points for solving the housing riddle.

5.1 Conclusion

Being considered the only “conflict-free zone” in the middle of a war zone, Jordan has been working effortlessly on keeping its country safe whilst focusing on its development plans. However, the Syrian crisis has taken its toll on the Jordanian community with the large influx of Syrian refugees flooding into the country, and particularly the already vulnerable Northern cities of Jordan that hosted most of the refugees, specifically Mafraq city.

By entering its fifth year, the Syrian crisis has placed exceptional burdens on the neighboring countries, namely, Jordan, Egypt, Lebanon, Iraq and Turkey. Despite the initial warm welcome of Syrian refugees in Jordan, the Jordanian community is now severely suffering from socio-economic complications expressed through growing tensions between the two communities, the Syrians and Jordanians. It is estimated that around 80% of the refugees are residing in urban and rural areas, while only 20% are living inside the UNHCR camps of Za’atari and Azraq. Increased housing rents, higher costs of living, decline in wages, substantial strain on education, health services, water and energy resources, have all contributed to driving those tensions to social imbalance and serious security threats.

The majority of the international aid has also contributed to spreading tensions between the two communities by targeting refugees while ignoring the already vulnerable host communities of Northern Jordan. With the focused humanitarian efforts on aiding refugees, host communities resorted to desperate measures that included the paradox of some Jordanians purchasing UNHCR tents from Syrian refugees. The fact that the vulnerable Jordanians are being evicted from their homes to be replaced by Syrian refugees who are willing to pay a higher rent, or being released from work to be replaced by two Syrian refugee workers, has also assisted in igniting the flame of tensions between the two communities. With the growing feeling of not getting the priority in services, aid or treatment, Jordanians started to lose the sense of identity, their authority over their territo-
ry, and sense of belonging. All those emotions were reflected back at the Syrian refugees in the shape of resentment and violence. On the other hand, the Syrians resented all the harsh treatment, exclusion, and the exploitation by employers and property owners.

Not being able to secure a shelter for their families, Jordanians and Syrians in Mafraq voted the lack of affordable housing as the number one driver of tension. However, the housing shortage has not been resolved yet, despite the various housing solutions revealed by the Jordanian government and the UNHCR in their response plans, the NRP and the 6RRP. The extreme shortage in funding is the main obstacle preventing the relief programs from implementing their response solutions for the housing problem.

While the housing shortage remains unresolved, both, the host community and the Jordanian host turned to a variety of adaptation methods embodied in many shapes. Where some families decided to move in together under one household, other families moved to sub-standard accommodations, not meant to accommodate human beings, such as storages and retail spaces, or unfinished buildings. Amateur housing investments by locals of Mafraq emerged as a new practice to seize the opportunity of the severe housing shortage after the crisis. The response to the lack of space can be clearly observed through the city, whether it was adding extra floors to the household, introducing new building typologies-apartment buildings and several story buildings, changing the use of spaces, such as guest houses “madafa”, storage units and retail spaces, or subtracting or adding spaces from and to the households. Jordanians started investing in housing and offering the households for rent for exaggerated prices. That raise in the housing prices was one of the main influencing factors behind the housing problem, and thus a significant driver of tension.

The downward pressure on wages in the informal market caused by the competition over jobs due to the large number of job seekers and the lack of job opportunities for the Syrian refugees is also a major driver of tension and an influencing factor for the housing problem. The increased rental prices is also affecting the building of the human capital of the households, as desperate families are forcing their children to leave schools to get a job in the informal market, while settling for wages less than the minimum wage, consequently, imposing a downward pressure on the wages.

The dynamics of the influx of Syrian refugees to Jordan remains highly unpredictable, and the housing problem, its complications and implications, is one ex
ample of the emerging issues accompanying the Syrian crisis in Jordan. Although the solution to such a complex manifold problem can be very critical, the conclusion resolves in a sustainable comprehensive plan that gives the Syrian refugees the right to live in dignity, and for the Jordanians to reclaim the sense of identity, territory and security, and for both to live in social cohesion, harmony and peace.

5.3 Recommendations
5.3.1 Prioritization of issues
Housing has proved to be the number one driver of tension, as well as being an influencing factor to tensions caused by other sectors such as, education and livelihoods, however, housing has not been treated as a priority need by the humanitarian actors. Four years have passed since the beginning of the Syrian crisis and the housing shortage has not been addressed properly. UNHCR and HCSP should develop a unified prioritization of issues program that steers funds in accordance with the prioritized needs, along with a clear generalized system that defines, allocates and aids the “most vulnerable” from both, the Syrian and the Jordanian host communities.

5.3.2 Spreading Awareness
- Spreading awareness on tenure rights and obligations amongst vulnerable Jordanians and Syrian refugee to empower them to be as independent as possible, and be familiar with the Jordanian tenancy law, in an attempt to avoid the exploitation of the property owners.
- Jordan has a free market policy, where prices are determined by unrestricted competition between consumers and sellers according to supply and demand away from any governmental restrictions or interventions. This means that the Jordanian property owners are the reason behind the rental price inflation, as they increased the prices to achieve the maximum financial gain. This fact should be clarified to the affected Jordanians who are accusing the Syrians of the rental price inflation that took place after the Syrians started flowing into the city.

5.3.3 Effective Synchronization between UNHCR and HCSP to Solve the Housing Problem
Both, the UNHCR and the HCSP have parallel response programs regarding shelter provision for refugees or housing for vulnerable host Jordanians. However, there has to be a unified planning unit in cooperation with the UNHCR and the HCSP, having an integrated comprehensive plan for the housing shortage
and owning an information database that allocates all the Syrian refugees and Jordanians needing affordable households, or needing household upgrading, and offers different housing solutions for them. It must plan ahead of the urban sprawl, limit and guide the location of new housing to align with infrastructure and municipal services. The housing solution must cover all vulnerable Jordanians and Syrian refugees. It should also monitor and prevent the ongoing rental and housing violations, whether it was in offering rent without legal rental agreements, illegal family evictions or the inadequate living conditions.

5.3.4 Dealing with the Housing Problem in an Area Wide Approach
The response programs should plan their programs based on an area wide approach and not beneficiary based approach. Aid programs in Jordan either target refugees or host communities, however, targeting the impacted areas happens to be more effective, as it eliminates most of the flaws and gaps of the response programs, like the uneven distribution of aid and the duplication of aid, as well as restoring the trust of the beneficiaries in the response programs.

5.3.5 Controlling the price Inflation
Going through the literature of economic history showed how rare are the circumstances where price controls succeeded; however, sometimes it is the only solution to control the inflation. War is one of these circumstances where price controls proved to be successful. Frank W. Taussig, the member of the price fixing committee, was the person who made a limited case of controls in his famous article “Price-Fixing as seen by a price-fixer”. The limited case of controls was successful in World War I when the government held down the inflation through price controls, then the controls were removed cautiously, i.e. suppressed inflation. Again, towards the end of World War II, more than fifty leading economists called for extending the price controls for another year, including friends of the free market: Frank H. Knight and Henry Simons, to prevent the rise of the inflationary spiral if the price control was suddenly removed (Rockoff, 2008).
Although Jordan has a free competitive market policy, it should start investigating the possibility of controlling the inflation in Mafraq by controlling the housing prices. However, in some cases in the United States, rent control resulted in housing shortage, where investors stopped investing in housing and started investing in other sectors, because of the rent control (Block, 2008). Nonetheless, in the case of Mafraq and the Syrian crisis, housing price control over a specified period of time, might be a successful solution to control the rapid price inflation.
5.3.6 Solicit more International Funding
With its current economic decline, Jordan cannot fulfill the refugee needs properly. Although collecting funds is a very hard task, Jordan must market itself as the most stable country in the region and that its stability will be jeopardized if its economic status keeps deteriorating. Additionally, Jordan must explore new funding opportunities with other countries (Shteiwi, M. et al., 2014).

5.3.7 Providing more Income Generating Opportunities for Refugees
The Syrian community in Jordan brings a substantial human capital to the country that has not been mobilized to benefit the host community. Jordan has the opportunity to take a provocative stance towards developing innovative policy solutions that allow the refugees to contribute to the economic growth. Since employment is a major crosscutting issue with housing, it must be moved to the top of the priority list along with the housing problem. Giving the refugees formal work permits in specific sectors, creating jobs in host communities, improving labor management, formalizing the informal economy, strengthening the wage policy, maximizing the job creation in aid economy, and implementing the national employment strategy are all suggested solutions that might help in providing decent work opportunities in the job market (ILO, 2014).

5.3.8 Encourage Community Ownership for the Refugee Response
The UNHCR and the HCSP should involve the community, where possible, in their relief programs to reverse the prevailing negative perception of their programs. Where giving the affected Jordanians and Syrian refugees the opportunity to be involved, to a certain limit, in the response programs increases the legitimacy of the response plans from the beneficiaries’ perspective. Letting the beneficiaries have a say in the relief programs also boosts the social solidarity. Additionally, community participation offers job opportunities to some Syrians and Jordanians, as well as offering constructive interaction platforms between them.

5.4 Possible further research
This study gives a different perspective on a wide variety of topics regarding the impact of the Syrian crisis on the housing sector in Mafraq. These topics and factors can be further explored and developed. Further research should tackle the challenges of affordable housing in Jordan and its impacts on the host community and the refugees of Mafraq. It must investigate the different approaches for feeding the market with affordable housing alternatives, starting with a thorough
analysis on the housing influencing factors and their implications on the housing market on ground. This research serves as an entry point for possible successful interventions in Mafraq and in Jordan as a host country.
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Photos of Chapters Openers


Part 4 opener source: author

Part 5 opener retrieved in May 2015 from: http://www.7iber.org/2014/04/mafraq/
Appendix
List of Interviews

Interviewee Mr Emad Shana’ah, head of EU partnership section, Ministry of Planning and International Cooperation, March 2015
Interviewee Dr. Bassam Al-Zboun, Al Albayt University, March 2015
Interviewee Mr. Ribhi Ghaleb, employee in the department of planning and organization-Mafraq municipality, March 2015
Interviewee Mr. Ashraf Al-Saleh, employee in the department of planning and organization-Mafraq municipality, March / April 2015
Interviewee Eng. Mai Asfour, director of housing policy management, HUDC, April 2015
Interviewee Mr. Ahmad Momani, head of archives, HUDC, April/May 2015
Interviews with Mafraq residents during fieldwork visits between March and May 2015

Main Themes for Semi-Structured Interviews

Questionnaire for Mafraq inhabitants

Preliminary Information
• Gender of interviewee: Female - Male
• How long have you been living in Mafraq?
• How many people are living in the household?
• How many minors/ adults are in the house?
• Is there a social network in the city? What is it and how does it work?

Services and infrastructure
• Where is your household located in Mafraq?
• Availability of the following services before and after the Syrian crisis:
  - Water: how many times a week do you have water?
  - Electricity: are there any cuts?
  - Education: how far is the closest education facility and how many students in each class?
  - Health: how far is the closest health care facility
  - Solid waste management: how does the collection system work and was there a change after the crisis?
  - Sewage system: what is the type is sewage system in your house?
- Roads, sidewalks, road signs and household numbering

Livelihoods

- How many people are in providing for the house? What do they do for a living?
- Was there any change in the income generating opportunities after the crisis? How?
- Did you get to learn new skills from the Syrians?
- Is there a problem in finding jobs? If yes, how are you coping with it? How does it affect the relations between the Jordanians and the Syrians and the Jordanians themselves?

Household

- How do you define adequate housing?
- What is considered affordable housing?
- Monthly household cost before and after the crisis
  - Food
  - Water
  - Rent/mortgage
  - Education
  - Health
  - Electricity
  - Household hygiene
  - Clothing
  - Other bills
- Is there a housing problem after the crisis? What is it?
- What are the influencing factors behind the housing problem?
- Effects of the housing problem on the following:
  - Education
  - Livelihoods
  - Infrastructure
  - Social changes in the community (culture, traditions and identity)
- From the above, could you prioritize the most influencing three effects of housing on the community and the city?
- Is there a subleasing concept that approached after the crisis?
- What are the options of financing a house?
- Are there new housing typologies after the crisis?
- Have the conditions of the houses deteriorated after the crisis?
- Are there any coping/adaptation trends that approached with the housing prob-
lem?
• Where there any displaced Jordanians because of the housing crisis? If yes, where do they live / cluster?
• How long do you think you can last in such situation?

Questionnaire for key experts

Preliminary Information
• What is your institute?
• What does it do in Mafraq?
• Since when have you been working in Mafraq?

Mafraq
• Are the refugees forming clusters in the city? How? Where? Why?
• Are the refugees integrated/ accepted by the host community? If no, why?
• Have new markets emerged to the city? If yes, what kind of markets?
• What was the condition of the services and infrastructure before and after the crisis?
• What are the potentials, opportunities that can be encouraged in the current situation?
• Was there any changes in the urban spread of the city? if yes, how?

Household
• What are the influencing factors behind the housing problem?
• Are there any new legislations to facilitate housing ownership or rent? If yes, what are they?
• Was there a housing problem before the crisis?
• Is there a social housing plan? Did it change after the crisis?
• Is there any governmental or international aid for housing?
• Was there an increase in the building violations after the crisis? If yes, what kind of violations?
• Has new types of shelters emerged since the beginning of the crisis?
• Are there any coping / adaptation trends that approached with the housing problem? What are they?
• Effects of the housing problem on the following:
  - Education
  - Livelihoods
- Social changes in the community (culture, traditions and identity)
  • From the above, could you prioritize the most influencing three effects of housing on the community and the city?
  • What is your future plan for the housing problem? What will you do if the situation deteriorated? What will you do if they move out?
خلاصة

ثمانين كيلومتراً إلى الشمال من مدينة عمان يقع مخيم الزعتري لللاجئين السوريين، للوهلة الأولى يبدو المخيم كشريط أبيض يخترق أفق مدينة المفرق الأردنية. كونها من أقرب المدن للحدود السورية الأردنية، أصبحت مدينة المفرق المقصد الأول لآلاف اللاجئين السوريين، ليتنتج عن ذلك انشاء مخيم الزعتري على الأطراف الخارجية لمدينة المفرق وبالقرب من الشريط الحدودي الفاصل بين سوريا والأردن. كون تلك المنطقة ذات مناخ صحراوي مغبر و كنتيجة لعدم توفر الخدمات اللازمة، قام كثير من اللاجئين السوريين بمغادرة أسوار المخيم والإقامة في مدينة المفرق، حيث تم استضافتهم من قبل المجتمع المحلي غير قادرة على سد حاجات سكانها، أصبحت مدينة المفرق أمام أزمة اكتظاظ سكانية مما نتج عنه نشوء توترات اجتماعية بين اللاجئين السوريين والسكان الأصليين بالإضافة إلى ظهور أزمة إسكانية، ضعف في مستوى الخدمات، وبطالة مع ارتفاع كبير في تكاليف المعيشة.

في إحدى تقاريرها أن المشكلة الإسكانية هي الدافع الأساسي وراء التوتر بين المجتمع المضيف والمجتمع اللاجئ، وأعلنت أيضاً أن المحفز الأساسي وراء التوترات الاجتماعية هو عدم توفر خيارات إسكانية ميسورة التكلفة. في ضوء ما ذكر، فإن هذا البحث جاء كمحاولة لدعم طرق حل مسألة الأزمة الإسكانية عن طريق التحقيقات الميدانية والتقديم الدقيق ومن ثم تكوين خرائط تعكس مظاهر التغير الإسكانى في مدينة المفرق أبان الأزمة السورية.

يهدف هذا البحث إلى تحقيق نتائجه عن طريق دمج ما تم ذكره في مرحلة تحليل المعلومات الثانوية المتخصصة بالأزمة السورية والأزمة الإسكانية في المفرق مع ما تم تحصيله كنتيجة للملاحظات والمقابلات والتزارات الميدانية. لاعتماد ذلك تم تحليل التحديات المحورية والدوافع الكامنة وراء التوترات الحالية وأيضاً تقييم برامج الاستجابة للأزمة السورية وكشف العوامل المؤثرة في الأزمة الإسكانية.

هذا البحث سيقوم أيضاً بدراسة المخاطر المستقبلية الناجمة عن الأزمة الإسكانية وتأثيرها على الدولة المضيفة في محاولة لتحقيق وتعريف النقاط التي ستمهد الطريق نحو إيجاد آليات لحل الأزمة الإسكانية في المنطقة.
إقرار

هذه الرسالة مقدمة في جامعة عين شمس وجامعة شوتجارت للحصول على درجة العمران المتكامل والتصميم المستدام. إن العمل الذي تحويه هذه الرسالة قد تم إنجازه بمعرفة الباحث سنة 2015. هذا ويقر الباحث أن العمل المقدم هو خلاصة بحثه الشخصي وأنه قد اتبع الإسلوب العلمي السليم في الإشارة إلى المواد المؤخوذة من المراجع العلمية كلها في مكانه في مختلف أجزاء الرسالة.

وهذا إقرار مني بذلك،
التوقيع: 
الباحث: رزان الشدفان
التاريخ: 27/07/2015
المجتمع المضيف بين التضامن والضيق
أنواع التغير الإسكاني في المدن الحدودية المستضيفة لللاجئين: حالة مدينة المفرق
رسالة مقدمة للحصول على درجة الماجستير في العمران المتكامل والتصميم المستدام

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2015