Planning a Sustainable Settlement Solution for Syrian Refugees in Jordan

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Summary

Since the onset of the war in Syria in 2011, Jordan has been hosting refugees who fled violence in their home country. Jordan as a country of scarce natural resources and a struggling economy had to address further challenges that resulted from the refugee presence. Given that the refugee presence has evolved into a protracted situation, an increasing pressure is facing the economy, public infrastructure and social services in refugee-populated regions of Jordan. Against this reality, a strategic shift from mere humanitarian response to phased development rhetoric has been witnessed in the country's response approach towards the crisis, resulting in the Jordan Compact agreement between the government of Jordan and the international community.

International experience in the field of refugee response has indeed proven that central actors engaged in devising response mechanisms have to recognize that displacement is to be treated as a fully-fledged development challenge in order to adequately address the refugees' needs in their host country. For example, central actors should devise response mechanisms to facilitate refugees' access to the formal labor market, public services, and adequate housing. Nevertheless, response planning that is based on a development schemes usually gets entangled with economic and urban challenges that existed prior to the refugee crisis in the host country. In Jordan, the faltering implementation of development-based response interventions has revealed the need to resolve pre-existing challenges that permeate the economy, labor market and municipal public services. On that premise, this dissertation investigated the complex conditions of devising and implementing response interventions that aimed at enhancing Syrian refugee livelihoods while supporting the development interests of Jordan. The main research question answered in the dissertation is *"How can a sustainable settlement solution for Syrian refugees in Jordan be achieved in light of the development-based response approach?"*

From a methodological standpoint, the research derived primary data from semi-structured interviews conducted with key informants representing Jordanian national and municipal authorities, aid and development organizations as well as representatives of the private sector and research institutions. In addition, semi-structured interviews conducted with Syrian refugee and Jordanian households aimed at exploring their perspectives on the housing and built environment conditions of their settlement settings. Similarly, conducting semi-structured interviews with refugees who benefitted from employment opportunities created by economic response programs has revealed critical insights on the impact of employment on refugees' livelihoods and the related challenges that they face.

The empirical analysis of the dissertation begins by exploring the housing and built environment conditions within the various refugee settlement settings (urban, rural, and camp settings). The analysis revealed that *housing adequacy* is key to planning a sustainable settlement solution. Competent authorities should therefore recognize its provision as a political objective. With respect to the built environment, access to employment and infrastructural services is more attainable in urban and rural areas than in camps. Meanwhile, the isolation of the refugee camps from their surroundings limited the access of camps' inhabitants to employment opportunities. Efforts to enhance *housing adequacy* provision in refugee-populated regions should address the root causes of the current urban distress while envisioning the end value of infrastructural investments in camps in the long-term.

The dissertation then progresses into an investigation of the devised economic response mechanisms that aimed at job creation for refugees while tackling structural deficiencies of macrosectors of the economy. This investigation revealed that response measures that aim at reforming national and local economic policies have run up against complex dynamics of development politics and weak economic

conditions. As such, the implementation of economic response programs has had a mixed-record and the outcomes have varied. On the one hand, advancements have been achieved with respect to facilitating the access of Syrian refugees to the formal labor market. On the other hand, tackling the root causes of the economic challenges in Jordan lagged behind thus impeding the overall progress of the employment response programs. To avoid being abstracted from reality, central actors should delve into the complex dynamics of the economy in displacement-impacted regions and recognize the labor market conditions. For this purpose, a wide spectrum of response programs and policies are needed. Although small-scale response programs are more cost- and time-efficient, large-scale interventions that aim at structural reform are essential for an impactful job creation in the medium-term. Furthermore, efforts to strengthen inclusive policy-making that incorporates voices of non-state/civil society stakeholders and the private sector play a pivotal role in yielding a rationally evolved response policy.

The dissertation also incorporates an analysis of the response interventions that aimed at resolving urban challenges within refugee-populated regions. The analysis focused on the outcomes of the response interventions in terms of enhancing the quality and coverage of the basic infrastructural services as well as addressing the housing needs of the displacement-impacted communities. Delving into the process of planning and implementing the response interventions revealed that it is inherently political. Although the highly-centralized planning system enabled reaching an agreement between Jordan and the international community at a short notice (the Jordan Compact), it turned out to be an impediment to the implementation of some response programs (such as in the case of the Jordan Affordable Housing program). The analysis also revealed that several underdeveloped municipalities have adopted a relatively pragmatic approach towards the implementation of the development-based response interventions. Empowering municipalities to take the lead in terms of local development planning is indeed a vital step towards operationalizing goals for sustainable urban development at the municipal level.

In the final part of the empirical analysis, the dissertation explored the perspectives of refugees concerning their employment experiences and their pursuit of self-reliance. An important take away from this analysis is the crucial need to develop context-based solutions, in which central actors do not lose sight of the people-based factors such as refugees' age, gender, and domestic responsibilities when devising the employment programs. The analysis also revealed that the spatial mismatch is a significant obstacle to the success of refugee employment programs.

With an overarching goal of contributing to planning a sustainable settlement solution for Syrian refugees in Jordan, this dissertation ends with a discussion of the research conclusions for optimizing the response practice and its operational approach. The research conclusions target donors, policymakers, researchers and practitioners concerned with devising and implementing response mechanisms in Jordan and other displacement contexts.

Zusammenfassung

Seit Beginn des Bürgerkrieges in Syrien im Jahr 2011 hat Jordanien Flüchtlinge aufgenommen, die aus ihrem Heimatland vor Gewalt geflohen sind. Jordanien als ein Land mit knappen natürlichen Ressourcen und wirtschaftlichen Schwierigkeiten (insbesondere einer hohen Arbeitslosigkeit) musste sich mit weiteren Herausforderungen befassen, die sich aus der Präsenz einer großen Anzahl an Geflüchteten ergaben. Angesichts der Tatsache, dass die Flüchtlingssituation länger andauert als anfangs gedacht, geraten Wirtschaft, öffentliche Infrastruktur und soziale Dienste in den Flüchtlingsaufnahmegebieten zunehmend unter Druck. Vor diesem Hintergrund wurde in der vorliegenden Dissertation die Herangehensweise des Landes an die Krise analysiert. Dabei wurde insbesondere der sich abzeichnende Übergang von einer rein humanitären Reaktion hin zu einer Entwicklungsrhetorik beobachtet, was zu dem Jordan-Compact-Abkommen zwischen der Regierung Jordaniens und der internationalen Gemeinschaft führte.

Die internationale Erfahrung im Bereich der Flüchtlingshilfe hat gezeigt, dass zentrale Akteure, die an der Entwicklung von Reaktionsmechanismen beteiligt sind, Vertreibung als vollwertige Entwicklungsherausforderung zu behandeln haben, um den Bedürfnissen der Flüchtlinge in ihrem Aufnahmeland angemessen gerecht zu werden. So sollten beispielsweise zentrale Akteure Reaktionsmechanismen entwickeln, um Flüchtlingen den Zugang zum formalen Arbeitsmarkt, zu öffentlichen Dienstleistungen und zu angemessenem Wohnraum zu erleichtern. Dennoch verstrickt sich die Reaktionsplanung in der Regel in wirtschaftliche und städtische Herausforderungen, die ohnehin bereits vor der Flüchtlingskrise bestanden haben. In Jordanien hat die zögerliche Umsetzung von entwicklungsbasierten Reaktionsmaßnahmen gezeigt, dass die bereits bestehenden Herausforderungen, die Wirtschaft, Arbeitsmarkt und kommunale öffentliche Dienste durchdringen, gelöst werden müssen. Dementsprechend untersuchte diese Dissertation die komplexen Bedingungen für die Entwicklung und Umsetzung von Maßnahmen, die darauf abzielten, die Lebensgrundlagen syrischer Flüchtlinge zu verbessern und gleichzeitig die Entwicklungsinteressen Jordaniens zu unterstützen. Die Hauptfrage, die in der Dissertation beantwortet wird, lautet daher: *„Wie kann eine nachhaltige Siedlungslösung für syrische Flüchtlinge in Jordanien im Hinblick auf die entwicklungsorientierte Herangehensweise des Landes an die Flüchtlingskrise erreicht werden?“*

Aus methodischer Sicht wurden Primärdaten aus halb-strukturierten Interviews mit Experten aus jordanischen nationalen und kommunalen Behörden, Hilfs- und Entwicklungsorganisationen sowie mit Vertretern der Privatwirtschaft und von Forschungseinrichtungen erhoben. Darüber hinaus wurden halb-strukturierte Interviews mit syrischen Flüchtlingen und jordanischen Haushalten durchgeführt, um deren Perspektiven auf die Wohnbedingungen und die Bedingungen der gebauten Umwelt ihrer Siedlungen zu beleuchten. Auch die Durchführung halb-strukturierter Interviews mit Flüchtlingen, die von den Beschäftigungsmöglichkeiten profitierten, hat Erkenntnisse über die Auswirkungen von Beschäftigung auf die Lebensgrundlagen der Flüchtlinge ergeben.

Zunächst wurden in der Dissertation die Wohn- und Lebensbedingungen in den verschiedenen Flüchtlingssiedlungen (städtische, ländliche und Lagerbedingungen) analysiert. Die Analyse ergab, dass der Schlüssel für eine nachhaltige Siedlungslösung sein würde, dass die Verantwortlichen die Schaffung von angemessenem Wohnraum als politisches Ziel anerkennen und entsprechende Maßnahmen ergreifen. Bis heute scheitern Lösungsversuche für die bestehende Wohnungsnot u.a. daran, dass die Wirkungsmechanismen des Wohnungsmarktes nicht ausreichend bewusst sind. Der Zugang zu Beschäftigung und zu Infrastrukturdienstleistungen ist in städtischen und ländlichen

Siedlungsgebieten deutlich besser erreichbar als in Lagern. Die isolierte Lage von Flüchtlingscamps beschränkt dagegen den Zugang der Bewohner zu Arbeitsmöglichkeiten und Infrastrukturdienstleistungen in erheblichem Maße. Bei der Bereitstellung von angemessenem Wohnraum in Flüchtlingsregionen sollten kurzfristig die Grundursachen für städtische Notlagen angegangen werden und zugleich der langfristige Nutzen von Infrastrukturinvestitionen berücksichtigt werden.

Anschließend wurde eine Untersuchung der wirtschaftlichen Reaktionsmechanismen durchgeführt, die auf die Schaffung von Arbeitsplätzen für Flüchtlinge abzielen und gleichzeitig strukturelle Schwächen der jordanischen Wirtschaftssektoren beheben sollen. Diese Untersuchung ergab, dass Reaktionsmaßnahmen, die auf die Reform der nationalen und lokalen Wirtschaftspolitiken abzielen, mit einer komplexen Dynamik der Entwicklungspolitik und schwachen wirtschaftlichen Bedingungen konfrontiert sind. Daher können die Ergebnisse der Wirtschaftsreaktionsprogramme ambivalent bewertet werden. Einerseits wurden Fortschritte bei der Erleichterung des Zugangs syrischer Flüchtlinge zum formalen Arbeitsmarkt erzielt. Andererseits blieben die Effekte für die wirtschaftliche Entwicklung Jordaniens hinter den Erwartungen zurück, was insbesondere den Arbeitsmarkt betrifft. Darüber hinaus spielen Maßnahmen zur Stärkung der integrierten Politikgestaltung, die nichtstaatliche und zivilgesellschaftliche Interessengruppen und den Privatsektor berücksichtigen, eine entscheidende Rolle bei der Ausgestaltung der Reaktionspolitik.

Die Dissertation beinhaltet zudem eine Analyse der Maßnahmen, die auf die Lösung städtischer Herausforderungen in Flüchtlingsaufnahmegebiete abzielten, und bewertet deren Ergebnisse im Hinblick auf die Verbesserung der Versorgung mit Infrastrukturen sowie die Deckung des Wohnungsbedarfs der Geflüchteten und der aufnehmenden Gesellschaft. Obwohl das hochzentralisierte Planungssystem es ermöglichte, kurzfristig eine Einigung zwischen Jordanien und der internationalen Gemeinschaft zu erzielen (Jordan Compact-Abkommen), erwies es sich als Hindernis für die Umsetzung einiger Reaktionsprogramme (z.B. im Falle des Jordan Affordable Housing Programms). Die Analyse ergab zudem, dass mehrere schwach entwickelte Kommunen eine relativ pragmatische Herangehensweise an die Umsetzung der Maßnahmen gewählt haben. Die Stärkung der Kommunen, bei der lokalen Entwicklungsplanung eine Führungsrolle zu übernehmen, ist in der Tat ein wichtiger Schritt zur Umsetzung von Zielen für eine nachhaltige Stadtentwicklung auf kommunaler Ebene.

Im abschließenden Teil der empirischen Analyse untersuchte die Dissertation die Perspektiven von Flüchtlingen auf ihre Arbeitserfahrungen und ihr Streben nach Selbstständigkeit. Ein wichtiger Aspekt dieser Analyse ist die Notwendigkeit, kontextbezogene Lösungen zu entwickeln. Die zentralen Akteure sind gefordert, bei der Ausarbeitung der Beschäftigungsprogramme, sozidemographische Faktoren wie Alter, Geschlecht und familiäre Verantwortung der Flüchtlinge nicht aus den Augen zu verlieren. Die Analyse ergab zudem, dass das „spatial mismatch“ ein wesentliches Hindernis für den Erfolg der Beschäftigungsmaßnahmen ist.

Mit dem übergeordneten Ziel, zur Planung einer nachhaltigen Siedlungslösung für syrische Flüchtlinge in Jordanien beizutragen, schließt diese Dissertation mit Schlussfolgerungen zur Optimierung der Reaktionspraxis und des operativen Ansatzes. Die Schlussfolgerungen richten sich an GeberInnen, EntscheidungsträgerInnen, ForscherInnen und PraktikerInnen, die sich mit der Entwicklung und Umsetzung von Reaktionsmechanismen in Jordanien und in anderen Flüchtlingskontexten befassen.

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Glossary of Abbreviations and Frequently Used Terms

Jordanian authorities

GoJ: the Government of Jordan

MoPIC: the Ministry of Planning and International Cooperation

MoMA: the Ministry of Municipal Affairs

MoPWH: the Ministry of Public Work and Housing

HUCD: the Housing and Urban Development Corporation HUDC

United Nations Institutions

UNHCR: the United Nations High Commissioner for Refugees

UNDP: the United Nations Development Program

UN-Habitat: the United Nations Human Settlements Program

OHCHR: the Office of the High Commissioner for Human Rights

UNRWA: the United Nations Relief and Works Agency for Palestine Refugees in the Near East

IOM: the United Nations Migration Agency

ESCWA: the United Nations Economic and Social Commission for Western Asia

UNESCO: the United Nations Educational, Scientific and Cultural Organization

International aid and development organizations

ILO: the International Labor Organization

The World Bank

IMF: the International Monetory Fund

IRC: the International Rescue Committee

ACTED: Agency for Technical Cooperation and Development

FAO: Food and Agriculture Organization of the United Nations

CARE: Cooperative for Assistance and Relief Everywhere

NGO: non-governmental organization

Development-based Response Programs

(employment in) SEZ: Special Economic Zones

JAH: the Jordan Affordable Housing Program

ESSRP: Emergency Services and Social Resilience Project

MSSRP: Municipal Services and Social Resilience Project

EIIP: employment-intensive investment programs

DCWP: Jordan Decent Work Country Program

P4R: Program-for-Results

ERD: Economic Recovery and Development program

Employment in the green sector: employment generation for the development of infrastructure and agricultural work to enhance the environment and overcome environmental challenges, such as climate change and extreme weather events.

Definition of frequently used terms

1951 Refugee Convention
It is the most fundamental legal document related to refugee's rights and the legal obligations of states. The Convention and the 1967 Protocol define refugee as someone who '*owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group, or political opinion, is outside the country of his nationality, and is unable to or, owing to such fear, is unwilling to avail himself of the protection of that country*.' Jordan has not ratified the 1951 Convention and the 1967 Protocol relating to the Status of Refugees. For this reason, it does not assign refugee status to those who would otherwise qualify for it under international law.

Durable solution
It is the period when the displacement has ended and a sustainable permanent settlement has been achieved for the displaced population whether in their country of asylum or back in their country of origin (Betts, 2006).

Burden-sharing
To address the perceived and real inequalities in the distribution of displaced persons and refugees, the principle of burden-sharing was introduced by central actors engaged in refugee protection. Burden sharing is practiced at both the level of asylum and the level of resources between host countries and donors within the international community (Chimni, 2004).

Protracted situation
UNHCR classifies such a situation, 'where 25,000 or more refugees of the same nationality have been in exile in a particular country for five consecutive years'

Response planning/practice
The planning and implementation of interventions in refugee hosting countries to address the needs of refugees and ameliorate the challenges exacerbated by the refugee settlement in the host country.

Development-based response
Response mechanisms that incorporate a long-term development approach to address the needs of refugees and ameliorate the challenges exacerbated by the refugee settlement in the host country.

Shelter response
Response interventions to address the housing needs of refugees in various settlement settings (urban, rural and camp).

Response Planning in Jordan:

Jordan Compact
In January 2016, the GoJ presented to the international community the Jordan Compact that aims to curb the negative impacts of the refugee crisis and capitalize on the opportunity presented by the refugee presence to nourish local economies in the country. The Jordan Compact incorporated a set of objectives that aim at economic development and improving access of Syrian refugees to the formal labor market.

Central Actors
Actors engaged in devising and implementing response mechanisms, including GoJ and municipal authorities as well as development and aid organizations.

Relaxing-rules-of-origin agreement
This agreement between Jordan and the European Union (EU) aimed at facilitating the export of products created in manufacturing facilities within SEZ in Jordan to the EU market. This facilitation is achieved through granting preferential access to manufacturing companies that hire Syrian refugees to work on the production lines.

Cash-for-Rent
Financial assistance provided by the UNHCR to refugees to compensate what the pay for rent.

Displacement-impacted region
Regions in the refugee hosting country that are impacted by the refugee crisis and settlement.

Institutional factors
Factors influencing the progress and effectiveness of response planning and implementation. These factors include contextual factors, planning capacity of national and municipal entities, behavior of the decision-makers at the political and administrative levels.

Concessional finance mechanisms
Financing mechanism such as loans that are extended on terms substantially more generous than market loans. The concessionality is achieved either through interest rates below those available on the market or by grace periods, or a combination of these factors.

Public-private partnership
A collaboration between two or more public and private sector institutions to implement long-term development projects such as infrastructure provision. Public-private partnerships ensure the financing of public sector projects while maintaining a more effective resource management.

Local absorption capacity
The economic capacity and social receptiveness of the host community.

Bottom-up solutions
Solutions and interventions that address pressing community needs and are devised in a manner characterized with a high-degree of community involvement.

Spatial mismatch
An urban mobility challenge that entails travelling long distances from the place of residence to the work place.

Other Terms/Abbreviations

Jordanian Dinar (JD) 1= US$1.41 = €1.25

AKA: also known as

SME: small and medium enterprises

Chapter 1 Introduction

Forced migration in its broadest sense is transforming into a fundamental factor shaping urban growth and economic development in countries hosting the displaced population. Addressing the refugee presence merely as elements of uncertainty has exacerbated its negative impacts on displacement-impacted regions in refugee hosting countries. It is indeed in cities and towns of the global south, where the majority of the world's refugees are living, that impacts of forced displacement are most evident. In the MENA region, for example, 80-90% of refugees live in urban and rural areas among host communities rather than in camps.[1] The sudden increase in population within these regions deepens development challenges, which include inadequate infrastructural services and scarcity in affordable quality housing. Competition over limited job opportunities also poses a major challenge that impacts livelihoods of refugee and host populations alike. Against this backdrop, central actors engaged in response to refugee crises (including host states, donors, development and humanitarian organizations) have been pursuing a more sustainable approach to overcome urban and economic challenges exacerbated by forced displacement.

Historically, there has been several attempts to devise response mechanisms that address refugee livelihoods as well as development challenges within refugee-populated regions. These attempts varied in their results between successes and failures.[2] Indeed, shortcomings have permeated the international refuge system leading to the current mismatch between refugees' needs and the system's capabilities. This mismatch is mainly attributed to mainstreaming a response paradigm dominated by humanitarian emergency assistance that failed to attend to the long-term development needs of refugees and their host communities. Furthermore, conflicts between host governments, donors and UN agencies over response mandates, have led to the further deterioration of the international refuge system (chapter 2.2.2). On that premise, achieving sustainable long-term settlement solutions has become increasingly elusive to the vast majority of the world's refugees. Displaced population who are unable to repatriate to their home countries are most likely to face either long-term encampment or urban destitution in their host countries.

This research focuses on Jordan as one of the countries hosting Syrian refugees since the outbreak of the crisis in 2011. Although challenges that impede sustainable development and economic growth have existed prior to the crisis, the repercussions of the crisis and refugee settlement have further

[1] This figure is retrieved from the World Bank policy note on Cities of Refuge in the Middle East, which is based on UNHCR's registration database (ProGres). However, the UNHCR numbers capture only registered refugees and is accompanied by many caveats attributed to the constant mobility of refugees which makes data on refugees unreliable and highly inconsistent across countries.

[2] A historical account on the evolution of the international response mechanisms to refugee crises is provided in chapter 2.1.

exacerbated these challenges. Refugee-populated regions have witnessed further straining of infrastructural services and an increased competition over limited affordable quality housing and job opportunities. The Government of Jordan (GoJ) and aid organizations have responded initially with a traditional ad hoc emergency assistance to the inflows of refugees in 2011. The transformation of the refugee crisis into a protracted situation has, however, prompted GoJ and its response partners to pursue a different response approach that envisions long-term development to overcome urban and economic challenges exacerbated by the refugee crisis. Nonetheless, establishing a response framework that links refugee protection to development is highly complex and necessitates the commitment and engagement of central actors including national and municipal authorities, donors, development and aid organizations. To this end, this research investigates how a sustainable settlement solution for Syrian refugees in Jordan can be achieved in light of the current development-based response approach. Such a settlement solution ensures the enhancement of refugees livelihoods and their progress towards self-reliance while invigorating long-term urban and economic development in Jordan as a refugee hosting country.

1.1 Research Context and Approach

Since the onset of the conflict in Syria, Jordan has been hosting refugees who have fled violence in their home country. Jordan as a country of scarce natural resources and a struggling economy had to address further challenges that resulted from the refugee presence. Refugee inflows into Jordanian cities, however, stretches back to many years prior to the Syria crisis. Most remarkable were the inflows of Palestinian refugees in 1948 and 1967, which resulted in a population increase of 25% and 30% respectively (UN 1995; Chatelard 2010; Al Wazani 2014). Jordan has also received Lebanese refugees in 1974 after the outbreak of the civil war in Lebanon. Some of those were businessmen, families and members of international organizations that used to be based in Lebanon, such as ESCWA and UNESCO (Al Wazani, 2014). In addition, Iraqi refugees have fled to Jordan in two waves: following the 1990 Gulf war and the US invasion of Iraq in 2003. The most recent wave of refugee inflow was that of the Syrians, who fled their country following the eruption of the civil war in 2011. While the UNHCR estimated a total of 650,000 registered Syrian refugees in 2018, GoJ states that an equal number of Syrians refugees have crossed the official border entry points in successive waves and are living in Jordan without enlisting/registering for aid from the UNHCR.

Besides the increase in the population of Jordan, urban growth and economic development in the country have been also highly impacted by the inflow of refugees. Mansur (2015) stated that there are high linkages between the economic growth in the history of Jordan and mass exodus such as those that happened in 1948, 1967, 1974 (Mansur, 2015). Nevertheless, GoJ has persistently rejected local integration of refugees as a durable solution, thereby impeding the development of refugee settlement

settings in the country.[3] The current reality of the Palestinian refugee camps in Jordan that are characterized by poor-infrastructure, inadequate integration with the surrounding urban areas and over-population, highlights an urgent need to evaluate urban planning regulations and response policies governing refugee settlements. In his study of the impacts of the Iraqi refugee presence on Jordan's economy, Gloneck (2014) argued that the GoJ's restrictions on the residency and employment of Iraqi refugees have actually limited their potential positive contribution to Jordan's economic productivity (Gloneck, 2014).

Rethinking the response approach to displacement-induced urban and economic challenges is thus timely and relevant, since Jordan is currently facing another remarkable protracted refugee situation represented by the Syrian refugee presence. GoJ has found itself in a problematic situation in which the dysfunctional response approach is leading into the inevitable: refugees stranded in long-term dire situations and the deterioration of living conditions in the displacement-impacted regions. According to a UNHCR estimate, 80% of Syrian refugees in Jordan are living below the poverty line (UNHCR, 2018e). Impacts on Jordanian host communities are also immense, since they also battle challenges related to the high cost of living such as the inflation of rents. Regional economies of cities at the border with Syria, for example in Mafraq governorate, have been particularly strongly impaired by the loss of trade lines and a significant decrease in exports (Al Wazani, 2014).

In an effort to rectify the response approach to the crisis, the GoJ has orchestrated the Jordan Compact agreement in which it collaborated with the international community to shift from mere humanitarian to development-based response interventions. The international refuge system has a long record of similar attempts that varied in their degree of success. The transition from the initial short-term emergency response into a long-term durable solution is facilitated by a myriad of factors. For example, arriving at cross-interest issues that link refugee protection to development in the host country is imperative to securing consensus among donors, aid organizations and the host country.[4] Furthermore, a successful collaboration among central actors facilitates channeling funds for response interventions to finance development programs in refugee-populated regions. The overlap of all these factors has indeed enabled conceiving the plan for development-based response in Jordan in 2016. However, progress of the development-based response plan was soon interrupted by contextual and institutional factors that were not adequately acknowledged during the planning of the response interventions. Critics of the newly conceived plan argue that it lacks a holistic understanding of Jordan's economic system, including the inherent challenges of the country's political economy and widespread labor market informality (Lenner

[3] An elaborated discussion in this regard is provided in chapter 1.5.2

[4] Developing a response framework that bridges the gap between short-term humanitarian assistance and longer-term development was the focus of several initiatives and policies curated by UNHCR and development organizations. A discussion of these initiatives and policies is presented in chapter 2.2.

& Turner, 2018).[5] Nevertheless, proponents of this plan still consider it the most promising approach to refugee response in recent decades despite the shortcomings that permeated its progress (Betts & Collier 2015; Huang & Asch 2018). The development-based response approach has indeed initiated incremental reform to refugee response mechanisms. However, assuming that the new response approach will be transformational is unrealistic at the current mid-term stage of implementation. Measuring the success/progress of the development-based response necessitates fleshing out an analysis that uncovers strengths and weaknesses attributed to the institutional setting at the municipal and national levels. This analysis should also investigate opportunities and threats related to the content and design of the response mechanisms.

On that premise, the research investigates the contextual, institutional, and policy-related factors that influence the implementation of the development-based response. The research also assesses the outcomes of the development-based interventions in regards to promoting refugees' self-reliance and invigorating development and economic growth within displacement-impacted regions of Jordan. Findings of the research thereby provide critical insights into the *content of the response policies* as well as the *institutional environment* that determined the progress and effectiveness of the response interventions. These insights ultimately contribute to overcoming a considerable lack of empirical evidence that hinders efforts by planners and policymakers to devise effective response mechanisms in Jordan. Furthermore, the research findings speak to the more general debates in refugee policy and the applicability of durable solutions in similar displacement contexts. The contribution of the research is also particularly timely in light of the ongoing calls to reform the deteriorated international refuge system.[6]

1.2 Research Scientific Relevance and Objectives

The research addresses one of the most debated topics in the planning community not only in Jordan, but also at an international level. It tackles the question of planning a settlement solution that is premised on enhancing refugee livelihoods in various settlement settings (urban, rural, camps) as well as invigorating development within displacement-impacted regions in Jordan. Despite the rich body of research and policy analysis that aims at refining response strategies and practices[7], there remains a

[5] These topics are discussed in more details in chapter 6.

[6] In May 2017, the UNHCR has presented a roadmap for a new global compact for refugee protection. It is emphasizes refugee self-reliance, economic inclusion, the creation of enabling environments, support for both refugees and host communities, and engagement with development actors. The global Refugee Compact is discussed in more details in chapter 2.2.3.

[7] An elaborate discussion of examples on response strategies and practices is presented in chapter 2.

significant lack of empirical evidence that is grounded in the local response system in Jordan. To formulate contextually relevant policy recommendations, the research draws upon Jordan's experience that is rather a diverse one: while Jordan is not a signatory to the 1951 Refugee Convention, it has been a country of refuge for many who fled war from its neighboring countries. Despite this record, devising effective response policies and interventions is particularly challenging since it is entangled with local politics and influenced by national and municipal planning practices. In the same vein, implementing response interventions cannot be abstracted from the reality on ground where displacement has entrenched inherent urban and economic challenges.

Unlike mainstream research that views response to refugee crisis through the prism of refugee rights and burden-sharing between the international community and host countries, this research incorporates a pragmatic dimension that bridges the gap between theoretical concepts and practice. It acknowledges the long-term nature of refugee presence as well as its urban and economic impacts on the refugee-populated regions. The research investigates the displacement context through the lens of highly relevant theoretical concepts, which facilitate deriving empirical evidence to optimize the response practice mainly by exploring perspectives of central actors and displacement-impacted communities.[8] To envisage the development of the ever-evolving context, the research employs scenario building as a rational planning tool to forecast how current trends would unfold according to the interplay of relevant key factors. Research conclusions and recommendations would be thereby useful for scholarly and policy analysis, where lessons drawn can be contextualized to enrich and refine the practice of devising development-based response for protracted refugee situations.

To this end, the research findings are anticipated to contribute to the transition towards a new response approach in today's cities that extends beyond the common discussions of *'the refugees rights to a durable solution'* to an actual achievement of refugee self-reliance and well-crafted plans to invigorate development of refugee-populated regions. This enables mainstreaming innovative solutions and exploring genuine ideas to address refugee protection as a planning issue that spawns many parts of the region, and link it to long-term development plans in these regions. As such, the research aims at contributing to major public policy debate that addresses an immediate, yet persistent (refugee settlement) problem. In order to achieve the overarching goal, the following research objectives are formulated:

1. Investigate the provision of *housing adequacy* in the most prevailing refugee settlement settings in Jordan by exploring the perspective of displaced and host households on the housing and built

[8] Chapter 3.3 elaborates on the analytical framework employed in the research. From an analytical standpoint, there is no ideal framework to understand the complexities of the implementation process of response programs and their outcomes. However, different insights can be acquired from the empirical part of this research.

environment conditions of their selected settlement setting. This analysis enables identifying the potential role of *housing adequacy* in enhancing shelter response in refugee-populated areas in Jordan.

2. Analyze how the development-based response, implemented by the GoJ in collaboration with aid and development organizations, addresses economic challenges in displacement-impacted regions. The analysis also investigates how development-based response interventions tackle root causes of the economic challenges. For example, it explores how the economic response interventions enhance economic resilience within displacement-impacted regions and create employment opportunities for refugees and host communities.

3. Assess the outcomes of response programs in terms of invigorating urban development within displacement-impacted regions as well as enhancing refugee self-reliance.

4. Formulate the research conclusions according to the synthesis of empirical findings. The formulated conclusions contribute to optimizing the response practice and its operational approach in Jordan.

1.3 Research Structure and Dissertation Organization

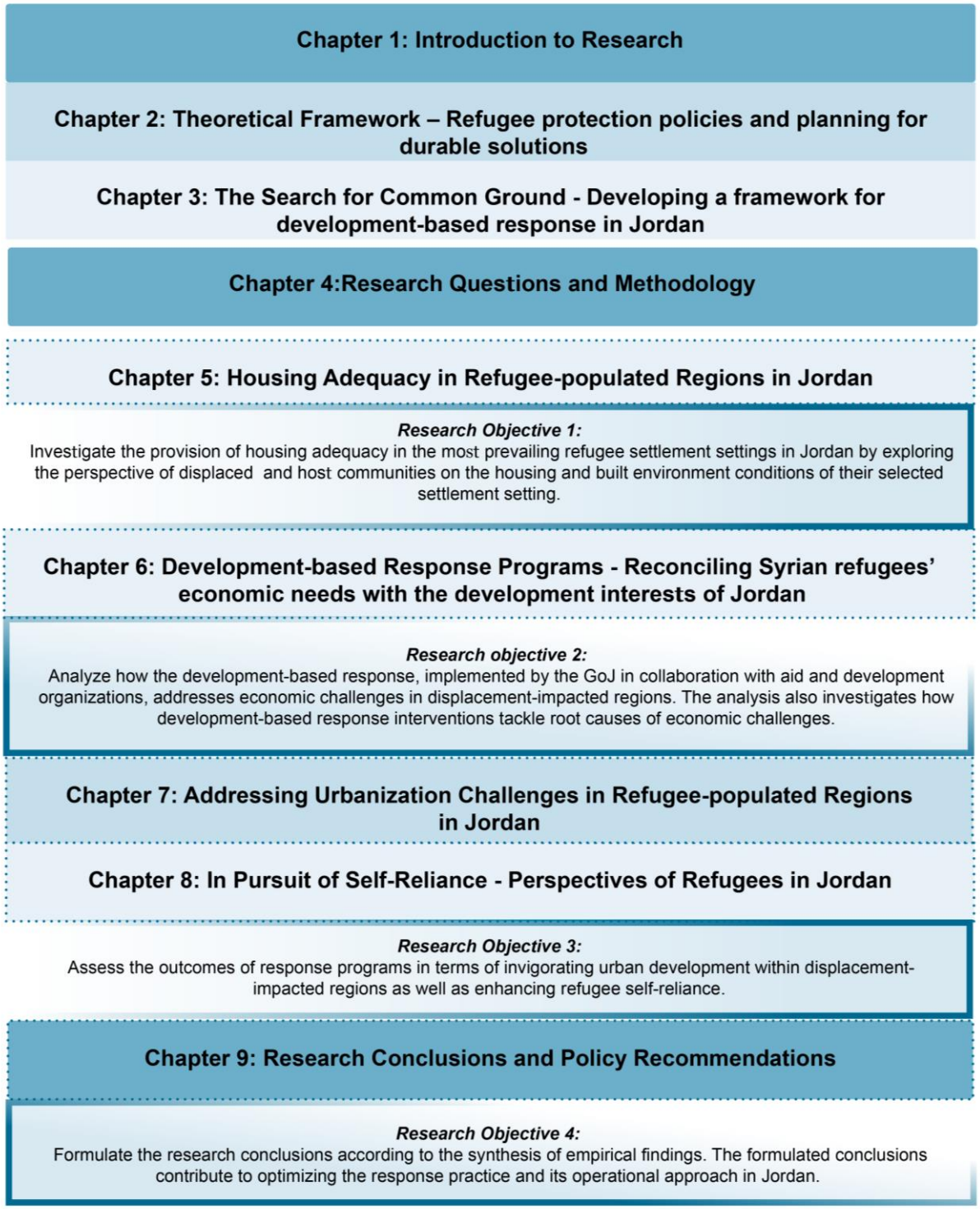


Figure 1-1 Research structure and Dissertation organization

1.4 Research Limitations

The research incorporates an in-depth empirical analysis that enables arriving at rich, complex, and detailed information about not only the object of inquiry but also the context in which it occurs. The analysis strives to improve the understanding of the research problem, with the intent to contribute to its solution. The identified research problem incorporates fuzzy issues that are grounded in current assumptions and relatively short-term events. The high relevance of contextual factors in this research has rendered the research limitations to be chiefly contextual, which include:

1) The political situation in Syria and the duration/time-frame of refugee settlement in Jordan:
The trajectory of the war scene in Syria was highly volatile. What had started as peaceful pro-democracy demonstrations in 2011 has escalated into an internationalized civil war. Most relevant question to this research concerns the future of Syrian refugees residing in Jordan. This, however, is a highly political issue. The most recent significant development took place in June 2018, when a fierce military offensive led by the Syrian government and its ally Russian forces have ended years of rebel control over the southern province of Deraa at the northern border of Jordan. GoJ has kept its borders closed in face of more than 300,000 people who fled the intense fighting during the offensive (Aljazeera, 2018). After the fighting that lasted for weeks was over, the displaced people gradually repatriated to their towns and villages that were heavily damaged by airstrikes and bombardments. GoJ has agreed to re-open a strategic border crossing with Syria after the Syrian military and their Russian allies took control of it (Reuters, 2018). Although questions about the repatriation of Syrian refugees, particularly those living in northern Jordan, was mainstreamed in the aftermath of these events [9], a remarkable return of refugees was not witnessed.

Estimating the duration of refugee's settlement in Jordan is at the time of writing unrealistic. It is fundamentally related to the state of war in Syria and the Jordanian refugee policies, which reject integration and asylum on the one hand, but on the other hand seek funding that refugee presence attracts to finance development programs.

2) Implementation of the response programs:
Despite the apparent commitment of the GoJ and its implementing partners (aid and development organizations) to the development-based response, the progress of the response policies and programs is determined by factors related to their *content* as well as the *institutional environment*. Weaknesses have permeated the lengthy multistage process of implementing response interventions and reform measures. Forecasting the progress of the response plan is very challenging in light of the complex and

[9] Jordan's Foreign Minister has stated that Jordan encourages the return of refugees to Syria as quickly as possible, available at: http://b.link/jordan53

multi-faceted influencing factors. Whether the central actors carry on with the plan or not is highly unpredictable. Since Jordan has had a mixed track-record in implementing economic development and reform programs, risks related to the implementation of the development-based response plan are substantial- particularly due to the complex measures that require strong institutional capacity. Furthermore, international policy towards refugee crisis response is also among the contextual factors that significantly influence the implementation and success of the development-based response. If donors and development organization shift their attention away from the response process in Jordan, the resulting significant decrease in logistical and financial resourcing would bring the process into a stalemate situation.

Additionally, the research included the following methodological limitations:

1) Sample size:

The research investigated the perspectives of refugees and host communities on the housing and built environment conditions of their selected settlement setting using semi-structured interviews. It employed the same data collection method to explore refugees' employment experiences and thus acquired insights into refugees' perception of the impact of employment on their progress towards self-reliance. The study sample relied on a small number of people since it sought depth rather than breadth in data collection. The limited respondent sample size, however, implies that the sample is not representative thus results may lack generalizability.

2) Lack of available and/or reliable data that is derived from monitoring and evaluation of response programs:

Assessing the outcomes of response programs in terms of invigorating development within displacement-impacted regions is one of the main objectives of this research. Developing this assessment, however, was hampered by the scarcity of credible data that is derived from monitoring and evaluation of response programs. Key informants and experts interviewed within the ambit of this research have highlighted that this issue is related to insufficient planning capacities of national and municipal authorities; a problem that is addressed by a number of reform programs incorporated in the response plan.

After citing and discussing the research limitations, this chapter proceeds with a historical overview of Jordan's response record to refugee inflows. The following section thereby discusses the Palestinian refugee protracted situation, followed by an introduction to the case of the Syrian refugee settlement.

1.5 Jordan as a Country of Refuge

Jordan has one of the highest ratio of refugees to indigenous population worldwide. It has received throughout its relatively short history several inflows of refugees from its neighboring countries. Official figures estimate that out of Jordan's nine million population, around three million are refugees (UNRWA 2016; UNHCR 2019). Major highlights of mass immigration date back to the exodus of the Palestinian people in 1948 and 1967 that followed the creation of Israel as an internationally recognized state and the occupation of the West Bank and Gaza (Khadim & Rajjal 1988; Chaterland 2010; Al Wazani 2014). Other inflows of refugees fleeing violence or war include that of Muslim Circassians and a small Armenian minority in the early 19th century, Iraqis fleeing their country following the American invasion of Iraq, and the latest inflows of Syrians fleeing war in their country (Chaterland 2010; Al Wazani 2014). These numerous waves of migration have resulted in transforming Jordan into a country with a high ratio of refugees to indigenous population (table 1-1).

Table 1-1 Number of refugees and Internally-displaced Population (IDPs) displaced to Jordan in the years 1948, 1967, 2003, and 2013 and their ratio to the existing population, Source: Al Wazani (2014)

Year	**Overall Population**	**IDPs and Refugees**	**Ratio of displaced to existing population**
1948	400,00	100,000	25%
1967	1,278,416	380,000	30%
2003	5,164,000	750,000	14.5%
2013	7,300,000	952,000	13.0%

Besides the increase in population, the sudden reconfiguration of Jordan's territory as a result of the unification of the East and West banks in 1950 and later on the Israeli occupation of the West Bank in 1967 has also remarkably impacted development and economic growth in Jordanian cities (Al Wazani, 2014). Jordanian cities have adapted to the increase in population through physical growth. Amman city, for example, has grown from a handful of dwellings upon the independence of Jordan in 1926 to a city of three million inhabitants. Findlay (1986) and Biegel (1996) argued that the growth of Amman has largely reflected wider political and geo-political circumstances. As a safe haven amidst turmoil, the capital city currently hosts several international agencies, non-governmental organizations (NGO), and aid workers to manage crises in Syria, Iraq, Yemen, and Palestine**.** Figure (1-2) below illustrates the rapid growth of Amman in all directions.

Figure 1-2 Spatial expansion of Amman city as per *(Abu Thiab, 2012)*, constructed by researcher

Although the sudden increase in population burdened the urban infrastructure in major Jordanian cities, local analysts have observed a linkage between major economic growth in Jordan's economy and such waves of immigration. Mansur (2015) argues that hosting Iraqi refugees, for example, benefited Jordan's economy due to the increased demand, spending and investment. Jordan's economy has also been vulnerable to regional instability, including violent political conflicts that affected its neighboring countries (Mansur, 2015). Following the 1991 Gulf war, for example, Jordan's economy endured periodic shocks due to the recomposition of the labor supply and demand. Jordan's record of dealing with the consequences of regional turmoil and the reoccurring waves of migration has led Chaterland (2010) to consider the country as a case in point for how various forms of mobility can have strong political and economic implications, both domestically and regionally (Chatelard, 2010).

1.5.1 General Legal Frameworks in Jordan

Jordan's constitution of 1952 conforms largely to internationally acknowledged human rights such as the International Covenant on Civil and Political Rights and the International Covenant on Economic, Social and Cultural Rights. However, with regard to refugees and asylum seekers, Jordan has not ratified the 1951 Refugee Convention and the 1967 Protocol relating to the Status of Refugees. For this reason, it does not assign refugee status to those who would otherwise qualify for it under international law.

Nevertheless, the country has signed a Memorandum of Understanding (MoU) with the UNHCR that sets standards for addressing issues of refugees and other persons protected by the UNHCR.[10] Key articles in the MoU define *'refugee'* in accordance with international norms, prohibit refugee refoulement and demands that refugees abide to laws and regulations in the country. The MoU acknowledges freedom of religion and ethnic rights as well as the employment rights as per the standards of the Geneva Conventions.[11] The MoU states, however, that the UNHCR is responsible to finding durable solutions for refugees whether as repatriation or resettlement. GoJ resistance to grant asylum to the displaced people was partly justified by fears of endangering the demographic and social balance of the country (Chatelard, 2010). Moreover, the dominant narrative in Jordan that links refugee presence to economic burdens has played a significant role in devising restrictive refugee response policies. In fact, the GoJ has not fully naturalized refugees other than those who fled to Jordan from Palestine in 1948.[12] In the case of the most recent Syrian refugee inflows, the GoJ stance on response policies has evolved over the years of the crisis.[13] The GoJ overturned its initial restrictive policies particularly those related to refugee employment and livelihood programs in light of the Jordan Compact agreement. Following this agreement between Jordan and the international community, GoJ agreed to reform its restrictive refugee policies in return to an unprecedented scale of development assistance aimed at enhancing Jordan's economy and creating decent jobs for refugees.

The question whether or not the newly adopted response approach will be transformational in terms of delivering remarkable benefits to refugees and the host country can only be answered at an advanced stage of the response programs implementation. Nevertheless, reviewing Jordan's historical record of responding to refugee inflows and planning refugee settlements can reveal shortcomings that permeated the practice of refugee response in Jordan. To this end, the following section discusses the

[10] The Memorandum of Understanding is published in the Official Gazette, no. 4277 on 3/5/1998

[11] The Geneva Conventions are rules that apply only in times of armed conflict and seek to protect people who are not or are no longer taking part in hostilities.

[12] Only 167,000 of the 2 million Palestinian refugees who currently live in Jordan do not hold the Jordanian citizenship. The process of granting citizenship for Palestinian refugees is called naturalization.

[13] The evolution of response to the Syrian refugee crisis in Jordan is discussed in more details in chapter 3.2.

case of the Palestinian refugee settlement in Jordan. It is followed with a review of the trajectory of the most recent Syrian refugee inflow and Jordan's initial response to the crisis.

1.5.2 The Case of the Palestinian Refugee Settlement in Jordan

The Economic Survey Mission, the body appointed by the UN General Assembly to find durable solutions for the issue of Palestinian refugees, has estimated that around 70,000 Palestinian refugees have fled to Jordan in 1948 following the Arab-Israeli war and the creation of Israel (Economic Survey Mission, 1949). In addition, around 400,000 Palestinians formally residing in the West bank were displaced to Jordan after the Arab-Israeli war of 1967 and the subsequent Israeli occupation of the West Bank and Gaza. This accounted to around a third of Jordan's population at that time. Not only did the population triple between 1952 and 1979, the farmland available to nourish this population was also severely diminished due to Israel's occupation of the West Bank in 1967. Agricultural land made up 40% of the West Bank in the 1950s (WAFA, 2019), thus the loss of it has severely affected Jordan's agricultural resources. Furthermore, the occupation of the West Bank resulted in large losses in tourism and industry, and caused tremendous pressure on Jordan's physical and social infrastructure due to the sudden and drastic surge in population (Al Wazani, 2014).

According to international law, Palestinians are entitled to repatriation. A number of General Assembly resolutions has confirmed this right (Lawand, 1996, p.565).[14] However, enforcing this right remains a central unresolved bone of contention between Palestinians and Israelis. While many Israeli leaders claim that Jordan is an alternative homeland for the Palestinian people, Palestinians and the Arab countries hosting Palestinian refugees negate this claim and rigorously support the Palestinians right of return. This issue has been more sensitive in Jordan, since the majority of Palestinian refugees were granted the Jordanian nationality.[12] On that premise, mainstream voices -both Jordanian and Palestinian- continuously stress the fact that refugee settlement in camps must remain temporary to avoid the Israeli claim. Meanwhile, camps populations have increased and living conditions within the camps have worsened. Jordanian authorities' plans to upgrade the camps' infrastructure were not received with unanimous acceptance. While many Palestinian refugees supported a durable upgrading of the camps, critics of the programs feared that upgrading Palestinian refugee camps entails the transformation of camps into permanent settlements (al-Husseini, 2011).

Historical records reveal that most of the Palestinian camps in Jordan established in the 1950s were built on private land. The Zarqa camp, which was constructed on predominantly public land (85%), is an exceptional case. The 'emergency camps' that were built in 1967-1968 were, however, built on a

[14] Article 12(4) of International Convent on Civil and International Rights (1966), for example, states that '[n]o one shall be arbitrarily deprived of the right to enter his own country'.

combination of private and public plots of land, except to the Talbiyeh camp that was built on public land (fig. 1-3). The 'emergency camps' built following the 1967 Arab-Israeli war were smaller and less congested than those established in the 1950s (DPA, 2002). While two of the camps established following the 1948 war were located in the capital Amman, none of the 'emergency camps' were located in the capital. Instead, these camps were located in other central and northern parts of Jordan (Potter, et al., 2007). As Amman grew into 'Greater Amman' with new districts annexed to the city, two 'emergency camps', namely Talbiyeh and Baqaa were integrated into the extended metropolitan Amman city boundary (fig. 1-3).

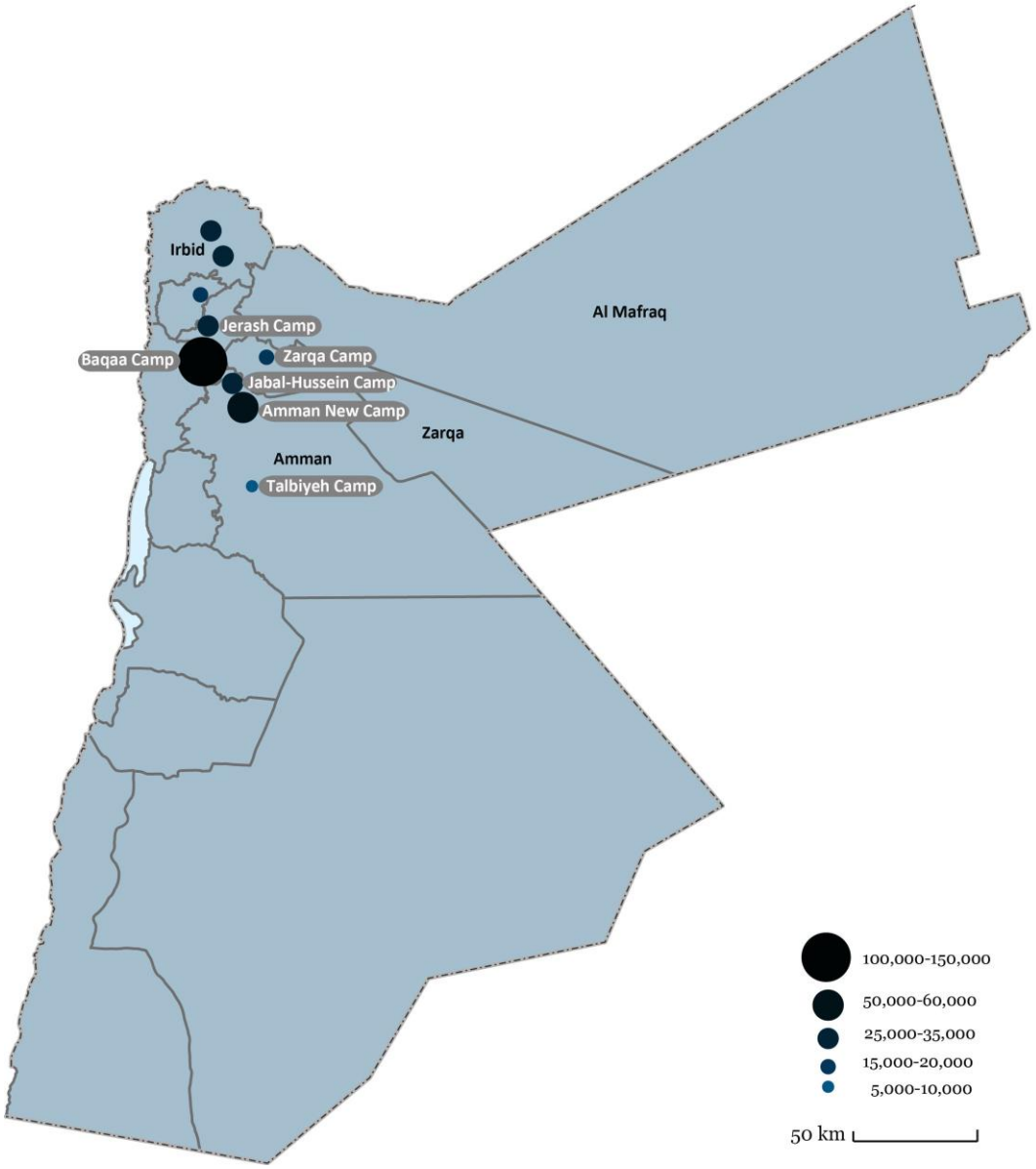


Figure 1-3 Distribution and population size of Palestinian Refugee Camps in Jordan as per UNRWA statistics, constructed by researcher

The sprawling municipality of Amman began integrating camps within its public services system in the early-mid 1960s. It was also during this period that some of the camps' main alleys were asphalted (Destremau, 1994). Although the camps inhabitants receive municipal services such as access to water, electricity and sewerage networks, the camps are still excluded from the municipalities' development plans. Inhabitants of camps located in urban areas (such as Amman New Camp and Jabal-Hussein Camps, see fig. 1-3 above) pay taxes to the adjoining municipalities for the provision of water, electricity and telephone lines. However, access of camps' located in rural areas (such as Jerash/Gaza camp, fig. 1-4) to such basic urban services remains suboptimal (al-Husseini, 2011).

Figure 1-4 Image from Jerash/ Gaza camp showing deteriorated housing conditions and unsanitary wastewater discharge, captured by researcher.

The host authorities considered the camps' boundaries as non-extendable and did not interfere in the camps planning or the enforcement of building regulations to bring the camps' infrastructure to standards adhered to in non-camp areas. As a result, living conditions in camps have deteriorated mainly due to extreme population density as the population of the camps increased over the decades (fig.1-5). For example, the population of Amman New camp grew from an initial 5,000 to the currently 57,000 inhabitants (UNRWA, 2013). Due to the absence of municipal planning interventions, the refugees have arbitrarily built additional living spaces resulting in excessive horizontal extension of the built-up area. This unplanned horizontal expansion has in turn resulted in narrowing of pathways, virtual absence of recreational areas and unsatisfactory environmental conditions in terms of ventilation, sunlight, humidity, and privacy (al-Husseini, 2011).

Figure 1-5 Deteriorated housing conditions in al-Hussein camp for Palestinian refugees in Amman. Skyscrapers of Amman Business District appear in the skyline, captured by researcher.

Figure 1-6 High-density built-up area of al-Hussein refugee camp in Amman- Jordan, captured by researcher.

With respect to tenure security for refugees, Hajj (2016) argues that major milestones have marked the evolution of refugees' property rights. Key events that influenced this evolution include the 1967 war and the influx of refugees from Gaza as well as the armed conflict between militants of the Palestinian Liberation Organization residing in Jordan and the Jordanian armed forces in 1970 (AKA Black September). Despite that the Jordanian regime has no legal sovereignty over refugee camps due to its abstention from the 1951 Refugee Convention, GoJ has intervened in the formalization of property rights in the camps. The local authorities were represented by offices, which were known as the camps services improvement committees (CSIC). These committees commenced their activities in the early 1970s. Prior to the intervention of these committees, camps inhabitants used informal transaction acts to claim ownership or rental rights. CSIC addressed informal claims over property and thereby were a catalyst of the evolution of formal property rights for refugees in camps. All property transactions,

both residential and commercial, were registered as property contracts at CSIC. In turn, CSIC were responsible for enforcing these contracts and bringing violators to the Jordanian penal system (Hajj, 2016). Despite this transformation, the governance of the camps was still marked by arbitrariness and informality. In the absence of urban development plans, deteriorated living conditions prevailed in the Palestinian refugee camps (al-Husseini, 2011).

Over the seven decades since their establishment, the Palestinian refugee camps (particularly those in Amman) have developed into permanent settlements within their surrounding urban fabric. However, they are characterized with distinct identity based on their history of establishment, socio-economic conditions of their inhabitants, land tenure status (land rental) and governance (UNRWA). Camps located within large city boundaries have witnessed rapid urbanization that in turn resulted in economic development and an increase of land value. For example, the shelter values in Amman New camp have increased from JD 3,000 (US$ 4,200) in 1970 to around JD 19,000 (US$ 26,800) in 2007. However, such an increase in value was not registered in refugee camps located in rural areas. This underlines the impact of early-stage decisions regarding the location of refugee camps on their long-term economic and infrastructural development (al-Husseini, 2011). In an effort to upgrade living conditions and infrastructure within camps, the GoJ has included Palestinian refugee camps into a national urban development program that targeted impoverished regions in the country. The program was initiated 25 years ago, and despite its positive outcomes, it did not succeed in significantly enhancing infrastructure and housing conditions within the camps (Fig. 1-7).

Figure 1-7 Deteriorated housing and environmental conditions in Amman New Camp for Palestinian refugees, captured by researcher.

1.5.3 The Trajectory of Syrian Refugee Inflow and Settlement in Jordan

As violence in Syria escalated in late 2011, Syrians seeking refuge in Jordan were allowed to cross the border on foot and to settle in the country under the auspices of the UNHCR.[15] The majority of refugees entering Jordan have settled in cities and towns among host communities.[16] The city of Mafraq in the north, for example, has witnessed doubling of its population in 2011. This welcoming entry policy was altered as the inflow of refugees increased and was replaced with a selective admission policy. The security rationale was the main justification of the restrictions that followed the relative initial openness. Moreover, concerns of further burdening the strained public infrastructure in the host cities have fueled calls for encampment of refugees.

In July 2012, Zaatari refugee camp was opened and has become officially the initial destination of refugees crossing the border. It has been jointly administered by GoJ and the UNHCR and it is currently inhabited by 80,000 refugees. The entry of Syrian refugees fleeing violence was further restricted since October 2014 as the so-called Islamic State in Syria and Iraq (ISIS) gained power in Syria and was increasingly regarded as an imminent threat in Jordan. Meanwhile, the UNHCR and GoJ have established a new refugee camp in Azraq city. The camp was planned and built prior to the arrival of its inhabitants, who started arriving in April 2014. Two other refugee camps were also constructed, namely the Emirates Jordanian Camp and King Abdullah Park refugee camp in Irbid city which are home for 5,000 and 1,000 refugees respectively.

In June 2016, Jordan closed its border crossings with Syria, after a suicide car bomb near a border crossing killed six Jordanians. This incident sparked a countrywide security crackdown that resulted in an increase of the number of Syrians deported back to their war-torn country.

The UN refugee agency recorded a peak number of 1,830 returnees in July and August 2017. This led GoJ to speculate that the de-escalation of military activities and the increased stability in the southern border region are potential catalysts that can prompt a repatriation movement. Nevertheless, reports from Syria revealed that the returnees go back to devastated cities and are thus deprived from basic amenities (Su, 2017). This de-escalation, however, did not last for long: a fierce military offensive led by the Syrian government and its ally Russian forces in June 2018 ended years of rebel control over the southern province of Deraa at the northern border of Jordan. The GoJ has afterwards opted to warm up ties with the Syrian government that ultimately led to the reopening of border crossings between the two countries. Although Jordanian officials have speculated that this advancement would trigger a large-scale return of Syrian refugees, the deteriorated security and infrastructural conditions

[15] Other means of entry were provided for Syrian investors, who were granted investor status and subsequently residence in the country upon the investment of a minimum capital of JD 25,000.
[16] The geographic distribution of Syrian refugees is discussed in more details in chapter 5.

in the hometown cities and villages of the refugees stood as major impediments to their repatriation. As such, a remarkable return of refugees was not registered.

Reviewing the case of the Palestinian refugee settlement reveals how ineffective urban and economic response policies have led to the current predicament of refugee response in Jordan. The approach that GoJ adopted has shaped the urban and economic development of refugee camps that were established almost seven decades ago. The current dire situation that prevail in many of the Palestinian refugee camps emphasize the need to reform refugee response policies in Jordan. This legacy highlights the need to transition into a planning approach that incorporates refugee presence into the long-term development plans at both municipal and national levels. While acknowledging the fundamental contextual and political differences between the two cases of the Palestinian and Syrian refugee settlements in Jordan, it is necessary to be aware of the negative repercussion of mainstreaming the logic that rejects long-term refugee presence in response policies. Such response logic would lead to reaping similar results of impoverished refugee-populated regions. To avoid repeating the mistakes of the past, Jordan and its partners in refugee response took a leap of faith by initiating a development-based response process that aspired to convert the current Syrian refugee presence into an agent for development. As GoJ and its partners embark on this new path[17], major and complex challenges have impeded the progress of response interventions. Investigating the context within which the response policies and programs are being implemented is thereby imperative to revealing institutional and policy-related factors influencing the progress towards the response plan's goals of linking refugee protection to development. The research in the following chapters develops a holistic understanding of the interplay of these factors thereby draws conclusions and develops recommendations to refine the operational approach and policies of the development-based response in Jordan.

1.6 Dissertation Roadmap: The way forward

This brief final section provides an account on how this dissertation will proceed. Following this introductory chapter in which the research background, context, scientific significance and objectives were discussed, the dissertation proceeds in chapter 2 by developing the rationale for the research. It thereby reviews the evolution of the international response approach to refugee crises that is traced back to the 1951 Refugee Convention. Moreover, chapter 2 analyzes shortcomings that permeated the refugee protection system, which led to the current mismatch between refugees' needs and the system's capabilities. Chapter (3) transitions into focusing on the response framework to the Syrian refugee crisis in Jordan. It reviews the different phases through which the response has evolved from ad hoc emergency assistance to the most recent development-based approach touted by the GoJ and international development organizations. The analysis of the response planning and programming in

[17] The development-based response is discussed in chapter 2.3, 6 and 7.

Jordan conducted in this chapter revealed the importance of understanding the complex dynamics between the various central actors as well as the interplay of contextual factors shaping the economy, labor market, housing and urban development in Jordan. On that premise, developing such a critical yet holistic understanding stands at the core of this research and its identified objectives. Therefore, chapters (5-8) delve into the empirical part of the research and explore the displacement context with special focus on the progress and outcomes of the development-based response. Commencing with the urban/geographical dimension of the research, chapter (5) investigates the perspectives of refugee and host community households on housing-related challenges that they face within urban, rural and camp settings. It also explores the prospects and impediments of the provision of *housing adequacy* as well as its impacts on refugee livelihoods in their selected settlement settings. Chapter (6) fleshes out an analysis of economic response programs and assesses their outcomes in terms of enhancing economic resilience within displacement-impacted regions in Jordan. Meanwhile in chapter (7), the research brings into focus two response programs that incorporate measures to address urbanization challenges in refugee-populated regions. To investigate the impacts of economic response programs on refugee livelihoods, chapter (8) explores the perspectives of refugees who benefitted from refugee employment programs and assesses the influence of employment on enhancing refugees' self-reliance. Chapter (9) weaves together the synthesis of the research findings. It discusses the research conclusions that aim at refining policies and operational approach of the development-based response. The research conclusions target donors, policymakers, researchers and practitioners engaged in planning and managing the settlement of Syrian refugees in Jordan. In its final part, the chapter also forecasts three scenarios for the progress of response programs' implementation and their success in terms of enhancing refugee livelihoods and invigorating development within displacement-impacted regions of Jordan.

Chapter 2 Theoretical Framework – Refugee Protection Policies and Planning for Durable solutions

The 1951 Refugee Convention is considered the most fundamental legal document related to refugee's rights and the legal obligations of States. The Convention and the 1967 Protocol define refugee as someone who "*owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group, or political opinion, is outside the country of his nationality, and is unable to or, owing to such fear, is unwilling to avail himself of the protection of that country*."

Within the response framework for refugee crises, two phases of response are envisioned: an initial short-term emergency phase that aims at delivering humanitarian aid and a consecutive long-term durable solution phase. The durable solution phase is described as the period when the displacement has ended and a sustainable permanent settlement has been achieved for the displaced population whether in their country of asylum or back in their country of origin (Betts, 2006). While the Refugee Convention remains an essential framework for refugee rights, many scholars have criticized the modern refugee system of being unfitting to address the broader refugee problems and achieving durable solutions. Coles (1988) has criticized the scanty treatment of the concept of *'solution'* as being inadequate to addressing concomitant problems of protracted refugee situations (Coles, 1988). Harvey (2001) has criticized the approach of '*protecting the displaced'* which is conveyed in refugee law as being *'a limited and partial response to a severe international problem'* (Harvey, 2001, p. 94). Betts & Collier (2017) argue that the refugee system, which was created in the late 1940's, is ever less appropriate for modern needs and is particularly unfitting to the reality of displacement in countries currently hosting the vast majority of refugees in the global south. Furthermore, they criticize the refugee system of failing to fulfill its main roles of refugee protection and finding durable solutions to the refugees' plight (Betts & Collier, 2017).

This chapter reviews relevant literature to establish the rationale for this research. It discusses the evolution of the international response approach to refugee crises. It also analyzes shortcomings that permeated the refugee protection system and discusses factors that led to the current mismatch between refugees' needs and the system's capabilities. The chapter concludes by shedding light on the most recent debate on reformulating the institutional architecture of the refuge system; a debate that recognizes the current refugee crisis a critical juncture and opportunity to reform a broken refuge system.

2.1 A Historical Account on the Evolution of Refugee Protection Mandate

The United Nations General Assembly established the United Nations High Commissioner for Refugees (UNHCR) in December 1950. The High Commissioner's primary responsibility is to provide *'international protection'* to refugees and to assist governments in seeking *'permanent*

solutions for the problem of refugees'.[18] Initially set up for three years, the High Commissioner's mandate was regularly renewed for five-year periods until 2003, when the General Assembly decided *'to continue the Office until the refugee problem is solved'*.[19] The UNHCR makes a conscious effort to emphasize its role in refugee protection and durable solutions in the context of international migration and to maintain the distinction between refugees and other types of international migrants (UNHCR, 2007). The agency defines three forms of durable solutions: voluntary repatriation, local integration and resettlement. To address the perceived and real inequalities in the distribution of displaced persons and refugees, the principle of burden-sharing was introduced. Burden-sharing is practiced at both the level of asylum and the provision of resources (Chimni, 2004). Its documented origins are found in Paragraph 4 of the Preamble of the 1951 Convention relating to the Status of Refugees, which states the following:

"*.. the grant of asylum may place unduly heavy burdens on certain countries, and that a satisfactory solution of a problem of which the United Nations has recognized the international scope and nature cannot therefore be achieved without international cooperation...*"[20]

Nevertheless, the Convention does not clarify both where and with what resources should refugee burden-sharing be achieved. Historically, preference towards particular durable solutions varied. During the period 1945- 1985, voluntary repatriation was rhetorically the preferred solution though resettlement was prioritized in practice. This preference was based on the assumption that during the Cold War, refugees from Eastern Europe would be permanently resettled in the West (Betts & Collier, 2017). However, the situation changed from 1985 onwards. Northern states have become increasingly restrictive towards resettlement. Evidence on that were the efforts to expedite the return of refugees from former Yugoslavia (Chimni, 2004). In the same vein, the unequal distribution of refugee burdens has become more evident in North-South terms.

In the absence of adequate assistance to poor host countries in the global south, refugee repatriation became the most applicable durable solution. For example, the imbalance of burden-sharing in the international refuge system has triggered Tanzania to abandon its initial open door policy towards Rwandan refugees (Chimni, 2004). To this end, Ferris (1996) argues that limiting the range of durable solutions undermines the UNHCR's refugee protection functions. Conflicts between governments and UN agencies over the UN mandates, which often clashed with governments' political objectives, has led to the further deterioration of international burden-sharing. In addition, fears of negative economic,

[18] Paragraph 1 of the Statute annexed to resolution 428 (V).
[19] Resolution 58/153 of 22 December 2003, paragraph 9.
[20] Convention relating to the Status of Refugees (adopted 28 July 1951, entered into force 22 April 1954) 189 UNTS 137 (1951 Convention); Protocol relating to the Status of Refugees (adopted 31 January 1967, entered into force 4 October 1967) 606 UNTS 267.

political, social and cultural effects of unplanned mass migration, have led to an increased restriction on receiving asylum seekers in Europe and North America. Security concerns and terrorism have also fueled this restrictive approach in many industrialized countries (Ferris, 1996).

As a persuasion mechanism for poor host countries, the international community pledged large sums of financial aid to host governments in return to their care and protection of refugees. However, the delivered financial aid fell in most cases far below from what was pledged. Although many host governments initially accepted this arrangement, they realized with time that once a refugee crisis passes its peak, financial pledges were most likely not delivered. Governments of refugee hosting countries thereby recognized the financial disincentive of refugees' local integration that followed the initial temporary phase of financially-assisted emergency response. In turn, poor refugee hosting countries such as Zaire and Tanzania, have opted to encourage the repatriation of refugees (Ferris, 1996).

Access to sustainable long-term settlements solution has become indeed increasingly elusive to the vast majority of the world's refugees. Displaced population who are unable to repatriate to their home countries are most likely to face either long-term encampment or urban destitution in their host countries (table 2-1). Nevertheless, the pursuit for new approaches to address the refugee problem has been ongoing to overcome shortcomings within the response system. The following section provides a detailed account of initiatives and processes that the UNHCR and other development and aid organizations have developed over the years to enhance their response mechanisms.

Table 2-1 Population of concern to UNHCR by type of location in 2017 as per *(UNHCR, 2017a)*, constructed by researcher.

Location type	No. of refugees	Percentage
Planned/transit/ self-settled camps & collective centers	6,520,900	38.6
Urban (self-settled)	8,771,200	52
Rural (self-settled)	1,584,400	9.4
Sub-total	16,876,500	100
Unknown	3,064,800	not included in calculation
Total	19,941,300	

2.1.1 The Pursuit of New Policy on Durable Solutions: Transitioning from Ad Hoc to Reliable Integrated Response

The limited access of refugees to durable solutions has led to a remarkable increase in the number of refugees trapped in a state of limbo in host countries without a realistic chance to return to their home country. The UNHCR classifies such a situation, *'where 25,000 or more refugees of the same*

nationality have been in exile in a particular country for five consecutive years' as a '*protracted refugee situation'*. The UNHCR has historically attempted to modify its approach towards protracted refugee situations through the implementation of ad hoc processes formulated in collaboration with displacement-impacted countries during international conferences, such as the International Conferences on Assistance of Refugees in Africa (Betts, 2009). These processes aimed at prioritizing displacement needs on the development agenda of donor countries and international development organizations. Despite that these crisis-specific interventions marked a transition in the response paradigm from mere humanitarian assistance towards development, there remains a remarkable mismatch between refugees' needs and the refuge system's capabilities at large. This mismatch is particularly evident in developing countries that are hosting the vast majority of the world's refugees, since they are often themselves in dire need for development assistance. The large influxes of refugees thereby worsen existing challenges by increasing pressure on strained service-delivery systems, housing and labor markets. A common point of critique of humanitarian response has thus been that mere protection of refugees through encampment does not adequately attend to the needs of the majority of refugees who are self-settled in urban areas. This led some scholars to advocate for extending refugee policy beyond protection to include the enhancement of refugees' access to housing, employment, healthcare and education (Landau & Amit, 2014). Nevertheless, Buckner et al. (2017) argue that incorporating refugees' access to social services provision in the implementation of refugee policy necessitates understanding the unannounced decision-making layers at the local level that may not be aligned with the national refugee policy in the hosting country (Buckner, et al., 2017).

Mainstreaming emergency response and neglecting the development needs of refugees has been indeed one of the major impediments of achieving sustainable durable solutions (Dabo, et al., 2010). Betts and Collier (2017) have called for addressing the dysfunctions and imbalance within the current response system, and transforming the host community/refugee relations from *'a zero sum relationship to a positive sum relationship'* (Betts and Collier, 2017, p. 145). They argue that adopting a development-based response approach is key to meeting the concerns of donors, hosting countries, and refugees.

To this end, it is necessary to review and understand policies and initiatives of the UNHCR that have aimed at linking refugee protection to development in hosting countries. The following section elaborates on these policies and initiatives, and provides an overview on their proposed mechanism to bridge the gap between short-term humanitarian assistance and longer-term development.

2.1.2 Addressing the Needs of the Displaced, Returnees, and Local Populations through an Integrated Approach

Devising response mechanisms to address displacement-induced challenges necessitates incorporating measures that go beyond addressing the emergency needs of refugees. Past experiences related to achieving durable solutions has indeed demonstrated that an integrated approach targeting the displaced, returnees and local populations is critical to the success of the aid agencies' response interventions. If a durable solution were to be achieved, all actors and stakeholders involved in the response process have to recognize that displacement is to be treated as a fully-fledged developmental challenge rather than a mere humanitarian emergency situation (Dabo, et al., 2010). An example on that is the response process curated by the UNHCR and the UNDP (United Nations Development Program) to address the needs of refugees in Central American countries in 1989. The UNHCR had to appeal to donor states by linking refugee protection to their political interests in an aim to ensure their contribution to burden-sharing (Betts, 2009, p. 51). However, the success of this process was built on lessons drawn from previous failed attempts, namely the International Conferences on Assistance to Refugees in Africa in 1981 and 1984. Betts (2009) analyzed UNHCR's successes and failures to lobby for refugee protection among host and donor states. He concluded that during its attempts to lobby for refugees' development needs, the UNHCR had to engage in political debates that involved bargains between donors and hosts premised upon identifying areas of mutual interests.

As noted previously, attempts to promote burden-sharing of the cost for hosting refugees were put forefront by the UNHCR during the International Conferences on Assistance of Refugees in Africa (ICARA) in 1981 and 1989. The conferences aimed at compensating host states for the costs of long-term hosting of refugees (Betts, 2009, p. 54). The UNHCR attempted to convince donor states that financing development projects would facilitate achieving sustainable durable solutions for refugees, which in turn would lead to reducing the need for humanitarian assistance. In parallel, the UNHCR tried to convince the participating African host states to pledge their long-term commitment to refugee hosting as this would help them receive long-term financial aid for infrastructural development programs. However, this series of conferences in the 1980s failed to meet the UNHCR's goals due to a number of factors. Firstly, the donor states were particularly concerned that the host states have demanded funding of development projects that were not refugee-related. The host states on the other hand insisted on prioritizing refugee repatriation over refugee local integration. Moreover, the two main UN actors participating in the conference also had conflicting agendas. As such, the UNHCR and the UNDP were unable to cooperate successfully and to coordinate their agendas and measures dealing with development issues (UNDP) and refugee protection (UNHCR).[21] Betts (2009) argues that

[21] While UNHCR implements primarily a humanitarian assistance agenda, the UNDP implements long-term development programs in refugee hosting areas. Therefore, a collaboration between the two UN agencies is imperative to transition from humanitarian assistance to development phase.

this failure can be attributed to the fact that the UNHCR's appeal failed to clearly lay out just how far refugee protection and development issues were connected. Additionally, the UNHCR failed at facilitating political dialogue between prospective donors and host states thereby it was unable to convince donors and host states alike that response mechanisms should take into account development as well as refugee protection issues. Notwithstanding this failure, the conferences have left behind an intellectual legacy that was marked by the UNHCR embracing the *Refugee Aid and Development Strategy* (RAD). Through this strategy, the UNHCR has for the first time recognized refugee issues not as mere humanitarian but also development-related (Betts & Collier, 2017).

Contrary to these first negative experiences, the UNHCR managed in the following conferences in 1989 to show how refugee protection can and is in the interest of donor states. During The International Conference on Central American Refugees (CIREFCA), the UNHCR presented refugee protection, peace-building, migration, foreign policy, and development as cross-issues that are of interest to all parties participating in the conference. Accordingly, the negotiations led to successful agreements between donor and host states. The conference was a starting point for a response process that promoted a development-based approach. The response process was based on the *relief to development continuum* model.[22] Reviewing the CIREFCA process reveals the significant role of the link created between the emergency network represented by UNHCR and the development network represented by UNDP in operationalizing the strategy (UNHCR, 1994). Indeed, the UNDP has taken over a more significant role in the response process that is reflected in its establishing the Development Program for Displaced Persons, Refugees and Returnees (PRODERE3). The program was implemented in the 1990s and has initially targeted the long-term development needs of refugees and returnees in Central America. It was replicated with adjustments in the Cambodia Reintegration and Resettlement Program (CARERE), Rehabilitation Program for the Jaffna District in Sri Lanka, the Umbrella Project for Reintegration in Rwanda as well as in Bosnia, Croatia, Eritrea, Guatemala, Mozambique, Somalia and Tajikistan (Dabo, et al., 2010).

Analyzing the results of the CIREFCA process underlines its successful achievement of a durable solution that was premised on promoting refugee self-reliance as well as enhancing the underdeveloped refugee-hosting regions. This success was based on multiple factors that include organizing regional, multi-country and sectoral responses as well as the persistence of the peace agreement in the targeted countries. Moreover, the process has successfully resulted in a new institutional framework of response to refugee crises that was marked by the collaboration of UNHCR and UNDP. This collaboration has underscored the differences in structure and operational approach

[22] This model entails a linear sequential transition from a phase of relief to a phase of development.

between the two organizations and has in turn helped bridge the gap between humanitarian and development assistance.

2.1.3 The Brookings Approach, the UNHCR's Convention Plus Initiative, the Transitional Solutions Initiative, and the global Refugee Compact

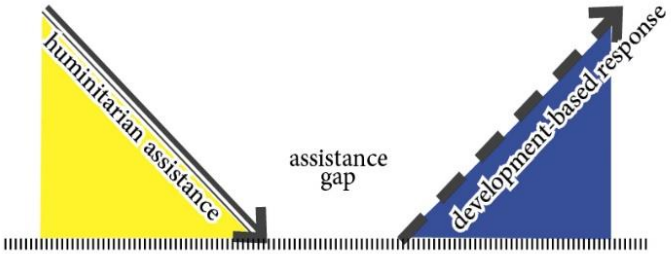
Addressing the gap between humanitarian assistance and long-term development in displacement-impacted regions was the main focus of a series of roundtables and discussions co-sponsored by UNHCR and the World Bank and was convened by the Brookings Institution in Washington D. C.. Taking place in 1999, these meetings are known as the Brookings Process and have resulted in a number of partnership initiatives between donor and host states to address post-conflict challenges. The UNHCR engagement in developing these initiatives aimed at ensuring a broad partnership of development and humanitarian actors. Moreover, the partnership initiatives were based on joint planning, implementation, monitoring and evaluation, and the establishment of areas of common geopolitical interest (UNHCR, 2001). An important initiative resulting from this process was the UNHCR co-sponsoring an International Workshop on Microfinance in Post-Conflict Countries with the International Labor Organization (ILO) in September 1999 in Geneva. Participants included practitioners, donors and several United Nations agencies. The conference's focus was on microfinance interventions in post-conflict countries and activities related to the reintegration of refugees. Nevertheless, factors such as the renewal of the civil war in Sierra Leone (one of the countries targeted by the initiatives) in addition to the initiatives being headquarter-driven (thus being abstracted from the reality on ground) have impeded the implementation of the initiatives (Malik & Lippman, 2004).

The UNHCR has attempted to further highlight the causal connections between development assistance and durable solutions in its Convention Plus Initiative (2003-05). The Convention Plus advocated for an improved burden-sharing model, in which countries of the global North provide more financial compensation to enable development in host countries of the South. The Initiative has also emphasized the aspect of finding adequate protection or assistance to refugees as close to home as possible.[23] On that premise, implementing the initiative would have resulted in decreasing the numbers of asylum seekers arriving in Northern donor countries (Betts, et al., 2017). This generic aim of the convention was narrowed down to specific subjects during its implementation. These subjects, which were referred to as *'strands'*, included the 'strategic use of resettlement', the 'strategic targeting of development assistance', and 'addressing irregular secondary movements'. This approach, however,

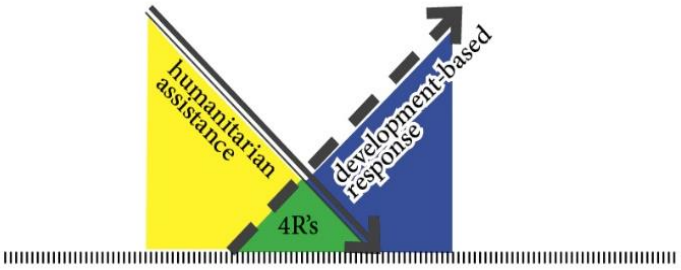
[23] Speech of the High Commissioner launching the Convention Plus Initiative, European Union Justice and Home Affairs Council, Copenhagen, 13 Sept. 2002.

was criticized as being unsystematic as well as unsatisfactory. Ziek (2009) argues that the Initiative has lost *"sight of the original much grander objective of developing a normative framework for global burden-sharing"* (Zieck, 2009, p. 390).

The targeted development assistance has played a significant role in the UNHCR's *Framework for Durable Solutions for Refugees and Persons of Concern*, which was presented in 2003. It sets out three principal concepts of durable solutions, namely *Repatriation, Reintegration, Rehabilitation and Reconstruction (4Rs), Development Assistance for Refugees (DAR), and Development through Local Integration (DLI)* (UNHCR, 2003). While the DAR and DLI focused on self-sufficiency and local integration in host countries, the 4Rs program focused on reconstruction and development in refugees' countries of origin. The UNHCR has presented what it considered successful examples of this framework in its *Statement of Good Practice on Targeting Development Assistance.* It has shed light on a number of initiatives by aid recipient countries to incorporate displacement issues in national development and poverty reduction strategies. For example, the document discussed the implementation of the 4Rs program in Sierra Leone in which the UN Country Team established a Transition Support Team (TST). The TST was responsible for assessing gaps in social services, livelihoods and capacity of local authorities. This assessment enabled the engaged actors to identify intervention areas in which a transition from relief assistance to development assistance was necessary (UNHCR, 2005). As the Fig (2-1) illustrates, the two phases of relief and development assistance overlap. During this transitional overlapping phase, the planning for the 4Rs program built upon and utilized the UN inter-agency collaboration and multi-agency 'buy-in'. To facilitate joint planning and programming, joint planning units were established and were managed by the UN Resident Coordinator (Malik & Lippman, 2004).



Time span of a refugee crisis - traditional response transition



Time span of a refugee crisis - 4R's planning and joint programming

Figure 2-1 A comparison between the transition from relief to development assistance under the traditional response and the 4Rs program, constructed by researcher.

Employing the joint planning approach in the implementation of the 4Rs program has highlighted the benefits of early engagement of development actors and government authorities. This approach enabled linking relief and development initiatives and ensured the inclusion of the program's initiatives within national development strategies. In addition, the early involvement of government authorities in the collection, management and dissemination of information has also contributed to capacity building of the host state agencies (Malik & Lippman, 2004).

As a further step towards a more integrated planning approach for development-based response, the Transitional Solutions Initiative (TSI) was developed. The TSI was based on the recommendations derived from the ICARA, CIREFCA, Brookings Process, and the 4Rs program. In addition, the TSI's engagement framework was based on the INCAF report[24], which sets out developing policy and operational guidance for transitional response programs. Accordingly, the initiative's components were adapted and optimized to reflect these recommendations. For example, the TSI's framework advocates for employing decentralized decision making which facilitates fostering innovative

[24] Financing transitional programs has been the focus of the OECD Development Assistance Committee (DAC), which states that countries affected by conflict and fragility portray the most challenging operating environments for development actors. The committee has established a subsidiary body (INCAF) to improve response policy and programming and results' tracking.

partnerships between stakeholders (national institutions and international aid organization). In addition, the initiative's engagement framework emphasizes the importance of incorporating program's interventions within national and local policies and priorities of the host country. Another key principle that the initiative adheres to is the harmonization of programs and avoiding parallel coordination structures and funding mechanisms. It also emphasizes the significance of adapting the response programs to the specific country situation. In regards to monitoring and evaluation of programs' results, the initiative's engagement framework highlights the importance of employing evidence-based approach that defines clear indicators to measure the performance and the impact of the implemented interventions. To follow-up on the findings of the monitoring and evaluation, it was recommended to allow flexible implementation of interventions and to incorporate feedback from beneficiaries (returnees and host communities) (Dabo, et al., 2010).

The TSI was piloted in eastern Sudan and its main aim was to provide a framework for durable solutions in protracted refugee situations through the establishment of self-sustaining settlements. In addition to the UN agencies and the World Bank, the government of Sudan and local and international non-governmental organizations were among the implementing partners. The TSI encompassed three main consecutive interventions that were initiated by the joint program between UNHCR and UNDP in 2012. This intervention aimed at assisting socio-economic integration by restoring and expanding sustainable livelihood opportunities for refugees and host communities. The intervention's components included *enhancing rural livelihoods through increasing production and diversification, promoting entrepreneurship through vocational and business management training, and enhancing access to microfinance*. The TSI included negotiations with the host government to grant work permits for refugees. It was reported that 65% of beneficiaries who have received training through the TSI vocational training program were able to secure employment. Accessing the labor market enabled refugees to generate income that led to enhancing their self-reliance and consequently reducing aid dependency. The program resulted in numerous socio-economic outcomes that included *recruiting school teachers to improve the teacher to student ratio, increasing access to potable water, renovation of health facilities, distribution of seedlings and tools to farmer, improved water harvesting techniques, and establishment of home gardens*. In addition, the program provided a range of capacity building support to State, locality and civil society partners to support the sustainable mainstreaming of basic service delivery and to enable self-reliance of the beneficiaries (UNHCR and UNDP, 2013). The TSI demonstrated that a multi-stakeholder, whole-of-society approach is necessary to achieve lasting solutions and improve livelihoods of displacement-impacted population.

As a most recent development in the field of international refugee response, the UNHCR proposed in May 2017 a refugee response framework entitled *'Towards a Global Compact on Refugees: A Roadmap'*. The framework followed a unanimous adoption of the New York's Declaration by the UN

member States, which is a political declaration directed at improving the international community response to refugee influx and migration, including protracted refugee situations. For example, the New York Declaration incorporates generic commitments to share responsibilities among UN member States more equitably and in a more predictable manner in the face of the current unprecedented level of displacement.[25] It also conveys an affirmation of refugee rights, and a commitment to enhancing the protection and durable solutions available to them. On that premise, the recently proposed global Refugee Compact promotes international cooperation in dealing with the global refugee crisis. It was thereby welcomed in the international community particularly among refugee hosting countries. Nevertheless, critics of the global Refugee Compact are skeptic about its ability to make a tangible difference in reality. In his analytical essay entitled 'Global Compact on Refugees: One Step Forward, Two Steps Back', Chimni (2019) highlighted several shortcomings in the Refugee Compact. For example, he criticized how the Refugee Compact lacks effective measures to translate States commitment into effective actions. Instead, the implementation of the Refugee Compact commitments relies on voluntary contributions by States, including humanitarian and development assistance, or their willingness to take in asylum seekers. And while the Refugee Compact addresses the problem of root causes of refugee flows, it avoids mentioning the role of external actors in the production of refugees. In his opinion, Chimni (2019) considers the role of *'external social forces and States'* as an important factor in aggravating local conflicts. He argued that conflicts such as those that took place in Afghanistan, Iraq, Libya, and Syria are cases in point on how external interventions that supported regime change have contributed significantly to producing large number of refugees. Chimni (2019) also warned that the formulated objectives of the Refugee Compact would diminish refugee rights since they give precedence to the need to *'ease pressures on host countries'* over the right to seek asylum which is only mentioned as footnote in the document. He also warned that the language of the Refugee Compact conveys a troubling pragmatism that may help States justify restrictive practices against refugees and asylum seekers (Chimni, 2019). Betts (2018), however, argues that the flaws in the Refugee Compact were inevitable in order to arrive at a consensus among the UN member States. He highlighted that the Refugee Compact emerges *'in a context of major political constraint'* due to the widespread populist nationalism and anti-immigration rhetoric dominating the political scene around the world. Betts (2018), therefore, considers the established 'whole-of-society' approach of the Refugee Compact as worthy of recognition as it facilitates the participation of new actors such as those in the financial sector (e.g the World Bank) who can bring to the table innovative financial solutions to reform response mechanisms. He stressed though the need to formulate a clear-sighted theory of change in order to operationalize the Refugee Compact's objectives (Betts, 2018).

[25] UN Resolution A/RES/71/1, New York Declaration for Refugees and Migrants, adopted by the General Assembly on 19 September 2016.

In summary, the review of the previous cases reveals the complex conditions under which an agreement on a development-based response can be achieved and subsequently implemented. The response process is indeed influenced by a myriad of institutional and policy-related determinants. For example, arriving at cross-interest issues that link refugee protection to development requires both host states' and donor actors' buy-in. This initial buy-in should transition into active engagement in the implementation of the response development programs. Moreover, past experiences have proven that addressing the developmental needs of the displaced population leads to their self-reliance which in turn reduces their dependency on humanitarian assistance. In the same vein, promoting self-reliance of refugees has proven to contribute to local development in host cities. For example, the presence of Angolan refugees in the Western Province of Zambia since the 1970s contributed to local development, and their repatriation was paralleled by a decline in agricultural productivity in the Western Province. Similarly, Mexico's Yucatan Peninsula benefited from the presence of Guatemalan refugees by receiving assistance in the 1990s to promote self-sufficiency, which benefited both the refugees and their areas of exile (Betts, 2009a).

The refugee crisis in 2015 was the driving factor that catalyzed the formulation of a new global Refugee Compact. The question whether the Refugee Compact will deliver remarkable positive change in terms of increasing commitments by member States and enhancing the global refuge system requires setting benchmarks and counterfactual measures to judge its progress.

2.2 Refugee Protection in UN Policies on Human Settlements

HABITAT I, II and III are series of conferences curated by the UN that served as forums for the international community to discuss challenges induced by rapid urbanization and the evolution of human settlements. The first of these summits (AKA U. N. Conference on Human Settlements) took place in Vancouver in 1976 and has resulted in the establishment of the United Nations Human Settlements Program (UN-Habitat), which is the United Nations agency for human settlements and sustainable urban development. It was followed by a second conference in Istanbul in 1996. In 2016, the third conference (AKA the New Urban Agenda) took place in Quito. In principle, the main focus of the conferences was to address the impacts of the rapid urbanization processes. Habitat II marked the integration of sustainable development into UN-Habitat's purview, including a global goal of working towards *housing adequacy* and sustainable urbanization. In turn, Habitat III offered a potent opportunity for the international community to address environmental, economic, and social issues that accompanied the rapid urbanization of the globe including forced migration. In the same vein, UNHCR has presented in 2009 a comprehensive Urban Refugee Policy that brings the question of

refugee settlement in urban contexts into sharp focus. The Urban Refugee Policy[26] affirms the importance of urban space in refugee protection and calls on recognizing cities as legitimate places for refugees to reside and exercise their rights. Despite its novelty in addressing urban refugees issues such as community relations, livelihoods, and education accessibility, the policy has had limited impact on the lives of urban refugees. This is partly attributed to the lack of agreement between humanitarian organizations and local authorities in the host states over the framework of engagement and particularly in regard to refugees' right to work (Betts & Collier, 2017).

Migration and displacement issues were reiterated in the New Urban Agenda. Its article 28 reads in part:

"… although the movement of large populations into towns and cities poses a variety of challenges, it can also bring significant social, economic and cultural contributions to urban life. We … commit ourselves to… supporting local authorities in establishing frameworks that enable the positive contribution of migrants to cities and strengthened urban-rural linkages."

An issue paper that was developed in preparation for Habitat III, emphasized the need for adopting a human rights approach to overcome legal restrictions and avoid social, economic, and racial discrimination against migrants and refugees.[27] The paper, which was co-led by UNHCR, OHCHR and IOM (the UN Migration Agency) highlighted the importance of acknowledging and addressing the opportunities and challenges that accompany refugees' presence in urban areas.

Notwithstanding the attention that was placed upon refugee settlement in urban areas, the UNHCR's Policy on Alternatives to Camps has shifted the attention back to refugee camps. It addressed the situation of refugee camps while sharing the principal objectives of the Urban Refugee Policy. Furthermore, the Policy on Alternatives to Camps advocates for the removal of obstacles to the exercise of refugee rights and achieving self-reliance for refugees, thereby it negates the need for indefinite humanitarian assistance for refugees living in camps. Nevertheless, the policy on Alternative to Camps emphasizes that resorting to refugee encampment should be an exceptional and temporary measure. It advocates for a more sustainable and efficient approach, in which refugees needs would be accommodated by public services in host countries, including the education and healthcare systems. This integrated approach is more sustainable since it focuses on the sharing of investment and development assistance between refugees and host communities, thereby contributing to the enhancement of local infrastructure. Unlike the New Urban Agenda, the UNHCR's policy on Alternative to Camps is a mandatory document for UNHCR Staff members engaged in the implementation of response programs for refugees. The UNHCR uses persuasive language in this

[26] UNHCR Policy on Refugee Protection and Solutions in Urban Area (2009).
[27] Migration and Refugees in Urban Areas, Habitat III Issue Papers no 2 (2015) (http://bit.ly/Habitat-III-issue-paper)

policy to urge its partners and host governments to engage in the policy's implementation. (UNHCR, 2014).

All these cited documents have been important steps in the development of a novel and sustainable response approach to protracted refugee situations. However, the fact that these documents are non-binding, has turned out to be a severe drawback. Consequently, even until today many refugee hosting countries – even those that have participated in the UN conferences and are signatory to several policies – still do not accept local integration of the displaced population as a durable solution. Refugee encampment thus prevails as the most accepted settlement solution in countries in the global South where the majority of the world's refugees live.

Beier and Fritsche (2017) argue that the persistence of refugee encampment calls for an even more substantial cooperation between the UNHCR and UN-Habitat to urge host states to adopt inclusive urban policies (Beier & Fritsche, 2017). This cooperation can result in partner initiatives and development programs that address the housing needs of the displacement-impacted population, whether refugees or their host communities. An example on that is the partnership between UNHCR and UN-habitat for the development of the Kalobeyei settlement in Turkana County, in northern Kenya. The development process was based on an agreement between the county government of Turkana and UNHCR to extend the benefits of development assistance to the host community. During its development of the spatial plan for the settlement, the UN-habitat adopted a participatory approach in which local stakeholders, host community and refugees were involved. The development plan of the settlement aimed at improving service delivery as well as the provision of shelters and economic opportunities for refugees and the host community residing in the settlement (Terada, et al., 2017).

This example highlights the significance of incorporating the needs of the host community in the development programs of humanitarian and development actors. Developing development-based response mechanisms that targets both refugees and host communities has proven to be effective in urging host governments to accept local integration. Adopting this approach by humanitarian and development actors thus facilitates arriving at agreement with governments to prioritize the integration of refugees over encampment. However, lack of expertise in development or market-based guidance among aid organizations remains an impediment towards promoting development-based response. Therefore, operationalizing developmental goals of response activities is highly dependent on the collaboration of aid and development organization. In addition, the early engagement of local authorities in the host country in the planning and implementing of response activities is key to achieving effective solutions.

2.3 The World Bank Policy Note on Cities of Refuge in the Middle East

The World Bank, a prominent international development organization, called for applying relevant urban development lessons to the displacement contexts. In its policy note *Cities of Refuge in The Middle East*, the World Bank drew parallels between the challenges implicated by forced urban displacement and those implicated by rapid urbanization due to urban migration. On that premise, the policy suggests approaching the spatial and economic challenges implicated by forced displacement from an urban angle by applying an urbanization management framework.[28] This approach would be transformational in the Middle East, where many cities hosting refugees suffer from years of underinvestment in infrastructure and service delivery projects. The policy note thus attests to the fact that forced displacement adds significant pressure on what are usually strained urban services and job markets, which ultimately leads to social tension and competition over the limited resources and job opportunities. The additional pressure posed by the influx of displaced people thereby results in suboptimal urban growth patterns while hindering a transition towards urban resilience and sustainable growth within refugee-populated regions.

In spite of the limited research on the adaptation mechanisms of urban systems to a rapid influx of displaced population, the policy note suggests that urban resilience would provide a comprehensive response framework to urban forced migration. In the policy note, the World Bank calls for complementing the people-centered humanitarian assistance provided by aid organization with place-based response measures at the outset of a crisis. For example, the World Bank suggests that facilitating work permits issuance for refugees should be coupled with economic response measures that prompt economic growth and job creating in the host country. From an urban perspective, responding to the increased needs for water supply through the provision of water tanker trucks should be implemented in parallel to development response measures that enhance the urban service delivery systems in refugee-hosting regions (World Bank, 2017).

In the same vein, the policy note incorporates an urban/spatial dimension that helps identifying and comparing the impact of urban displacement in primary and secondary cities as well as in towns within cities. In Jordan, the capital city Amman currently hosts the highest number of refugees. Despite that Amman hosts 32% of refugees in Jordan, the impacts of refugee settlement is most significant in the underdeveloped regions at the border with Syria that have higher refugee to local population ratio. Spatial expansion, for example, has been visible in Jordanian cities at the border with Syria following the settlement of large numbers of refugees (fig. 2-2). In their analysis, the World Bank suggests that the settled refugees would develop along with other migrants anchor communities

[28] The policy note suggests adapting the framework presented in the World Bank's flagship report on managing urbanization, *Planning, Connecting and Financing Cities Now*, which categorizes challenges of urbanization into five broad categories: 1) Improving living conditions, especially in slums; 2) Managing the city's physical form; 3) Creating jobs; 4) Expanding the coverage and quality of basic infrastructure services; and 5) Bridging the divided city and fostering inclusion

in low-income neighborhoods within the host cities and towns, as they seek affordable housing arrangements and a chance to benefit from the social capital and networks.

Figure 2-2 Urban sprawl/spatial expansion in Zaatari village in Mafraq city between the years 2011 (dark blue) and 2018 (light blue), constructed by researcher.

Based on this analysis, the World bank classifies displacement-impacted cities and regions into *cities with localized displacement impact* (e.g. Amman), *cities under widespread stress from displacement* (e.g. Zarqa, Irbid, Mafraq), *cities and towns heavily affected by conflict damage* (e.g. Aleppo), and *urbanizing camps* (e.g. Zaatari camp in Jordan). Using this categorization as a point of departure, the World bank' policy note proposes addressing displacement-induced challenges with relevant urban development solutions. Table (2-2) below elaborates further on the adaptability of urban challenges and the corresponding tested solution as per the World Bank's policy note.

Table 2-2 Applying relevant development lessons to the displacement context as per the World Bank policy note *Cities of Refuge in the Middle East*, constructed by researcher.

Challenge	Development-based response approach	Context of implementation	Outcome of the response measures
Unplanned urban growth created by the sudden influx of refugees	Managing rapid urbanization and city's physical form	Cities under widespread stress from displacement	Integrated, incremental and long terms planning that guides investment in infrastructure, services and housing while providing the inhabitants with an opportunity to incrementally build per their evolving needs.
Shocks and stresses created by the conflicts and population displacement	Managing risks to resilience and post-disaster reconstruction	- Cities under widespread stress from displacement -Cities and towns heavily affected by conflict damage	Enabling response to various shocks and stresses that cities face by developing measures to enhance urban resilience. The measures should be based on evidence-based needs assessment of the displacement- or conflict-impacted context.
Increased pressure on basic infrastructure services due to the refugee influx and/or pre-existing weaknesses in the service delivery systems	Expanding the coverage and quality of basic infrastructure services	- Cities under widespread stress from displacement -Cities and towns heavily affected by conflict damage	Upgrading service delivery and overcoming pre-existing shortages.
Displaced and host communities compete for limited job opportunities.	Creating jobs	- Cities under widespread stress from displacement - Urbanizing camps	Supporting livelihoods and building self-reliance of the displaced and host communities

2.4 Concluding Remarks

The transformation of forced displacement into a central factor influencing urban growth trends lends credence to bringing an urban lens to address challenges induced by forced displacement. Adopting a development-based approach that employs successfully-tested urban solutions to displacement-impacted contexts is of significance since it facilitates incorporating the impacts of displacement in the existing urban planning and policies thereby enabling local governments to respond to the challenges effectively. On that premise, complementing traditional humanitarian aid with development-based response measures is necessary to accomplish an effective and sustainable solution that integrates spatial (shelter and basic services), social (participation), and economic dimensions (jobs and economic development).

Following the account on refugee protection policies and durable solutions presented throughout this chapter, the research transitions in the next chapter into focusing on the response framework for Syrian refugees in Jordan. It reviews the different phases through which the response framework has evolved from ad hoc emergency assistance to the most recent development-based approach touted by the GoJ and international development organizations.

Chapter 3 The Search for Common Ground - Developing a framework for development-based response in Jordan

Reviewing the various international experiences on designing and implementing development-based response mechanisms demonstrates the complexity of establishing a response framework that links refugee protection to development in host countries (chapter 2.2 & 2.3). The case of Jordan is not an exception, where the UNHCR and other aid organizations have responded with ad hoc emergency assistance to the initial inflows of refugees following the eruption of violence in Syria in 2011. As the violence in Syria escalated, more refugees have fled to Jordan. Despite its initial open-door policy, Jordan restricted the entry of refugees in 2013 onwards particularly into urban areas. As the impacts of the refugee presence became more evident, Jordan and international aid organization have attempted to incorporate aid and development assistance interventions into one comprehensive response plan; the Jordan Response Plan for the Syria Crisis (JRPSC 2015) (fig. 3-1).

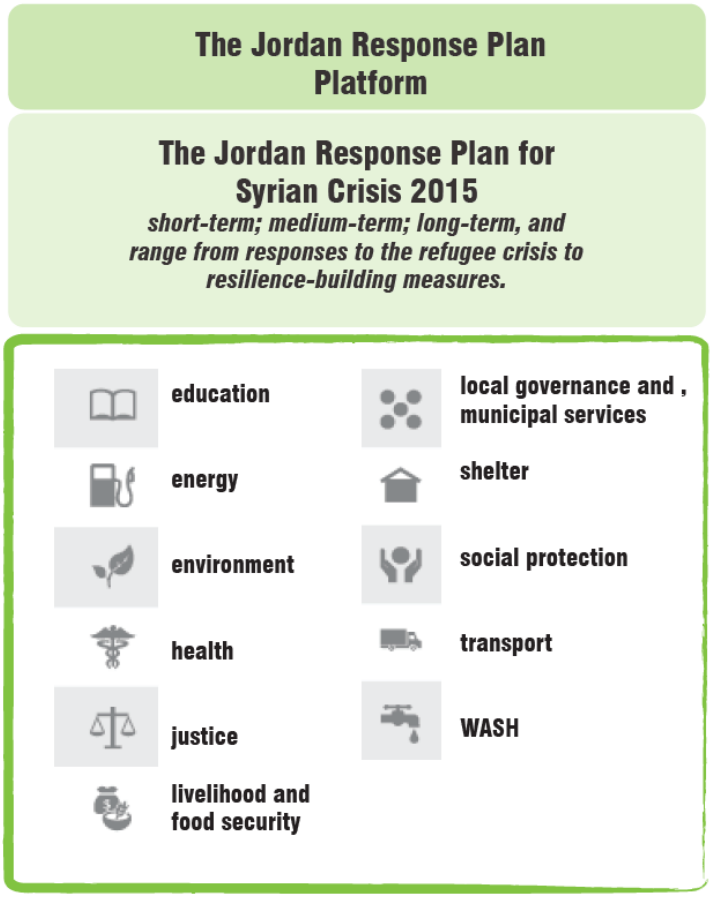


Figure 3-1 The framework and response sectors of the JRPSC 2015, constructed by researcher.

However, the response plan and its annual iterations have failed at attracting enough funding or enhancing refugee livelihoods. The GoJ and other central actors have realized that this situation of

protracted displacement required a different approach to refugee response. Regionally, the refugee situation was also escalating and have reached a peak in the summer of 2015 when hundreds of thousands of refugees embarked on a dangerous flight to Europe. This journey was fatal on multiple occasions, which prompted European policy-makers and international donors to look for new ways to address migration from the Middle East and North Africa. In the aftermath of the escalating situation on ground, a new response approach was developed and presented in 2016 as the Jordan Compact agreement between the GoJ and the international community. In theory, the response approach presented in the Jordan Compact addressed the development needs of both refugees and the host country, thus linking refugee protection to development. In contrary to previous response plans, the Jordan Compact was developed with an unprecedented high degree of involvement of development actors. This early involvement of development actors intended to bridge the exiting gap between the humanitarian and development assistance in response mechanisms in Jordan.

To this end, this chapter navigates the institutional setting that facilitated the transition in the paradigm of response, and provides an account on the complex conditions under which the development-based response is being implemented. The chapter concludes by introducing the concepts of *Housing adequacy* and *Regional Economic Resilience* and discusses their significance as analytical tools to engage in the planning of development-based response in Jordan.

3.1 The Evolution of Response to the Syrian Refugee Crisis in Jordan

As noted in the previous introduction, response to the Syrian refugee presence in Jordan has undergone several developments over the lifespan of the crisis. The initial phase in 2011 was marked with panic and ad hoc interventions that were mostly premised on the logic of emergency response. Donors financed humanitarian relief activities to support Jordan's efforts to shelter and care for the displaced population. Livelihood and emergency shelter response were two main areas of refugee assistance, on which the GoJ and international donors agreed unanimously. Arriving at an understanding between aid organizations and the Jordanian authorities concerning long-term response strategies to the housing and employment needs of refugees, however, proved to be more difficult. Such an agreement was mainly impeded by the GoJ's rejection of any implication of refugee integration or long-term settlement. Additionally, fear of overwhelming the local absorption capacities in refugee-populated regions as well as national security concerns have also contributed to this rationale and have ultimately led to entangling contextual factors into the politics of response. As such, GoJ preferred camps as a temporary settlement solution to any response paradigm that entails long-term settlement of refugees. Despite GoJ's efforts to restrict the entry of refugees into urban areas particularly those who arrived after 2013 (fig. 3-2), the majority of refugees in Jordan are residing in the capital Amman and other urban agglomerations in Jordan.

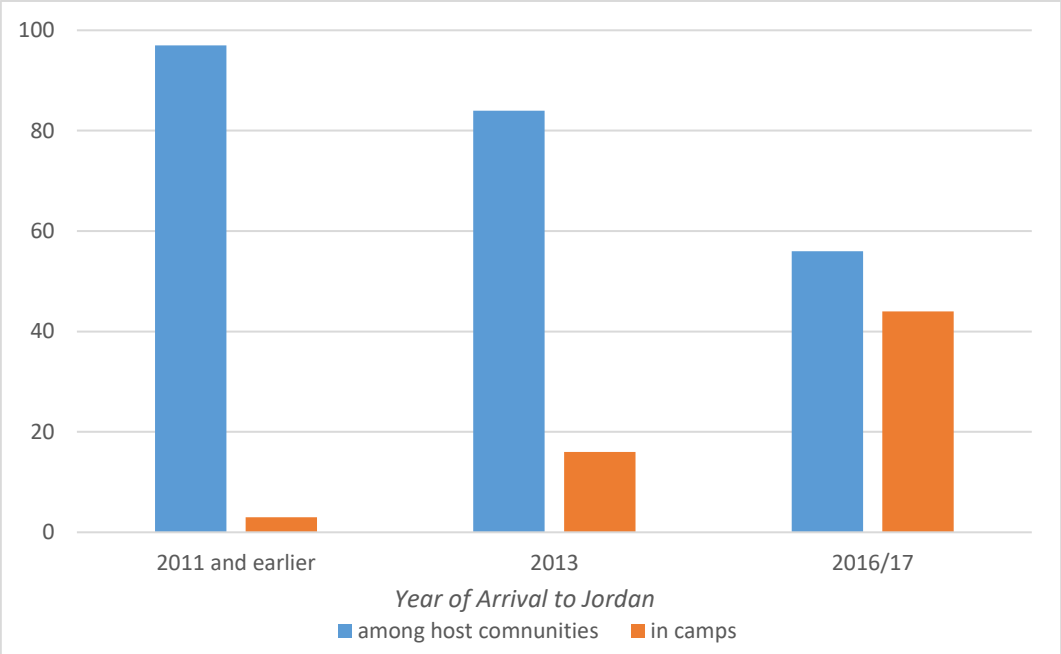


Figure 3-2 A percentage breakdown per year of arrival of refugees (ages older than six years) who settled among host communities versus those who settled in camps as per (Krafft, et al., 2018), constructed by researcher.

GoJ and the international aid organizations have organized the response interventions under the umbrella of the JRPSC 2015. However, institutional challenges coupled with unmet financial commitments by donor states resulted in a dramatic gap between the language of the response plan and its actual impact on improving livelihoods of refugees and their host communities. The GoJ and other central actors have thus realized that the current situation of protracted displacement requires optimizing the response approach. Furthermore, the massive increase of refugee influx that has ultimately affected Europe in 2015 played a primary role in lobbying for an adequate response to refugees' needs in Syria's neighboring countries. To this end, the concept of economic integration of Syrian refugees in Jordan was key principle to developing the new response paradigm. Piloted by Alexander Betts and Paul Collier in an essay published in *Foreign Affairs* in November 2015, the concept presented the basis upon which the development-based response was premised. Betts & Collier (2015) argued that special economic zones in Jordan can be utilized as employment centers for job-seeking Syrian refugees. Through incentives from donor actors, these zones would prosper to incubate the manufacturing industries in the country. In their opinion, both refugee camps and some urban areas could serve as industrial incubators zones, in which international and local enterprises would be supported through the provision of financial incentives and preferential trade agreements. In theory, this intervention would contribute to Jordan's goal of growing its manufacturing economy while incubating Syrian businesses in preparation for their relocation to Syria following the end of the war (Betts & Collier, 2015). This thesis won both the host state's and donor actors' consent and was

the point of departure to formulate development-based response mechanisms that GoJ officially presented as the Jordan Compact in January 2016. This new response approach facilitated arriving at an agreement between Jordan and international donors, in which the host country agreed to reform its restrictive refugee policies in return to an unprecedented scale of development assistance aimed at enhancing Jordan's economy and creating decent jobs for refugees.

Critics of the Jordan Compact argue, however, that it lacks a holistic understanding of Jordan's economic system, including the inherent challenges of the country's political economy and widespread labor market informality.[29] The Jordan Compact model thus failed to unlock the way to achieving the aspired goals of enhancing Jordan's industrial economy and effectively increasing the participation of refugees in the formal labor market (Lenner & Turner, 2018). Despite that the Jordan Compact's implementation revealed major shortcomings, some observers still consider it the most promising approach to refugee response in recent decades. Such a rationale considers the policy reform embedded in the Jordan Compact as a remarkable initial step in the path of a long-term incremental process of policy change that results in operationalizing the Jordan Compact's goals (Huang & Asch, 2018).

Jordan Response Plan (JRP) for the years 2018-2020 has indeed emphasized the need to address institutional deficiencies as well as the pre-existing challenges in Jordan's economy and labor market to ensure the fulfillment of the Jordan Compact objectives.[30] With respect to long-term housing response, the JRP places high premium on promoting resilience programs in order to increase the provision of adequate and affordable housing for refugees and their host communities. However, the plan does not shed light on the need to address the structural challenges within the housing market nor does it set the pathway to achieving an improved access to adequate housing for refugees and their host communities (MoPIC, 2018-2020).

In order to delve into the context of endemic urban and economic challenges in refugee-populated regions of Jordan, the research employs two concepts, namely *Housing Adequacy* and *Regional Economic Resilience*. These concepts offer the analytical lens to acquire critical insights into the researched context as well as to comprehensively understand the impacts of response mechanisms. As such, employing these concepts in the research enables identifying what is theoretically known about the empirical phenomena at hand and thus should be empirically investigated. It thereby guides the

[29] These topics are discussed in more details in chapter 6.3.

[30] JRP (2018-2020) underlines the need to a comprehensive response that simultaneously addresses the particular vulnerabilities of the refugee community as well as the challenges endemic to the larger institutional environment. The plan suggests addressing challenges that impede economic growth such as the disruptions to the macroeconomic environment due to the closing of regional trade routes, perpetuation of a strong informal labor market, and low labor force participation rates. Furthermore, the plan argues that in addition to meeting the immediate livelihood needs of the refugees through cash injections and job placement, improvements to the regulatory environment governing businesses, institutional governance, and investment in high-potential sectors are also needed (MoPIC, 2018-2020, p.77) available at: http://www.jrpsc.org/

formulation of the research questions and fine-tunes the empirical research. The following section discusses the concepts and elaborates on their analytical role in this research.

3.2 An Overview of the Analytical Framework

3.2.1 Housing Adequacy

The right to adequate housing is a universal human right that is recognized as part of the right to an adequate standard of living in international agreements including the 1948 Universal Declaration of Human Rights and the 1976 International Covenant on Economic, Social and Cultural Rights. Its realization took precedence in the New Urban Agenda[31] and several legally non-binding policies such as 2030 Agenda for Sustainable Development (Target 11.1), the Housing at the Center strategy, and the UN-Habitat Global Housing Strategy.

The significance of *housing adequacy* stems largely from its pragmatic approach to materialize policies that aim at sustainable development of human settlements. It identifies core elements that are central to promoting sustainable development, and are integrally linked to health, food, water, work/livelihood, development and the environment (Kothari-Chaudry, 2012). The OHCHR's definition of the right to adequate housing reveals that besides a set of freedoms and entitlements, the right to adequate housing also entails the criteria for *housing adequacy*. The OHCHR defines the core elements of the criteria as follows:

- *"**Security of tenure**: Regardless of the type of tenure, all persons should possess a degree of security of tenure which guarantees legal protection against forced eviction, harassment and other threats;*
- ***Availability of services**: Housing is not adequate if its occupants do not have safe drinking water, adequate sanitation, energy for cooking, heating and lighting, sanitation and washing facilities, means of food storage, refuse disposal, etc.;*
- ***Affordability**: Personal or household financial costs associated with housing should not threaten or compromise the attainment and satisfaction of other basic needs (for example, food, education, access to health care);*
- ***Habitability**: Adequate housing should provide for elements such as adequate space, protection from cold, damp, heat, rain, wind or other threats to health, structural hazards, and disease vectors;*

[31] The UN secretary general Mr. Ban ki Moon stated in his message on World Habitat Day that providing access to adequate housing for all is high among the priorities of the New Urban Agenda (Message of the UN Secretary Genral on World Habitat Day, 2016). The New Urban Agenda is discussed in more details in chapter 2.3.

- ***Accessibility****: Housing is not adequate if the specific needs of disadvantaged and marginalized groups are not taken into account (such as the poor, people facing discrimination; persons with disabilities, victims of natural disasters);*
- ***Location****: Adequate housing must allow access to employment options, health-care services, schools, child-care centres and other social facilities and should not be built on polluted sites nor in immediate proximity to pollution sources*
- ***Cultural adequacy****: Adequate housing should respect and take into account the expression of cultural identity and ways of life."* (OHCHR, 2014)

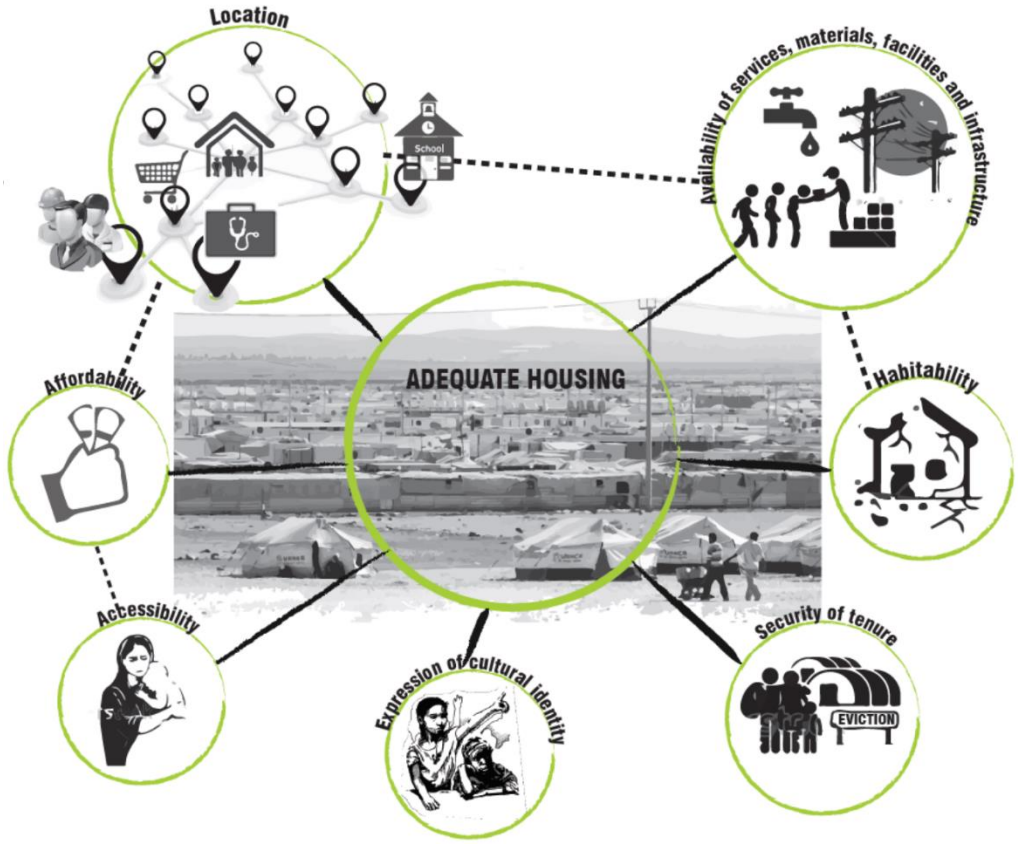


Figure 3-3 Housing Adequacy core elements, constructed by researcher.

Examining the definition of *housing adequacy* reveals the parallels between its criteria and urban development principles. The definition highlights guidelines that emphasize the importance of a human settlement's access to employment centers, health-care services, schools, childcare centers and other social facilities as well as the settlement's location away from polluted or dangerous areas. At an urban level, housing is not adequate if it does not provide its occupants with infrastructural services such as 'drinking water, adequate sanitation, energy for cooking, heating, lighting, food storage or refuse disposal' (OHCHR, 2014, p.4). In addition, affordability is a fundamental aspect to achieving adequacy of housing. At the micro-architectural-level, adequate housing requirements protect against

substandard indoor environmental quality through the provision of physical safety and adequate space. The concept also addresses social sustainability by taking into account the expression of cultural identity, security of tenure, and accessibility to disadvantaged and marginalized groups (OHCHR, 2014). Tenure security, however, is not formally linked with durable solutions in protracted refugee situations, but is clearly relevant to the emerging policy emphasis on encouraging self-reliance of refugees (Williams, 2011)**.** Nevertheless, the concept of *housing adequacy* encompasses a key principle of non-discrimination against individuals or communities based on their race, religion, age and gender.

To elaborate on this rather generic definition, Ibem & Algabe (2015) have investigated *housing adequacy* dimensions from the occupant's point of view. They argue that occupants' perception of *housing adequacy* is influenced by both objective dimensions such as the physical characteristics of the housing units and the quality of supporting services, and subjective dimensions related to the occupants' individual needs, aspirations and expectations (Ibem & Algabe, 2015).

It thus can be premised that the criteria for *housing adequacy* provide the tools to guide the development of the affordable market as well as shelter response in areas impacted by refugee settlement. However, this has proven elusive to a large extent in Jordan, and thus the right for adequate housing has been unattainable in practice.[32] The scarcity of adequate housing, and in particular social housing, is a significant issue facing poor and low-income population in the country. This issue became even more contentious following the inflows of Syrian refugees particularly into urban areas. Politics of housing, however, have been hurdling response to the housing needs of the displacement-impacted communities. The GoJ has been reluctant to approve housing projects in order to avoid implication of a long-term settlement of Syrian refugees in Jordanian cities (Kelberer, 2015). Despite the political resistance, Jordanian cities and towns are hosting more than 80% of Syrian refugee living in the country, while 18.8% are living in camps (UNHCR, 2018g).[33] Therefore, competition over the scarce affordable housing has transformed into a de facto planning challenge in urban areas.

Bearing this reality in mind, the researcher argues that pursuing adequacy of housing within the impacted settlements is a sustainable approach to meet the housing needs of both refugees and local host communities. Incorporating the criteria for *housing adequacy* in response programs bridges the gap between humanitarian shelter response and long-term development programs that aim at

[32] Jordan is bound to uphold the right to adequate housing under international law by virtue of having signed and ratified a number of international human rights treaties. That includes the 1976 International Covenant on Economic, Social and Cultural Rights and the International Convention on the Elimination of All Forms of Racial Discrimination.

[33] These statistics take into consideration refugee who are formally registered with the UNHCR. GoJ claims that the number of Syrian refugees in Jordan is much higher since many live in urban areas informally.

incrementally upgrading the Jordanian affordable housing market. Therefore and despite the inconsistencies and frictions in current shelter response mechanisms, the concept presents a potential common ground through which Jordan's priorities as well as the interests of donors and aid organizations can be met. Nevertheless, operationalizing such a complex set of priorities necessitates investigating the opportunities and threats to the provision of *housing adequacy* in refugee-populated regions. On that premise, the research at hand analyzes the housing situation in various refugee settlement settings through the lens of *housing adequacy*.[34] Findings may thereby contribute to developing a housing solution that is long-term, incremental and incorporates the aspirations of refugees and their host communities.

3.2.2 Regional Economic Resilience

The concept of resilience can be broadly defined as the capacity of a system to absorb disturbance and to restructure itself while undergoing change, thereby maintaining its essential function, structure, identity and feedback. Urban and regional resilience are not limited to natural hazards, climate change and more effective responses to them; they also include strategies to prevent and recover from urban and regional distress and decline, and to cope with new social and economic challenges. A resilient system may experience fluctuations or changes in conditions or structures, and these changes may provide the very basis for an urban systems persistence over time (Doyle, 2016). However, applying resilience ideas in spatial socio-economic contexts has been criticized of *"emphasizing holism and systems ontology, and presupposing systems are easily defined, while regional and local economies are fuzzy and often difficult to demarcate"* (Martin and Sunley, 2014, pp. 10). Therefore, Martin and Sunley (2014) suggested a more expansive definition of the notion, as "*the capacity of a regional or local economy to withstand or recover from market, competitive and environmental shocks to its developmental growth path, if necessary by undergoing adaptive changes to its economic structures and its social and institutional arrangements, so as to maintain or restore its previous developmental path, or transit to a new sustainable path characterized by a fuller and more productive use of its physical, human and environmental resources."* (Martin and Sunley, 2014, p. 15). Moreover, they have emphasized that resilience is an evolutionary process that includes several phases and elements, which are: vulnerability; shocks; resistance; robustness; and recoverability (Martin and Sunley, 2014, p. 15).

From an evolutionary economic perspective, economic and political processes lie at the core of regional resilience. Regions are considered part of a multi-scalar action space rather than autonomous entities. The role of extra-regional actors is critical since their multi-scalar action would ultimately influence the regional capacity for resilience and regional vulnerability to shocks. Moreover, regional

[34] This analysis is presented in chapter 5.

resilience is developed under circumstances transmitted from the past rather than self-selected circumstances. Understanding the history of regional assets' mobilization through the evolutionary framework can help draw conclusions about the implications of governance structures and policy formulation on resilience and transformative development (Christopherson, et al., 2010). As such, resilience analysis in economic geography is conducted by identifying the impacts of shocks as well as the factors and processes (being social, behavioral, institutional, and political issues) involved in the transformative process (Simmie and Martin 2010; Lang 2012; Evans and Karecha 2013).

Wink (2014) has categorized policy activities according to their approach to enhancing regional economic resilience. He thereby recounts "*short-term reactions to soften negative impacts of external shocks such as additional public infrastructure investments, or reduced taxes and mid-term measures to strengthen adjusting capabilities after shocks, such as reforms to increase labor mobility".* Furthermore, he also identified *" mid-term preventive activities to anticipate external shocks and develop strategies to reduce vulnerability or increase adjusting capabilities, which include broader measures to support local civil engagement and diversifying processes in leading economic sectors*" (Wink, 2014, p. 88).

Identifying determinants of regional economic resilience was indeed the focus of numerous researchers. For example, Martin and Sunley (2014) have investigated the *anatomy* of regional resilience and have stressed the complexity of factors and heterogeneity of economic agents determining a region's resilience capacity that extends beyond national policies to include international influence. These factors were categorized into various subsystems that reflect the wide spectrum of the general and locally specific conditions and forces influencing a region's resilience. Martin and Sunley (2014) have thereby concluded that regional resilience is determined by the interplay of four main economic subsystems: structural and business subsystem; labor market subsystem; financial subsystem; and governance subsystem (Martin and Sunley, 2014, p. 30).

The intricate practices of resilience have led Christmann and Ibert (2012) to classify resilience building as a wicked problem, for which the sought solutions are intricate, incorporate '*infinitely branching causal webs',* and are not *'only technical but also concern the social sphere*' (Christmann and Ibert, 2012, p. 269). They proceed by using the metaphor of a ditch filled with water as not being the single barrier between a prisoner and his freedom, but rather it is the framework of the entire regime of imprisonment measures that would fulfill the function of separation. This particular metaphor resonates well with the state of regional economies in Jordan, in which the mere recovery to the pre-crisis developmental growth path would fail at unlocking the pathway to resilience. Assessing circumstances from the past (i.e pre-crisis conditions and inherent challenges) is thereby fundamental to understanding the evolution of economic resilience in displacement-impacted regions of Jordan. In

the same vein, uncovering what effect is beget from which response intervention necessitates fleshing out an analysis of the response programs and economic reform policies implemented within the ambit of the Jordan Compact. This analysis is key to drawing the parallels between the impacts of the response programs and policy reforms on the one hand, and any sensible changes in the subsystems of regional resilience on the other. With special focus on the business subsystem, labor market subsystem and governance subsystem, the research thereby investigates the impacts of the development-based response on enhancing the economic resilience within displacement-impacted regions in Jordan.[35] The employed analytical approach is imperative to weaving together a holistic understanding of the prospects and challenges of operationalizing the goals of the economic response mechanisms, including job creation for refugees as well as strengthening the displacement-impacted regional economies.

3.3 Concluding Remarks

The faltering implementation of response mechanisms incorporated in the Jordan Compact reveals the need to optimize the operational approach of the current response practice. The optimization of the response mechanisms, however, necessitates understanding the context of the broader dynamics of the economy, labor market, housing and urban development policies in Jordan that are imperative to be accounted for in the response plan. This research thereby aims at developing a comprehensive understanding of the opportunities and challenges to a successful implementation of the development-based response interventions in Jordan. To arrive at this understanding, the research analyzes the context of the response programs implementation as well as their outcomes in overcoming urban and economic challenges within refugee-populated regions in Jordan. The analysis identifies key factors that influence the progress of the response interventions' implementation and shape their outcomes.

The following chapters constitute the empirical part of the research. Chapter (5) explores the prospects and challenges of the provision of *housing adequacy* as well as its impacts on refugees livelihoods in their selected settlement settings. Chapter (6) fleshes out an analysis of the economic response programs and their outcomes, bringing their impact on enhancing regional economic resilience into sharp focus. Meanwhile in chapter (7), the research brings into focus two programs that incorporate response measures for housing and urban development in the displacement-impacted regions of Jordan. The empirical analysis concludes by investigating the influence of employment programs on enhancing refugees' self-reliance and livelihoods (chapter 8). Moreover, the research explores scenarios for dealing with uncertainty and future change (chapter 9). This aspect is particularly relevant in the case of Jordan where urban and economic development are severely impacted by unforeseen changes and regional instability.

[35] This analysis is presented in chapter 6.3.

Chapter 4 Research Questions and Methodology

This chapter discusses the research design, that is, the framework of methods and techniques employed in the research. As such, the chapter elaborates on *the research questions, the selection of guiding methodological approach, selection of case studies* as well as *procedures and tools for data collection,* and *procedures for data analysis and interpretation*. It also weaves together the research components that are broadly connected yet interrelated and mutually reinforcing.

4.1 Research Questions, Methodology and Design

The main research question addressed in this research is: *"How can a sustainable settlement solution for Syrian refugees in Jordan be achieved in light of the development-based response approach?"*
By employing relevant theoretical concepts to develop the analytical framework (chapter 3.3), the research investigates the displacement context and explores how response programs address urban and economic challenges in the displacement-impacted regions of Jordan. The in-depth empirical investigation enabled arriving at rich, complex, and detailed information not only about the object of inquiry but also on the context in which it occurs. This investigation strives to improve the understanding of the research problem, with the intent to contributing to its solution. On that premise, the research is situated in the applied qualitative research field. Brodsky & Welsch (2008) state that applied qualitative research focuses primarily on *"the production of knowledge that is practical and has immediate application to pressing problems of concern to society at large. (...) It is research that is designed to engage with people, organizations, and interests and is aimed to inform human services, public policy, and other local, national, and international decision makers"* (Brodsky & Welsch, 2008). Moreover, Bickman & Rog (2009) argue that the applied research environment is characterized as complex, chaotic and highly political thus demands quick and conclusive answers yet little or no experimental control (Bickman & Rog, 2009).

The identified research problem incorporates fuzzy issues that should be addressed comprehensively by multiple and often broad research questions. Therefore, the nature and scope of this research requires employing both explanatory and exploratory approaches. On the one hand, the research adopts an explanatory deductive approach to verify the hypothesis about the positive impacts of the development-based response in overcoming challenges induced by forced displacement and the protracted refugee situation. The explanatory approach is also essential to understanding how the response programs contribute to achieving remarkable benefits to the host country and enhancing refugee self-reliance. On the other hand, the research adopts an exploratory inductive approach to uncover new ideas and observations that aim at refining the response practice and its operational

approach. For example, the research suggests incorporating *housing adequacy* in response planning to enhance shelter response in refugee-populated regions in Jordan.

The previously discussed approach influenced all parts of the research design. This includes the articulation of the research aims and objectives and the selection of methods used in data collection. Figure 4.1 below illustrates the relation between the explanatory and exploratory approaches and the research aim (chapter 1.2).

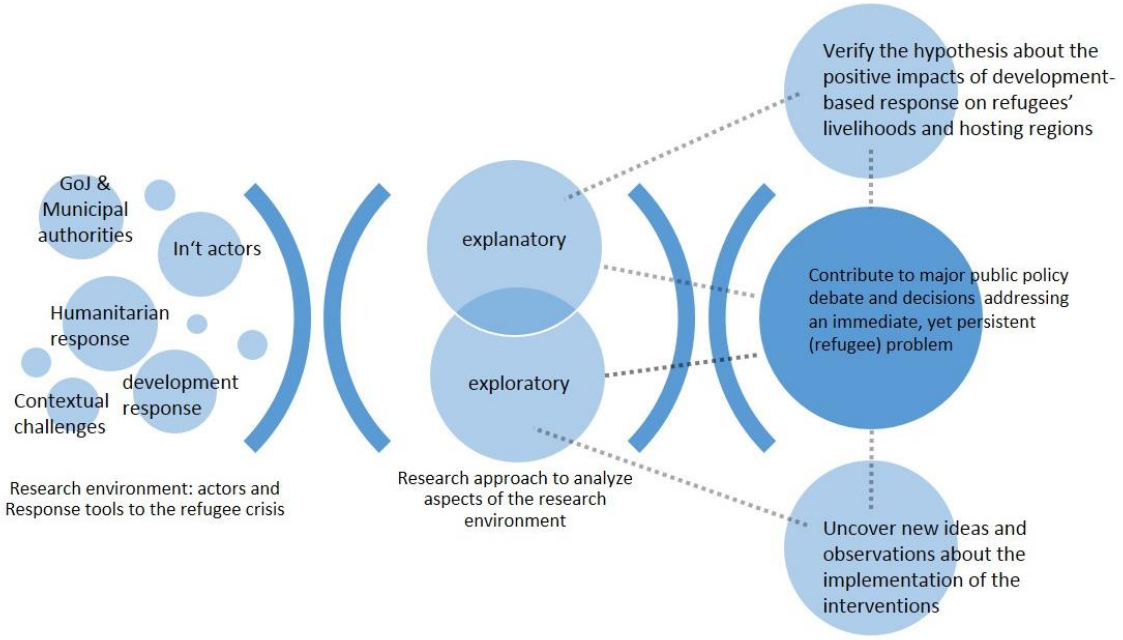


Figure 4-1 The relation between the explanatory and exploratory approaches, the research environment and the research aim.

This research weaves together empirical insights with findings from the review of substantive literature to better grasp the complexities and challenges that permeated the response practice in Jordan. As such, the research draws on academic discussions on the international experience in the field of humanitarian and development response practices to refugee crises. In addition, it assesses planning policies in Jordan in terms of their influence on the progress of the response interventions. The three introductory chapters have established the research rationale that led directly to identifying the research purpose and the aforementioned main research question. While the research problem is fleshed out in chapter (1), chapter (2) provides a detailed literature review that critically addresses what is known and yet to be known about the problem and how it has been conceptualized and studied to date. Subsequently, chapter (3) delves into the research environment to tease out a comprehensive understanding of the complex context within which the devised response mechanism are being implemented. As such, the extensive analysis of the research setting and the review of substantive relevant literature on international response practice have refined the research scope and facilitated the

formulation of interrelated and mutually reinforcing research components (chapter 5,6,7 & 8). The research components are thereby introduced in the following sections.

4.1.1 Research Component I: *Housing adequacy in refugee settlement settings*

The geographic distribution of Syrian refugees in Jordan and their housing conditions was the focus of the first part of the empirical analysis. Four case studies representing urban, rural and camp settings were selected for analysis. The cases studies are: Sweileh district in the capital Amman, the rural district of ad-Dhulayl, Zaatari camp, and Azraq camp.[36] This initial part of the empirical analysis focuses primarily on the spatial/geographic dimension of the research. The research employs the concept of *housing adequacy* to understand the perception of refugee and local community households on the housing and built environment conditions of their current settlement settings (chapter 5).[37] As such, this part of the research investigates challenges related to rapid urbanization created by the influx of refugees, the quality and coverage of basic infrastructural services and the provision of affordable housing. Findings of the analysis enables answering the research questions "*What are the opportunities and threats to the provision of housing adequacy in refugee hosting areas in Jordan?"* and *"How can housing adequacy contribute to enhancing shelter response in refugee-populated regions in Jordan?"*

The fieldwork for this part of the research was conducted in three phases. It commenced with an exploratory phase in June-August 2015 during which five experts and key informants engaged in housing policy-making or emergency shelter response for Syrian refugees were interviewed (table 4-1). The expert interviews drew upon discussions on housing policies in Jordan and their effects on the implementation of shelter response programs. It is important to highlight that the input provided by the expert interviews was primarily informative rather than analytical. Experts and key informants have provided an overview of the implementation context and have opted to refer the researcher to (un)published reports for more detailed documentation of the process. Incorporating the perspectives of refugee and host households in the analysis was also a fundamental component of this part of the research. Therefore, semi-structured interviews were conducted with refugee and host households on housing and built environment conditions within their selected settlement setting.

Table 4-1 Key Informants in housing and shelter response interviewed in June-August 2015

Key Informant	Affiliation	the method of correspondence/ data collection method
Iman Zaki	UN-Habitat- Head of program in Jordan (2013-2017)	Semi-structured interview

[36] The location of the case studies is shown in figure 5-1.
[37] The concept of *housing adequacy* and its operationalization in this research are discussed in chapter 3.3 & 5.

Mai Asfour	Head of Housing and Urban Development Corporation	Semi-structured interview
Mohamad Abdel-Al	UNHCR Shelter response program- project manager	Semi-structured interview
Natasha Skreslet	Jordan Response Platform for the Syria Crisis Secretariat- Communications Officer	Semi-structured interview
Annika Thompson	Shelter response program at the Norwegian Refugee Council- Project Manager	Semi-structured interview

A second fieldwork phase in July 2016 was designated to revisit some of the interviewed households and mark any changes in their housing situation. As such, the researcher re-contacted the interviewed refugee households living in Amman and ad-Dhulayl. In the third and final phase, the researcher investigated the housing conditions for refugees living in Zaatari and Azraq camp and explored the refugees' perception of their housing conditions as well as the impact of the infrastructural developments in the camps on enhancing their livelihoods.

Primary and secondary data sources were used in this part of the empirical analysis. Primary data was collected through structured and semi-structured interviews with key informants, aid workers, host community and refugee households. Interviews with households from the displaced and host communities aimed at investigating the housing conditions of members of the displacement-impacted population, namely *registered refugee households in cities and in camps, un-registered refugee households in cities, and host community households*. The sample includes 40 households: seven registered Syrian and six Jordanian households living in a rural setting (district of ad-Dhulayl, governorate of Azarqa); seven Syrian refugee and five Jordanian households living in Sweileh district in Amman; eight Syrian refugee households in Azraq camp; and seven Syrian refugee households in Zaatari camp.[38] In ad-Dhulayl district, municipal personnel provided contact to the interviewed households. Meanwhile in Amman, the researcher used snowball sampling to select potential respondents. Access to refugees living in Zaatari and Azraq camps was provided by aid organization personnel. The conducted interviews are qualitative and thus delve into an intensive and in-depth investigation on the interviewee's perception of *housing adequacy* provision in the researched settlement settings. The interviews with household respondents consisted of questions that investigated *housing adequacy* aspects such as '*How long is your children's commute to school?* and *'How much of your income is spent on rent?'* Thus data relevant to the concept of *housing adequacy* was embedded in the respondents' answers to the questions (see table 5-1 in chapter 5).

[38] Refer to Appendix (1) for the respondent households profile. As discussed in chapter 1.4, the limited respondent sample size is among the identified methodological limitations of this research. It implies that the sample is not representative thus results may lack generalizability.

In addition to the primary data sources, a set of secondary data sources were also used, including field observations by the researcher within the households and/or the visited neighborhoods. Field observations have bridged gaps in the collected data on the housing conditions particularly in regards to location, availability of services, and habitability. Moreover, published reports by media, aid organizations, and the GoJ were reviewed.

4.1.2 Research Component II: *Analysis of economic response programs in terms of enhancing regional economies*

The major transformation in the response practice in Jordan following the Jordan Compact agreement (chapter 3.2) influenced the flow and structure of the analysis. To keep the analysis in congruence with this advancement, it was necessary to bring development-based response programs into focus. Therefore, the research analyzed response programs that aim at promoting economic development within displacement-impacted regions and creating employment opportunities for refugees and local Jordanian population (chapter 6). Moreover, the analysis unveiled the programs' contribution to the enhancement of regional economic resilience.[39] The specific research questions answered in this part are: *1) What weaknesses did the economic system in Jordan suffer from prior to the Syrian refugee crisis? 2) How did the external shock of the Syria crisis and the refugee presence affect the economies of displacement-impacted regions in Jordan? 3) How do economic response programs actualize the response plan's goals of enhancing the impacted economies and creating employment opportunities for host and displaced people? 4) How are these programs contributing to the enhancement of regional economic resilience?* It is, however, important to highlight that the lack of available and/or reliable data that is derived from monitoring and evaluation of response programs is among the methodological limitations of this part of the research.

For the purpose of data collection, the researcher conducted interviews in June-July 2017 with local and international key informants engaged in the implementation of response programs and/or economic policy-making. During these interviews, the researcher discussed challenges that the response programs have run against and are related to inherent aspects of the Jordanian economy. On occasions where a personal interview was not possible, the researcher has asked the respondent key informants to share (un)published monitoring and evaluation reports. Table 4-2 below list the names of the respondent experts and key informants as well as the method of correspondence/ data collection. As in the case of the first component, expert interviews have provided an input that is informative rather than analytical. Experts and key informant have indeed provided an overview of the

[39] The concept of regional economic resilience and its application in this research is discussed in further details in chapter 3.3 and chapter 6.3.

implementation context and have opted to refer to (un)published reports. Therefore, their input has merely provided the primary data that was synthesized by the researcher in the empirical analysis.

Table 4-2 Key Informants interviewed in June-July 2017.

Key Informant	Affiliation	the method of correspondence/ data collection
Walid Abed Rabboh	MoPIC- JRPSC Secretariat Senior Coordinator	Semi-structured interview
H. Habahbeh	MoPIC- head of governorates development section	Semi-structured interview
Nidal al-Sader	Director of Irbid Chamber of Industry	Semi-structured interview
Ahmad Awad	Director of Phenix Center for Economic and Informatics Studies	Semi-structured interview
Maha Katta	ILO- Regional Resilience and Crisis Response coordinator	Semi-structured interview
Sawsan Issa	IRC- Coordinator of Economic Recovery and Development Program	Semi-structured interview
Sima Kanaan	World Bank- Lead Social Development Specialist	Email correspondences and published reports
Natalie Davirro	ACTED- Project Development Officer	Email correspondences and unpublished reports

4.1.3 Research Component III: *Evaluating the outcomes of response programs in terms of invigorating development in refugee-populated regions and enhancement of refugee self-reliance*

Several response programs selected for analysis in the 'Research Component II' were not concluded at the time of data collection in June/July 2017. As such, the impacts of these programs were not evident at such an early stage of the response plan's implementation. Therefore, the researcher conducted a third fieldwork phase one year later in June-July 2018. This part of the research focused on response programs that incorporate solutions to managing rapid urbanization, enhancing the quality and coverage of the basic infrastructural services, building capacity of existing municipal systems, and job creation for refugees and host communities (chapter 7 & 8). Four programs were selected for analysis, which are: Jordan Affordable Housing Program (JAH), Municipal Services and Social Resilience Project (MSSRP), employment in special Economic Zones (SEZ), and training and employment in urban areas. The programs address urbanization challenges amplified by the crisis and refugee settlement. Findings of the assessment aims at answering the questions: *'How do the response programs contribute to overcoming urbanization challenges and invigorating urban development in*

refugee-populated regions of Jordan?' and *'How do refugees perceive the impact of employment on their progress towards self-reliance?'* This part of the analysis focuses on programs' implementation and outcomes. To develop a comprehensive analysis of the programs' outcomes, the primary data was acquired both from expert opinions as well as the perception of the displacement-impacted population (chapter 8). The interviewed key informants were asked to share their insights in regards to their work with refugees and the relevant Jordanian authorities. Probes were developed around five areas:

- The response program's role and approach to enhancing the provision of the basic infrastructural services, affordable housing and building capacity of existing municipal systems;
- The effect of the employment programs on refugee livelihoods;
- Perceived barriers to successful implementation of the development-based response mechanisms;
- What assists or could assist refugees to achieve self-reliance in urban, rural and camp settings?
- Which applicable measures do the key informants perceive as vital to enabling a successful implementation of the development-based response interventions?

Besides contributing with their experience and insights, the interviewed key informants provided access to Syrian refugees and Jordanian who benefitted from jobs created by the employment programs. As such, the researcher conducted semi-structured interviews with four women and six men employed through two different employment programs. In addition, one of the key informants has shared a profile story of an employment program beneficiary. Figure (4-2) provides more details on the interviewed key informants and the number of interviewed employment programs' beneficiaries. While interviews provided primary data for the qualitative analysis, secondary data has been extracted from (un)published reports to triangulate information and supplement the primary data.

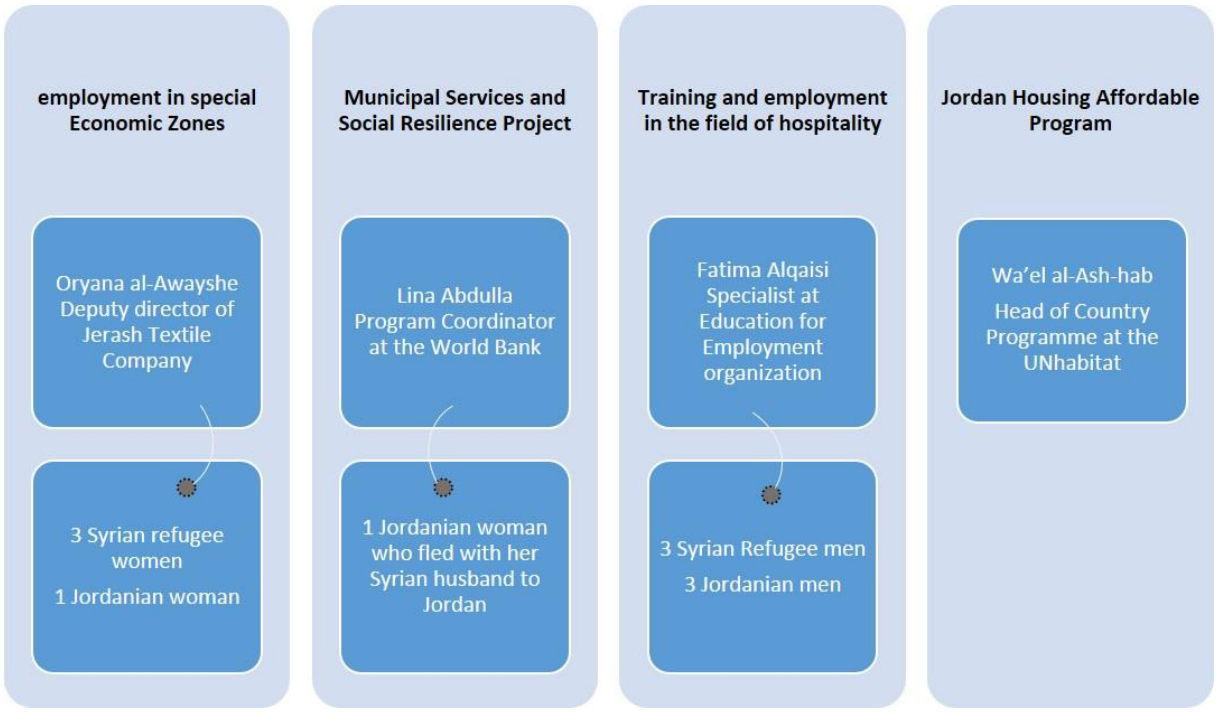


Figure 4-2 The interviewed key informants who provided access to beneficiaries of the employment programs.

As fig. (4-2) reveals, the study sample relies on a small number of people. It is with this in mind that the research is not meant to draw conclusions about the general trends of refugee employment or to measure refugee self-reliance. It however seeks depth rather than breadth in data collection. The interviews with employment programs beneficiaries consisted of a small number of questions that focuses on exploring the personal experiences of the interviewees. After inquiring about the respondents' profiles and their current employment conditions, the researcher investigated the respondents' perception of incentives and challenges for their employment and progress towards self-reliance (see Appendix 2 for interview questions). This flexible approach enabled refugees to discuss issues and events that they perceive as significant. Prior to the start of each interview, the purpose of the study was explained to each interviewee. Although an informed verbal consent was obtained, the names of refugees have been changed based on their request.

4.2 Summary

This chapter outlined the research methodology and gave a comprehensive description of the methods of data collection and sources. It also provided a brief explanation of how the collected data was analyzed which is vital to validating the research findings. It thereby paints a precise picture of the research methodology. Figure (4-3) below illustrates how the various components of the research are related. It also demonstrates the relation between the research objectives and the formative analytical

framework. It also lists the case studies and programs selected for analysis, and the selected methods for data collection.

The dissertation proceeds in the following chapter into the empirical analysis. As noted previously, the empirical analysis commences by exploring the perspectives of refugee and host community households on the housing-related challenges that they face within urban, rural and camp settings. It also explores the prospects and impediments of the provision of *housing adequacy* as well as its impacts on refugee livelihoods in their selected settlement settings (chapter 5). This is followed by an analysis of economic response programs and an assessment of their outcomes in terms of enhancing economic resilience within displacement-impacted regions in Jordan (chapter 6). In chapter (7), the research brings into focus two response programs that incorporate measures to address rapid urbanization in refugee-populated regions. It thereby analyzes the planning and implementation of the devised response interventions that provide housing and urban development solutions. To comprehend the end effect of response programs on refugee livelihoods, chapter (8) explores the perspectives of refugees who benefitted from refugee employment programs and assesses the influence of employment on enhancing refugees' self-reliance.

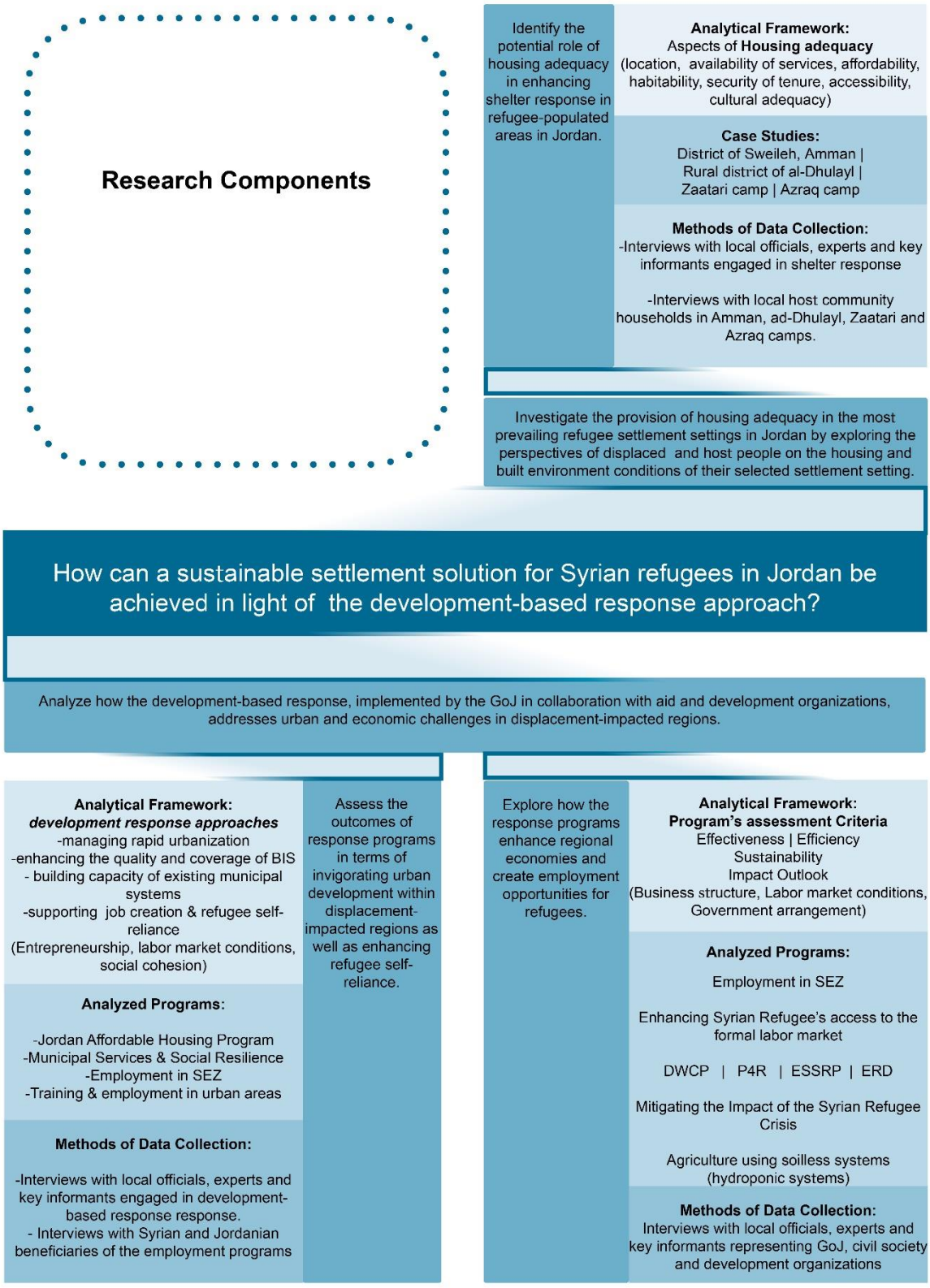


Figure 4-3 Research components, objectives, analytical framework, and data sources.

Chapter 5 Housing Adequacy in refugee-populated regions in Jordan

This chapter investigates the provision of *housing adequacy* in the most prevailing refugee settlement settings in Jordan and highlights its significant role as a comprehensive framework for shelter response in areas impacted by refugee settlement. After revisiting the OHCHR definition of the criteria for *housing adequacy*, section (5.1) explores the interpretation of *housing adequacy* in the Jordanian housing policy and its potential role in enhancing the housing and urban sectors. The chapter then progresses to introducing the case studies and the methodology (5.2), which is followed by an elaborate discussion of the empirical findings (5.3). Findings of the analysis enable answering the research question "*What are the opportunities and threats to the provision of housing adequacy in refugee-populated regions in Jordan?"* and *"How can housing adequacy contribute to enhancing shelter response in refugee-populated regions in Jordan?"* The final part of the chapter (5.4) concludes with reflections on the prospects and challenges to the provision of *housing adequacy* in the researched areas. These concluding reflections shed light on the role of *housing adequacy* in reconciling the housing needs of the displaced people with the long-term development of the housing and urban sectors in Jordan.

5.1 Housing Adequacy in the Jordanian Housing Policy: *Unresolved challenges exacerbated by the refugee settlement*

As discussed in chapter 3.3, this research employs the concept of *housing adequacy* as an analytical lens to acquire critical insights and develop a holistic understanding on the housing and built environment conditions in the researched settlement settings. This chapter thereby refers to the OHCHR definition of the criteria for *housing adequacy* and thus employs the identified core elements in the analysis, which are: *tenure security, availability of services, affordability, habitability, accessibility, location, and cultural adequacy* (chapter 3.3.1). While the concept of *housing adequacy* was elaborately discussed in chapter 3.3.1, this section investigates its interpretation in housing policies in Jordan.

The senior director of the Housing and Urban Development Corporation (HUDC), Mai Asfour, has clarified the key role of the HUDC since its establishment in addressing the housing needs through public-led housing initiatives.[40] She referred to the Jordan National Report for the Habitat III preparatory process[41], which paints a rather optimistic picture of *housing adequacy* in Jordan. The report states that in 2013, almost all urban population had access to clean domestic energy, 96.7% had

[40] Interview with senior director of the HUDC, Mai Asfour. Conducted by the researcher in May 2015.
[41] This report was presented by eng. Mai Asfour senior director for Housing policies, Housing and Urban Development Corporation (HUDC), for the GoJ Focal Point for the Habitat III Preparatory Process on September 2014 (HUDC, 2014).

access to the public water network[42], and 68.5% had access to adequate sanitation.[43] Furthermore, the report notes that 70% of the urban population had access to adequate housing (HUDC, 2014). This figure, however, does not fall in line with the situation on ground where a critical undersupply of affordable housing has profoundly impacted low-income Jordanian households. Given the rapid increase of the urban population and the inflow of refugees into urban and rural areas, the current shortage in affordable housing has remarkably increased and is estimated at 90,000 housing units (UN Habitat, 2016).

Historically, a Housing Sector Reform Project was initiated in 1996 by HUDC as part of the National Housing Strategy. The program's objectives included the provision of *"suitable housing with related services to low- and moderate-income families to reduce the gap between the supply and the demand"* (HUDC, 2015). The program also marked the first step to the inclusion of Palestinian refugee camps in national development plans (al-Husseini, 2011).

Despite the fact that pockets of informal settlements have been reduced and the provision of basic services has improved as a result of thirty years of urban upgrading programs in Amman city, low-income housing programs have failed to meet the ever increasing population needs all over the country (Ababsa, 2010). The social housing project 'Decent Housing for Decent Living', which aimed at providing 100,000 housing units for low-income Jordanian, stands to date as an example on the ill-conceived plans for social housing. The project cascaded downhill from the moment when apartments were handed over to the project's beneficiaries who reported poor-quality of construction. In addition, the constructed residential buildings were located in deserted areas with minimal accessibility to infrastructural services and employment hubs. While these factors led to the failure of the project, what actually brought the project to a halt were the corruption charges that were filed against central actors engaged in the project including the Minister Of Housing and Public Work (MoHPW) at that time. Despite this extreme case of failed government-led housing projects, 185 affordable housings projects were successfully executed by the HUCD over the last 20 years. Nevertheless, the provision of affordable housing remains a persistent challenge in Jordan. While the refugee presence cannot be considered as the root cause of this reality, it has indeed exacerbated and exposed the prevalent

[42] This figure is indicative of the percentage of people using safely managed water services, which are accessible on premises, available when needed and free from faecal and priority chemical contamination. Improved water sources include piped water, boreholes or tubewells, protected dug wells, protected springs, and packaged or delivered water. The World Development Indicators (WDI) (the primary World Bank collection of development indicators) states that in Jordan, 93.4% of the population are using safely managed water services. Available at: http://b.link/world90

[43] Adequate sanitation implies using improved sanitation facilities where excreta are safely disposed of in situ or transported and treated offsite. The figure thus implies that 31.5% of the population do not have access to safely managed sanitation services.

shortcomings of housing policies in Jordan. As several refugee-populated cities have witnessed inflation in rents, it should not come as a surprise that according to a survey by CARE (2016) both refugees and members of the host population cited housing as their area of greatest concern as well as their largest monthly expenditure (CARE, 2016). The GoJ's fear that interim housing programs for refugees may quickly take on a *de facto* permanent character has indeed limited Syrian refugees' access to adequate housing solutions. As a result, refugees particularly those informally residing in Jordanian cities often lack tenure security, which makes them vulnerable to forced eviction, threats and other forms of harassment. It is thereby necessary to reconcile interim housing needs of refugees without conflicting with the state's standpoint on integration in order to devise successful shelter response interventions.

Addressing the increasing demand on affordable housing is indeed high among the development priorities of the GoJ. The development of the affordable housing sector took precedence in the National Resilience Plan (NRP) for the years 2014-2016, which sets *'the increased access of vulnerable Jordanians and Syrian refugees to adequate housing'* as a main objective. The plan further elaborates that housing-related institutions will fulfill this objective by implementing regulations and policies that facilitate meeting the housing needs of Syrian refugees and Jordanians. Moreover, the NRP sets '*the increase of humanitarian shelter, a large-scale affordable housing program, and institutional reform to fix structural weaknesses in the housing market'* as the recommended priorities for the upcoming years (MoPIC, 2014). In the same vein, Jordan Response Plan for the Syria Crisis 2016-18 sets the '*provision of adequate housing units to vulnerable Jordanians'* and *'meeting the housing needs of all Jordanians and Syrian refugees'* among its objectives. It also aims at advancing resilience-based interventions for affordable housing (MoPIC, 2016). Among these interventions is the Jordan Affordable Housing Program (JAH) which was initiated by the HUDC and MoPWH in partnership with UN-habitat.[44] Nevertheless, there is a dramatic gap between the language of the response plan and the mainstream policies applied. Factors related to the limited capacity of the Jordanian line ministries, political resistance, and insufficient finance by the donor community hamper the realization of an inclusive shelter response.

5.2 Research Methodology

Following the previous overview of the relevant discourse of housing policy and shelter response in Jordan, the chapter transitions to discussing the research question and methodology. As noted previously, the empirical analysis employs *housing adequacy* as an analytical framework and explores the relevance of its aspects to refugee and host community households in different geographical settings. The selected case studies represent a primate city and a rural district (Amman and ad-Dhulayl respectively), in addition to two refugee camps (Zaatari and Azraq camps) (fig. 5-1). The research

[44] The JAH program is discussed in more details in chapter 7.

findings further emphasize the geographical dimension by revealing contextual opportunities and threats that influence the provision of *housing adequacy* in the researched settlement settings (prospects and challenges).

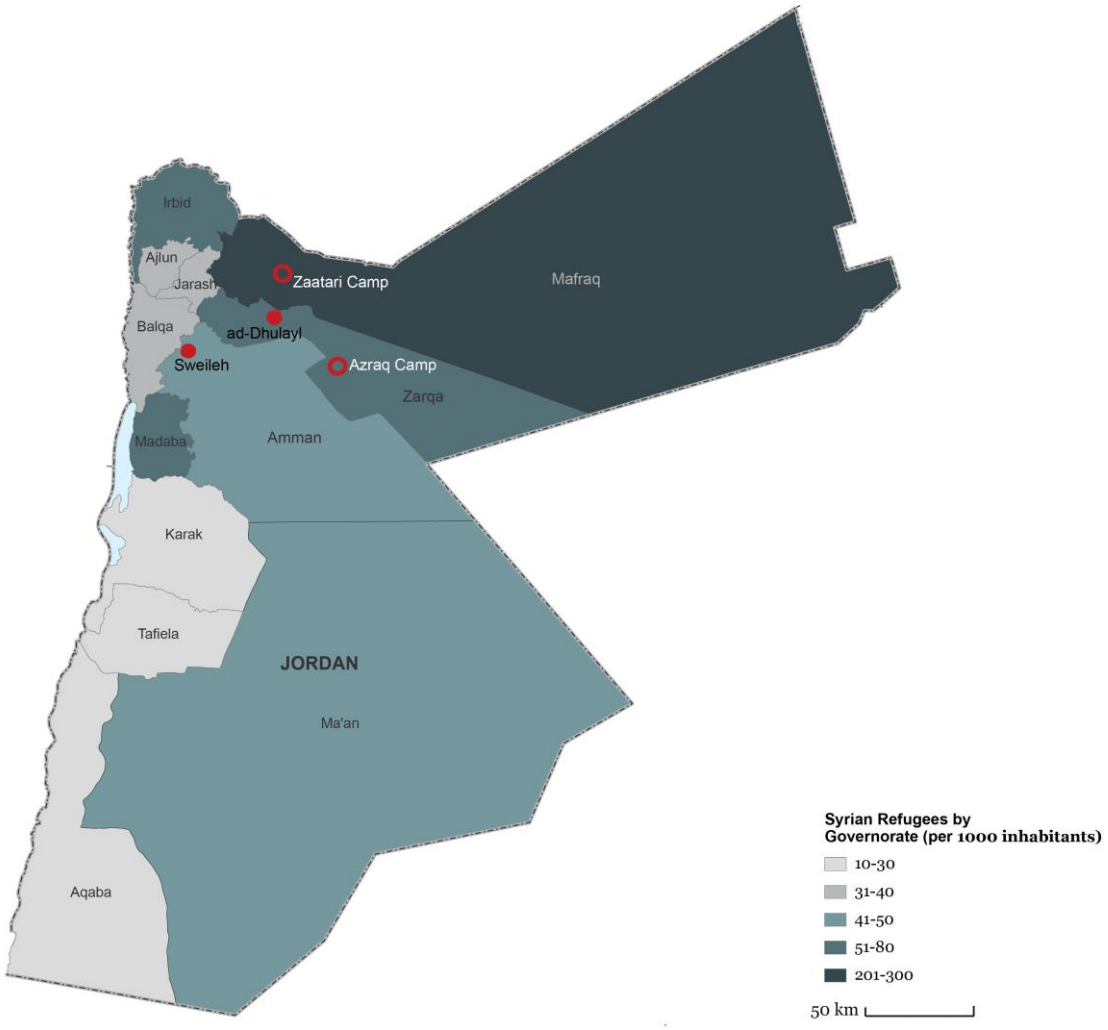


Figure 5-2 Map of Jordan showing the location of the case studies in red and the distribution of Syrian refugees in Jordan as per UNHCR statistics in June 2018, constructed by researcher

As discussed in chapter 4, primary data was derived from interviews with key informants as well as with refugee and host community households. Interviews with key informants drew upon discussions on housing policies in Jordan and their effects on the implementation of shelter response programs. Among the interviewees was the director of the Jordan Affordable Housing program at that time who shared insights about the newly launched housing program- the JAH. The researcher also interviewed a representative of the UN secretariat in the Jordan Response for The Syria Crisis platform, the program director of shelter response at the UNHCR, and social workers and aid providers in Zaatari and Azraq refugee camps. Moreover, the Mayor of ad-Dhulayl municipality and other municipal staff were interviewed and have shared critical insights about the housing situation of Syrian refugees and

Jordanian host communities in the district. The Mayor also revealed plans to implement municipal infrastructural projects in response to the witnessed rapid increase in population.

The conducted interviews with Syrian and Jordanian households are qualitative and thus delve into an in-depth investigation on the provision of *housing adequacy* in the researched settlement settings. After inquiring about the profile of the household (Appendix 1), the researcher asked questions that aim at revealing the respondents' perception of their housing situation in terms of the provision of *housing adequacy*. The questions were thus formulated in correspondence to the *housing adequacy* criteria.[45] This formulation resulted in the following set of questions:

Table 5-1 Household Interview questions

Housing Adequacy Criteria	**Interview questions**
Tenure security	• Do you possess a formal lease agreement? • How do you describe your relationship with your landlord? o Have you ever been exposed to eviction or threatened to be evicted?

Location of housing with the human settlement	• Are there employed adults within the household?
	  o Where did he/she find employment?
	  o How does he/she commute to work?
	• Where do you shop for goods?
	  o Are the goods readily available?
	• Do children in the household go to school?
	  o How long is the commute to their school?
	• Where do you go in case you need medical assistance? How long is the commute?

Affordability of housing	• How much of your income is spent on rent?[46]
	• Do you resort to any of the following adaptation methods to pay rent:
	  o Cut down on buying goods?
	  o Borrowing money?

Habitability of housing	• Are there problems related to the indoor environmental quality of your shelter/ apartment:
	  o moisture condensation on windows or walls?
	  o smelly or stuffy air?
	  o Insufficient daylight?
	• Are there any structural hazards?

[45] Since an exhaustive political debate of this concept is not within the scope of the research, the most prevailing criteria of *housing adequacy* is applied in the analysis as per The Right to Adequate Housing, Fact Sheet no.21/Rev.1 by the OHCHR.

[46] HUDC determined the ideal ratio not exceed 33%. The interviewed Jordanian respondent households reported a monthly income of (JD550-600 equivalent to $775-845) which indicates that they are low-income households. Meanwhile, Syrian respondent households' income fell below the poverty line of Jordan of JD365 ($515) per month.

availability of services within the human settlement	• Does your shelter/apartment have access to water, electricity, garbage disposal and sewage refusal? • Do you have access to building materials necessary to improve the indoor quality of your shelter/apartment?
Accessibility (this question is directed at household headed by women or elderly)	Did you face difficulties or discrimination that hampered your access to housing/shelter?
Cultural adequacy	Does your housing sphere comply with your cultural needs? For example, does your housing sphere provide enough privacy?

The researcher thus extracted primary data from the accounts the interviewees tell. In addition, secondary data sources including field observations within the households and/or the neighborhoods were used. Field observations bridged gaps in the collected data particularly in regards to the location, availability of services, and habitability of the housing. Moreover, published reports by media, aid organizations, and local authorities were reviewed.

5.3 Analyzing the Empirical Material through the Lens of *Housing Adequacy*

This subchapter discusses the findings of the conducted empirical study, which investigates the perception of the interviewed household's on the adequacy of their housing. The discussion provides an insight on the prospects and challenges to the provision of *housing adequacy* within each setting.

5.3.1 Amman

The capital city Amman is the largest urban and economic center in the country. It currently hosts the largest share of newly registered companies established by Syrian investors in Jordan (CCD, 2017). Despite the disparities between the 'affluent west' and 'impoverished east' of Amman city (fig. 5-2), the capital's infrastructure is in good conditions (Pavanello and Haysom, 2012).

Figure 5-3 Map showing the administrative divisions of Amman city, location of East and West Amman (shaded in yellow) and Sweileh district where the interviewed households were living, constructed by researcher

Survival in the most expensive city in the Middle East is, however, a great challenge.[47] Displaced and host communities battle the same challenges of the rising cost of living, unemployment, inefficient public transportation, and limited access to water.

[47] Jordan's capital Amman was ranked the most expensive city in the Arab world and the 28th worldwide, according to a recent report by Intelligence Unit of The Economist. The Economist attributed the rise in living cost in Amman to increasing taxes and low salaries. Available at: http://www.xinhuanet.com/english/2018-05/31/c_137218508.htm

Figure 5-4 The lack of a well-functioning public transportation system has contributed to Amman transforming into a car-dependent city. Traffic jams are an everyday challenge that the city's inhabitants face, captured by researcher.

The interviewed Jordanian and Syrian households were living in the less-affluent Sweileh district of Amman (fig. 5-2). Sweileh district is adjacent to the main employment hubs in the western part of the city and is also connected to its eastern part that offers access to affordable housing, affordable goods and grocery shopping. Historically, this district was first inhabited by Chechens who took refuge in Jordan over a century ago fleeing Russia's southward expansion in the Caucasus regions. According to the district's security center's records, the number of issued identification cards for Syrian refugees marked the second highest in the country during the peak inflow of refugees.[48]

[48] Interview with Colonel Khaled Altarawneh, director of Sweileh Security center (conducted in June 2017). Identification cards were issued to Syrian refugees who registered with the UNHCR and the Ministry of Interior.

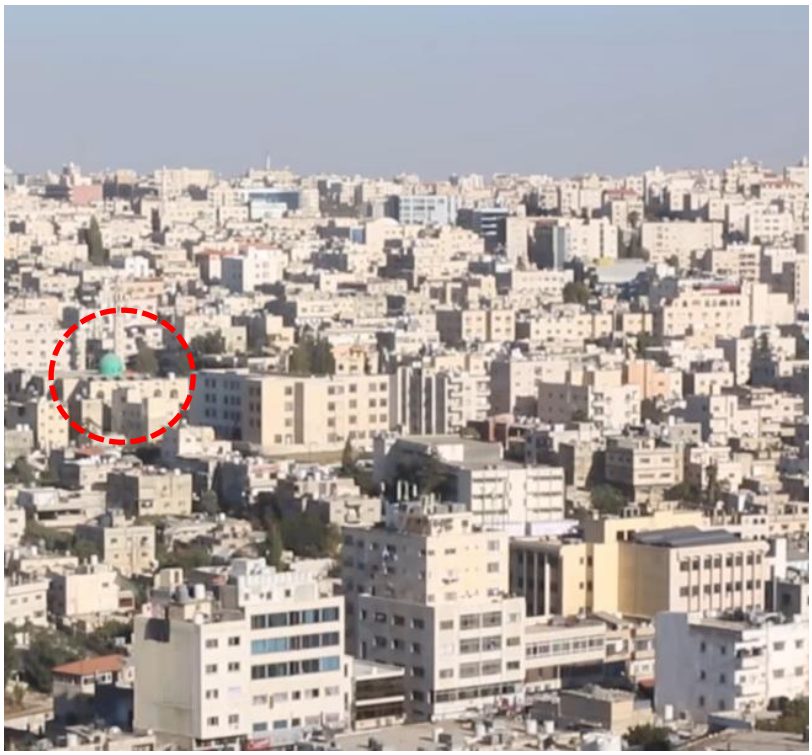


Figure 5-5 Sweileh district showing the Chechen mosque (green dome) built in 1905, captured by researcher.

Most respondents noted that the strategic location of the district played a major role in their decision to settle in. Two Syrian households have mentioned that they decided to reside in Sweileh based on the recommendation of their relatives who also live in the district. Two female-headed refugee households noted that they initially settled in Amman to remain in proximity with their acquaintances or their extended family who provided support. Furthermore, eight households (Syrians and Jordanians) noted that the major public transportation hub located in Sweileh is one of the most attractive factors to live in the district, since it allows for movement throughout Amman and beyond.

> Walid: When I crossed the border to Jordan I was escorted with my family to Zaatari camp. A few weeks later, I applied for a permit that allowed me to leave the camp for two weeks. I left with my family to visit my brother here in Amman but decided not to go back to the camp. For the first few weeks we stayed with my brother and his family. Soon everyone was complaining about the crowdedness. Therefore, I looked for a small apartment and moved out with my wife and child. It has been almost a year since then, and although the city is highly unaffordable, I do not plan to leave. I can't live in Zaatari camp; the living conditions over there are poor. (Syrian male)

Jordanian and registered refugee respondents have stated using the public healthcare centers and hospitals, which provide services to Jordanian and formally-registered Syrian refugees. The Jordanian Ministry of Interior and the UNHCR provide identity cards for Syrian refugees following their

registration, which enables them to access public services. Refugees who have left camps through informal means do not possess these cards and are thus denied access to public services. [49] This statement was confirmed by the interviewed un-registered refugee households who highlighted bearing high costs as a result of resorting to private medical services.

> Thuraya: I gave birth to my second child two months ago at a private hospital. The operation cost me JD 2000 ($ 2800) which I could've saved if I had access to public health facilities like my sister-in-law. She has an ID card issued by the Ministry of Interior. Unfortunately, I cannot apply for this card since I am living in Amman informally. My husband is having terrible toothache but he cannot get it treated because we cannot afford his treatment in private clinic. (Syrian, female)

Syrian households mentioned that their children were assigned to enroll in specific public schools, as per the response decision of the Ministry of Education to improve access of Syrian children to formal educational services.[50] One Syrian household has enrolled its children in a private school to spare them the long-distance commute to the assigned public school. However, they had to switch back to the public school due to their increased financial burden. Another female-headed household stated that the children dropped out of school due to the long-distance commute (one-hour walking trip). Another refugee household revealed that they had to make their 12 years-old drop out of school to work at a car repair shop.

> Hassan: My son was doing well at school, but we had to make him drop out so that he can work at the car repair shop. I used to work myself but was arrested by the police since I don't have a work permit and I cannot issue one as I'm informally living in Amman. The police warned me that I would be deported to Azraq camp if I would be caught working again. My son is also illegally working but I hear that the police are less stringent with minors. It is a very troubling situation but we desperately need the income. (Syrian male)

[49] "Jordan began on March 4, 2018 to regularize the status of many refugees who have been living in towns and cities without permits, offering them greater protection. However, on January 24, the government revoked the eligibility for subsidized health care for people living outside refugee camps. The "regularization," or "amnesty," announced by the UNHCR applies to Syrians who left Jordan's refugee camps without government permission to seek better living conditions in towns and cities, but who were unable to meet Jordan's stringent conditions to register as asylum seekers outside camps. It also includes Syrians who have not registered with UNHCR. The change should affect 30,000 to 50,000 Syrians. By March 25, more than 22,000 Syrians had signed up. Previously, Syrians stopped by the police who could not prove that they left the camps lawfully were liable to arrest, involuntary transfer to refugee camps, or to be summarily deported to Syria." (Human Rights Watch, 2018)

[50] In order to quickly absorb the high number of Syrian children into selected public schools, double shifts were introduced in 98 schools in 2013-2014, in addition to another 102 schools in the year 2016/2017 (MoPIC, 2017).

This account by a Syrian refugee reflects the struggle of vulnerable refugee households making ends meet in Amman, a city that offers more abundant employment opportunities and higher wages, however at a higher cost of living. Syrian refugees with a working member in Amman have indeed reported the highest monthly income in comparison to households living in other governorates (Lockhart, 2017). Nevertheless, the question of affordability is central in terms of the overall *housing adequacy*. In the case of this interviewed Syrian household, moving back to Azraq camp after living informally for one year in Amman was the only resort.[51]

> Hassan: The living conditions in Azraq camp are extremely poor. The camp is located in the desert and it is very hot and dusty. There are stray dogs everywhere. My son was bitten by one of them and he needed vaccination. Leaving Amman was a difficult decision. But I had to leave for the sake of my children. They couldn't go to school and I couldn't afford the cost of living in Amman. My brother supported me for a while but he also has his own family and responsibilities. My children can finally attend school in the camp and medical care is also provided for free. (Syrian male)

Other households also highlighted that cost of living is a major challenge. Despite the high satisfaction among the respondents regarding infrastructural services in Amman (such as the provision of electricity and potable water), four Syrian and three Jordanian households noted that paying the water and electricity bills confiscates 30% or more of their income.

In attempt to strike a balance between income and expenditure, vulnerable and low-income households resort to various negative adaptation strategies. This includes sharing and subdividing small living spaces.[52] The housing units that visited for this research varied in regards of the micro-urban context and habitability. The Syrian female-headed households were living in an impoverished overcrowded neighborhood of the district, a decision made in search for the most affordable housing option. They shared an apartment characterized with suboptimal housing conditions (insufficient natural lighting and ventilation). This finding is in line with a UNHCR's report that revealed a correlation between rent price and housing conditions, that is, refugee households who pay lower rents report problems linked to the habitability of the housing units (UNHCR, 2018d, p. 49). Nevertheless, the interviewed households (other than the two female-headed households) were living in housing units characterized with good indoor environmental quality. Two of the Syrian respondents noted that they do painting and plastering repair work within the households since it is their profession.

[51] More than 3,000 Syrian refugees returned to Azraq Camp from urban areas in the first half of 2015 (JT, 2015).
[52] Around a quarter of Syrian refugees shared their accommodation with other families (CARE, 2017).

Jordanian households have stated that the rent prices have risen 80% in comparison to prices prior to the settlement of many Syrian households in the area in 2012.[53] Therefore, property owners are benefiting from the inflation in rents, while vulnerable Jordanians and Syrians continue to struggle in the absence of rent stabilization regulation. A Jordanian respondent noted that her brother commutes daily to Amman from Zarqa city for 90 minutes to get to his workplace.

> Rawan: The daily commute between Amman and Zarqa is a very tiring lifestyle. My brother, however, cannot afford moving to Amman with his family because of the high rental rates. (Jordanian, female)

The interviewed Jordanian households reported spending 35% of their income on rent while Syrian male-headed households reported spending 50% of their income.[54] Syrian female-headed households stated that their income is not sufficient to cover rent and thus have fallen in debt. The heads of the households described how they have to endure the run-down housing conditions in return to the low rental costs. Relocating to a more affordable city in Jordan was also not an option since they prefer not to lose contact with their neighbors whom they described as supportive. To this end, a survey conducted by the UNHCR revealed that one third of Syrian refugees use their entire income to pay their rent, which leaves them entirely dependent on humanitarian aid (UNHCR, 2018d). Despite the implementation of several shelter response interventions by aid organizations, the housing needs of urban refugees seem not to be adequately addressed in light of their limited financial income. The manager of the shelter response program at the Norwegian Refugee Council has indeed noted that enhancing refugee's access to employment is indeed a key factor influencing housing adequacy for refugees in urban and rural areas. She has stressed that ensuring refugee's access to employment is the primary factor influencing refugee's livelihood.[55] The accounts told by interviewed refugees support this claim, particularly since they cited access to work opportunities as the first and foremost reason to remain living in Amman.

[53] This statement falls in line with the announcement of Jordan's Housing Developers Association, Kamal Alawamleh that rents in Amman have escalated by 60-100% between 2012-2014. Available at: http://b.link/font92

[54] Jordanian respondent households reported a monthly income of (JD 550-600 equivalent to $775-845) which indicates that they are low-income households. Meanwhile, Syrian respondent households' income fell below the poverty line of Jordan of JD 365 ($515) per month.

[55] Interview conducted with Annika Thompson, manager of the shelter program in the Norwegian Refugee Council. Conducted by researcher in May 2015.

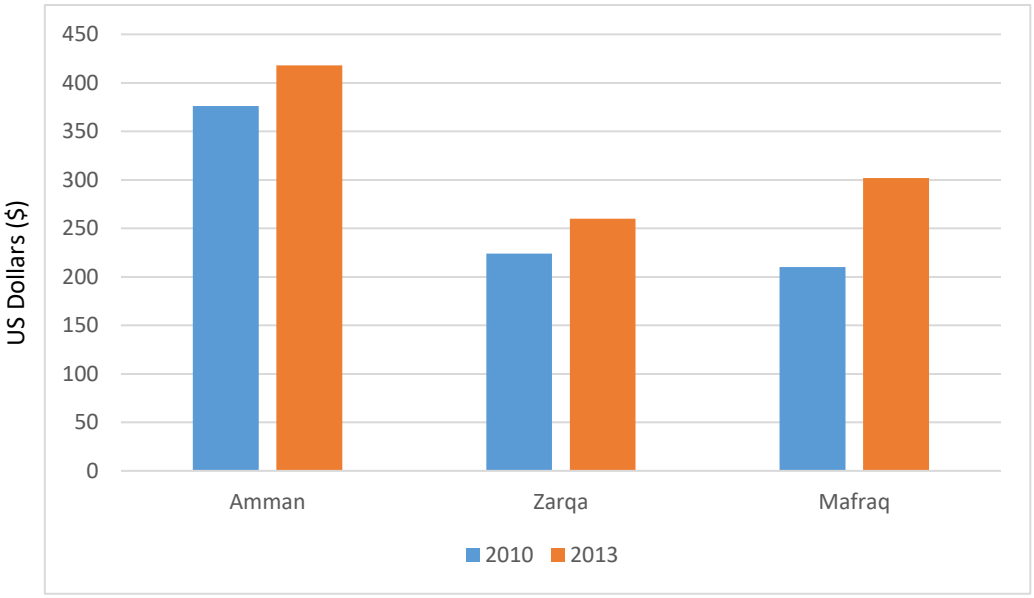


Figure 5-6 Average rents in cities impacted by refugee settlement showing the increase between the year 2010 till 2013 as per the assessment conducted by the shelter group of the UNHCR *(UNHCR, 2018d)*, constructed by researcher.

Instability of housing arrangements was found to be a major concern for tenant households interviewed, whose majority are Syrians. The Syrian households reported signing short-term contracts (six months) thus limiting their sense of tenure security. The UNHCR's assessment report on the Jordanian housing market revealed that in 2015, 28% of refugee households reported not having a legal lease agreement while another 38% reported having short-term rental agreements. These figures have significantly risen in the following years, and were accompanied with an increase in the number of refugees reporting eviction as the reason to relocate. In 2017, 20,000 refugees reported being evicted all over Jordan, 11% of whom were living in Amman. The UNHCR's report also revealed that the majority of these refugee households noted receiving verbal eviction threats, while 19% of them feared eviction due to conflicts with the host community or landlords (UNHCR, 2018d).

Further to the topic of conflict with the host community, three Jordanian respondents thought that there is indeed a sense of resentment of the refugee impact on the job market. The entry of the Syrian labor prompted competition over jobs in certain employment sectors. For example in the construction sector, Syrian refugees not only compete with local Jordanians but also with Egyptian migrants who make up almost one quarter of the work force. One of the Jordanian respondents noted that he lost a number of job offers because he could not compete with the lower wages that Syrian workers offer to contractors.

> Ra'ed: I have been working as an electrician for over twenty years. And yes, job offers were not always steady but I can say that the last two years were among the worst in terms of income. I lost some clients who hired Syrian competitors because they do the job for much

> lesser pay. Just two weeks ago, a contractor told me that he decided to hire a Syrian electrician because it will cost him half the amount that I asked for. (Jordanian male)

In conclusion, as Jordan's primary city in terms of population size and economic activities, Amman has attracted by its stability, good infrastructural services, and employment opportunities the majority of the displaced Syrian population. The interviewed households' accounts confirm to a large extent a widely-spread belief that it is more likely to attain *housing adequacy* in the capital Amman. The first obvious conclusion to be drawn is that the capital provides *housing adequacy* aspects (such as access to employment, urban infrastructure, and transportation), which are significantly relevant to the households interviewed. Refugees whether formally or informally residing in the city cited access to work opportunities as the first and foremost reason to remain living in Amman. Meanwhile, Jordanian households noted that access to schools, the advanced quality of services in addition to the numerous work opportunities as the most prominent *housing adequacy* criteria provided for in Amman. Nevertheless, empirical evidence also revealed that the relatively low-cost part of the city remains hostile to a certain degree to its vulnerable inhabitants. Both Syrian and Jordanian households noted facing challenges related to the high cost of living and in particular the inflation of rents. The increased demand for housing, coupled with a shortage of affordable housing, led to an increase in the supply of inadequate housing units and informal rental practices such as the rental of garages, shops, and basements (UNHCR, 2018d). On that premise, 'Cash-for-Rent' assistance[56] was identified as one of the primary needs by Syrian urban refugees, vulnerable Jordanian citizens, and other minority refugees (CARE, 2017). However, adopting the 'Cash-for-Rent' approach is not sustainable since it is short-term and does not lead to improving the affordable housing market. Instead of mere financial assistance, a more comprehensive framework of housing provision is needed. The shelter response framework should be developed in consultation with refugee and host communities, and implemented in collaboration between development organizations and local competent authorities. To avoid repeating failed attempts of publicly subsidized housing, the participation of the private sector is essential.

The involvement of the central actors should ensure that the criteria of *housing adequacy* are at the center of the housing framework. This includes ensuring the accessibility of all vulnerable groups to affordable adequate housing. Employing such an inclusive response approach is central to reconciling the housing needs of refugees with the long-term development of the affordable housing market in Amman. Furthermore, and given the alignment of these goals with the national development priorities, decentralizing decision-making is key to facilitating the implementation of the housing solution. As

[56] Cash-for-rent is a conditional cash assistance, which is provided by the UNHCR to cover rental costs of vulnerable refugee families.

such, the planning and implementation decisions should be delegated to the Greater Amman Municipality being the competent authority for city planning in Amman.[57]

5.3.2 The District of ad-Dhulayl

The rural district of ad-Dhulayl is located in the north-eastern Zarqa' governorate in Jordan. Its population of 65,000 consists of 45,000 Jordanians, 15,000 migrant workers and 5,000 Syrian refugees. Its industrial zone (ad-Dhulayl industrial park), established in 1999, produces sizeable domestic and international export. The industrial zone is considered among the successful special economic zones in Jordan; it host 25 factories and its exports from garments products was valued at $518,000,000. The industrial park's strategic location is accessible by transit routes from the capital Amman, the highly-populated city of Zarqa' and the border city of Mafraq (fig. 5-6).
The industrial park was also planned to serve as an employment hub for the local population living in its neighboring under-developed districts.

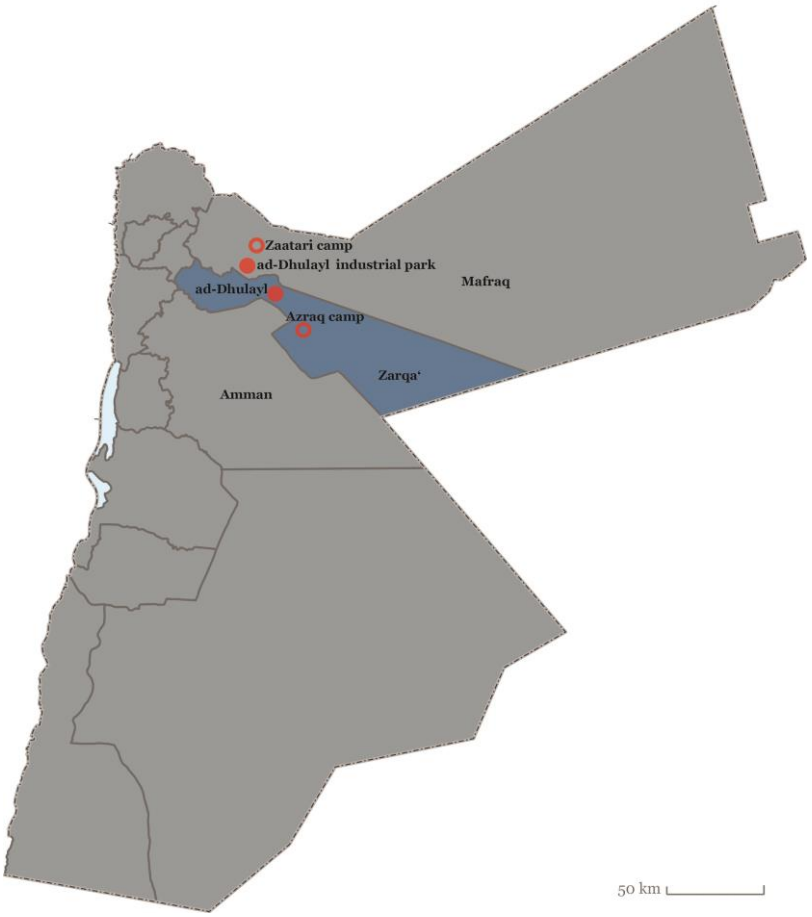


Figure 5-7 Map of Jordan showing the location of ad-Dhulayl district and its industrial park, which is in proximate distance to Zaatari and Azraq camps, constructed by researcher

[57] A private-led housing solution developed by the UN-Habitat was widely supported among local and national stakeholders engaged in housing and shelter response. Despite the buy-in of the majority of stakeholders, the Minister of Housing and Public Works opposed the housing program (AKA Jordan Affordable Housing Program) which led to its stoppage. The program is analyzed in chapter 7.

The park's factories have indeed created around 19,000 jobs. However, the Jordanian rate of employment in these factories is minimal.[58] To compensate for the labor shortage, migrant workers were recruited to work in the park's factories. The district's industrial park was one of the special economic zones targeted by the Jordan Compact [59] to boost Syrian refugees' employment in the formal labor market. The interviews revealed that the majority of Syrian refugee households consider employment opportunities inside the district, where they seek employment in factories, agricultural and livestock farms as well as in construction.

> Reem: Back in Syria I used to work in our family farm. Having this experience, I sought seasonal jobs to pick harvest in a field on the outskirts of ad-Dhulayl. It was nothing like working in our own farm: the commute to the farm was so long and I was sometimes not paid for my work. I recently read a post on UNHCR's Facebook page that Syrians are now allowed to work in factories. I am seriously considering applying for a job. (Syrian, female)

> Naseem: I have rented a land parcel from a Jordanian land owner to start my small business of producing concrete building blocks, but the income was not enough to cover my monthly expenses. I am the single breadwinner in my household and I am responsible to provide for my wife and two children. Therefore, I seek cash assistance from aid organizations. I heard about the government's decision to waive work permit fees for refugees, but I am not optimistic that it will be helpful in my case. (Syrian, male)

> Samer: I am a government employee and I commute daily to Amman using my car to get to my work place. I never thought of applying to jobs at the factories in the industrial park. The wages they offer are low and are not enough to cover my family's expenses. (Jordanian, male)

Breeding livestock is also a common source of living among the districts' Jordanian population. Three low-income Jordanian households revealed that they rely on livestock farming as a main source of income. However, they highlighted that this sector was impacted by the aggravated environmental challenges of desertification and pollution induced by factories.

Furthermore, interviews with municipal staff revealed that the majority of Jordanian households engage in real-estate businesses within the district or commute daily to the capital Amman for work purposes mainly in the public sector. Furthermore, the municipal staff indicated that the construction and renting of apartments has boomed since the settlement of Syrian refugees in the district.

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[58] Jordanians have low preference for jobs in factories that are characterized as low-paid and physically demanding. To compensate for the labor shortage, the non-Jordanian labor quota is high. For example , the non-Jordanian labor can reach as high as 75% in the garment production sector.

[59] An analysis of the Jordan Compact and other economic response programs is provided in chapter 6.

> Salem Abu-Muhareb: The vast majority of the local Jordanian population own their apartments. It is a common practice to build one's house or apartment adjacently to one's extended families. Some Jordanians are now investing in the construction of new apartments encouraged by the settlement of Syrians and the subsequent in demand in the rental market. (Mayor of ad-Dhulayl district)

The Mayor further described how the increase on housing demand, particularly affordable housing, has prompted the collaboration with the UN-Habitat to select ad-Dhulayl district as one of the areas targeted by the Jordan Affordable Housing program (chapter 7.1.1). This collaboration has indeed resulted in the construction of demonstration units, which were open to public viewing in March 2017.

Figure 5-8 The inauguration of the JAH demonstration units in ad-Dhulayl. Source: ad-Dhulayl municipality archive.

Figure 5-9 Interiors of the JAH Demonstration units in ad-Dhulayl, Source: UN-Habitat (2017)

Nevertheless, at the time of conducting the interviews, housing-related concerns were highlighted by the majority of the respondents particularly Syrian refugees. Both respondent groups complained about rents, however, Jordanians reported paying lower average monthly expenditure for rent and utilities in comparison to Syrian refugees. To compensate for their higher expenditure, all Syrian refugee households noted being dependent on Cash-for-Rent assistance to pay their rents. Furthermore, three households resorted to a negative adaptation strategy of sharing an apartment.

> Jumana: I am living with nine other people in this apartment: my husband and child, my sister and her three children, my husband's younger brother and parents. It is very crowded, but it's the only way we can afford living here. We are living in a semi-derelict house, despite that, we are paying $150 for rent. If we don't, we will be evicted. (Syrian, female)

Besides the three households who were living in a semi-derelict house, a few other respondents' apartments suffered from suboptimal indoor environmental quality. In particular, two of the Syrian refugee households and one Jordanian household complained about mold growth in winter due to insufficient waterproofing of their apartments.

Instability of housing arrangements was found to be a major concern among refugee households respondents. All respondent households do not own their housing units but have signed rental agreements that were documented in the municipal housing registry office. Despite the documentation of the rental agreement documentation, the refugee households noted a limited sense of tenure security because of the short-term nature of the rental contracts. With the lack of rental stabilization regulation, Jordanian respondents reported that rents have increased 100% in comparison to prices prior to the settlement of many Syrian households in the district. This leaves vulnerable inhabitants at risk of living in inhabitable housing arrangements.

At the time the interviews were conducted, there was a single clinic that attended for the needs of the district's population, in addition to a donor-funded hospital in the neighboring Mafraq city that provides its services to severe cases of Syrian refugee patients. A Jordanian respondent noted that she seeks medical assistance in an UNRWA (the UN agency for Palestine Refugees) clinic that is located in the neighboring Az-zarqa city. UNRWA-affiliated clinics provide free medical assistance to Palestinian refugees. [60]

[60] The majority of Palestinian refugees in Jordan hold a Jordanian citizenship in addition to their refugee status with the UNRWA. The Palestinian refugee settlement in Jordan is discussed in chapter 1.5.2.

> Lama: I'm a mother of two young children and whenever one of them gets sick (which happens often) I have to commute for 40 minutes to get to the nearest UNRWA clinic in Az-zarqa. It is time consuming and financial burden. (Jordanian, female)

To address the pressing needs of 14,000 Palestinian refugees living in the district, a clinic was established by the UNRWA in December 2015. The municipality of ad-Dhulayl donated the land parcel upon which the clinic was constructed, meanwhile a Jordanian donor funded its construction.

The respondents' accounts revealed that several educational facilities are available, including 16 public schools and six private schools. While all private schools accept Syrian refugee children, they can enroll only in a few selected public schools that run additional afternoon shifts for refugee students.[50] It is important to highlight that only one Syrian household expressed being capable of enrolling their children in a private school.

The availability of food and other goods was not identified as a problem in the district, since grocery stores are abundant. However, a Jordanian respondent noted that some Syrian households tend to sell groceries and other goods that they receive from aid organizations at a very low price.

> Samer: I sometimes buy groceries from the kiosk that belongs to my Syrian neighbor. He receives groceries from aid organizations and then sells it for a low price. Although some Jordanians find this as an unfair competition, I can only feel empathy towards him as a refugee who is in dire need for an extra income. (Jordanian, male)

The district was one of the refugee-hosting municipalities that benefited from the Emergency Services and Social Resilience Project (ESSRP) aimed at enhancing municipal service delivery in refugee-populated regions of Jordan.[61] The municipal service delivery of solid-waste management was particularly enhanced through the project. Furthermore, the district was selected as one of the municipalities benefitting from the extension of the ESSRP, and thus a community consultation meeting was held in December 2015 to select community-prioritized projects for implementation. Among the priority projects identified in the meeting were the construction of a football pitch and a park. These projects were completed in October 2017, being the first park and football pitch constructed in the district, they were celebrated as an advancement of ad-Dhulayl's social infrastructure.

[61] The ESSRP and its outcomes are discussed in details in chapter 6.2.1.

Figure 5-10 The first public park in ad-Dhulayl. captured by researcher.

Another community consultation was held in May 2018 and resulted in identifying another set of projects, which included the construction of rainwater drainage system.[62] The prioritized projects, however, are not in line with the accounts of the interviewees who highlighted that the deteriorated sewerage infrastructure are among the most urgent infrastructural challenges within the district. The persistence of this challenge entails indeed a major shortcoming of the provision of *housing adequacy* within the district.

> Hasna': There is no sewage network in the district. Therefore, we build underground septic tanks and there are currently around 12,000 tanks. Pumping out the sewage is also a financial burden to many citizens and worsens the environmental problems when not discharged properly. As such, many households tend to overload the septic tanks which leads to leakage thus contributes to the environmental challenge. (municipal employee)

> Rami: I think that the livestock in the surrounding pastures is one of the most pressing problems. It causes bad odors and attracts flies. I think the municipality should resolve this issue by enforcing regulations that prohibits having animal farms in residential neighborhoods. (Jordanian, male)

> Naseem: There is no problem with electricity, but potable water is not regularly available. Last week, we ran out of water and had to buy it from a private supplier at a much higher cost. (Syrian, male)

To conclude this section, several factors are influencing the provision of *housing adequacy* in the district of ad-Dhulayl. The availability of jobs in the industrial park present in theory an ideal solution

[62] This community consultation was held as part of the preparatory process for the Municipal Services and Social Resilience Project (MSSRP) that is considered an extension of the ESSRP. The MSSRP is discussed in chapter 7.1.2.

to enhancing access to employment opportunities for both the local and refugee population. However, it has been highlighted by the respondents and municipal key informants that job opportunities in the industrial park remain unattractive to Jordanians and large sector of Syrians mainly due to the low wages offered by employers. Therefore, it is necessary to revisit and optimize the measures taken by the GoJ and development organizations to promote refugee employment in SEZ (such as ad-Dhulayl industrial park).

The analysis of the interview conducted with ad-Dhulayl's Mayor also revealed that the local municipal authority is attempting to address the existing weaknesses in municipal service delivery and the availability of affordable housing by seeking support from development organizations and/or the private sector. This collaborative behavior has proven fruitful in the case of the construction of the JAH housing demonstration units and the establishment of the UNRWA health clinic. The director of the JAH has indeed highlighted the important role of such a collaborative behavior that was adopted by some municipalities in facilitating the planning of response interventions.[63]

Conducting the community consultations as part of the ESSRP and later on the MSSRP also presents an advancement in terms of integrating community participation in planning. Nevertheless, both projects did not address the lack of sewerage network despite it being among the identified priorities of the local community. The centralized decision-making system necessitates the approval of the central authority (in this case the Ministry of Water and Irrigation) to the construction of the sewage network and to the allocation of the needed funds. It can be thus concluded, that the highly centralized decision making system in Jordan hampers efforts to promote local municipal development. [64] The stoppage of the JAH project and the failure to proceed with the construction of the sewerage network in the district present fundamental challenges to the provision of *housing adequacy* in ad-Dhulayl district.

5.3.3 Zaatari Refugee Camp

Zaatari camp was established in July 2012 by the Jordanian authorities and the UNHCR as an emergency response to the sudden influx of refugees from Syria. It was constructed on a proximate distance from the Syrian borders in the northeastern city of Mafraq. The camp is currently described as Jordan's fourth largest city, with a population of around 80,000 inhabitants.

[63] Interview conducted with Iman Zaki, the director of JAH Phase 1. Conducted by researcher in 2015.
[64] Although a decentralization law in Jordan has been endorsed, the planning system remains vastly centralized. The laws on Municipalities and Decentralization, often coupled together, is supposed to significantly impact the governing system in Jordan. The laws grant the elected local government councils more power to endorse strategic plans, budgets, and infrastructure and service projects tailored to the local needs. Therefore, it is supposed to result in advancing the principles of good governance and democracy and in releasing pressure off the central government in Amman.

Figure 5-11 Zaatari camp covers an area of 5.3 km2 and is adjacent to Zaatari village shown on the left of the image. Source: Google Earth

Although the camp currently hosts only 12% of the total registered Syrian refugee population in Jordan, it is the first destination for the majority of them (80%) following their crossing the border and arrival to Jordan . In 2012, the Jordanian government restricted refugees' immediate entry to urban areas and enforced a law that requires Syrian refugees to apply for a bailout guarantee to leave the camp legally.[65] As a result, leaving the camp was only possible if refugees have ties to Jordanians and possess the financial resources adequate to surviving in urban areas. One of the Syrian respondents noted that although she was offered to leave the camp, she decided to stay because she could not make ends meet in the city.

> Laila: Despite that my father urged me to leave with him to Irbid city, I refused. He had acquired a legal permit to leave the camp (a bailout guarantee from a Jordanian acquaintance) and suggested that I leave with him but without taking my children. This was impossible. Moreover, I cannot afford to live in the city. I can't afford renting an apartment. I'm not paying rent in the camp, my children attend school and medical treatment is free of charge. Meanwhile, my father cannot find a job in the city and thus fell in debt. (Syrian, female)

[65] "Virtually all Syrian refugees who have fled to Jordan since mid-2012 were initially taken to the Zaatari or Azraq refugee camps, where most registered with UNHCR. Until July 2014, Jordan allowed refugees to leave the camps and move to urban areas, but later only allowed them to move if sponsored by a close relative who met other stringent conditions. That process was suspended in early 2015, leaving people in camps able to leave only briefly with *vacation passes*." (Human Rights Watch, 2018)

After two years of its establishment, the camp witnessed a restructuring plan and the construction of infrastructural projects such as water, sewerage, and electricity networks as well as road paving (MoPIC, 2017). The interviewed households noted a drastic improvement in the infrastructure of the camp since their arrival in 2012-2013. Wastewater is collected and transported using a fleet of sewerage trucks. Solid waste is collected every day and transferred to external garbage facilities and recycling projects employing refugees are ongoing to reduce and re-use solid waste.

The respondents' accounts attest to the enhancement of the sewerage network and water provision. Nevertheless, seven out of eight interviewed households noted that the limited provision of electricity undermines their livelihoods and safety. Though the provision of electricity for eight hours at night is an improvement to the inhabitants' livelihoods, lack of electricity in daytime results in intolerable conditions in hot summer as it is not possible to use fans or refrigerators. One household revealed that they managed to informally connect to the network in order to extend the provision of electricity throughout the day.

> Manal: Living without electricity is intolerable. We were only receiving it for eight hours a day. That's why I hired an electrician to splice electrical wires for us to use at home. It was, however, very expensive; we had to pay him JD 400 ($ 565). (female)

Figure 5-12 Camp residents informally splice wires from electrical poles, captured by researcher.

Electricity provision was improved upon the construction of a solar power plant in the camp, which was completed in November 2017. The clean energy extends the daily access to electricity from eight to 14 hours.

Figure 5-13 Zaatrai camp solar power plant. Source: Google Earth

With respect to water provision, three out of the eight interviewed households noted that it is still inadequate. Potable water is provided through boreholes, while water distribution takes place via a network of trucks that deliver water within the camp's districts and streets. An integrated piped water supply system that connects households to the water network is currently under construction. Nevertheless, the interviewed households highlighted that water provision is not consistent and sometimes scarce.

Figure 5-14 Truck transporting water in Zaatari camp. Water is provided to the camp inhabitants through public tap units distributed throughout the camp's districts, captured by researcher.

Six of the interviewed households noted that their children attend school and thus they do not perceive access to educational facilities as a problem. This is representative of the overall camp's statistics, where 80% of school-aged children (6-17 years) are formally enrolled in schools (UNHCR, 2018f).

Although 11 schools provide formal education in the camp[66], access to education is hampered by lack of trained teachers, security concerns and poverty (The Guardian, 2017). Indeed, two households noted that at least one of their children dropped out of school to seek labor and assist the family financially. This reveals that although schools are accessible from a physical standpoint (fig. 5-14), educational advancement of refugee children is determined by a myriad of factors that extend beyond the physical accessibility.

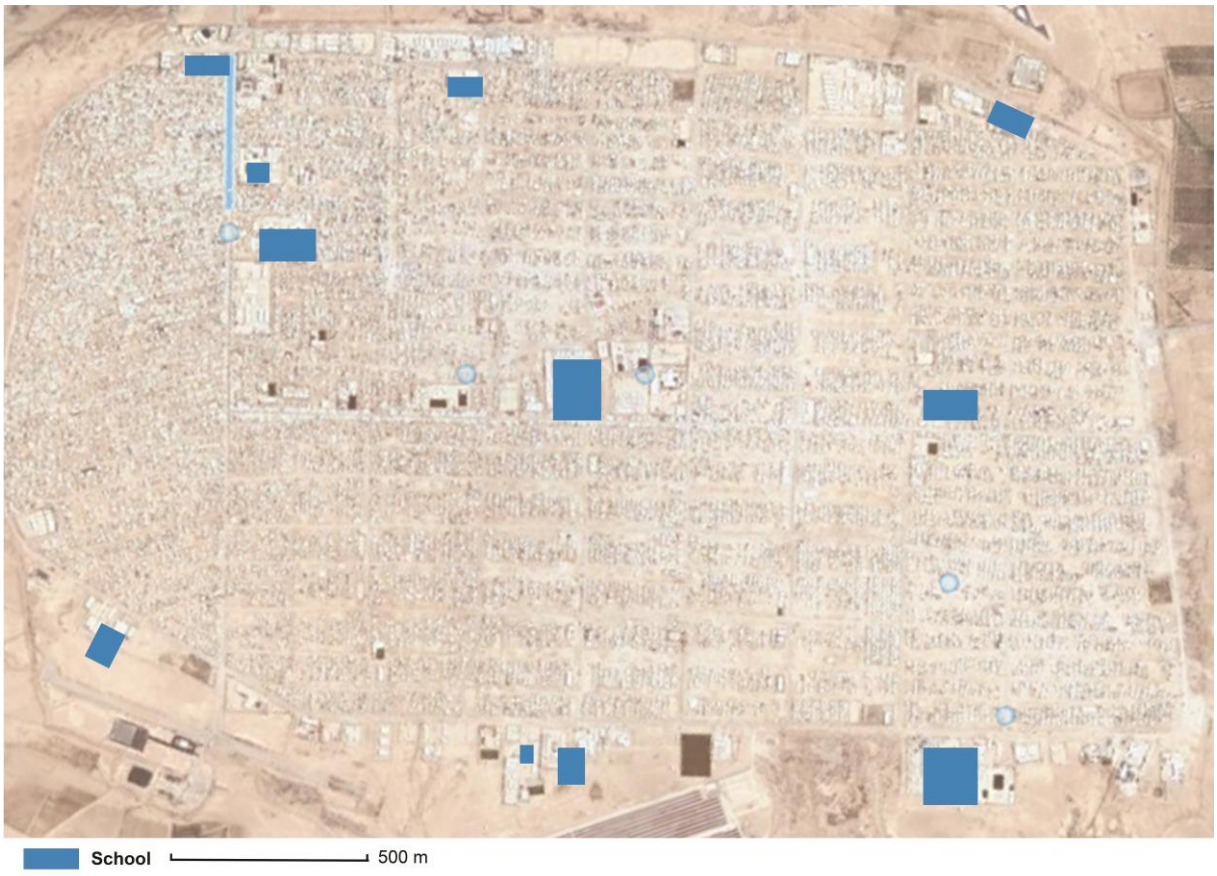

Figure 5-15 Google Earth satellite image of Zaatari camp showing the location of schools within the different districts as per (UNHCR, 2018a), adapted by researcher.

Besides formal education facilities, 27 community centers are operating in the camp to provide psychosocial support services and child-protection case management, in addition to offering recreational activities for children. Moreover, the camp's inhabitants have access to seven playgrounds and sports courts. Three households have mentioned that they find these facilities supportive and that their children enjoy the services.

[66] Interviews with social workers revealed that there are two public schools in the camp, all operating in double shifts. Additionally, two aid organizations are responsible for running nine schools that provide learning support.

Figure 5-16 Children and youth recreational facilities in Zaatari camp, captured by researcher.

Figure 5-17 Satellite image showing the football pitch that was financed by the UEFA Foundation for Children. The football pitch was constructed in 2017 in Zaatari camp and is adjacent to Zaatari camp's solar plant, Source: Google Earth

Medical services are provided to the camp dwellers through two hospitals with a capacity of 55 beds in addition to nine healthcare centers and one delivery unit (UNHCR, 2018f). Although the majority of the respondents have stated being satisfied by the medical staff, some respondents noted a deficiency in the available medication. This is of profound impact on refugees with chronic and acute conditions. Furthermore, interviewed social workers highlighted that off-camp referrals are common particularly in cases that require complicated medical procedures. Patients suffering from such cases are referred either to Al-Mafraq hospital in the nearby city of Mafraq or to public hospitals in Amman. It thus can be inferred that although the camp was planned as a separate human settlement, it is dependent in many aspects on the surrounding urban environment.

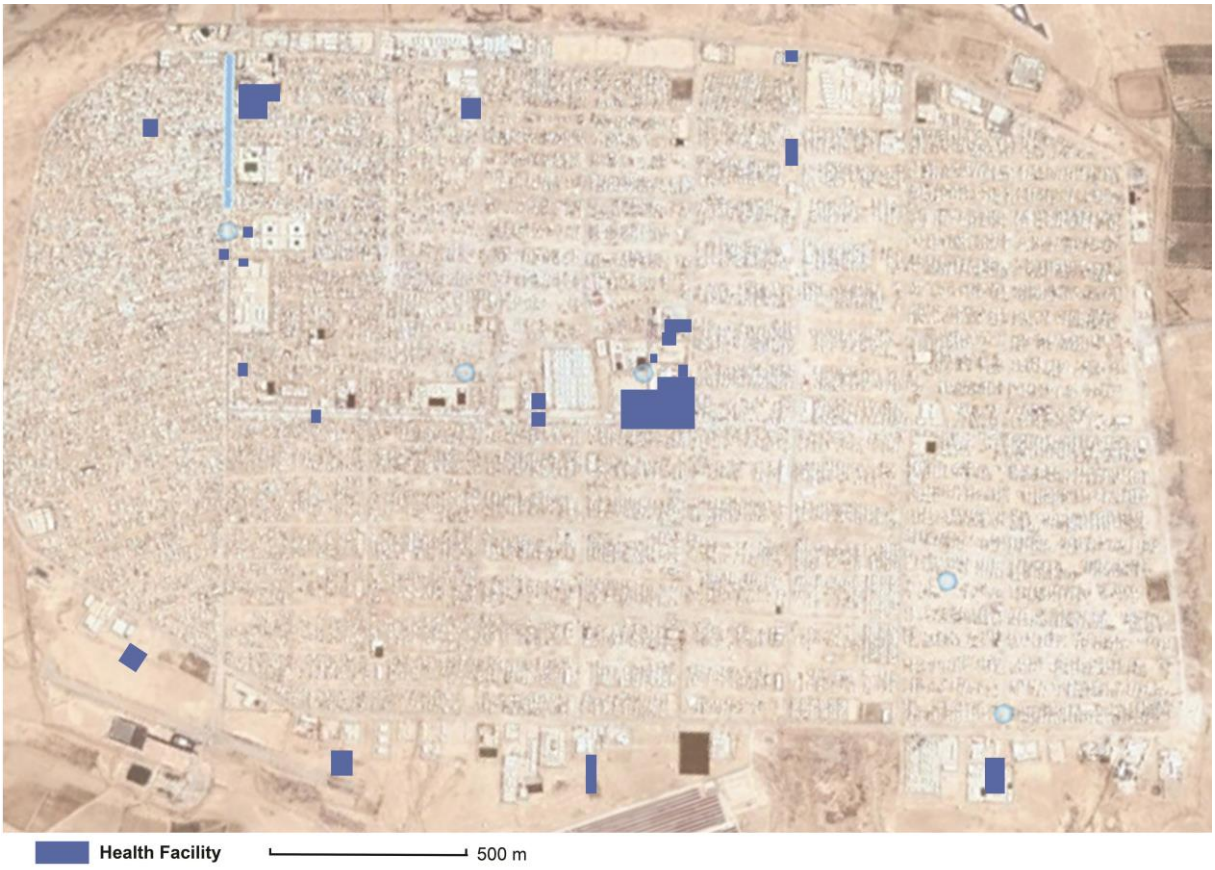

Figure 5-18 Google Earth satellite image of Zaatari camp showing the location of health facilities as per (UNHCR, 2018a), adapted by researcher.

Zaatari camp presents indeed a refugee settlement that laminates on its host city. It was born out of emergency and thus evolved organically in terms of the existing housing typologies and urban environment. Camp residents have repeatedly demanded better accommodation. Tents were completely replaced with caravans (prefabricated modular dwelling) two years after the establishment of the camp (fig. 5-18). The manager of the UNHCR shelter response program has highlighted the good quality of the prefabricated accommodation provided to the camp's inhabitants. He noted that the caravans are provided to all camp dwellers and may vary in the size of the space based on the number of the household members.[67] Private kitchenettes and showers were eventually installed inside the caravans, while toilets were installed in gender-separated public caravans. Although the caravans are considered an upgrade to tents and were designed to meet UNHCR's internationally acceptable standards, they still exhibit poor indoor environmental quality especially in extreme weather conditions. All respondents have stated that they find the caravans an upgrade to tents, in which they have resided upon their arrival in 2012-2013. Nevertheless, four respondents highlighted major construction shortcomings. The refugees' accounts thus negate the UNHCR's narrative with respect to the adequacy of the caravans as a form of housing.

[67] Interview conducted with Mohammad Abdel-Al, manager of the UNHCR shelter program in Jordan. Conducted by the researcher in 2015.

Figure 5-19 prefabricated modular dwelling provided by the UNHCR to replace tents in the camp, captured by researcher.

> Maha: The caravan needs major restoration. For example, the ground slabs are unstable and are gradually sinking which allows insects and sand inside the caravan. We also find the space inadequate: the caravan doesn't fit for all family members. We adapt by sharing the sleeping space. Besides overcrowdedness, it is culturally unacceptable to have our daughters and sons sleeping in the same area. (female)

The host government refuses any exhibition of permanent structures, where many incidents of demolition of mud blocks were reported. In spite of these restrictions, the camp's residents adapted the housing units to their needs. Residents opted to modify the design and change the location of the housing units to make them more habitable and to overcome shortcomings of the standardized design that lacks attention to cultural and climatic needs. Camp dwellers use corrugated zinc sheets and other recycled materials to create additional living spaces (fig. 5-19). Other architectural adaptations include growing an indoor garden (fig. 5-20).

Figure 5-20 A multi-space caravan that consists of several spaces clustered around a central space, captured by researcher.

Figure 5-21 Many camp dwellers grow gardens As a form of customizing the shelters to their needs, captured by researcher.

The camp's proximity to Mafraq city has provided a certain degree of accessibility to services in addition to the movement of goods to and from the camp (fig. 5-21). Commercial activities have prospered gradually beyond the formal market that has been originally established by the camp's authorities. The gap between monthly expenditures and income has been an important factor in the emergence of socio-economics and the establishment of income-generating activities (Dalal, 2015). Market-like structures were established by the camps dwellers along the main street within the camp, where goods like vegetables, basic household equipment and clothes can be purchased. About 3,000 shops, restaurants and businesses are aligned along the main commercial street of the refugee camp (AKA Champs-Élysées) . The micro-businesses established by refugees inside the camp resembles a

grass-root economy in the process of evolution. The market (‘souq’ as described by the inhabitants) represents not only a sign of urbanization and opportunity for income generation, but yet another attempt by the camp inhabitants to overcome the failure of the camp design to provide vital aspects of *housing adequacy* such as access to employment and availability of affordable materials and goods.

Figure 5-22 Map of Zaatari camp highlighting the location of the main commercial street (top-right corner) and images of shops located along the street, constructed by researcher.

The interviewed households stated that goods are abundantly available in this market, however, they complained that the prices of the products are unstable. The Jordanian Ministry of Trade and Commerce envisaged a gradual formalization of shops within the camp, which will allow for the enforcement of environmental and health standards in addition to the collection of electricity fees. The International Labor Organization (ILO) has advocated for an economic governance framework for the camp, where it is estimated that 60% of the working age refugee population earns some form of income.[68]

Nonetheless, camp inhabitants are struggling to find jobs from which they can earn an adequate income. All interviewed households have indeed highlighted that employment is the most pressing issue that the camp environment fails to provide. In 2016, the *Jordan Compact* placed high premium on refugee employment.[69] To facilitate employment of refugees residing in camps, the ILO established an employment center in the camp to facilitate issuing work permits and the subsequent formal employment of refugees.[70] Such employment opportunities include off-camp employment in agriculture, construction and in SEZ.[71] Five households mentioned that one member of the household has issued a permit to work in agriculture or construction activities in Mafraq city. Furthermore, aid organizations in the camp offer a limited number of employment opportunities for refugees. Two respondents have been employed by an aid organization on a short-term contract. One respondent mentioned that he took capacity building courses offered by the community centers, however was never employed. Overall, most respondents noted that the recruitment process for such jobs is not transparent.

In summary, Zaatari camp is undergoing infrastructural enhancement that positively impacted the livelihoods of its inhabitants. Empirical evidence highlighted the relevance of *housing adequacy* aspects (particularly access to employment and infrastructural services) to the interviewed refugee households. The interviewed households perceived the improved provision of basic services and the facilitation of off-camp employment as the most effective means of enhancing the living conditions in the camp. Nevertheless, all respondents have highlighted that access to employment opportunities remains their most urgent need. Recent statistics revealed that work permits were issued for only 35% of the working age population in the camp. Besides the lack of employment opportunities, factors

[68] Interview with the ILO Regional Resilience and Crisis Response coordinator. Conducted by the researcher in 2016 as part of an internship at the Center for International Private Enterprise (CIPE) in Washington D.C.
[69] The Jordan Compact agreement between GoJ and the international community aimed at curbing the negative impacts of the refugee crisis and capitalize on the opportunity presented by the refugee presence to nourish local economies in the country. This topic is elaborately discussed in chapters 3 & 6.
[70] In 2017-2018, the Zaatari employment office has helped 7,400 Syrians to find employment in agriculture and construction. Work permits were issued to refugees thereby they were able to work outside the camp. (ILO, 2018).
[71] Chapter 8 incorporates the findings of interviews conducted with three refugee women who live in Zaatari camp and are employed in a textile factory in one of the SEZ.

such as restriction on refugee mobility and the prohibition of durable building materials needed to improve the habitability of the housing units render the enhancement of *housing adequacy* as highly unlikable. On that premise, the persistence of the camp's isolation from its urban surrounding will undermine efforts to promote encampment as a sustainable settlement for refugees. In contrast, the benefits of transforming Zaatari camp into a viable human settlement can extend to the immediate host community in Mafraq city. Instead of incurring the detrimental impact of a spatial enclave, the benefits of a supportive network created within the camp will extend to the host city. Evidence on that is the plan for the inclusion of Mafraq city to the infrastructural developments of the water network and sewerage system initially planned for the camp. In addition, the construction of the solar power plant in the camp will help in stabilizing the regional power distribution network, thereby reducing power shortages for host communities outside the camps (Albrecht-Heider, 2018). It can thus be premised that enhancing shelter response in the camp is a benefits both refugee and host populations, and *housing adequacy* is the key to it.

5.3.4 Azraq Camp

Al-Azraq camp was designed and constructed prior to the arrival of its first dwellers in April 2014. It currently hosts more than 40,000 refugees living in 10,000 caravans. The camp is divided into six villages with decentralized services, from which only four villages are inhabited. The camp planning and its admission policy of refugees have been influenced by the security rhetoric that claims a potential security threat posed by the infiltration of armed personnel among Syrians seeking refuge in Jordan. While many refugees find it dreadful to stay in the camp, it has been a fallback option for refugees who cannot make ends meet in Jordanian cities (Bellamy, et al., 2017). Four of the respondent households have settled in the camp in 2016, while three respondents have entered the camp in 2014.

Figure 5-23 Google Earth satellite image showing the location of basic services in Azraq camp as per (UNHCR, 2018b). The camp covers an area of 14.7 km2, adapted by researcher

Figure 5-24 Distribution of caravans in Azraq camp, captured by researcher.

Azraq camp differs fundamentally from Zaatari camp in terms of its location and the development of its spatial fabric. It is located on a deserted plot of land, 20 kilometres west of Azraq city and 90 kilometres to the Jordan–Syria border, which implies its complete separation from its host environment. Not only are the shelters constructed prior to the arrival of their inhabitants, there are also strict regulations that prohibit the camp dwellers from altering the shelters design and/or location (fig. 5-23). The Although the shelters designed and delivered by the UNHCR were initially promoted

as an innovative solution[72], the constructed caravans exhibit very poor resistance to harsh external temperatures in summer and winter resulting in inhabitable indoor environment. It is important to highlight that the camp is situated in the desert, which witnesses sand storms frequently. Temperature rises to 50 °C in summer and drops below zero in winter. Despite the maintenance work conducted by the UNHCR and the Norwegian Rescue Committee (NRC), respondents reported several structural and design shortcomings (fig. 5-24). In addition, two respondents highlighted that the one-room floor plan is spatially inadequate and that it fails to meet their cultural needs of gender separation.

> Rana: There are a lot of structural problems in the caravan. We breathe dusty air since the sand infiltrates through the openings between the walls and the roof. The edges of the metal cladding are exposed and very sharp. My children and I were injured several times when we accidentally bump into them, especially that the space is tight for a household of six. (female)

> Sawsan: There was only one small window in the caravan and we had to cover it with a sheet because it exposed us a lot to people passing by. We made instead another opening that is larger and higher thus it is better located on the other side of the caravan. At night when we go to sleep, we hang a sheet that divides the space so that the boys and the girls sleep in separate spaces. It is not a good situation, but it helps with the privacy. (female)

Figure 5-25 Lack of proper junctions between the walls and the roof of the caravans results in gaps from which sand and rain infiltrates, captured by researcher.

[72] The UNHCR-developed shelter design was supposed to overcome climatic, financial, and cultural constraints. From a construction viewpoint, the T-Shelter is an interlocking steel structure that incorporates aluminum foam insulation to withstand the harsh desert climate of the camp location. The shelter also includes reinforced concrete flooring which is poured in-situ.

Figure 5-26 To gain some privacy, camp inhabitants hang sheets between the transitional shelters (caravans) provided by the UNHCR, captured by researcher.

With respect to facilities within the caravan, all respondents agreed that installing a toilet in the caravan is urgently needed. Camp dwellers use public bathrooms located in their neighborhoods within the villages, while showers are installed in caravans. Two respondents have mentioned that the sewerage connection to their caravans are not properly installed and requires maintenance. Furthermore, one respondent has complained that her caravan was not furnished, and has stated that installing an external kitchenette is more desirable from hygienic and safety standpoints. All the shelters in Azraq camp have been indeed upgraded with kitchen extension by August 2018.

A widely celebrated infrastructural advancement in the camp is the construction of the solar plant that provides electricity for two thirds of the camp's inhabitants (fig. 5-26). Refugees benefiting from this project have stated that it drastically improved the quality of life inside the camp.

Figure 5-27 The solar powerplant in Azraq camp, captured by researcher.

> Lama: I arrived at the camp in 2014, and for almost two and a half years we didn't have access to electricity. We received solar lanterns at some point but it was not enough. Having access to electricity produced by the solar power plant has transformed our lives. We feel safer and more comfortable: we can finally use a fridge to store food and medication and my children can study in the evenings when it's dark outside. We now use fans but I hope we can later afford a water-based air conditioner to make the heat more bearable. We can finally have normal lives. (female)

However, respondents residing in villages two and five of the camp do not have access to the electrical grid. Three respondents' living in these villages described how lack of electricity provision paralyzes most aspects of life.

> Helwa: The heat is unbearable in summer and it also gets extremely cold in winter. My children constantly get sick because of the extreme temperature. I have to buy groceries on a daily basis because I don't have a fridge to store food. We don't dare to leave the caravan when it's dark. I particularly fear that stray dogs would attack us. (female)

To extend electrical provision to all inhabitants of the camp, an extension of the solar plant is planned. The project was initiated in September 2018 and will end in mid-2019. The UNHCR highlighted that project's significance stems from it being an innovative approach to meet the needs of the refugees while also addressing the host country's development interest: the conversion to renewable energy as promoted by Jordan's National Energy Strategy. Beyond the provision of electricity, the project also improved the lives of refugees by providing training and employment opportunities during the construction of the solar plant.[73]

Most respondents criticized the medical services provided in the different clinics distributed in the camp's villages (fig. 5-22). [74] Respondents residing in village two have stated that they find the medical staff helpful, however the lack of available medications is a major concern. Other respondents have described frequent cases of medical negligence, especially towards newborns and pregnant women.

[73] During the construction of the solar plant, income and employment opportunities were provided for 50 refugees who have been employed in its construction. In addition, 120 refugees were employed in the construction of the electrical network, and 10 were trained as electricians to support electrical activities in the camp (Reliefweb, 2018).

[74] There are two comprehensive clinics (in villages 5 and 6), two basic clinics (in villages 2 and 3) in addition to one hospital.

Arwa: My newborn is suffering because of the extreme heat. He constantly gets diarrhea and is dehydrated. I am also not producing enough breast milk to feed him. When I went to see the nurse, she was dismissive. She refused to give me any medication.

Manal: Doctors at the medical center treat us badly. I had severe abdominal pain that I could not tolerate. Instead of diagnosing what caused it, the doctor told me that my case is not serious and that I should tolerate the pain. The pain got worse and I had to undergo surgery. I had to borrow money to pay for it; it cost JD 1200 ($1,700). (female)

There are six schools in the camp that operate in double shifts, where girls attend in the morning and boys in the afternoon. All respondent households have mentioned that their children attend school, which is higher than the camp's overall school attendance rate that is estimated at 80% (UNHCR, 2019a). Additionally, there are two kindergarten and six child-friendly spaces (AKA Makani Centers) that provide learning and psychosocial support to boys and girls.

Rana: The school bus picks up my daughters at the beginning of the school day and drives them back at the end of the day. On some afternoon they go to Makani Center- they enjoy the activities they get to do like painting and playing with other children. (female)

Sawsan: The school in our village offers classes up to the tenth grade. Therefore, my daughter was transferred to a school in another village to continue her education. The walking distance is long and I'm constantly worried that something would happen to her on her way to school and back home. (female)

Figure 5-28 Child-friendly space in Azraq camp, captured by researcher.

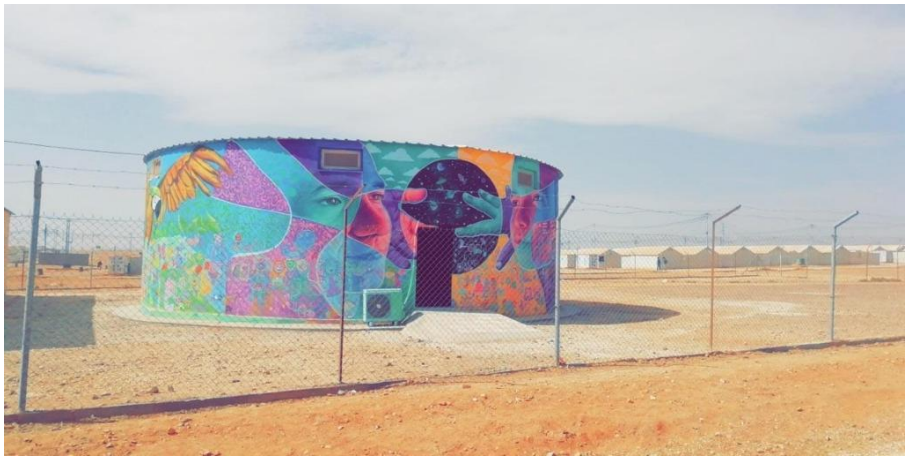

Figure 5-29 Children and Youth recreational facility, captured by researcher.

Since 2015, most of the roads within the camp have been asphalt-paved. However, the camp is vast and some distances are difficult to cover on foot, especially for the elderly. Therefore, a basic public transport system was introduced. To this end, two respondents have suggested that the number of public transport vehicles should be increased.

Water is distributed through the water supply network to 76 public taps that are located within the villages (fig. 5-29). All respondents have stated that water is readily available. However, respondents living in caravans located away from the village public tap have complained about the distances that they have to commute to fill up their buckets. From a sanitation standpoint, Azraq is of good

conditions, with no evidence of unsanitary wastewater discharge. Waste-water is transported to an external Waste Water Treatment Plant (Ein Ghazal treatment plant), which is 75 km a way from Azraq camp.

Figure 5-30 Public water tap, captured by researcher.

Since 2015, the Jordanian authorities in coordination with the UNHCR has permitted the establishment of grocery shops, restaurants, and shops that provide accessories, bikes and many other items. This decision has improved livelihoods within the camp since it allowed for new income generating activities to take place as shops are owned by both Jordanians and Syrian refugees. In addition, the establishment of shops diversified choices of available goods, thus improving the affordability of these items. There are currently 250 shops located in three market areas in the camp.

> Manal: I opened a shop to sell clothes but unfortunately it wasn't making any profits. So I turned it into a coffee shop and the revenues are actually better. (female)

> Rula: I buy groceries from the market, because the prices of the goods are lower than those sold in Sameh Mall. I also noticed that the prices of goods are not stable; they raise the products' prices at the beginning of the month when our food vouchers are charged with the money.[75] (female)

[75] Refugees receive JD 20 (equivalent to US$28) per person every month from the World Food Program (WFP) in the form of an electronic voucher, which can be used to buy food from the main supermarket in the camp using the card-less iris scanning system connected to UNHCR's registration database.

Figure 5-31 Sameh Mall is the main supermarket in Azraq camp from which refugees can buy groceries using the electronic voucher provided by the World Food Program, captured by researcher.

Figure 5-32 Shops in Azraq camp, captured by researcher.

In February 2018, the UNHCR and the ILO inaugurated the employment office of Azraq camp. The office aims at facilitating access to formal work opportunities, which is one of the goal of the Jordan Compact agreement.[76] More than 4,000 work permits have been issued by the office up till September 2018, which allow refugees to leave the camp to seek employment for a period of time that can last for one month. The UNHCR's record revealed that more than 3,400 refugees are either on temporary leave or are working outside the camp (UNHCR, 2018c). At the time that the interviews were conducted, all respondents noted an urgent need for additional income to compensate for their

[76] The ILO has conducted focus group discussions to recruit labor from the camps to work in factories located in SEZ. The long-distance daily commute to these zones and low wages stand as challenges towards a sufficient recruitment of labor. This topic is further discussed in chapters 6 and 8.

expenses and promote their self-reliance. One respondent has mentioned that he regularly applies for leave permits, and he uses the time out of the camp to work in agriculture and construction, which provided him with a much-needed additional income. Three respondents have mentioned that a member of the household was employed by an aid organization inside the camp but on a short-term employment contract. However, another three respondents have never been employed although they have successfully concluded capacity-building courses offered by aid organizations.

Figure 5-33 Some camp inhabitants received support from NGOs to implement gardening activities. An example is the agriculture using soilless systems program implemented by ACTED and FAO (see chapter 6.2.2), captured by researcher.

In conclusion, Azraq camp has witnessed a slow but steady upgrading of its infrastructure. The UNHCR and the GoJ have attempted to promote their approach to the design and construction of the camp's shelter and infrastructure as an advancement in the field of shelter response to refugee crisis. This approach is, however, characterized with strict regulations against any form of unauthorized alterations. As such, the camp's spatial fabric is orderly but not adapted to the needs of its inhabitants.

After four years since their settlement in the camp, refugees still cannot adapt their shelters to their spatial and cultural needs. These conditions coupled with camp's complete isolation from its host environment undermine efforts to enhance the provision of *housing adequacy* in the camp. Moreover, the lack of electrical power provision in two villages presents major shortcoming of service delivery. Respondents living in these villages cited this issue as their main concern that drastically impacts their lives.

With respect to the accessibility to work opportunities, planning for *housing adequacy* within the camp is bound to facilitating the employment of its dwellers. In spite of the establishment of the ILO employment office, work permits were issued to only 26% of the camp's working-age population. This highlights the need to revise the current employment strategies to uncover and resolve barriers to the employment of refugees living in camps. Against this background, it may be concluded that threats to the provision of *housing adequacy* within Azraq camp largely outweigh the potential to its enhancement.

5.4 Summary of Findings and Conclusions

The objective of this analysis is to identify the opportunities and challenges to the provision of *housing adequacy* in refugee-populated settings. *Housing adequacy* is central to planning a sustainable settlement solution, and its pragmatic approach allows for a better understanding of the root causes of the current challenges of shelter response in Jordan as well as the notoriously complex problems of the affordable housing market. Incorporating *housing adequacy* in shelter response improves infrastructure and service delivery systems, which ultimately enhances refugee livelihoods and decreases dependency on humanitarian support.

This holistic analysis has revealed disparities in the range of afforded degree of *housing adequacy* in the various settings under research (table 5-2). The analysis suggests that at an urban level, factors such as access to employment and the provision of infrastructural services (in particular electricity) are more attainable in Amman city and ad-Dhulayl district. The isolation of the camps from their surroundings limited the access of camps' inhabitants to employment opportunities. It was not until refugee employment measures were put into action as per the Jordan Compact agreement in 2016, that off-camp employment of refugees was facilitated. The steady increase in the number of work permits issued for refugees living in Zaatari and Azraq camps indicates an advancement in that regard. Another advancement has been registered with respect to the infrastructural services in the camps. In spite of the construction of solar plants for both camps in 2017-2018, electricity provision was limited to twelve hours in Zaatari camp and did not reach one third of Azraq camps' inhabitants at the time of writing. In ad-Dhulayl district on the other hand, enhancement of service delivery was the aim of

several projects implemented in collaboration between the district's municipal authority, development organizations and the private sector. Social facilities (a public playground and park) in addition to an UNRWA clinic were indeed constructed. However, the district still lacks an efficient sewerage network despite it being high among the priorities of the local community. This reality significantly impacts *housing adequacy* provision in the district given the increase in its population upon the settlement of 5,000 refugees within its boundaries.

At the micro-architectural level, housing units visited in Amman and ad-Dhulayl varied in their degree of habitability and cultural adequacy. Refugee households who sought more affordable housing options reported problems linked to the habitability of the housing units. Some vulnerable households have resorted to sharing an apartment in an attempt to cut down on rent. In an effort to address the increasing demand on affordable housing in the district of ad-Dhulayl, the local municipal authority collaborated with the UN-Habitat to include the district in the plans to implement the JAH program. Demonstration units were indeed constructed, which aimed at evaluating the public's feedback on the concept and design of the housing unit. The JAH was, however, stopped by a decision from the central authority (the Ministry of Housing and Public Work). In the camps, the UNHCR provided prefabricated shelters (AKA caravans) to the camp dwellers. Although the caravans were celebrated as an upgrade to tents, refugees reported problems related to the caravans failing to protect against environmental and climatic conditions. Camps' inhabitants also noted that caravans do not meet their spatial and cultural needs with respect to household members' privacy.

Efforts to enhance *housing adequacy* provision in refugee-hosting regions resulted in remarkable outcomes in camps, which in their initial years lacked *housing adequacy* at large. The remarkable developments may be attributed to the camps' defined boundaries; a reality that renders planning and implementing infrastructure projects relatively more effective and efficient than in urban and rural areas. The gradual developments that the camps are witnessing contribute to an interim solution that would prevent dragging Jordan into considerable economic, social and possibly political crises. Nevertheless, prioritizing camp development over non-camp support by humanitarian organizations ignores the needs of the majority of refugees who have settled in urban and rural areas. This leads to a two-fold crisis: inducing dependency instead of self-reliance among camp inhabitants and failing to assist the much larger sector of the impacted population (80% of refugees and their host communities).

However, enhancing service delivery and reforming the affordable housing market in urban and rural areas is complicated as it necessitates tackling challenges that are endemic to Jordan's housing and urban development policies, and thus involves more stakeholders (central government, local municipal authorities, private sector, and development organization). It also necessitates overcoming prevailing challenges that are related to political resistance of the host authority, funding limitations, and lack of

agreement on the duration of the settlement solution. Failure to enhance *housing adequacy* in refugee-populated regions, on the other hand, will almost certainly result in the unsustainable growth of these settlements. After all, the decisions that are made in the present will fundamentally influence the growth pattern of these settlements in the future.

Table 5-2 Summary of findings on factors influencing the provision of housing adequacy in Amman city, ad-Dhulayl district, Zaatari and Azraq camp

Tenure security		Syrian refugees noted lower sense of tenure security. Short-term rental agreements and the absence of rent control increases the possibility of eviction.		The camps are a form of temporary settlement solution. Refugees don't have any tenure rights to their shelters.	
Cultural adequacy of housing		The increase in rents coupled with the deficiency in affordable housing limits the low-income and vulnerable households' accessibility to adequate housing.	The settlement of around 5,000 refugees in the district increased demand on housing. Local Jordanians have thus engaged in th business of constructing and renting residential apartments. The collaboration of the local municipal authority with the UN-Habitat and the UHNHCR to implement JAH program presents an opportunity to enhancing the accessibility of low-income and vulnerable households to habitable and affordable housing.	The UNHCR has provided all camp inhabitants with prefabricated caravans that were later on complimented with a laterine and a kitchenette. The camp's inhabitants have also adapted their shelters to their spatial/cultural needs (e.g adding shading elements, planting gardens). However, the shelters are badly insulated thus their inhabitants are not protected against extreme weather conditions.	Shelters were constructed prior to the arrival of the camp's inhabitants. There are strict regulations against any form of alteration to the shelters design or location. Therefore, the camp's inhabitants are not able to cutomize their shelters according to their spatial and cultural needs.
Accessibility of housing to vulnerable and marginalized households					
Affordability of housing					
Habitability of housing					
Availability of services within the human settlement	Provision of electricity and other sources of energy	The capital Amman is characterized with good service-delivery. However, high electricity and water prices increase the cost of living thus severly impacting low-income and vulnerable inhabitants.	The lack of a sewage network is one the aspects negatively impacting the provision of housing adequacy in the district. Although the technical plans to construct a sewage network are concluded, the final approval and the funds allocation are pending.	Since 2014, the camp has undergone infrastructural upgrading that resulted in enhancing water and waste water treatment. While the construction of a solar plant increased electricity provision for the camp's resident, it is still limited to 12 hours per day.	Most of the camp's infrastructure was constructed prior to the arrival of the camps' inhabitants. However, this was not the case with electricity provision which resulted in major hardships to the refugees lving in the camp especially given the extreme climatic conditions. To overcome these challenges, a solar plant was constructed which until now has provided two thirds of the camp's inhabitants with electricity.
	Provision of drinking water				
	Sanitation and sewage treatment				
Location of housing	Access to employment	Amman city is the major employment center in Jordan. Jordanian and registered refugees have access to schools, healthcare, social and shopping facilites.	Ad-Dhulayl industrial park presents an opportunity to boost employment rates particulalrly among refugees. Schools and shopping facilities are available. Meanwhile, the local municiapl authority has been active in establishing new healthcare and social facilities in collaboration with development organizations and the private sector.	Despite the camp's isolation from its host enviroment, off-camp employment has been facilitated through issuing work permits. The numbers of issued work permits have been increasing steadily reaching 10,900 in October 2018. The establishment of the informal market helped diversify available goods and increase their affordability. In addition, the market serves as a source of income-generating activities. Schools, health-care and social facilites are available. However, severe medical cases are transported for treatment in hospitals in Mafraq or Amman cities.	Azraq camp is located in a highly-isolated area in the desert. Its area is three times more than that of Zaatari camp while its population is half. Schools, health-care and social facilites are available, however, vast distances within the camp renders the commute to these facilites problematic especially for children, elderly or during medical emergencies. Furthemore, medical services was crticized as being inadequate. Refugee employment is facilitated through the issuing of work-permits for off-camp employment and the establishment of shops that are owned both by Syrian refugees and Jordanians. By October 2018, over 4,000 work permits were issued for the camp's residents.
	Access to schools and healthcare facilities				
	Access to shopping facilities (food and other goods)				
	Access to social facilities (e.g parks)				
		Amman city	**Ad-Dhulayl district**	**Zaatari camp**	**Azraq camp**

Chapter 6 Development-based Response Programs - Reconciling Syrian refugee's economic needs with the development interests of Jordan

This chapter discusses response programs that aim at promoting economic development within displacement-impacted regions of Jordan and creating employment opportunities for refugees and local Jordanian population. Establishing a response framework that links refugee protection to economic development in the host country is mainstreamed as key to a successful response to the protracted refugee situation. Such a response framework has been proven successful in various experiences in the global South where promoting refugees' self-reliance benefited both the refugees and their areas of exile (chapter 2.2.3). In Jordan, establishing common grounds between development organizations, the host state, and donors was enabled by the adoption of a bundle of development-based response programs. The programs address the economic needs of both refugees and the host country, thus linking refugee protection to economic development. This chapter sheds light on these programs and investigates their impact. The specific research questions answered in this chapter are: 1) What weaknesses did the economic system in Jordan suffer from prior to the Syrian refugee crisis? (6.1) 2) How did the external shock of the Syria crisis and the refugee presence affect the economies of displacement-impacted regions in Jordan? (6.1) 3)How do economic response programs actualize the response plan's goals of enhancing the impacted economies and creating employment opportunities for host and displaced people (6.2)? 4) How are these programs contributing to the enhancement of regional economic resilience (6.3)? Primary data for this analysis was derived from semi-structured interviews conducted with local and international key informants engaged in the implementation of response programs and/or economic policy-making.

6.1 Jordan's Economy and the Impacts of the Crisis and Refugee Presence

The Jordanian economy is facing overwhelming challenges that are largely attributable to structural constraints and domestic policies, including a bloated public sector[77] and failure to find durable energy solutions (Chatham House, 2015). The country continues to rely on rents, remittances and foreign aid, which summed up to an amount of $4.4 billion (10.9 per cent of GDP[78]) in 2017 (ILO, 2018-22). Historically, Jordan's economy was highly impacted by fluctuations and turmoil in regional markets. The

[77] The public sector has further increased the public debt to about 96 per cent of GDP in 2017. Over a quarter of employed Jordanians (25.9%) work in public administration, defense or the social security industry. Given the public-sector wage premium, and the benefits associated with permanent contracts, employment in the public administration and defense industry has remained a lucrative option for Jordanians (ILO, 2018-22, p.7).
[78] The Gross Domestic Product (GDP) is the total value of goods produced and services provided in a country during one year.

country's geographical and regional context had a destabilizing impact on the economy. The structural dependency of Jordan's economy on foreign aid and remittances coupled with the economy's vulnerability to political and economic changes in the region rendered the macroeconomic risk in Jordan to become substantial.[79] Besides external impact factors, sever internal factors have been contributing to weakening the investment and business climate in Jordan. Such factors include the unpredictability and lack of stability of the administrative processes as well as the burdensome and costly regulatory regime. In the same vein, complicated licensing procedures have locked down entrepreneurial potentials particularly impacting the registration of home-based businesses. In their study of the impact of business investment climate on firm's performance in the Middle East and North Africa, Giovanis & Ozdamar (2018) identified several major obstacles to conducting business in Jordan, namely limited access to finance, high tax rates and complicated business registration regulations (Giovanis & Ozdamar, 2018).

The emergence of an economic elite following the economic liberalization that Jordan witnessed since the turn of the millennium has reshaped Jordan's political economy.[80] The director of the Phenix Research Center, one of the interviewed key informants, has argued that the influence of this elite on economic policy-making through performing legislative roles within the cabinet and the parliament has negatively impacted the accountability and the implementation of labor rights.[81] As such, Jordan's political economy is considered a major obstacle to economic reform. Meanwhile, the role of civil society actors and labor unions in economic policy-making remains limited despite a few accomplishments in reshaping economic policies[82]. It thus can be concluded that this imbalance in governance arrangement has contributed to Jordan failing to attract investments that is in turn critical to economic growth and job creation.

Given these inherent economic challenges, the crisis in Syria and the subsequent refugee inflow have further weakened economic growth particularly in displacement-impacted regions of Jordan. Prior to the

[79] 'Macroeconomics looks at the relationship and behavior of the industries and government; the macroeconomic risk is concerned with identifying trends, political influences and market volatility that may predict the impact these may have on financial markets and the economy. There are a few different types of Macroeconomic Risk including those economic and political risks that affect governments such as unemployment, inflation, prices, export/import, and market factors that can influence investment, assets and company evaluations.' (Global Risk Institute, 2019).

[80] F. Itani argues that this elite comprises a narrow circle of regime insiders that have preferential access to lucrative privatization and investment deals. He adds that elite-led economic liberalization in authoritarian states founded on patronage structures is seriously disruptive and carries severe political and social risks (Itani, 2013).

[81] Interview conducted with Ahmad Awad, the director of the Phenix Research Center. Conducted by the researcher in June 2017.

[82] The Jordan Chamber of Industry (JCI) and the General Federation of Jordanian Trade Unions (GFJTU) have developed with support from the ILO policy papers on the minimum wage, which were subsequently used for discussions in the National Tripartite Minimum Wage Committee. The GFJTU was also able to influence parliament to withdraw a draft law that would have criminalized striking workers. The JCI also worked with the ILO on an analysis of exporting companies under the rules of origin trade agreement with the EU, which demonstrated the need for greater export facilitation services for these companies (ILO, 2018-22).

Syria crisis, the border governorates of Jordan were considered strategically important for the movement of individuals, services and products in different directions. It is in these border provinces, that the impacts of the Syria crisis are especially evident. The smaller cities at the border, for example in Mafraq governorate, have been strongly impaired by the loss of trade lines due to the war in Syria. This region has also suffered from a significant decrease in export, and an increase in inflation (ILO, 2016).[83] Similarly, Irbid governorate has witnessed its share of negative financial impacts. Irbid has also lost main trade lines due to the Syria crisis, and exports to Syria have decreased. The level of the financial deficit in Irbid's municipality budget has escalated as a result of the crisis. Income levels have eroded and standards of living have visibly decreased (ILO, 2016a).

Deteriorated labor market conditions are also among the economic challenges in Jordan. Unemployment levels increased and reached a historical high in the 2018 averaging 18.1% nation-wide. Irbid and Mafraq, two governorates mostly impacted by the refugee presence, have marked the highest unemployment rates, while Amman marked the lowest. There is a mismatch between skills and expectations of the Jordanian workforce on the one hand, and jobs offered in the market on the other. Jordan's labor market is also characterized by a large informal sector, in which 40% of the labor are employed. Besides the wide-spread informality, Jordan's labor market is highly-segmented: a formal sector that employs nationals and is characterized with relatively higher wages, social security and employment stability; and an informal sector that is dominated by non-nationals who receive low wages and almost no legal protection (Chatelard, 2010). Ahmad Awad, the director of the Phenix Research Center attested to this problematic situation during an interview conducted with him by the researcher. He added that the settlement of 80% of refugees in Jordanian cities and villages has presented an added pressure on an already dysfunctional labor market (see footnote 81). Formal recruitment processes for Syrian refugees are rendered difficult due to compliance requirements and regulations, which forced the majority of Syrian labor into the informal labor market. Therefore, the resulting competition over jobs between Jordanians and Syrian labor in the informal job market has depressed wages and provoked social tension (UNHCR, 2017).

Nevertheless, certain sectors of the economy have witnessed positive changes following the crisis. Besides the increased public consumption created by the increase in population, the establishment of economic enterprises by Syrian investors and the subsequent job creation are having a positive impact on the economy. The director of Irbid Chamber of Industry has noted that the number of the newly registered business enterprises is monitored and recorded in the national registry Companies Control Department

[83] The relationship between the host Jordanian population and Syrian refugees in Mafraq governorate is complex. Syrian seasonal migrant workers have had a long presence in Mafraq, related in part to kinship ties but also to the needs of Jordan's agrarian economy (Wagner, 2017).

(CCD).[84] Reviewing the website of the CCD has revealed that approximately 500 companies were established in the years 2014-2017 by Syrian investors: 450 are in Amman, 26 in Irbid, and 10 in Mafraq (CCD, 2017). In the same vein, municipal reports in Mafraq have revealed that economic enterprises in the governorate have almost doubled since 2011, which has been mostly attributed to the increased investments by Syrian refugees who have settled in the governorate. A recent forecast by the World Bank revealed that Jordan's economy might witness a marginal growth in 2019. This comes in light of the progress on the trade front with Jordan's neighboring countries. Nevertheless, given the lack of plans for major development projects to bring in investments, unemployment and poverty are expected to remain high (JT , 2019). Failure to resolve the mounting economic challenges has indeed triggered public protests in 2018 when thousands of protesters took to the streets of Amman following GoJ's decision to enforce fiscal adjustment measures suggested by the IMF to overcome the fiscal deficit and the country's high debt-to-GDP ratio. The absence of impactful economic development programs will potentially trigger further social unrest.

Taking into consideration these general economic trends and perspectives, the following section looks in more detail into various measures undertaken by development organizations and GoJ to address this critical situation and offer economic threads as well as opportunities to refugees and host communities.

6.2 Findings and Discussion: Response programs for economic development

As has been discussed previously, the Syria crisis and the resulting refugee presence in Jordanian cities have aggravated weaknesses that existed within the economic system prior to the crisis. During the initial years of the crisis, GoJ and aid organizations have responded to the needs of refugees and their host communities through several interventions incorporated within *the Jordan Response Plan to the Syria Crisis (2015)*. The plan, which was updated on an annual basis, incorporated interventions related to livelihoods, employment and income generating activities for refugees and Jordanian host communities. The transformation of the refugee presence into a protracted situation fueled calls to transition to a response paradigm that reconciles refugee needs with the host country's development interests. In January 2016, the GoJ presented the Jordan Compact that aims to curb the negative impacts of the crisis and capitalize on the opportunity presented by the refugee presence to nourish local economies in the country (chapter 3. 2). The Jordan Compact incorporated a set of objectives that aim at economic development and improving access of Syrian refugees to the formal labor market. Since Jordan has had a mixed track-record in implementing economic development and reform programs in the past, risks related to the

[84] Interview with Nidal al-Sader, Director of Irbid Chamber of Industry. Conducted by researcher in June 2017.

implementation of the Compact were substantial, particularly due to the complex measures that require strong institutional capacity. It became clear from an interview with the senior coordinator of the Jordan Response Plan's secretariat at the Ministry of Planning that institutional strengthening of line ministries is indeed necessary to achieve effective implementation of the response programs.[85] Inadequate capacity of line ministries stands as a hurdle in the face of effective progress of the response plans interventions.

To support the implementation of the GoJ's commitments as per the Jordan Compact agreement, international aid organizations have collaborated with the GoJ to implement a variety of response programs aimed at employment promotion and job creation. In addition, several response programs have been focusing on structural reforms of the investment climate and labor market conditions as well as improving evidence-based policy-making.

In the following section, a comprehensive understanding about the different response programs is developed. The research delves into the programs' effectiveness, efficiency, and sustainability. Furthermore, the programs' impact outlook on enhancing regional economic resilience is discussed in section 6.3. Table 6-1 below lists the dimensions analyzed as part of this assessment.

Table 6-1 Criteria for assessment of development programs based on the Logical Framework Approach[86]

Program's Assessment/Analytical Framework	
Criterion	Analyzed dimensions
Effectiveness	-cost- and time-effectiveness -causal pathways and multiplier effect -harmonization with other response programs -positive impact on beneficiaries -incorporating findings of monitoring and evaluation studies
Efficiency	-implementation risks (administrative, financial, contextual)

[85] Interview conducted with the senior coordinator of the Jordan Response Plan's secretariat at the Ministry of Planning in June 2017.

[86] The Logical Framework approach is an instrument for objective-oriented planning of projects. The instrument is used by implementing bodies and donor agencies, and is adapted according to the user's interest and the context it is applied in. In principle, it fulfills the following purposes: 1) identifying problems and needs of a certain sector of society; 2) facilitating selection and setting of priorities between development projects; 3) planning and implementing development projects effectively; 4) follow-up and evaluation of development projects (Örtengren, 2004: 5). Relevant to this research, is the fourth purpose of this instrument that indicates its utilization for follow-up and evaluation of development projects. To this end, the research employs the instrument's evaluation criteria, which names the following assessment factors: efficiency, effectiveness, impact outlook and sustainability (Örtengren, 2004: 25).

Impact Outlook	- contribution to enhancing regional economic resilience
Sustainability	-engagement of beneficiaries in the design of the project phases -the outlook on project's replication and/or scaling up -fostering innovative partnerships between stakeholders (national institutions, NGOs, vulnerable groups)

6.2.1 Structural Reform Programs

To operationalize the objectives of the Jordan Compact, central actors implemented a combination of policy actions and key activities that aim at job creation as well as employment promotion for Syrian refugees in the formal labor market. An example on these efforts is the GoJ facilitating the issuance of work permits for Syrian refugees by waiving the fees for the application process. In addition, portable work permits were issued to facilitate Syrian labor employment in seasonal jobs such as agriculture and construction. Furthermore, development organizations have been providing job-matching services including the establishment of employment centers in cities and camps.

Creating a significant number of jobs over the medium term of the Jordan Compact's implementation necessitates improving access of Jordanian products to foreign markets, opening up new market opportunities (e.g investment and entrepreneurial activities) as well as attracting investments. Enhancing the business and investment climate is, however, a prerequisite to accomplishing these goals. As such, several reform measures were undertaken to enhance economic policy-making in the country. Figure 6-1 lists the key activities undertaken to operationalize the objectives of the Jordan Compact, and categorizes them into *fast-track interventions, mid-term measures, and long-term policy reform.*

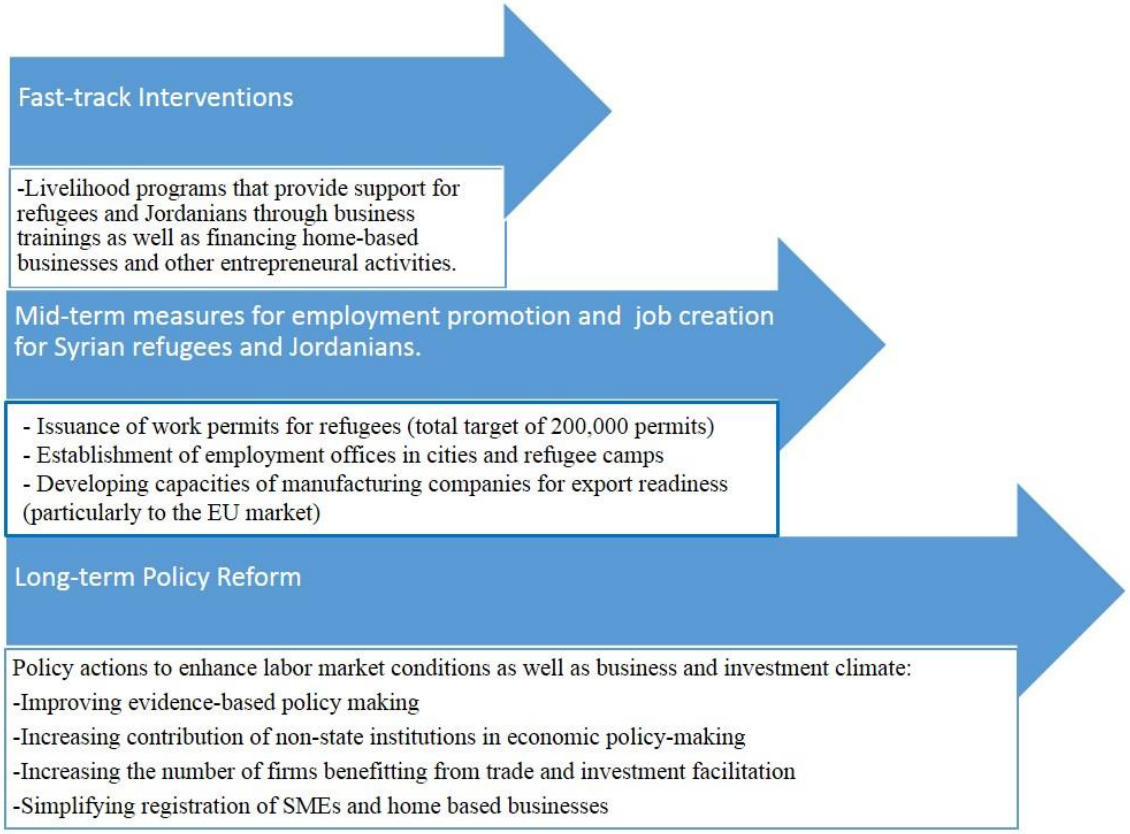

Figure 6-1 Key activities undertaken to operationalize the objectives of the Jordan Compact, constructed by researcher.

The aforementioned activities were gradually implemented since the Jordan Compact agreement between GoJ and the international community came into effect in January 2016. As a pilot program, relaxing rules-of-origin agreement with the EU (RoO) aimed at facilitating the export of products created in manufacturing facilities within special economic zones (SEZ) in Jordan to the EU market (chapter 3.2). This facilitation is achieved through granting preferential access to manufacturing companies that hire Syrian refugees to work on the production lines.[87] However, the number of Jordanian companies benefiting from the agreement remains minimal, where up till early 2019 only 12 companies have successfully completed the procedures to qualify to exporting to the EU markets. Over the course of the last three years of implementing the scheme, efforts to increase the number of manufacturing companies benefiting from the deal were hampered by several impeding factors. One challenge was the recruitment of Syrian refugees to work in these factories, which according to the deal should not be less than 15% of the labor working on the production of goods to be exported to the EU under the RoO deal. During an interview with the ILO's Regional Resilience and Crisis Response Coordinator in Jordan, it was noted that

[87] Products produced in the qualified manufacturing companies within SEZ are exported tariff-free to Europe for a period of ten years as per the agreement.

the refugees are currently reluctant to accept employment in these zones because wages are low and most would have to accept long-distance commute. The ILO coordinator reported that SEZ located closer to the regions where Syrians have settled in Irbid and Zarqa governorates (Al-Hasan and Sahab industrial zones) have witnessed better recruitment in comparison to SEZ located in southern Jordan (fig. 6-2).[88] This indeed highlights the role of long-distance commuting as a factor deterring refugee employment.

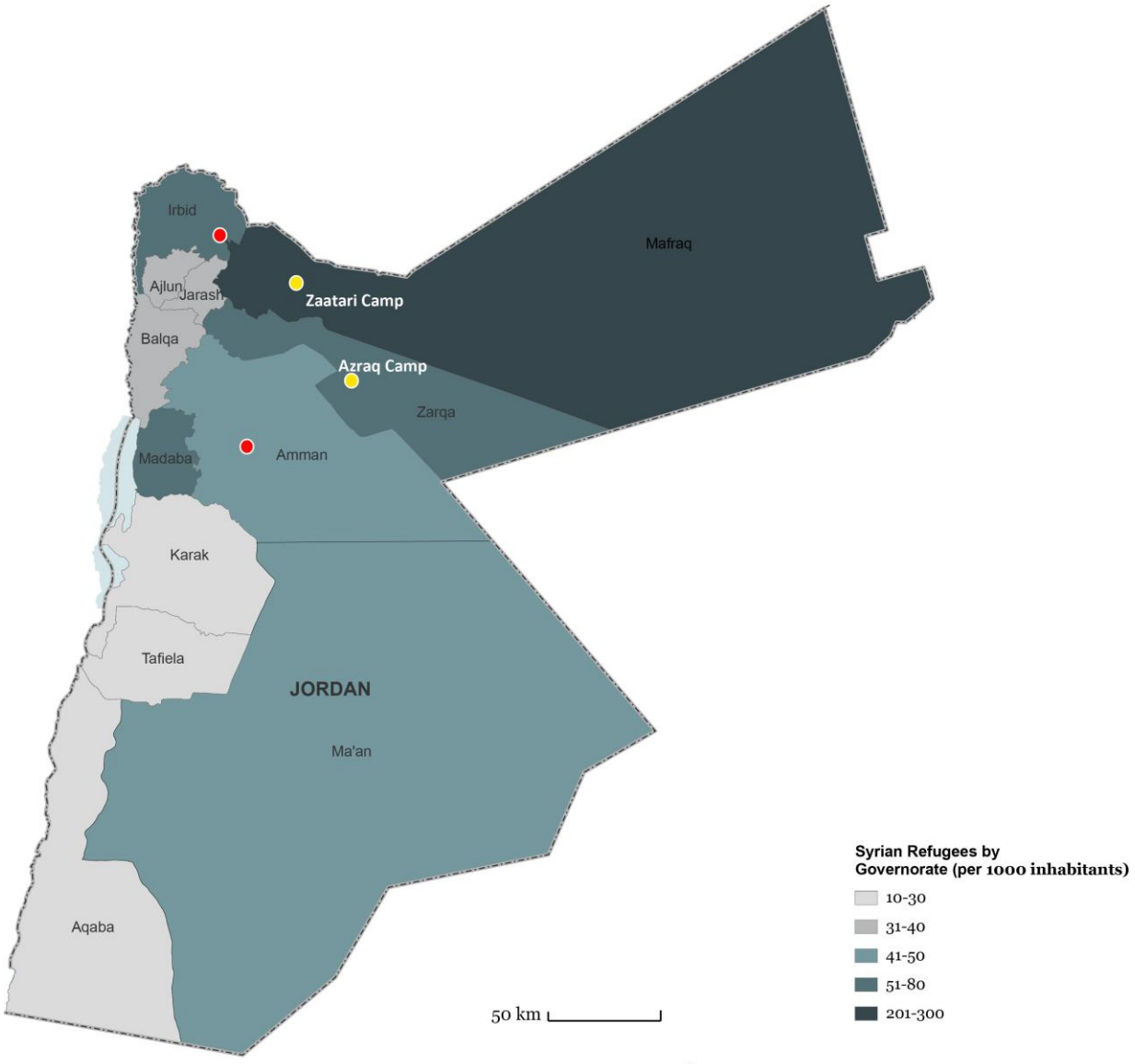

Figure 6-2 Map of Jordan showing the location of the SEZ that witnessed high recruitment rates of Syrian labor (in red). The map also shows the location of two refugee camps (in yellow) and the distribution of Syrian refugees per governorate, constructed by researcher.

[88] Interview with Maha Katta, the ILO Regional Resilience and Crisis Response coordinator in Jordan. Conducted by researcher in June 2017.

Moreover, enhancing employment rates of refugees in these zones requires an improved matching between the labor market needs and the existing labor skills among the displaced population. While employment is primarily offered in manufacturing, findings of a profiling survey demonstrated that the majority of refugees living in Zaatari camp have work experience in agriculture and are willing to work in this field (UNHCR, 2017).

Figure 6-3 Syrian refugee children working on agricultural fields in Jordan. Source: © ILO/ Tabitha Ross

From a competitiveness standpoint, manufacturing companies have also faced the challenge of the lack of markets available in the EU for goods and products manufactured in Jordan. The achievement of the RoO's objectives appear more daunting given the legacy issues associated with poor working conditions and labor rights violations in manufacturing companies located in SEZ. The ILO Regional Resilience and Crisis Response coordinator has highlighted that the ILO's Program of Support to the Jordan Compact seeks to enhance labor market governance, improve private sector capacity to export goods and create jobs, and support the immediate creation of decent jobs for Jordanians and Syrian refugees (see footnote 88). The ILO, in collaboration with the Jordanian national counter parts, has thus established 13 employment centers in cities as well as refugee camps to help connect Jordanian and Syrian job seekers with employers. Through these centers, job seekers are provided with career guidance, training opportunities, job-matching services and with support for work permit applications in the case of Syrian labor. As a result and by early 2019, over 16,000 Syrian and Jordanian job seekers in addition to 900 employers have benefited from the centers' services. Job matching service have indeed resulted in the employment of 6,894 Syrian and Jordanian jobseekers, 37% of whom are women. More than half of those

who have found employment through the ILO-established centers are being employed in manufacturing, mostly in the garment industry (ILO, 2019).

Figure 6-4 Syrian Refugees working in garment factories in SEZ in Jordan. Source: © ILO/ Abdel Hameed Al Nasier

Figure 6-5 Syrian refugees participating in a job fair at the Zaatari camp employment center. Source: © ILO

Furthermore, the ILO has partnered with Jordanian ministries (Ministry of Public Work and Housing, Ministry of Labor, and Ministry of Agriculture), UN agencies and development organizations (e.g the World Bank) to provide guidance support in their implementation of employment-intensive investment programs (EIIPs). EIIPs aim at creating jobs in infrastructure development (e.g. street paving, construction and maintenance of schools, hospitals, public parks) by replacing machines with man-power. The ILO's overview of the employment guidance ensures that international labor standards are respected when

delivering employment and job-matching services. In 2017–2018, a total of 164,905 workdays were created through the use of employment-intensive methods in building, rehabilitating and maintaining public and private amenities, which in turn resulted in the employment of 5,000 Syrian refugees (men and women) and Jordanians (ILO, 2018-22). During an interview conducted within the ambit of this research, the program's technical advisor at the ILO has highlighted indicators of positive impact of the program on refugees' livelihood. A workers' survey conducted by the ILO has indeed revealed that the income of the workers increased significantly due to the additional earnings. Workers have used their additional earnings to cover their basic household needs as well as repaying debt. The workers also highlighted the positive role of the project in reducing tensions between refugees and host communities. In the project's second phase, the EIIP is replicated within the agriculture sector (reforestation, water-harvesting).[89]

Figure 6-6 Syrian refugees working in an EIIP project in agriculture and forestry. Source: © ILO

Another intervention by the ILO that aimed at economic structural reforms is the development of the Jordan Decent Work Country Program (DCWP) for the years 2018-2022. Within the ambit of the DCWP, the ILO collaborates with local authorities, non-state economic institutions and development organizations to tackle the challenge of low economic growth and high unemployment. The program is meant to pave the way to constructing a new social contract between the GoJ and the Jordanian population. It aims at improving labor market governance and promoting decent work conditions, based on the following principles: '(1) employment creation contributes to economic and social stability; (2) decent working

[89] Interview with the program technical advisor at the ILO. Conducted by the researcher in June 2018.

conditions for all creates a level playing field for Jordanians, refugees and migrants; (3) social partners[90] need to increase their contribution to Decent Work' (ILO, 2018-22, p.4).

The first principle builds upon the ILO's current supportive role in job creation and employment promotion activities. Through the DWCP, the ILO aims to strengthen job creation in the private sector through business development, which includes developing capacities of manufacturing companies for export readiness. The program also includes other activation programs that aim at enhancing access of companies, start-ups and micro businesses to finance as well as conducting certified training programs in construction, confectionary and garment industries.[91] With respect to the second principle, the ILO will support national Jordanian efforts to review and revise the Labor Law and labor-related legislation in correspondence with international labor standards. These efforts aim at improving working conditions for Jordanians, migrants and refugees. As such, interventions to enhance working and living conditions of labor employed in the garment, chemical, plastics, and engineering companies within SEZ will be implemented. With respect to the third and final principle, the ILO will work to strengthen the contribution of social partners to economic policy-making including reforming labor policies. The ILO will thereby support the development of a consolidated and comprehensive labor market information and analysis system that will be employed in policy-making and decision-making.

Similar to the ILO, the World Bank has been supporting GoJ's efforts to improve the business and investment climate, promote employment as well as reform the country's labor market. As part of the *Program-for-Results* (P4R), the World Bank implements a number of activities to enhance Syrian refugees' and Jordanians' access to formal and decent jobs. These activities include issuance of work permits to Syrian refugees and granting mobility to camp refugees to seek off-camp employment. However, the World Bank's midterm assessment of the program published in January 2019 revealed that the number of issued work permits has not reached its target for 2018 due to several administrative obstacles (World Bank, 2019).[92] The assessment highlighted that the number of issued work permits does not reflect the reality of Syrian employment, where the majority of Syrians are working in the informal sector thus do not hold work permits.[93] An opinion survey conducted among refugees has highlighted

[90] Social partners are non-state business institutions such as the General Federation of Jordanian Trade Unions.
[91] As part of the DWCP, approximately 13,500 Syrian refugees and Jordanians in Amman, Irbid, Zarqa and Mafraq governorates will get their prior learning or newly acquired skills accredited through skills testing and certification in the construction, confectionary and garment industries. This occupational license allows Syrian workers to acquire work permits.
[92] 42,899 work permits have been issued from January 1 to December 6, 2018, while the was target 90,000 by December 31, 2018 (World Bank, 2019).
[93] The FAFO Institute issued a study in 2018 that revealed that for every Syrian holding a work permit, two other Syrians are employed without a work permit (World Bank, 2019).

factors that are deterring refugee formal employment. These factors include occupational restrictions, complicated application process to issue work permits, fear of loss of aid assistance, ties to a single employer, and economy-wide informality (IRC, 2017a). Ahmad Awad, one of the interviewed key informants, has criticized facilitating the issuance of work permits for Syrian labor as a selective implementation of labor regulation that discriminates against other migrant workers and thereby entrenches the existing segmentation of the labor market. To this end, the World Bank is supporting the Ministry of Labor to design a new approach allowing Syrians to work without recourse to work permits.

In spite of the efforts to promote self-employment among refugees, the World Bank's midterm assessment has also revealed that the number of officially established Syrian-owned home businesses is extremely lagging behind the set target.[94] Syrian refugees face indeed several obstacles that impede their establishment of officially registered businesses. These include their need to provide documentation proving legal residency status, to demonstrate a significant amount of investment capital, and to partner with a Jordanian as co-owner of the established business which in many cases leads to their exploitation (Hunag, et al., 2018a).[95]

Besides enhancing access of Syrian refugees and Jordanians to work, other objectives of the P4R included investment climate reform, trade facilitation and investment promotion, with an overarching goal of attracting investment and creating jobs. The mid-term assessment has indeed revealed a satisfactory progress towards these objectives.

As the P4R is planned to be implemented over a period of five years (2017- 2021), it is expected to have a broad impact that results in significant business climate and labor market reforms (Speakman, 2016). However, the willingness and speed of reform implementation by the GoJ, particularly to improve the business climate, will be crucial to attract investment.

The World Bank has also collaborated with the Ministry of Municipal Affairs (MoMA) to implement the Emergency Services and Social Resilience project (ESSRP) over the course of four years (2013-2017). The project's multi-facetted approach is based on the assumptions that infrastructure can plant the seed for social cohesion in displacement-impacted municipalities (fig. 6-7). It aimed at improving the living

[94] The P4R incorporates a target of 100 Syrian-owned home-businesses to be officially established by the end of 2019. The midterm assessment revealed that none were officially established.

[95] In contrast to the restrictive business policies in Jordan towards refugees, Turkey has succeeded in attracting Syrian businesses and investments that were estimated to have contributed to more than $334 million into the Turkish economy through roughly 10,000 newly-established businesses (Hunag, et al., 2018a).

conditions in cities significantly affected by the Syrian refugee inflow by supporting displacement-impacted municipalities to improve service delivery (such as solid waste management). The project also aimed at strengthening community resilience through local economic development and community engagement as well as strengthening of institutional resilience to crises.

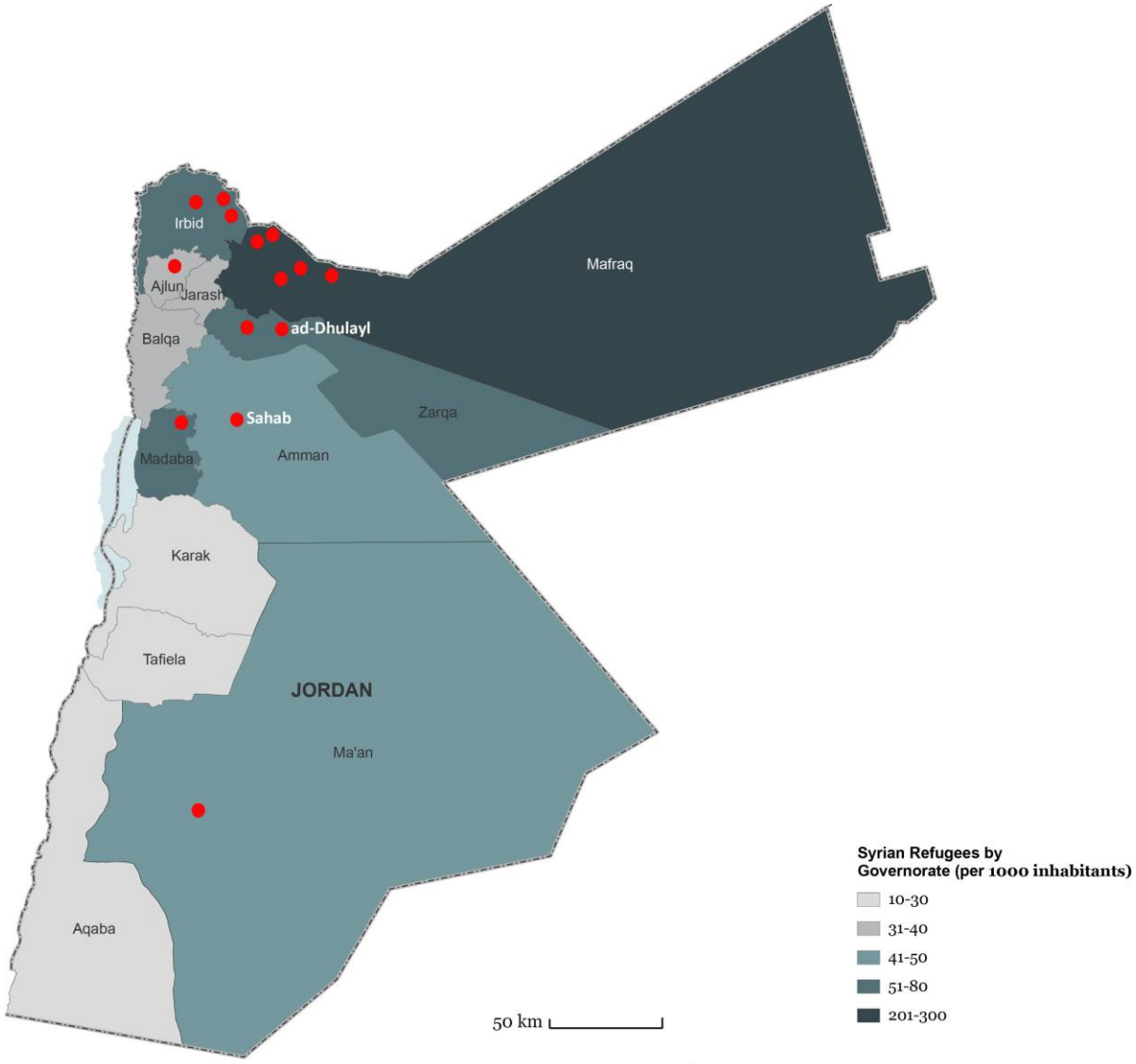

Figure 6-7 Municipalities that participated in the ESSRP (in red), including those located in Irbid and Mafraq governorates, constructed by researcher

The impact of the ESSRP was significant in terms of enhancing the planning capacities of the participating municipalities. The predictability of funds enabled local municipal authorities to partially overcome planning challenges related to funding shortfalls that has persistently impeded their progress towards long-term development planning. As such, the injection of funds was key to curating 3-years

development plans. Participating municipalities were responsible for identifying sub-projects to be financed, which included rehabilitating of roads and basic infrastructure, rehabilitating and constructing of community spaces such as parks, community centers, soccer fields and knowledge centers, and the purchase of service equipment. Employment generation was also a focus of a few sub-projects. Therefore and in partnership with the private sector, a number of projects that target skills development and employment of local population (refugees and host community) were implemented. This included the construction of spaces for sewing workshops, nurseries and a municipal productive kitchen.

Figure 6-8 Women at a training held at the municipality productive kitchen.
Source: ad-Dhulayl Municipality Archives

Through the implementation of 315 sub-projects, municipal services reached 2,036,204 million of whom 253,147 are Syrian refuges. Monitoring the results of the program revealed that municipalities participating since the first year of the project have reached their pre-crisis level of per capita investments in roads and solid waste management by the end of 2017 (Kanaan, 2017) .

The program's design has been adapted to the ever-changing context, where objectives were periodically modified according to findings of the project's monitoring. Addressing issues related to weak municipal planning capacity, ineffective communication with communities, operation and maintenance of new infrastructure have been thus highlighted as of priority. Furthermore, the program's impact was highly dependent on sustaining efforts and achievements within the targeted municipalities including the development of a communication strategy and feedback cycle between municipalities, key stakeholders

and displacement-impacted communities. On that premise, the World Bank has approved an extension of the project, where it will be collaborating with MoMA and the displacement-impacted municipalities to implement the Municipal Services and Social Resilience Project (MSSRP).[96] The program coordinator of the MSSRP has highlighted that the extension marked the transition from emergency assistance to development-based response activities. She noted, for example, that the MSSRP, places further focus on employment generation by supporting labor-intensive employment opportunities.[97] Therefore, labor intensity jobs will be created in the 26 participating municipalities.[98] Institutionalizing public participation in planning is also among the objectives of the MSSRP. It has been highlighted that despite conducting community consultations as part of the ESSRP, the quality of community consultations varied widely and was in some occasions inadequate. Therefore and as part of the MSSRP, a framework to guide a uniform consultation process will be established. Implementing this framework contributes ultimately to enhancing governance arrangements.

Another program that aimed at enhancing governance arrangements and promoting multi-level governance was implemented by Irbid and Mafraq municipalities in collaboration with the ILO. As two governorates impacted by the crisis and refugee settlement, this collaboration aimed at establishing local economic development councils within the two municipalities. These councils include representatives of the local municipal authority, civil society, private sector, as well as non-state business and industrial institutions. The ILO's Regional Resilience and Crisis coordinator has highlighted that the councils have formulated local economic development strategies through a consultative and participatory approach. As such, the development of these plans marked an advancement in the governance mechanism of local economies within the targeted governorates, since it promotes accountability, local community participation, and the interaction between private, civic, and public spheres. However, the implementation of initiatives incorporated within the economic development strategies was disrupted by the lack of finance. Accordingly, a full proof of concept of the strategies has not been established (see footnote 88).

6.2.2 Fast-track Livelihood Programs for Refugees and Host Communities

In contrary to the structural reform interventions implemented in collaboration between GoJ and international development organizations, a number of aid organizations have adopted a focused response

[96] The MSSRP is analyzed in chapter 7.3.

[97] Interview with Lina Abdulla, coordinator of the MSSRP. Conducted by the researcher in June 2018.

[98] Given ILO's unique expertise, it was agreed that the participating municipalities would contract ILO, to develop guidelines and specifications on labor based methodologies for different categories of works in municipal services.

approach that targets the livelihoods of a limited number of refugees and host communities. In parallel to the ongoing emergency response of cash assistance for refugee households, several interventions have been contributing to the long-term economic wellbeing of the displacement-impacted communities. An important intervention that supports refugees and their host community to establish small to medium-sized enterprises is the *Economic Recovery and Development* program (ERD) which is implemented by the International Rescue Committee (IRC). This program provides business training, financial management training and capacity building to promote entrepreneurship among women and youth. Besides an intensive training on business development, the beneficiaries are also provided with targeted financial support. The IRC coordinator of the livelihood programs for refugees has noted that the project was implemented in three locations in northern Jordan (Mafraq, Irbid, and Ramtha), where 70% of its beneficiaries were Syrian refugees and 30% were Jordanians. In 2017, a total of 313 grants have been distributed to support beneficiaries in establishing new income generating activities. In response to a question on monitoring the progress and impacts of the project, the IRC coordinator noted that feedback from the beneficiaries revealed that they were able to raise average profits of 100-150 Jordanian Dinars per month (equivalent to US$140-210).[99] However, the IRC coordinator indicated that the number of registered home-based businesses by refugees is minimal. Refugee establishment and ownership of home-based businesses remains indeed a central unresolved bone of contention between development organizations and the GoJ.

In the same vein, the UNDP has contributed to job creation through two interventions: *Mitigating the Impact of the Syrian Refugee Crisis on Jordanian Vulnerable Host Communities* and the *Youth Employment Generation Program in Arab Transition Countries– Jordan Component Phase II*. These programs contribute to building youth capacities through vocational training programs, and enhancing entrepreneurship skills while encouraging and supporting the establishment of microbusinesses. The UNDP's interventions also include the *Training of Trainers* program that facilitated skills transfer from Syrian craftsmen to Jordanian apprentices. The project was implemented three times in Mafraq and Azraq governorates. As outputs of these interventions, 500 emergency jobs were created and 128 micro-businesses were financed. The programs' broader impact includes promoting entrepreneurship and enhancing social cohesion.[100]

[99] Interview with Sawsan Issa, coordinator of IRC livelihood Projects for Refugees and host communities (conducted in July 2017).

[100] This program was discussed with the N. al-Awamleh, a program Specialist at UNDP Regional Bureau for Arab States, in an interview that took place in November 2016. The researcher conducted the interview as part of a fellowship at the Center for International Private Enterprise (CIPE) in Washington D.C.

A very remarkable project to promote employment of refugees in agriculture using soilless systems (hydroponic systems) was implemented by ACTED (Agency for Technical Cooperation and Development) and FAO (Food and Agriculture Organization of the United Nations) in Irbid and Mafraq governorates. It aimed at increasing access to safe and nutritious food for 492 vulnerable Syrian and Jordanian households. Overall, more than 3,069 individuals benefited from the project. Monitoring the project one year after its completion in February 2016 revealed that most of the Jordanian beneficiaries have kept the hydroponic systems while the majority of the Syrian beneficiaries have either sold or discarded the system, mainly because they have moved, and it was either difficult or costly to transport the hydroponic system (FAO, 2017).

6.3 Impact of development-based programs: *How do response programs contribute to the economic resilience within displacement-impacted regions*?

The analysis presented in this section investigates the impact of the development-based programs with respect to enhancing the economic resilience within the displacement-impacted regions in Jordan. It explores the response programs contribution to reforming governance and policy-making aimed at mitigating the economic challenges within the displacement-impacted regions in Jordan. The analysis thereby assesses the impact of the response programs on regional economic resilience subsystems, namely the *business structure, labor market conditions; and governance arrangements*.[101] It mainly uses qualitative evidence from the previous analysis of the programs and thereby uncovers what effect is beget from which cause.

To soften the negative impacts of the external shock implicated by the refugee crisis, central actors have responded initially with several short-term programs that included increasing public infrastructure investments in displacement-impacted regions. These investments created short-term jobs for both Jordanian and Syrian labor in construction and maintenance of roads and/or public buildings (ESSRP and EIIP). However, developing a longer-term comprehensive solution to facilitate employment of Syrian labor in an export-driven market economy was impeded by inherent problems within the business structure, labor market conditions, and governance arrangement (chapter 6.2). As such, advancing in the implementation of the response programs necessitated undertaking measures in the medium-term to strengthen adjusting capabilities and develop strategies to reduce vulnerability within the regional economies. A combination of interventions and policy reform has aimed at enhancing the business climate

[101] The concept of regional economic resilience and its subsystems are discussed in chapter 3.3.2. The discussion elaborates on the concept's role as an analytical framework to be employed in this part of the research.

and labor market conditions, however, have had a limited impact on the governance arrangements shaping regional economies.

The establishment of 13 employment centers in urban, rural and camp settings has contributed to enhancing the labor market conditions for Jordanian and Syrian job seekers. As discussed previously, jobseekers have benefited from career guidance, training opportunities, and job matching services. Despite it being a mid-term intervention, the establishment of the employment centers will have a perpetuating impact thereby enhancing labor market conditions on the long-term. Overcoming challenges within the labor market, however, requires implementing measures that extend far beyond the scope of this intervention. Improving labor market conditions necessitates undertaking measures that tackle wide-spread informality and its affiliated problems such as labor market segmentation. Furthermore, measures should be taken to overcome the issue of non-transparency in labor compliance within the manufacturing sector. Such measures were planned to be implemented in manufacturing facilities within SEZ.[102] However, similar measures are not planned for implementation in the informal sector. If labor market informality remains untackled, it will continue posing a threat to regional economic resilience.

Several advancements have been registered with respect to improving the business climate. Concrete measures were taken to identify and adopt a predictability process for issuing business regulations based on an inclusive public-private dialogue (P4R). Moreover, there has also been an increase in both the number of enterprises receiving trade facilitation and the number of investments benefitting from investment facilitation.[103] There has also been progress in regards to promoting home-based businesses and SMEs. Simplifying the regulation for registering such enterprises has indeed raised the number of registered home-based enterprises, which reached 30% of the target set to the year 2020. None of the officially established home-based enterprises were, however, owned by Syrian refugees. Furthermore, manufacturing companies will receive support to develop their capabilities for export readiness thereby enabling them to qualify to exporting to the EU as part of the relaxing the rules-of-origin agreement

[102] As part of the Better Work Jordan program (which is jointly led by the World Bank, the ILO and the International Finance Corporation), assessment, advisory, and training services are provided for factories to improve working conditions and increase compliance with international labor protection standards and local labor law. Discussions conducted with stakeholders as part of this program revealed that one of their major concerns is the nondisclosure of the findings of inspections. Therefore and as an output of this program, an annual public disclosure of the inspection report on factory-level compliance with a list of at least 29 social and environmental-related items was published (World Bank, 2016).

[103] Increasing the number of firms benefitting from the Customs Golden list was among the objectives of the P4R. Firms included in this list are subject to expedited clearance, including lowered guarantees, green channel streaming, cursory document review, and minimal to no physical inspections. The aim is to increase the number of importers and exporters benefiting from reduced physical inspections and increased customs clearance privileges. In addition, the P4R also aims at increasing the number of firms benefitting from investment facilitation provided by the Jordan Investment Chamber (JIC), which include removing the minimum capital requirements (JD 50,000) for foreign investments (World Bank, 2016).

(P4R). It can be thus premised that this combination of policy actions contributes to economic resilience by increasing the adjusting capabilities as wells as reducing the vulnerability of the business structure.

Efforts to reform national and local policies that shape governance arrangements have run up against complex dynamics of political incentives, bureaucratic interests, and power distribution. Progress towards governance arrangements reform is still insignificant despite it being the focus of several interventions incorporated within development-based response programs. Some interventions have aimed at strengthening the governing capacities of local municipal authorities and lending them financial stability to draft longer-term development plans (ESSRP). Despite the alignment of these efforts with GoJ's goal of decentralization of power from the central government, sensible impact has still not been registered. While the central government still dominates policy discourse, the participation of the private sector and non-state business institutions in economic policy-making is indeed sidelined. Enhancing the cooperation between the central government and non-state business institution (including private sector stakeholders) is thereby a significant factor in the reform of governance arrangements. The transition into an inclusive and transparent economic policy-making is key to achieving regional economic resilience in Jordan.

6.4 Concluding Remarks: Challenges to enhancing regional economies and creating employment opportunities for refugees and host communities

This chapter provided an overview of the economic response programs to the ongoing refugee crisis in Jordan. The findings underline the positive impact of the *response programs and reform measures*. The response interventions varied in their approach towards addressing the economic challenges: while some programs focused on the enhancement of community resilience through small-scale projects, other programs addressed the structural challenges of the economic and business environment in Jordan through tackling policies and regulations shaping the labor market and investment climate.

A close examination of the previously discussed interventions reveals that their impact in terms of enhancing local economies is still not significant at the time of writing. Fast-track small-scale interventions have been more effective in achieving the desired outcomes. Many economic reform policies, however, take time to register an effect. Therefore, the impacts of these programs on enhancing local economies are not yet evident at the current stage of the response plan's implementation. Furthermore, the effective implementation of programs sketched within the Jordan Compact remains vulnerable to uncertain grant inflows. Besides this external risk, the institutional capacity of national and municipal authorities as wells as the stakeholders' commitment are among the most impactful internal risks. An effective implementation of the programs calls for complex measures that require strong

institutional capacity, which many of the involved line ministries lack. International experience in implementing transitional solution initiatives for protracted refugee situations has shown that avoiding setting up parallel coordination structures and funding mechanism is a key principle to successful implementation of development interventions. Accordingly, all stakeholders involved in planning and implementing of the programs will need to continue engaging in a joint approach to coordinate and harmonize their programs.

The Jordan Compact is a longer-term response approach that should be modified according to the findings of monitoring and evaluation studies. The design of the Compact-incorporated programs should thus be flexible and responsive. An example on such responsiveness are the ongoing discussion on whether the work permit count is a solid indicator of the employment rate of Syrian labor. The fact that the majority of Syrian labor are actually being employed in the informal sector has prompted central actors to seek a new approach allowing Syrians to work without recourse to work permits. To avoid being abstracted from reality, central actors should delve into the complex dynamics of Jordan's labor market and tackle working conditions within the informal sector. For this purpose, a wide spectrum of response programs and policies are needed. Although small-scale response projects are more cost- and time-efficient, large-scale interventions that aim at structural reform are essential for impactful job creation in the medium-term.

Charting a sustainable growth path in displacement-impacted regions of Jordan, however, takes the discussion into another level. Although history and geography have intensified the macroeconomic risk, governance and policy have increasingly mattered in shaping regional economies in Jordan. This begs the question of whether the current development programs can effectively achieve the aspired goals of providing economic opportunities to Jordanians and Syrian refugees as well as addressing the key constraints to investment, trade, and job creation. A challenging task indeed that is unlikely to be achieved if economic policy-making remains dominated by the central government while the role of non-state stakeholders and business and labor institutions is sidelined.

Chapter 7 Addressing Urbanization Challenges in Refugee-populated Regions in Jordan

This chapter brings into sharp focus two response programs that are development-based and have employed an urban approach to addressing challenges within displacement-impacted regions in Jordan. The programs aim at managing rapid urbanization through the provision of affordable housing, enhancing the quality and coverage of basic infrastructural services, and building capacity of the existing municipal systems. The analysis presented in this chapter aims at answering the research question: *'How do the response programs contribute to overcoming urbanization challenges and invigorating urban development in refugee-populated regions of Jordan?'*. It particularly examines the outcomes of two development-based response programs in terms of overcoming urbanization challenges that were aggravated by the refugee presence. To develop this analysis, the research derived primary data from interviews conducted with key informants representing the implementing development organizations (UN-habitat and World Bank) as well as the programs' monitoring and evaluation reports published by these organizations. The chapter concludes with recommendations to optimize the operational approach of the analyzed development programs.

7.1 Development-based response to displacement-induced urbanization challenges in refugee-populated regions

Rapid urban growth in Jordanian cities has resulted in complex perennial challenges that have rendered planning for sustainable development an elusive goal. Many Jordanian cities suffer from economic and spatial inequity conveyed in the form of inadequate infrastructural services particularly in heavily populated areas as well as a severe shortage in affordable quality housing.

Since the eruption of the war in Syria in 2011, displacement-impacted regions in Jordan have faced further challenges aggravated by the crisis and the consequent refugee settlement. Aside from security threats, northern governorates endured economic loss attributed to the border closure with Syria that heavily hampered trade and movement of individuals and goods across the border. Furthermore, the settlement of 650,000 Syrian refugees in Jordanian governorates was the most significant factor in exacerbating urbanization challenges within refugee hosting regions. According to the World Bank's policy note on urban forced migration, Jordan is currently a scene for three types of refugee settlement settings, namely cities with localized/confined displacement impact (e.g. Amman City), cities under widespread stress from displacement (e.g. border cities of Irbid and Mafraq), and urbanizing camps (e.g. Zaatari camp) (World Bank, 2017) (fig 7-1).

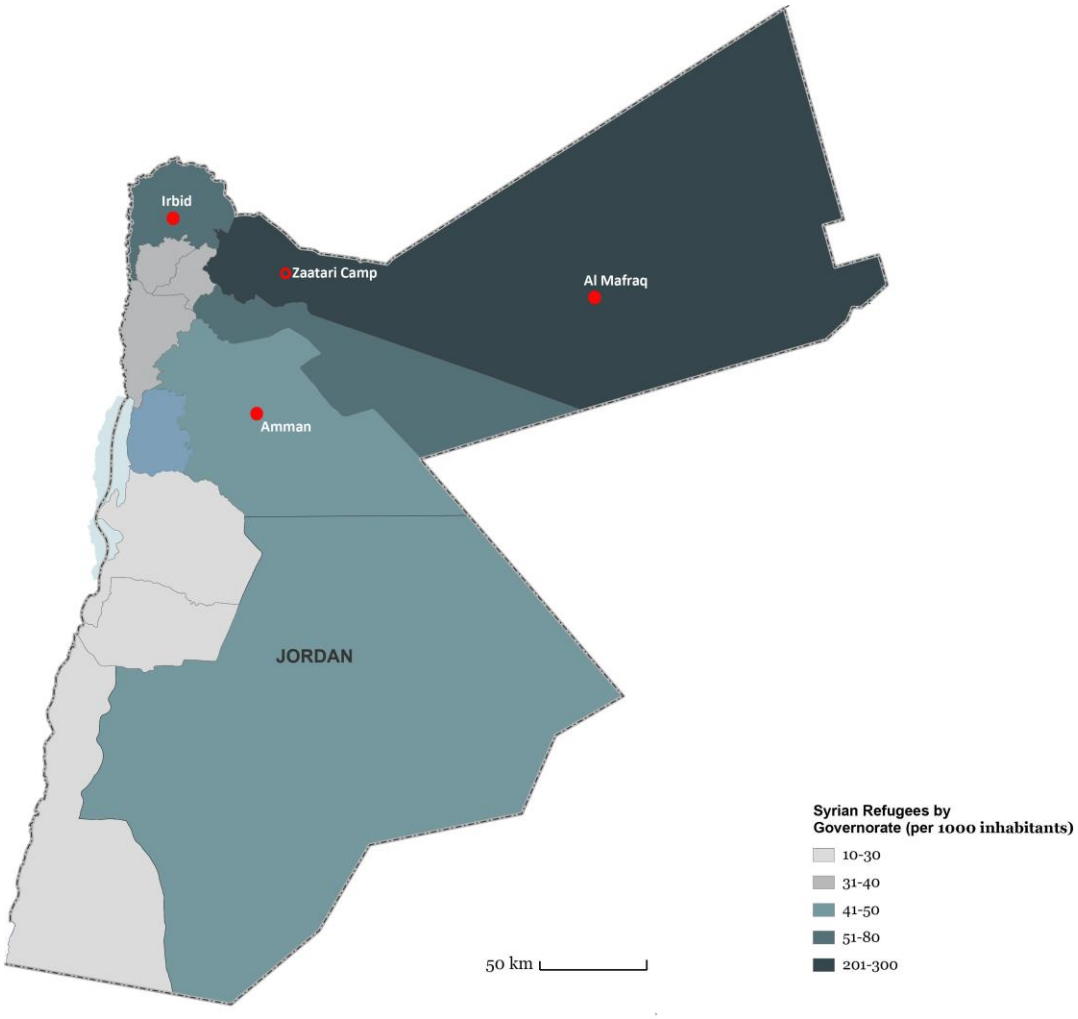

Figure 7-1 Three types of refugee settlement settings in Jordan, which are cities with confined displacement impact (Amman City), cities under widespread stress from displacement (border cities of Irbid and Mafraq), and urbanizing camps (Zaatari camp), constructed by researcher.

To address challenges in displacement-impacted regions, the World Bank's policy note calls for adapting development solutions that have been tested and implemented in other contexts to overcome urbanization challenges. In particular, the World Bank calls for employing a development-based response approach for managing rapid urbanization and city's physical form, expanding the coverage and quality of basic infrastructure services, creating jobs, and managing risks to resilience (chapter 2.3.1). Response interventions implemented through this approach would be pragmatic and evidence-based and will facilitate arriving at sustainable solutions for cities and people impacted by forced displacement (World Bank, 2017).

It is with this in mind that this chapter brings into focus response programs that employ a similar approach to tackle urbanization challenges within refugee-populated regions in Jordan. These programs incorporate

development-based response measures to overcome urbanizations challenges exacerbated by refugee settlement. The analyzed programs are the *Jordan Affordable Housing Program* (JAH) and the *Municipal Services and Social Resilience Project* (MSSRP). These response programs incorporate solutions to managing rapid urbanization through the provision of affordable housing, enhancing the quality and coverage of the basic infrastructural services, and building capacity of municipal systems as well as small-scale employment generation.

The analysis presented in this chapter focuses on the planning, implementation and outcomes of the programs. The analyzed programs not only address a wide range of urban challenges exacerbated by forced displacement but were also implemented in various displacement settings. These settings include cities with confined impacts of displacement (such as Amman) as well as cities and towns under widespread impacts of displacement (such as Mafraq).[104] Table (7-1) below elaborates on the relation between the selected response program for analysis, its approach to overcoming displacement-induced challenges, and the target displacement setting.

Table 7-1 The relation between response programs, their respective approaches and target displacement contexts, constructed by researcher.

Response Program	Response approach	Target displacement-impacted setting
JAH	managing rapid urbanization & affordable housing provision	-cities under widespread of displacement; -selected locations within Amman as a city with confined impacts of displacement
MSSRP	enhancing the quality and coverage of the basic infrastructural services; building capacity of existing municipal systems	cities under widespread of displacement

As noted previously, the assessment incorporates an opinion survey of key informants representing the implementing development organizations (UN-Habitat and World Bank). Probes were developed around factors that key informants perceive as applicable measures that are determinant of a successful implementation of development-based response. In the same vein, key informants have discussed perceived barriers to successful implementation of the development-based response programs.

[104] MENA Urban Displacement Typology as per the World Bank's policy note On Cities of Refuge in the Middle East (World Bank, 2017)

Furthermore, the interviewed key informants have referred to findings of the programs' monitoring and evaluation reports. Therefore, the research also derives primary data extracted from these published reports to triangulate information. Following this brief overview, the chapter proceeds with an in-depth analysis of the programs' implementation process and outcomes.

7.1.1 The Jordan Affordable Housing Program

Shortcomings of the national housing and urban development policies in Jordan have taken their toll on the housing market and urban development within Jordanian cities. The capital Amman, for example, has witnessed erratic waves of sprawl that strained the infrastructural services in many parts of the city. In the same vein, the unprecedented dependence on private vehicles due to the absence of a well-functioning public transportation system is causing major environmental and economic losses. Furthermore, spatial inequality is particularly evident in the provision of public services. Hospitals, schools and universities are more abundant in central and western Amman, whereas the larger share of the population lives in the Eastern part of the city (fig. 7-2).

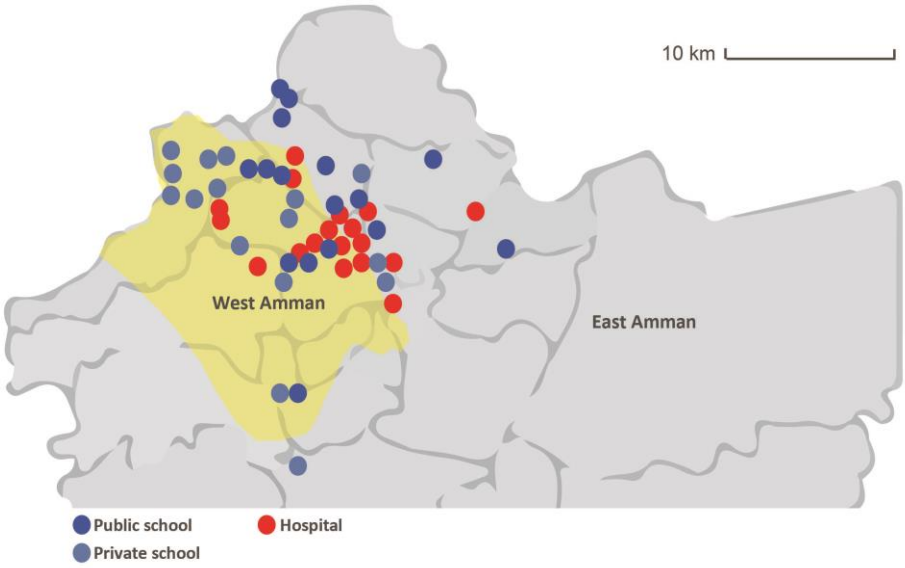

Figure 7-2 Distribution of public/private schools and hospitals in West and East Amman, constructed by researcher.

Inequality is also evident in the housing market where prices are beyond the reach of the locals.[105] At the national level, the housing market (particularly affordable housing) is in crisis with an oversupply of

[105] A two-bedroom apartment in a well-situated district of Amman costs about $170,000 (JD 120,000), while the average local salary is $630 (JD 450) (Albrecht-Heider, 2018).

housing at the middle and upper end of the market.[106] The current housing supply is failing to meet the actual demand thereby it is estimated that 1.2 million Jordanians are currently without access to affordable housing, an equivalent to 17% of the Jordanian population. Besides low- and lower-middle income Jordanians, Syrian refugees are also impacted by the lack of affordable housing options, which raises the estimated number of people who do not have access to affordable housing in Jordan to over 1.5 million (UNHCR, 2018d) . Although the increase in land prices contributed to this trend, zoning regulations and municipal by-laws have fundamentally shaped the current problematic situation of the housing market. One of the shortcomings of the regulations and by-laws is that they prohibit the construction of smaller size apartments and thereby force developers to construct bigger apartments that are not affordable by most people. This further contributes to the lack of entry-level housing options for lower and lower-middle income Jordanians, given that rental housing is becoming increasingly scarce and less affordable.

Weak municipal planning is failing to regulate certain aspects of housing construction thereby contributing to the unsustainable urban growth patterns. For example, municipalities have limited influence on the location in which individuals or developers choose to construct housing units. Since municipalities do not enforce regulations that confine housing construction to specific developable land plots, many developers and individuals construct housing units on land plots that are not connected to municipal infrastructural services. This widespread reality is problematic as it results either in municipalities failing to provide the newly constructed housing with infrastructural services, or in urban sprawl and the related environmental and financial burdens. To this end, it is important to highlight that although municipalities have virtually no direct role in housing provision, they are the competent authorities responsible for issuing building permits and rezoning permissions. On that premise, municipalities can indirectly influence the type, direction and scale of housing development despite the current national centralized planning system that assigns major decision-making responsibilities to the Ministry of Public Works and Housing (MoPWH).

As the previous discussion reveals, the affordable housing sector was in crisis prior to the Syrian refugee influx. Nevertheless, the settlement of the majority of refugees within host communities in rural and urban settings in Jordan has further intensified the demand for affordable housing. The current stark shortage in affordable housing has thereby rendered home ownership unattainable for many poor and low-income Syrian and Jordanian households. As a result, such households are forced into the competitive housing rental market where they face further challenges. These challenges include the inflation of rental prices as

[106] In Amman city, the price range of new housing units is estimated to range between JD 40,000-200,000 ($56,400-$282,000). Meanwhile, the median apartment price is JD 45,000 ($63,450) at the national level (UN-Habitat, 2017).

well as weak landlord-tenant legal arrangements that is characterized by inadequate dispute resolution mechanisms. Against this reality, vulnerable and low-income households increasingly face eviction threats from landlords. All these factors thus lead to worsening the competition over limited affordable housing units, which in turn is a significant factor prompting community tension.

In an effort to introduce new housing solutions that respond to the needs of the displaced and host population, the UN-Habitat collaborated with the HUDC and the MoPWH to initiate the JAH. The program ultimately aims at strengthening the resilience of the Jordanian housing market to adapt and recover from shocks and external stress. A predominantly private-sector-funded solution, the program is planned to deliver up to 30,000 units of affordable housing within three years, while conforming to the norms of *housing adequacy* (chapter 5). The program targets land plots contiguous with built-up areas within municipal boundaries, thus the newly built units will have access to services such as schools, hospitals and markets. The program is planned to provide affordable housing units for the lower- and middle income Jordanians. The unit price is estimated to be JD 15,000-17,000.[107] The beneficiaries can acquire the needed financing through loans (10-25 years payback period) from local commercial banks (UN Habitat, 2016). The program also addresses access of vulnerable Jordanians and urban refugees to affordable housing units. To attend to the shelter needs of the most vulnerable, it is envisaged that some of the affordable housing units will be made available on the rental market after being purchased by private Jordanian investors. To this end, the JAH incorporates plans to establish a legal entity that facilitates the delivery of the affordable housing units and ensures secure tenure arrangements for Jordanians and Syrian refugees.

In contrary to many national housing programs and public service projects, public participation as well as consultations with key stakeholders and local authorities played a primary role in the planning of the program. Consultation activities included a Housing Demand Survey, Refugee Rental Study, negotiation with banks and developers, a public outreach campaign that incorporated a housing design competition, three community hearings, and the construction of demonstration units for public viewing in four governorates. The Housing Demand Survey aimed at quantifying the pool of prospective owners willing and financially able to build or purchase small-sized housing units. The survey also investigated the percentage of potential buyers interested in offering their purchased housing units for rental. The respondent sample was representative and included both Jordanians and Syrian refugees.[108] Overall, the

[107] 1 Jordanian Dinar (JD)= 1.41 US dollars. This implies that the cost of JAH housing units is $21,100-22,600.
[108] The Housing Demand Survey was based on a random sample of 2,240 households in eight governorates (Ramtha, Madaba, Sarhan ,Kerak, Zarqa, some districts of East of Amman and ad-Dhulayl), selected in consultation with the

Housing demand Survey provided highly relevant information and analysis of the affordable housing demand and supply in Jordan to the GoJ, participating municipalities, financial institutions, and other central actors in the housing sector. The survey revealed that lower-income Jordanians currently renting apartments are willing to purchase smaller-sized housing units if they were provided with an affordable financial plan. In other words, lower-income households are willing to pay installments that are similar to the amount of rent that they are currently paying. The survey proved that it is possible to deliver such low-cost housing units at a sale price of $21,100-22,600 and that there are sufficient suitable land parcels to be purchased from private landowners in the targeted governorates. Furthermore, the survey also revealed the interest of developers and the willingness of the financial sector to engage in and support the construction of the housing units. In the same vein, the survey highlighted the willingness of refugee-hosting municipalities to collaborate in the implementation of the program (UN-Habitat, 2017).

The JAH employed a participatory approach during the designing of the housing units. This approach included a design competition curated by the UN-habitat and the Jordanian Engineering Association. Two design entries were selected, upon which the final design of extendable small-sized (60-65 m^2) units was based (fig. 7-3).

Figure 7-3 The exhibition of the design competition results that was curated by the UN-habitat and the Jordanian Engineering Association to develop a design of the low-cost housing prototype, Source: UN-Habitat (2017)

Furthermore and as part of the public outreach campaign, sample units were constructed and exhibited for public viewing. The Jordanian Construction Contractors Association was responsible for constructing the demonstration units in four different cities (Karak, Amman, ad-Dhulayl, and Ramtha) on land provided by the participating municipalities. Feedback received from the public was positive. In Ramtha city, for

Advisory Committee, as being the most likely to need assistance for low-income housing. Central Amman was excluded because the price of land makes a JD15,000 housing unit unfeasible (UN-Habitat, 2017).

example, 90% of the visitors rated the unit's design as good (UN-Habitat, 2017). Feedback and suggestions gathered from the public were discussed with developers, municipalities and banks. These discussions have led to securing funding from a private developer to finance a pilot project that will serve as a test for the viability of the program's concept i.e. the delivery of low-cost housing units at scale without governmental subsidy.

Figure 7-4 Public Viewing of demonstration units in Ramtha, Source: UN-Habitat (2017)

Figure 7-5 Demonstration units in ad-Dhulayl, Source: UN-Habitat (2017)

Figure 7-6 Demonstration units in ad-Dhulayl, Source: UN-Habitat (2017)

JAH was planned to be implemented in two phases. The aforementioned activities were part of the JAH's first implementation phase that was conducted over the period of November 2014-March 2016. The implementation at scale and the coordination with the UNHCR concerning the refugee rental scheme are planned for the second phase. [109] This phase was planned to span the period of two years (2016-2018). Despite the successful collaboration among stakeholders in the first phase of the program (including target beneficiaries, housing developers and finance institutions), much remains to be resolved with the representative of the central government - that is *MoPWH* - in order to implement the program at scale.

The head of the UN-Habitat country program in Jordan has noted that UN-Habitat considered the hitherto achievements as the necessary proof of concept that will subsequently enable the implementation at scale. According to the UN-Habitat, the embracement and support of the program by the majority of the stakeholders at national and municipal levels stands as a valid indicator of the proof of concept. These stakeholders include the Ministry of Municipal Affairs, Ministry of Planning and International Cooperation, financial institutions, developers, contractors, mayors and local communities. Despite this overwhelming acceptance, MoPWH was skeptical.[110] The Ex-minister of Public Work "*was very keen that UN-Habitat delivers the demonstration houses and indicated that he would like to also see a pilot project*

[109] To attend to the shelter needs of vulnerable refugees, it is envisaged that some of the affordable housing units will be made available on the rental market after being purchased by private Jordanian investors. The UN-Habitat suggests to govern landlord-tenant relations in the JAH Rental Scheme either through legal reform, or create a suitable parallel governance mechanism. The option of a parallel governance mechanism is more feasible within the scope of this project. The mechanism itself is multi-faceted and will cover three main aspects: awareness about rights and responsibilities, legal advice and dispute resolution (UN-Habitat, 2017, p.20).

[110] Interview with the head of the UN-Habitat country program in Jordan, Wael Al-Ashhab. Conducted by the researcher in June 2018.

that would formalize investor and bank commitment to participate" (UN-Habitat, 2017, p. 44).[111] The program's implementation thus faltered due to the skeptical position of the MoPWH.

The UN-Habitat's evaluation report on the first phase of the program cited other challenges that hindered the implementation of JAH, including time-consuming legal procedures. The report states that *"The timeframe required to obtain the approvals from the municipal local committees, regional committee and the higher planning council for the land use or zoning changes needed for the completion of the pilot project takes up to six months"* (UN-Habitat, 2017, p. 65).[112] The report also cites '*the gap between delivery and capability*' as another challenge. It describes how the circumstances to deliver affordable housing units exist, including the public demand and the availability of developable affordable land. Nevertheless, the report highlights that *"the relative absence of actors that can operate at scale is (also) likely to be a bottleneck in the implementation of JAH – unless greater reliance and involvement of the smaller-scale actors and operatives can be incorporated"* (UN-Habitat, 2017, p. 27). The report thus underlines the necessity of establishing a JAH legal entity to coordinate and ensure the effective implementation of the program.

In summary, JAH provides a housing solution that attends to the needs of the displacement-impacted population. Although the program was initiated as part of the response to the refugee crisis, it delivers a housing solution that links humanitarian and developmental issues in Jordan. Affordable housing units delivered by the program are envisaged to maintain affordability in addition to high-degree of habitability as well as optimal location within the urban community. Beyond its direct impact on the affordable housing sector, JAH is envisaged to have positive impacts on the construction sector through the creation of thousands of jobs. The accomplishments of the first phase of the program unveiled valuable data and evidence that can lead to reforming the national housing policy. On that premise, the efficient and sustainable implementation of JAH will have long-term positive impacts on the affordable housing sector and the development of a national housing policy in Jordan.

The stoppage of this program, however, mimics the fate of other projects serving the public good in Jordan. For example, a Bus Rapid Transit Project launched in 2010 was envisaged to change the face of public transportation in Amman city. The project was, however, abruptly stopped in its initial stage.[113]

[111] The Minister has left office upon change in the cabinet in June 2018.
[112] In the JAH Phase (1) report, the UN-Habitat proposes institutionalizing and standardizing some of these procedures into the JAH entity special regulations in an effort to speed up the flow of the process (UN-Habitat, 2017).
[113] After a long period of no progress in the Bus Rapid Transit project, the Greater Amman Municipality announced that the construction of the project will be completed in late 2020.

Although many factors influenced the faltering implementation of the Bus rapid Transit Project, a public survey revealed that more than 70% of the respondents believe that the public should have been consulted before making the stoppage decision (Shalan, 2013). In the case of the JAH, the stoppage of the implementation at scale was the decision of MoPWH that unlike other national and local stakeholders, was skeptical of the program's concept and implementation. The reoccurrence of such autocratic decisions to halt public-serving projects raises questions about the role of the public in planning and decision-making. In the case of JAH, the establishment of an autonomous authority will ensure the efficient and sustainable implementation of the much-needed national housing program. In this regard, the establishment of a JAH governance entity will protect the program against autocratic decision-making that fails to transparently communicate with the public. The entity should include representatives of national and municipal authorities, civil society, and the private sector and should establish sound means of public participation and consultation. Furthermore, this entity should ensure a transparent and regular monitoring and evaluation of the program. As such, the program components and implementation process should remain responsive to the findings of the monitoring and evaluation activities.

7.1.2 Municipal Services and Social Resilience Project

As have been highlighted in the previous section, shortcomings of urban development policies are impeding sustainable development within Jordanian cities. The imbalance in the distribution of the population, lack of employment opportunities and inadequate infrastructural services have left many governorates in the North and the South of Jordan in dire need for development. Although a process of decentralization has been initiated in 2017[114], centralization still poses a significant challenge that limits municipalities' power to plan and implement development programs. Financial shortfalls in municipal budgets, with expenditures exceeding revenues in some municipalities, hamper the implementation of infrastructural services. Weak infrastructural services are further worsened by urban sprawl that in turn incurs financial and environmental burdens in areas that witness urban expansion. Moreover, the overlapping agendas in service delivery projects between municipalities and the central government has also impeded the implementation of development projects, such as in the case of JAH.

In its third national report on urban development challenges in Jordan, the Habitat International Coalition in collaboration with the UN-Habitat has identified several factors contributing to the poorly planned

[114] The laws on Municipalities and Decentralization, often coupled together, represent a remarkable reform in the governing system in Jordan. Through these laws, GoJ commits to advance the principles of good governance and democracy and to ease pressure on the central government in Amman.

urbanization in Jordanian cities. The report cites limited public participation in the planning processes as having a detrimental effect. In addition, the limited engagement of private sector in policy-making is another factor that impedes economic development in Jordanian cities. Moreover, the report also highlights shortcomings related to the quality of monitoring and supervision of development projects and notes that *"the lack of information and data related to environmental and urban development (which often) makes the process of evaluating the programs and plans inaccurate in many cases"* (HIC, 2014). Furthermore, the UN-Habitat identified a need to improve technical capabilities for planning and management of cities (UN-Habitat, 2012). However, funding shortfalls have limited the planning capacities of municipalities and have subsequently led to major shortcomings in municipal service delivery and infrastructural services. Such acute shortages in capital investments have rendered the impacts of the refugee crisis remarkably evident in governorates where refugees have settled. The increase in the population was estimated at 100% in some cities (as in the case of Mafraq in 2011-2012), thus resulting in severe pressure on public facilities such as schools and hospitals. Municipal infrastructural services were overwhelmed, resulting in the deterioration of service delivery to the local population.

In an effort to curb the negative impacts of refugee settlement, the World Bank has collaborated with the Ministry of Municipal Affairs (MoMA) to implement the *Municipal Services and Social Resilience project* (MSSRP). The program targets a number of the municipalities that have witnessed remarkable increase in their population due to refugee settlement. The MSSRP was preceded by its parent project the *Emergency Services and Social Resilience Project* (ESSRP) (chapter 6.2.1). To help meet its commitments under the Jordan Compact, the GoJ has requested from the World Bank to extend and scale up the ESSRP. While the parent project[115] aimed at the provision of emergency response with a focus on '*helping Jordanian municipalities and host communities address the immediate service delivery impacts of Syrian refugee inflows',* the MSSRP places more focus on *'deepening the capacity and strengthening efforts to achieve more sustainable, transparent and accountable service delivery*' (World Bank, 2017a). This transition in the response paradigm is thereby in congruence with the Jordan Compact, which itself marked the transition from emergency assistance to development-based response to the refugee crisis.

The MSSRP extended the targeted action areas to include seven additional municipalities besides the 14 municipalities that participated in the parent ESSRP (fig. 7-8). Therefore, the estimated number of beneficiaries reached around 3 million, including more than 500,000 Syrians, who represent over 70% of Syrians living in host communities excluding those living in the capital Amman.

[115] The parent project "ESSRP" was approved in October 2013.

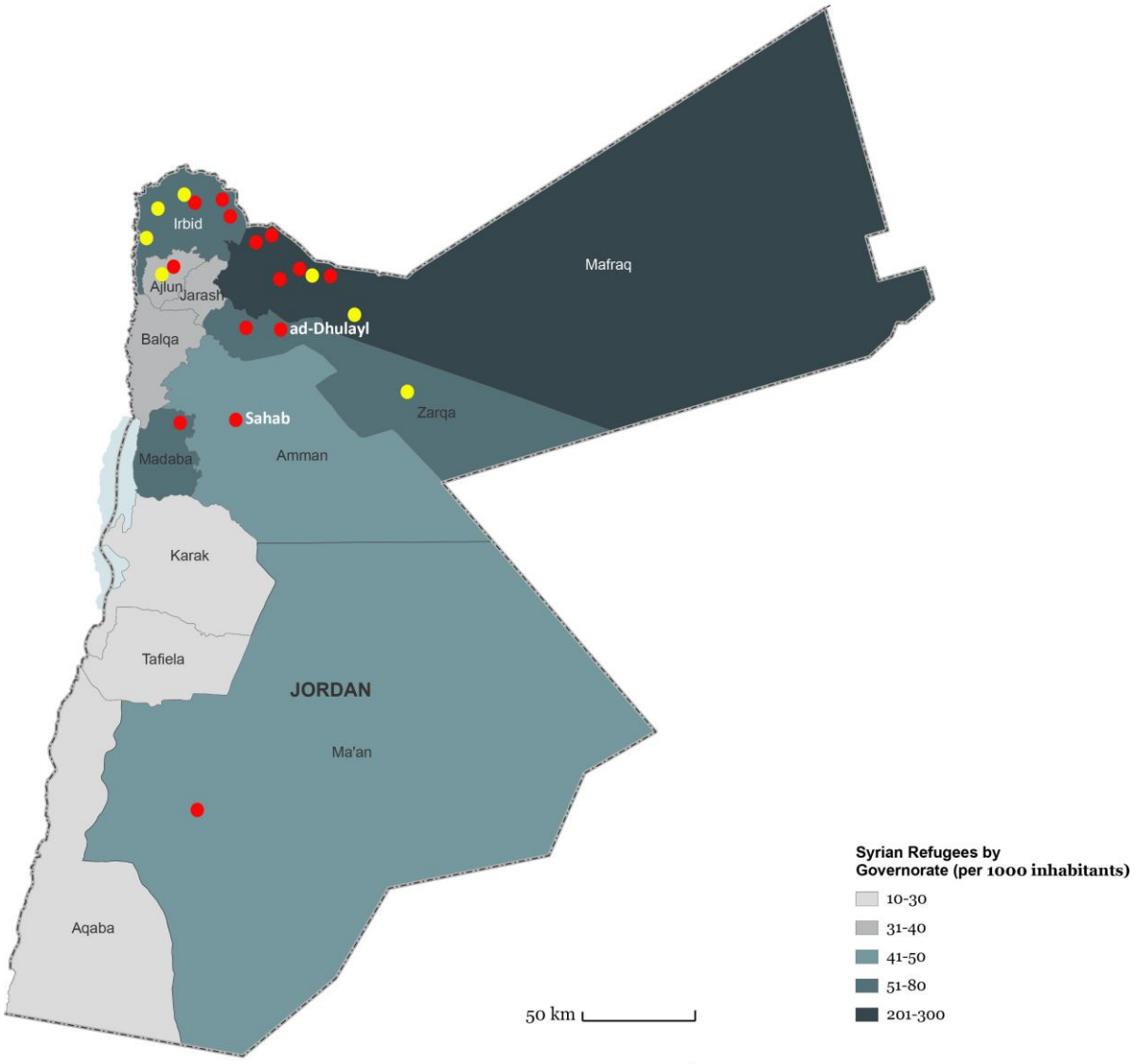

Figure 7-7 Location of refugee-populated municipalities that participated in the MSSRP (in yellow). Municipalities that participated in both the ESSRP and the MSSRP are marked in red, constructed by researcher.

Throughout its four years of implementation, the ESSRP was subjected to extensive monitoring and evaluation. These activities included two government-led joint reviews, two independent third party monitoring reviews [116], and two post-procurement reviews by the World Bank. It is with this in mind that the ESSRP is considered to have prompted reform in terms of the quality of monitoring, supervision and reporting. Further progress in this regard is expected to be accomplished within the ambit of the MSSRP, which particularly brings the beneficiary satisfaction into focus. To track and report on the degree of

[116] As part of the ESSRP, REACH was contracted to provide third party monitoring support. REACH is a sub-division of a leading Geneva-based think-and-do tank, and its sister Agency for Technical Development and Cooperation (ACTED), as well as the United Nations Operational Satellite Operations Program.

beneficiary satisfaction with services delivered, access to basic services and citizen engagement, the MSSRP employs a framework composed of several assumptions and indicators to measure and evaluate the results of the implemented sub-projects.[117]

Monitoring and evaluating the outcomes of the ESSRP sub-projects revealed a significant positive impact on the beneficiary communities. The number of people benefitting from the municipal services implemented via the ESSRP has indeed surpassed the original target of 1,800,000 and have successfully reached 2,036,204 beneficiaries, of whom 253,147 were Syrian refugees. This positive outlook was expressed by the Mayor of Sarhan municipality, one of the participating municipalities, who noted that the ESSRP resulted in improving municipal service-delivery thereby enhancing the public's satisfaction with the municipality's performance (World Bank, 2017a).

Nevertheless, it is important to take into account that the participating municipalities suffered from years of underinvestment that not only impacted the quality of the infrastructural services but also resulted in a lack of adequate financial and planning capacities. As a result, many of the participating municipalities lack the resources to sustain their services despite the critical injection of funds provided by the ESSRP. To overcome these shortcomings, the financial and technical support for municipalities will be extended within the ambit of the MSSRP. The additional municipal grants, valued at $27 million, will be used *'to strengthen the processes of planning, implementing and monitoring the proposed investments/sub-projects'* (World Bank, 2017a). As such, the technical support will come in form of equipping the municipalities with adequate planning capacity to overcome informal urban growth that is largely attributed to the refugee influx and subsequent settlement. Enhancing the planning capacities of municipalities will ultimately enable them to convert to long-term integrated development planning and to ensure the alignment of the proposed sub-projects with the long-term visions within the participating municipalities. This approach thus enhances urban resilience within the targeted cities.

The impact of the ESSRP was also significant in terms of emphasizing community consultations as a basis for making decisions for investments. Mayors and municipal council members noted an improved trust

[117] The proposed mechanism of measuring the impact of implemented sub-projects (AKA theory of change) is based on the following assumptions: in regard to s*ervice delivery*, if communities experience improvements in access to and quality of services, grievances over resource competition will be addressed, and there will be a corresponding increase in positive perceptions of the other community; in regards to *municipal governance*, if the municipalities are responsive to the local needs of Jordanian host communities and Syrians, then individuals will be less likely to allow grievances related to perceptions of inequity to exacerbate fault lines of social tensions; in regards to p*articipation, engagement and voice*, if the social and economic interactions of Jordanians and Syrians improve, then their mutual positive perceptions and trust will improve (World Bank, 2017a).

between the municipality and the community as a result of the public engagement in the planning process. Despite this advancement, public participation was not adequately institutionalized and the quality of community consultations varied widely across the participating municipalities. The interviewed project coordinator of the MSSRP has highlighted that institutionalizing public participation in planning and establishing a framework to guide a uniform consultation process are indeed both among the goals of the MSSRP. She noted that the MSSRP aims at establishing mechanisms and the physical space that enables the engagement of various stakeholders, including refugees, host communities, women, youth, civil society and the private sector. This inclusive planning approach is indeed important to arriving at locally appropriate solutions to the most pressing problems affecting the communities within the targeted municipalities. It is also important to improving accountability and thus building trust and easing tension between communities and the local authorities on the one hand. On the other hand, the interaction between the various sectors of the community to address problematic issues is expected to ease community tension.

On that premise, the MSSRP marks a novel approach for public participation in planning that is in contrast with the status quo of planning practices in Jordan. The engagement of the community will be realized via several mechanisms and channels. These include cross-section meetings with various stakeholders and community consultation workshops. To ensure transparency, the consultation workshops and their results will be announced through various media channels. As such, the public will have the opportunity to file for grievances through existing redress mechanisms (World Bank, 2017a).

Figure 7-8 Community consultation conducted in ad-Dhulayl to vote on the priority projects to be addressed by the MSSRP. Source: ad-Dhulayl municipality archives.

The interviewed project coordinator of the MSSRP highlighted that participating municipalities will be responsible for identifying infrastructural service projects and employment-generating activities to be financed while maintaining a participatory approach. As such and following the first phase of project selection, the specified proposals will be reviewed by municipal sub-project selection committees. To

ensure community involvement in the second selection phase, the selection committee members will include representatives of the community including women, youth, and civil society organizations.

To this end, the municipalities will receive technical support in project planning, engineering, procurement, and financial management for the shortlisted sub-projects. Subsequently, municipal councils will be responsible for the final endorsement of the prioritized short-list of sub-projects and will in turn submit the proposals to MoMA for final approval. One of the important criterion for the final selection of sub-projects to be financed is the incorporation of participatory mechanisms in the primary stages of sub-projects selection. Such mechanisms include community consultations to ensure reflecting community needs and priorities in the proposed sub-projects. The proposed sub-projects should also ensure inclusiveness in the envisaged outcomes by planning to benefit women, youth, and disadvantaged groups including Syrian refugees. Needless to say, another significant selection criterion is the contribution of the proposed sub-projects to the MSSRP's objectives of improving municipal service delivery and employment generation[118] as well as their alignment with the municipality's strategic development plans over the medium-term. Moreover, other selection criteria include maintaining and operating the assets procured via the financed sub-projects (World Bank, 2017a).

In conclusion, the MSSRP components are aligned with the GoJ's priorities, in terms of creating jobs for the displaced and host communities in the formal labor market. Furthermore, the program incorporates mechanisms to address tensions that arose between administrative authorities and citizens on the one hand and between refugees and the host communities on the other. Through its small-scale interventions, the MSSRP operationalizes its support to the GoJ's priorities of improving community services, creating opportunities to boost economic activity and small-scale employment generation within communities impacted by refugee settlement. The MSSRP also contributes to long-term resilience building through institutional strengthening and enhancing the planning and governance capacities of municipalities hosting refugees.

[118] The selection criteria indicate that employment-generating activities should provide employment opportunities for both Jordan and Syrians, in which the rate of employment of Syrian refugees should not be less than 30%. To this end, the MSSRP has introduced an additional fund to finance investments for job creation. This fund (AKA Innovation Fund) is provided to municipalities on a competitive basis. To encourage collaboration and knowledge transfer among municipalities, municipalities applying for the fund are encouraged to incorporate inter-municipal collaboration in planning and implementation of the proposed projects.

7.2 Reflections and Lessons Learned

Analyzing the planning and implementation of JAH and MSSRP reveals the significance of acknowledging the complexity and dynamics of the context in which the development-based response programs are being implemented. Addressing the developmental needs of refugees and Jordan alike was key to arriving at topics of common interest that led to a consensus among donors, development organizations as well as the refugee hosting country. Both programs were developed in close engagement with the local competent authorities as well as with other stakeholders and have incorporated multiple mechanisms for public consultation. The programs' approach to funding was also similar in terms of linking the flow of funds to extensive monitoring and evaluation that track progress towards the intended objectives. In the case of MSSRP, access to grant funds by municipalities was conditional on meeting specified performance criteria.

Nevertheless, deliberating the programs' components and operational approach reveals fundamental differences between the two programs. The MSSRP incorporated small-scale interventions that addressed employment generation and service delivery, including the rehabilitation of schools and construction of parks and playground in refugee-populated cities and towns. Meanwhile, JAH tackled a nation-wide crisis of affordable housing. Therefore, it stood in tension with the national housing politics that entail a highly centralized decision-making system and a legacy of failed government-led housing projects (chapter 5.1). The UN-habitat anticipated the success of the private-driven housing solution despite this rather problematic environment. A more effective approach would have addressed the shortcomings in governance capacity of MoPWH as a national partner. Integrating components of capacity building and reform measures is thus necessary to establish an environment that enables the delivery of such a large-scale reform program. An effective implementation of the program requires introducing components that address governance and organizational capacity of the national counterparts. The MSSRP anticipated this challenge and thus incorporated a central component aimed at institutional support and enhancing project management capacities within the participating municipalities. Implementing this component is essential to ensuring efficiency and sustainability of the program. While the MSSRP realized this through several components, it remained one of the major shortcomings in JAH. In an attempt to overcome this shortcoming, a JAH entity responsible for the management of the program and ensuring its efficient and consistent implementation is planned to be established in the program's second phase. Nevertheless, it is also important to underline the fundamental difference in MoMA's and MoPWH's planning approach: while MoMA is one of the key actors engaged in promoting decentralization in Jordan, MoPWH still adopts a highly centralized approach to development planning. As such, MoMA can be considered a more pragmatic national counterpart for development organizations.

The management and brokering capacities of the international agencies are other factors that influenced the programs' implementation. The World Bank has long established its presence in Jordan as one of the main development actors active in the country. The UN-Habitat on the other hand did not establish its leadership of the JAH during the first phase of implementation. Its responsibilities were limited to administrative support, setting meetings and making connections with relevant stakeholders. It was not until the Minister of Public Works expressed his dissatisfaction with the program's progress that the UN-Habitat sought to take the lead. Nevertheless, fulfilling the leading role required enhancing the implementation capacity of UN-Habitat in Jordan. As such, the UN-Habitat solicited policy advice and technical support from the Housing Finance expert of the UN-Habitat Housing and Slum Upgrading Branch and acquired additional support from the Regional Director to strengthen the capacity of its office in Jordan.

Although JAH has successfully mobilized a large number of important stakeholders, it failed to acquire the buy-in of the MoPWH, which is the main national counterpart. The JAH clashed with the ministry's skepticism and unwillingness to allow the scheme to go according to plan despite its initial endorsement. Given the reshuffle of the Jordanian cabinet in 2018, the JAH can have a second chance to be picked up and endorsed by the new Minister. Nevertheless, the researcher argues that adopting an approach similar to that of MSSRP, in which the project is disaggregated/compartmentalized into small-scale interventions that can be monitored and evaluated for future replication, is a more realistic and attainable approach. If MoPWH skepticism persists, the UN-habitat should seek other governmental counter-partners to proceed with JAH's implementation.

Chapter 8 In Pursuit of Self-Reliance- Perspectives of Refugees in Jordan[119]

This chapter explores the employment experiences of refugees, who have benefited from job opportunities created through economic response programs. The research question answered in this chapter is: *'How do refugees perceive the impact of employment on their progress towards self-reliance?'* Using semi-structured interviews, the research explores the impact of employment on refugees' livelihoods and the related challenges that they face. The research also incorporates perspectives of Jordanians who benefitted from employment opportunities created through response programs.[120] The analysis of the interviewees' accounts uncovers factors that are of profound impact on their employment experiences and thus offer insights into how employment can become more effective in promoting the progressive development of refugee self-reliance.

8.1 Setting the Context

As the number of refugees in protracted situations rises and funding for livelihood programs falls short, refugee self-reliance takes precedence in the agendas of development actors. Stakeholders engaged in refugee response programs have constantly called for a shift in the response paradigm to promote refugee self-reliance and support development in host countries (Dabo 2010; Betts and Collier 2017). In Jordan, this transition was marked by the Jordan Compact agreement that aimed at addressing the development needs of both refugees and the host country, thus linking refugee protection to development (chapter 3. 2). It placed a high premium on refugee employment and among its remarkable components was facilitating the entry of 200,000 Syrian refugees into Jordan's formal labor market. In an effort to operationalize this commitment, international donors and development actors collaborated with local authorities to implement employment programs and create jobs for both the displaced and local populations. Besides job creation, the Jordan Compact incorporated components that aim at enhancing Jordan's business climate and labor market conditions, in addition to facilitating exports of products created in industrial zones (AKA SEZ) within Jordanian cities.[121]

[119] This chapter is published as an article in the Special Issue ' The City (Re)shaped: Exploring the Nexus Between Politics, Memory and Urbanism in the Built Environment' in the International Journal of Architectural Research'.
[120] An elaborated account of the findings of interviews with employed Jordanians is presented in Appendix 3.
[121] This component of the Compact is known as relaxing the Rules-of-Origin. This agreement with the EU aimed at facilitating the export of products created in manufacturing facilities within SEZ in Jordan to the EU market (see chapter 6.2.1). This facilitation is achieved through granting preferential access to manufacturing companies that hire Syrian refugees to work on the production lines.

In theory, the Jordan Compact was an innovative response model that bridges the gap between humanitarian assistance and long-term development for refugees and their host country. Its success, however, depends largely on contextual factors such as the labor market conditions, the economic and business climate, and refugee employment policies of Jordan as the host country (chapter 6).[122]

Framed initially as novelty in the field of refugee response, the Jordan Compact has been closely monitored over the past two years by practitioners as well as academics (Huang & Ash 2018; IRC 2017; Barbelet, et al. 2018; Lenner & Turner 2018). However, the accounts of those who benefited from the established employment programs seldom appear in these analyses. This chapter, by ways of analyzing selected interviews, brings the perspectives of employed refugees into focus. It also incorporates the perspectives of employers and investigates measures taken by them to overcome challenges and facilitate refugees' employment.

To arrive at a comprehensive understanding of the aforementioned topics, the chapter firstly reviews the context of refugee employment in Jordan and discusses challenges related to integrating refugees into the formal labor market.

8.2 Background: Jordan's Labor Market and Refugee Employment

Jordan's labor market suffers from complex challenges. In its report entitled "A Challenging Market Becomes More Challenging", the ILO analyzed these challenges among which is the widespread unemployment (Razzaz, 2018).[123] Despite the high unemployment rate among Jordanians, non-Jordanians make up almost half of the country's labor force. This intriguing reality is attributed to Jordanians refraining from blue-collar jobs in which working conditions are suboptimal. Delayed payment, no payment for overtime, long and unpredictable working hours, and heavy reliance on physically demanding methods are among the unfavorable working conditions that Jordanians perceive as detrimental to their performance. To compensate for the labor shortage in sectors with such working conditions, the rate of employment of non-Jordanians is considerably high. For example, the non-Jordanian labor quota in the textile and garment production sector is estimated at 75%. With respect to the employment of Syrian refugees, it is highest in the personal and business services sector followed by the construction sector.

[122] Structural challenges within the labor market, business climate and economic policy-making are discussed in chapter 6. The chapter also discusses economic response programs aimed at overcoming these challenges and promoting refugee employment.

[123] According to a recent survey of the Department of Statitics, unemployment rate soared to 18.3% which is a record high since year 2000 (JT, 2017).

Meanwhile, the percentage of refugees employed in the agriculture, food services and manufacturing sectors is lowest, and is estimated at 11%, 3% and 1.7% respectively (Lockhart, 2019).

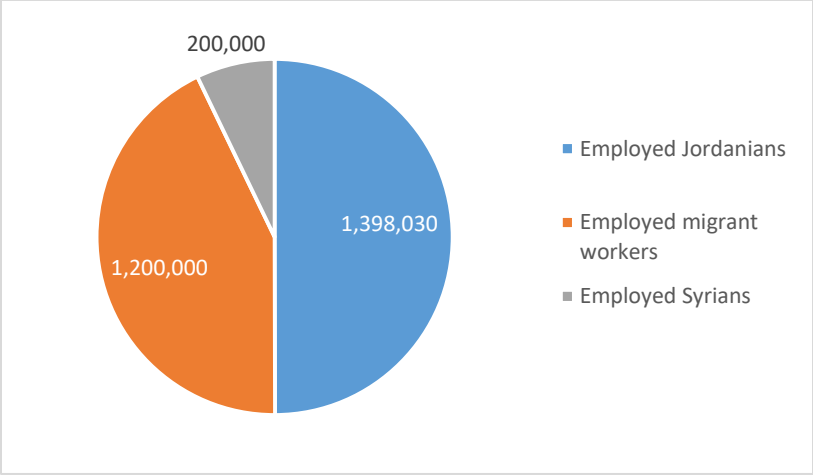

Figure 8-1 Employed persons in Jordan as per Razzaz (2018), constructed by researcher.

As figure (8-1) reveals, the percentage of Syrian labor in the formal labor market is less than one tenth. Increasing the share of Syrian labor within the formal labor market is one of the aims of the labor market policy reform introduced by the Jordan Compact. This aim, however, conflicts with policies aiming at the improvement of Jordanian employment rates through nationalization of the labor market. Therefore, unlocking ways to integrate Syrian labor into the Jordanian formal labor market necessitates understanding the existing labor force/pool and dynamics. A primary step towards developing this understanding is examining the socio-economic profile of the Syrian refugee population in Jordan.

The UNHCR estimates that around 650,000 Syrians are formally registered as refugees in Jordan.[124] As noted previously in chapters (3 & 5), the majority of refugees live in cities such the capital Amman, Irbid and Mafraq, while 20% reside in camps primarily in the Zaatari camp that is home for 80,000 refugees. In comparison to the local population, Syrian refugees have lower education level (Verme, et al., 2016). The entry of refugees to the formal job market is impeded by many obstacles including occupational restrictions as well as a complicated application process to issue work permits (IRC, 2017a). As employment opportunities in the formal job market are severely limited, many refugees resort to seeking

[124] Jordanian government's estimates place the total refugee count at over 1 million, including refugees not registered with the UNHCR and living in urban and rural areas.

low-paid and low-skilled jobs in the informal job market. This ultimately feeds into the vulnerable situation of the majority of Syrian refugees, where 80% live under Jordan's poverty line of JD 50[125] per capita per month (UNHCR, 2018e).

Other factors come into play when considering the employment of Syrian refugee women. Refugee women face additional constraints linked to restrictive socio-cultural norms and disproportionate childcare and household responsibilities. Many Syrian refugee women find themselves the single breadwinners in their households after the loss of the male caregiver whether to death, imprisonment or enforced disappearance. The emergence of the role of a caregiver is thus a key driver for refugee women to seek employment. Nevertheless, other factors have a detrimental impact on their rate of employment. For example, female refugees are more likely to be married under the age of 18 and thus engage in household responsibilities, which ultimately limits their labor force participation. In addition, there exists restrictive socio-cultural norms and legal constraints that impede their employment. In her research on the scope and nature of Syrian refugee women's economic engagement in host communities and refugee camps, Ritchie (2017) investigated the barriers to their work. Interviewing refugee women living in host communities (Irbid and Zarqa cities) as well as in Zaatari camp revealed that lack of credit and early marriage have the greatest negative impact on their rates of employment. Figure (8-2) lists and rates factors that refugee women perceive as barriers to engaging in work as per the findings of Ritchie (2017).

[125] 1 JD= US$ 1.41.

Figure 8-2 Employment Impeding Factors as perceived by Syrian Refugee Women in Jordan as per (Ritchie, 2017), constructed by researcher

Thus far, the chapter has discussed the contextual backdrop for Syrian refugee employment in Jordan, and hence transitions in the following section to introducing and discussing the concept of self-reliance for refugees.

8.3 Theoretical Underpinnings of Refugee Self-Reliance

The UNHCR defines self-reliance as *"the social and economic ability of an individual, a household or a community to meet its essential needs in a sustainable manner"* (UNHCR, 2005a). Although the definition mentions both social and economic ability, aid organization often consider self-reliance as the ability of refugees to live independently from humanitarian assistance. Based on this widespread presumption, aid organizations implementing livelihood programs for refugees highlight activities such as employability and entrepreneurship support, microfinance, and technical and vocational training as examples on emerging good practice (Mcloughlin, 2017). As a result, aid organizations implement livelihood programs with a primary aim of propelling refugees into employment. Such programs consider individual jobs as indicator of self-reliance, which is problematic since this approach diminishes the concept of self-reliance to its economic dimension. Nevertheless, this rather economic-focused approach does not incorporate a myriad of non-economic factors that influence refugees' self-reliance. These factors include refugees' interdependencies within their social networks, socially perceived gender roles and activities essential for

individual and community well-being. A further problematic aspect of this approach is that it lacks insight into longer-term impacts on refugees' livelihoods (Jacobsen & Fratzke, 2016). The absence of such evidence thus ultimately hinders efforts to globally circulate successfully implemented solutions.

Failure to contextualize employment and livelihood programs, due to weak tailoring of interventions to local economic conditions, is another common pitfall of refugee livelihood programs (Mcloughlin, 2017). In their cross-country review of livelihood programs for refugees, Jacobsen and Fratzke (2016) highlighted that the ability of donors to match refugees with employment opportunities is determined by the availability of jobs in the local economy. Furthermore, restrictive policies by host government can hamper the implementation of employment and livelihood programs. Such policies may imply restrictions on refugees' employment sectors, their freedom of movement and in some extreme cases the rejection of any form of formal employment of refugees. Many refugees in protracted situations thus become highly dependent on humanitarian assistance particularly as durable solutions appear highly unattainable.

Against this background, there have been efforts to develop tools to track and evaluate the impact of livelihood programs on refugee self-reliance. These tools include the Vulnerability Assessment Framework, UNHCR's livelihoods indicators, RefugePoint's Self-Reliance Measurement Tool, and WRC's Well-Being and Adjustment Index. A remarkable breakthrough was, however, achieved at a convention for central actors and aid organizations (AKA Community of Practice). This convention has resulted in the development of the self-reliance measurement tool, which builds upon the UNHCR's definition of self-reliance and lists a number of indicative domains to assist aid organization in monitoring the impact of their livelihood programs on the beneficiaries' self-reliance. The measurement tool identifies the following indicators for refugee self-reliance: income, employment, access to shelter/ food/ water/ sanitation/ hygiene/ education and health-care, community involvement, safety, legal status, and well-being (Slaughter, et al., 2017).

To this end, the analysis employs the aforementioned indicators in the interpretation and comparison of the accounts of the employed refugees and thus fleshes out an analysis of the impact of employment on refugees' self-reliance. Using semi-structured interviews, the researcher collected and analyzed the accounts the interviewees tell to describe experiences and thus offer interpretation. The interpretation of the collected accounts explores how the indicative domains of self-reliance arise in the accounts of the interviewees. Moreover, the research's lines of inquiry touched broadly upon the interviewees' displacement and settlement history and their plans for the future. To develop a comprehensive understanding of the refugees' employment process, key informants who represent the four programs that provided the interviewed refugees with employment opportunities were also interviewed. The interviewed

key informants shared their insights in regards to their work with refugees and the relevant Jordanian authorities. Probes were developed around the perceived barriers to the employment of refugees, and what assists refugees to achieve self-reliance in urban, rural and camp settings.

8.4 Findings and Discussion

As noted previously in section 8.2, the majority of Syrian refugees who found employment in Jordan are working in the personal and business services sector as well as in the construction sector. Meanwhile, the percentage of refugees employed in the manufacturing sector is minimal. This research, however, investigates the perspectives of refugees employed in garment manufacturing since it is among the economic sectors targeted by the Jordan Compact and its related relaxing rules-of-origin component.[121] Furthermore, the researcher interviewed refugees who benefitted from training and employment opportunities in hospitality and in image annotation services[126] as well as in a municipal productive project. As such, these sectors are not representative of the sectors currently employing the majority of refugees. Nevertheless, the analysis of the accounts the interviewed refugees tell uncovers important information on factors impacting refugee employment in different geographical settings. The employment programs are indeed located in various geographical locations (urban and rural) and employ refugees living in urban, rural and camp settings. Three of the interviewed refugee women were provided with employment opportunities in a textile factory located in a SEZ south of the capital Amman. In addition, one of the interviewed refugee women found an employment opportunity through an NGO located in the capital Amman that provides a training program on image annotation, while another woman found a job at a municipal productive project. This municipal project, a productive kitchen, is located in Al-Sarhan, a town at the border with Syria. As for the interviewed Syrian refugee men, they were trained in the field of hospitality by an NGO in Amman city and have later found jobs in the hospitality sector (fig. 8-3).

[126] Image annotation services are provided by artificial intelligence companies to robotics and other companies in the technology sector. For example, image annotation services are required in the automotive industry to develop self-driving cars.

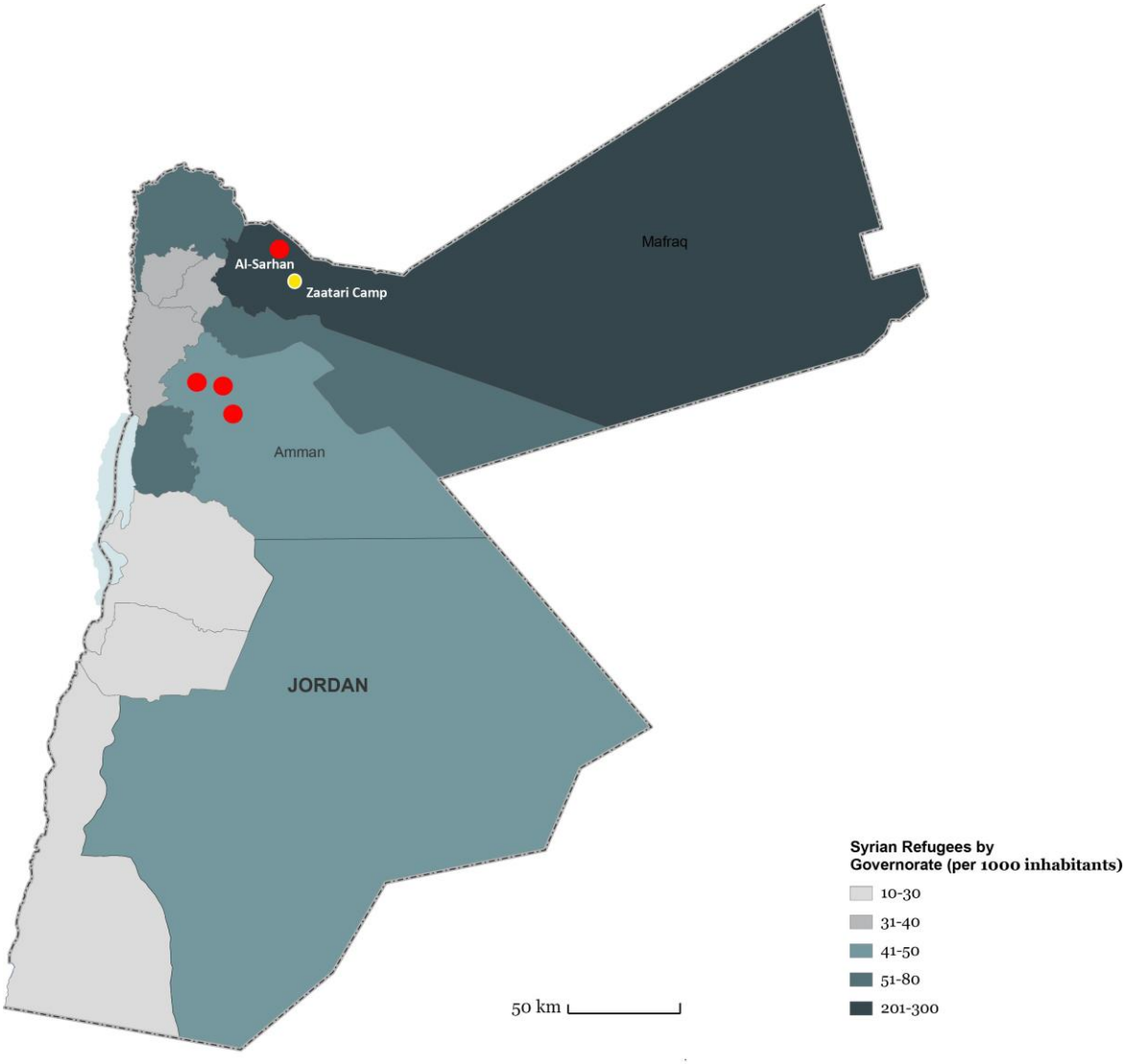

Figure 8-3 Location of the researched employment programs (in red) and the distribution of Syrian refugees in Jordan as per *(UNHCR, 2018)*, constructed by researcher

8.4.1 A Glimpse at the Researched Employment Programs

The Jerash Garment Company is a textile factory that employs around 3000 workers, out of whom 900 are Jordanians and Syrians. As noted previously in section 8.2, the non-Jordanian labor quota in the textile and garment production sector is relatively high since the sector mainly employs migrant workers from Asian countries. At the time of conducting the interviews, the number of Syrian workers was 34. This limited number may indicate shortcomings in the implementation of one of the most important

components of the Jordan Compact that is related to increasing the employment rates of Syrian refugees in SEZ.[121] Nevertheless, the factory itself is one of the most successful textile factories in Jordan. Its total exports to the United States were valued at $62,000,000. The factory's good reputation was also a result of it being the first textile factory to offer paid internships and childcare facilities for its employees.

The majority of the employees are provided on-site accommodation. However, Syrians and Jordanians are provided with transportation means to commute to the factory premises. The transportation costs for Syrian women commuting from Zaatari camp is 150 JD ($210) per employee, while it may rise to 200 JD ($280) for workers commuting from urban areas. The deputy director of the textile's company noted that due to security restrictions, the factory bus can only collect women at the main entrance of the Zaatari camp. This resulted in major hardships for the employed women who had to walk vast distances within the camp to arrive at this meeting point. To shorten these distances, a minibus was introduced to collect them from several meeting points within the camp and transport them to the camp's main entrance. This solution was implemented as an intervention by the ILO.[127]

Figure 8-4 Factory employees heading to the mini-buses provided by the employer at the end of a workday, captured by researcher.

[127] Interview with the deputy director of the Jerash textile company, Oryana al-Awayshe. Conducted by the researcher in June 2018.

The deputy director has expressed high satisfaction with the Syrian employees. She described them as committed, trustworthy and fast learners. She highlighted hiring refugee women as a form of social solidarity rather than a means to benefit from the relaxing rules-of-origin component of the Jordan Compact. She also highlighted that the textile factory is responsible for issuing all work permits for its non-Jordanian employees including Syrians.

As noted previously, training and employment in image annotation services (see footnote 126) was provided by an NGO located in the capital Amman. This NGO works with vulnerable refugees, the majority of whom are not acquainted with computers and technology. Through a phased learning approach, the beneficiaries are provided basic and advanced coding courses in addition to basic and advanced English language courses. Furthermore, the NGO provides beneficiaries who have successfully concluded the training with jobs and paid-tasks to conduct image annotation services. Up until the time of conducting the interviews, 50 refugees have benefited from the training and employment opportunities provided by this NGO. According to the NGO's local director, employment in image annotation services can potentially provide thousands of job opportunities. With sufficient resourcing (financial and logistical), the NGO can export its services by providing its services to international automobile, agricultural, and medical companies. Nevertheless, the NGO is facing major challenges that impede its progress and advancement. A significant challenge is related to the pending status of the NGO's registration and funding. The NGO's local director cites the bureacratic, expensive and complicated registartion process as one of the major risks that may affect the contuity of their work. Despite this situation, the NGO has been providing its service to beneficiaries since 2017. Another major challenge is related to the refugee women's inability to commit to attending the courses conducted at the NGO's premises. To motivate their beneficiaries to complete the training, the NGO provides them with laptops and internet stipends to work from home. In addition, the NGO reimburses their transportation costs.[128]

[128] Interview with NGO director providing training and employment opportunities for refugees in the field of image annotation. Conducted by researcher in June 2018.

Figure 8-5 Refugee women receiving training in image annotation at the NGO in Amman, captured by researcher.

One of the cases that the chapter discusses is the case of a displaced woman who found employment in the municipal productive kitchen. This project was established as an output of the Emergency Services and Social Resilience program (ESSRP) implemented by the World Bank. The program's primary beneficiaries are the communities residing in municipalities that have witnessed a marked increase in the size of their population due to the refugee influx (chapter 6.2.1). The program's assumption is that infrastructure can plant the seed for social cohesion thus the program aimed at providing the municipalities and the residents (Jordanians and Syrians) with the institutional space to discuss the most pressing problems in the community. As part of the program, locally appropriate and creative solutions were financed. Public consultation was an important component of the program, therefore, community hearings were organized. During these hearings, competition over jobs and unemployment were highlighted as two of the main causes of social tension. To address this problem, the World Bank supported Jordanian municipalities through the ESSRP to generate employment opportunities for the displaced and host communities. These efforts included partnerships with the private sector to establish productive projects such as nurseries, sewing workshops, and a productive kitchen.[129]

The chapter also discusses a hospitality training program through which the interviewed men (Syrian refugees and Jordanians) were trained and subsequently employed. Implemented by the Jordanian branch of the international NGO *Education for Employment*, the program provided opportunities for Syrian refugees and Jordanians to undertake demand-driven training that leads to employment in the hospitality sector. The program director highlighted that the training was conducted over a course of six weeks at a

[129] The project coordinator of the MSSRP has shared footage of a presentation on the outcomes of the ESSRP. The researcher has extracted this primary data from the footage.

vocational college for hospitality and tourism management located in Amman. Although it was an unpaid training, the beneficiaries' travel costs were reimbursed. After successful completion of the training, the beneficiaries received certification from the vocational college. One significant aspect of the program is that the trainees (the majority of whom are in the age group 18-26 and have no previous experience in the field) benefit from job placement services provided by the implementing NGO. According to the program director, there is a remarkable demand for Syrian labor among employers in the field of hospitality and tourism.[130]

8.4.2 The Perspectives of the Employed Refugees

Actively seeking work due to financial stress

The interviewed refugee women revealed that they primarily sought employment due to financial stress. These women were in dire need for additional income as they found themselves being the single breadwinners in their households. Maha, for instance, is a widow in her 40's from Ghouta, Damascus. She decided to flee with her children to Jordan after her husband was killed in the conflict and she was jailed in one of the Syrian regime's prisons.

> Maha: My son once asked me for five cents to buy candy. I didn't even have that minute amount of money. He cried and said '*then get me back my dad*; *I know he can provide for us*'. Although I have never worked before in Syria (***Al-ḥamdu lil-lāh***), I have to work now. I have worked previously as a receptionist for an NGO in Zaatari camp, earning 35 JD ($50) per week. Although this amount was not enough, it helped me provide for my children.

Using the Arabic word '***Al-ḥamdu lil-lāh',*** the interviewee expressed gratitude for a blessing. A blessing, however, she has lost as the financial need drove her to seek employment. This perception was shared by another interviewee - Laila who is married and is a mother of six children. Laila fled to Jordan from Dara'a province in Southern Syria. She settled with her husband and children in Zaatari camp in 2012.

> Laila: We never had to work back in Syria (***Al-ḥamdu lil-lāh***). Our men used to provide well for us. Since settling in the camp, I have looked for jobs. I previously worked in a recycling program in the camp for 16 months. I'm now earning 230 JD ($325) from my job in the factory. With this income, I can pay back part of my debt. My daughter was born with a birth defect in her leg,

[130] Interview with the program director and specialist at the Education for Employment organization, Fatima Al-Qaisi. Conducted by the researcher in May 2018.

> which required special medical treatment. This left us with large bills to pay. I don't mind it as long as my daughter recovers. She can finally run around like other children. She is a rose.

One of the interviewed women was herself in need for medication. Samar, a 42 years-old woman from Dara'a, has been living with her husband and five children in Zaatari camp since five years.

> Samar: I previously worked at a nursery in the camp for 15 months. Then I applied for this job. Now I earn 230 JD ($325), but I hope I can get a raise. I am ill and my medical treatment is expensive.

As for the young refugee men employed in the field of hospitality, seeking employment was not only prompted by their sense of responsibility towards their families but was also perceived as a means for financial independence.

> Rasem: I have not finished high school and my current job is my first work experience. I have been working in this restaurant for four months. Although my current duties are not much related to what I learned during the training, I am satisfied with the job. I am provided with health insurance, travel costs' reimbursement and accommodation. I am glad that I am independent and that I can assist my family financially through my earnings.

> Anas: I am the sole breadwinner in my family since my father died. I have previously worked informally in a roastery to support my mother and siblings. My training focused on pastry making and baking, however, I was only able to find a job as a waiter in a restaurant in Amman.

Beyond the economic

The financial stress was not the only reason that the youngest interviewed woman sought employment. 18-years-old Rana fled Syria with her family after her father died. She settled with her mother and siblings in Amman city in 2011. She conducted the training in image annotation and now prepares tasks delegated to her by the aforementioned NGO. She earns 200 JD ($280) per month, in addition to her transportation costs. Besides enabling her to financially assist her family, she perceives this opportunity as transformational in terms of the acquired knowledge that accompanied the employment process.

> Rana: It was the first time for me to have access to a computer and to learn how to use computer programs. Back in Syria, I didn't learn English language in school although I had a passion for foreign languages. The training fulfilled my goal of learning English and acquiring computer

> skills. Through this opportunity, I gained knowledge, technical and soft skills that enable me to pursue my goals. I plan to continue working in this field and to complete my Bachelor studies at a university in Jordan.

One of the women whose stories are discussed in this paper is Jordanian, however, she was living in Syria when the war broke. As a result, she fled to Jordan with her Syrian husband and children. Unlike her husband who as a refugee receives aid from the UNHCR, she does not. Therefore, she took a job at the municipality kitchen that was established by the ESSRP. Working in the kitchen has not only improved her income but has also given her the opportunity to interact with 24 other women (Jordanians and Syrians) engaged in the project. This interaction contributes in overcoming social tension and enhancing community involvement within the displacement-impacted communities.

In the same vein, the interviewed women employed in the textile factory emphasized the positive impact of employment on their well-being.

> Maha: Although I spend almost three hours a day in commute, this job has given me hope. When I leave the camp, I try to forget about all the problems waiting for me back there.
>
> Samar: The work atmosphere is very supportive. The line managers and colleagues are friendly and show us a lot of respect. I know other factories offering higher salaries, but I prefer working here.

One of the beneficiaries of the hospitality training decided to engage in an entrepreneurial activity upon his completion of the training. His story was celebrated as a success story of the training program and he was labelled as an entrepreneur.

> Mohamad: The scholarship that I received to conduct the training in hospitality was key to my accomplishment. Besides acquiring advanced culinary skills, we were also provided with training that aimed at developing our marketing and management skills. Following the training, I have established a restaurant with a Jordanian partner. The skills that I acquired during the training enabled me to fulfill my duties as a main chef and manager of the restaurant.

Facing the hurdles

The collected accounts revealed factors that the interviewed refugees perceive as impediments to their employment. One of these factors is the restriction on the hiring age, where many employers limit the

hiring age to a maximum of 40 years. This was not, however, the case with the textile factory in which the interviewed women were employed.

> Maha: I truly praise the company for hiring women older than 40 years old and urge other employers to do so particularly those who only hire younger women.

An important issue that some of the interviewees highlighted is the lack of work opportunities for men living in the Zaatari camp.

> Laila: We are not used to leaving for work while our husbands stay at home. In the camp, there are no job opportunities for men, which ultimately impacts their families' well-being. I think it is important that my husband works and provides for our family.

Commuting to the workplace was also highlighted as a challenge to be addressed. While the NGO in Amman city resolved the issue by reimbursing the transportation costs for the beneficiaries, the transportation of women from the Zaatari camp to the textile factory is more complicated. In typical situations, the entry to the Zaatari camp requires security clearance issued by the competent Jordanian authority. In the case of the employed refugee women, an arrangement between the employer, the ILO and the camp authorities was achieved in order to transport the factory's employees via minibuses. Nevertheless, the interviewed women still perceive commuting to the factory as a challenge.

> Samar: The minibuses are small and the trip is long. I know many other women who would like to work in the factory, however, the space on the buses is limited. I think allowing larger buses into the camp will help more women to find jobs in factories.

One of the men trained and employed in the hospitality sector described his current working conditions as stressful. He noted that such a job would only be taken by non-Jordanians in light of their limited employment options.

> Rasem: The working hours are quite stressful and can add up to 15 hours a day. I could only find a job at a restaurant in the Dead Sea area far away from the city where my family lives. As such, I can only see my family on weekends. In comparison to the workload, I think I'm underpaid. Our employer provides us with group accommodation close to the restaurant. I have noticed that all the restaurant crew are non-Jordanians. I think the work conditions are not attractive to Jordanians.

Reality versus aspirations

The interviewed women living in Zaatari camp noted several reasons that motivated them to continue working, including enhancing their income and wellbeing in addition to community involvement. Nevertheless, the accounts also revealed that they are still dependent on aid provided by humanitarian organizations and the loss of it would leave them extremely vulnerable.

> Laila: Despite that my father urged me to leave with him to Irbid city, I refused. He had acquired a legal permit to leave the camp (a sponsorship from a Jordanian acquaintance) and suggested that I leave with him but without taking my children. This was impossible. Moreover, I cannot afford to live in the city and I can't afford paying rent. In the camp, I'm not paying rent and school as well as medical treatment is free of charge.
>
> Maha: I plan to continue working here in Jordan and I don't have plans to leave the camp or to go back to Syria in the near future. My house in Ghouta was destroyed. There is no care giver and no means for livelihood in Ghouta (female, Syrian).[131]

The interviewed young men have expressed motivation for advancing their careers in hospitality through further education and training. The accounts that they tell reveal ambition to advance in their professions.

> Rasem: I aspire to be a chef; it is my career goal. I've learned about a scholarship that will help me finance my studies in this field and I'm planning to apply for it. I hope that I will get it.

The engagement of employers and central actors

The interviewees' accounts revealed a myriad of measures taken by actors engaged in the implementation of employment programs to facilitate their employment and enhance the work conditions. For example, women employed in the textile factory noted that they all applied via the employment center established by the ILO in the Zaatari camp.

> Maha: I applied to this job at the textile factory via the employment center in the camp. I highlighted in my application that I have completed a three-months sewing training at an NGO in the camp. I think this experience qualified me for the job. When I was hired, I was first placed in

[131] According to a survey by Konrad-Adenauer-Stiftung Jordan Office and NAMA Strategic Intelligence Solutions, 33% of Syrian refugees in Jordan stated that they do not want go back to Syria. Available: http://b.link/font85

> the training program, but this lasted only for a week. My supervisor noticed that I do not need further training and soon transferred me to the production line.

As noted previously, the NGO implementing the training in hospitality provided its beneficiaries with job-matching services. Two of the interviewees have highlighted that the NGO was responsible for matching them with employers. Furthermore, one of the interviewees highlighted that the NGO followed-up on his progress and were thus engaged in resolving a conflict that arose between him and his employer.

> Anas: I recently informed the NGO of a conflict with my employer. He did not pay me for the last three months and did not issue a work permit for me, which places me in jeopardy. He made me hide whenever the labor inspection officers came to the restaurant for an inspection visit. They (the NGO) told me that the issue will be resolved and I will be compensated for my work. They also said that they will match me with another job. I think that the follow-up on our progress and work conditions is very important. I have heard from some of my colleagues about employers who use fake job posts or employers who do not sign legal contracts in order to trick job seekers. This mostly happens in restaurants and not in well-known hotels. I think the feedback that we provide helps in flagging such employers.

8.5 Conclusion

The refugees' accounts provided insights into their employment experiences and revealed factors related to the local context that influence their progress towards self-reliance. However, the limited respondent sample size is among the identified methodological limitations of this research. It implies that the sample is not representative thus results may lack generalizability.

The interviewed refugees noted to have actively sought work due to financial stress thus suggesting that the economic factor is paramount to their self-reliance. Nevertheless, employment had a positive impact that goes beyond the economic. The accounts reveal that the employed refugee women perceive employment to have enhanced their wellbeing and to have provided them with opportunities for community involvement. Other accounts demonstrated how employment was transformational in terms of paving the path for education and self-development.

However, the interpretation and comparison of the accounts also revealed that factors such as the refugee's age, gender, and child-rearing responsibilities impact their progress towards self-reliance.

Younger refugees without children perceived employment as an opportunity that enables them to advance significantly in their pursuit of self-reliance. Although older refugee women with children acknowledge the positive impact of employment on their livelihoods, the accounts that they tell suggest that humanitarian assistance still plays an important role in their livelihoods. For example, refugee women residing in camps underlined their dependence on camp services such as shelter, schools and clinics. As such, they cannot be described as self-reliant.

On that premise, employment does not result solely in a self-sufficient life for refugees, and thus it should not be used as a political means to justify aid reduction. Furthermore, the collected accounts highlighted aspects that the interviewed women find problematic. These include age-restrictions that some employers impose when hiring, in addition to the limited employment opportunities for men living in Zaatari camp that leads to an imbalance within the individual households.

The interviews with the employers have demonstrated how the engagement of stakeholders (including development organizations) is necessary to establish an employment-enabling environment for refugees. For example, the job placement component of the training program in hospitality was crucial to facilitating the entry of the interviewed beneficiaries into the job market. Furthermore, overcoming challenges related to the transportation of employees is also of essence. Although transportation difficulties are common in employment, they significantly impact refugee women's employment rates due to additional financial, societal and legal constraints that they face. To overcome challenges related to legal constraints and limited mobility, the Jerash Textile Company collaborated with the ILO to arrange the transportation of women from Zaatari camp to work. In the case of the aforementioned NGO employing refugee women in Amman city, several incentives were given to the beneficiaries to motivate them to conclude the training. These include the reimbursement of transportation costs, the provision of internet stipends and laptops to facilitate working from home.

Tackling unemployment among Jordanians should also be among the priorities of employment programs. The accounts that the Jordanian interviewees tell uncover how daunting of challenge is unemployment (see footnote 120). It has indeed plagued livelihoods of large sector of the host communities. Unemployed Jordanian youth living in vulnerable communities, for example, cannot progress towards self-reliance despite the employment regulations that puts them at an advantage over refugee and migrant job seekers.

In summary, this chapter highlighted that factors influencing refugee self-reliance are multi-faceted and complex. In this sense, it is important that central actors engaged in employment programs for refugees

duly consider the local context of the economy and labor market to produce context-based solutions. Furthermore, it is crucial when devising the programs not to lose sight of the people-based factors such as refugees' age, gender, and child-rearing responsibilities.

Chapter 9 Research Conclusions

This chapter commences with a recapitulation of the research empirical findings (9.1) and then transitions into a discussion of the research conclusions based on the synthesis of the empirical findings (9.2). The chapter concludes by forecasting three scenarios for the future progress of the response programs (9.3).

9.1 Recap of the Research Empirical Findings

Although Jordan's response to the refugee crisis followed the traditional trajectory of an initial generous emergency response, this short phase was soon followed by a restrictive turn as the impacts of the crisis persisted and became more evident. Nevertheless, a major turn of events took place in late 2015 following the 'refugee crisis in Europe'. Jordan has succeeded in conceiving an agreement with international community that was supposed to usher the way to a game-changing paradigm of response AKA The Jordan Compact. The alignment of multiple factors have played a primary role in lobbying towards the Jordan Compact, including the centralized decision-making and the deterioration of the economic situation in refugee-populated regions in Jordan as well as donors interests to limit the refugee inflow from the region towards Europe (chapter 3.2 & 6).

The implementation of the development-based response programs was off to an imperfect start and it ran against complex challenges related to the context of implementation and the design of the response policies/interventions. There is indeed no ideal framework to understand the complexities of the implementation process of the response programs and their outcomes. However, critical insights can be acquired from the empirical part of this dissertation, which employs the concepts of *housing adequacy and regional economic resilience* to offer complementary insights into factors that influence the progress of response programs and achieving their development objectives (chapter 3.3).

The empirical part of the dissertation began with an exploration of refugees' various settlement settings (urban, rural, and camps), and employed *housing adequacy* as an analytical framework to explore the perspectives of refugee and host community households on housing and built environment conditions within their selected settlement settings. The analysis thereby provided an insight on the prospects and challenges to the provision of *housing adequacy* within each geographical setting (chapter 5). It revealed that *housing adequacy* is key to planning a sustainable settlement solution, and its pragmatic approach allows for a better understanding of the root causes of the current challenges of shelter response in Jordan as well as the notoriously complex problems of the affordable housing market. At an urban level, factors such as access to employment and the provision of infrastructural services are more attainable in urban

and rural areas than in camps. Meanwhile, the isolation of the refugee camps from their surroundings limited the access of camps' inhabitants to employment opportunities. Efforts to enhance *housing adequacy* provision in refugee-hosting regions resulted in remarkable outcomes in camps, which in their initial years lacked *housing adequacy* at large. Nevertheless, prioritizing camp development over non-camp support by humanitarian organizations ignores the needs of the majority of refugees who have settled in urban and rural areas.

In congruence with developments on ground, the research progressed by examining the implementation of development-based response programs. The analysis, fleshed out in chapters 6 and 7, highlighted the complexities that impeded the progress of the response programs' implementation. The interpretation of primary data extracted from expert interviews has indeed revealed that response measures that aim at reforming national and local economic policies have run up against complex dynamics of development politics and weak economic conditions. As such, the implementation of development-based response programs has had a mixed-record and the outcomes have varied. On the one hand, advancements have been achieved with respect to facilitating the access of Syrian refugees to the formal labor market. On the other hand, tackling the root causes of the economic challenges in Jordan lagged behind thus impeding the overall progress of the employment response programs. Creating jobs and encouraging business owners to invest in the manufacturing sector of the economy remains a major obstacle given that Jordan is not a global competitor in comparison to other countries such as those in Southeast Asia. Jordan also lacks the inherent characteristics of a strong economy, where factors such as the lack of ports as well as sharing borders with Syria and Iraq (both of which have collapsed economies) contribute to its macroeconomic vulnerability. As such, it was imperative to adapt the response interventions to this problematic context. While some programs were adapted to the context and had clearly defined objectives to benefit refugees and host communities, many other programs were abstracted from the reality on ground. One example of the most debated response interventions is the employment of refugees in SEZ, which aimed at promoting formal employment of refugees as well as job creation in the manufacturing sector. Companies located in SEZ faced multiple challenges that limited their chances to benefit from the relaxing-rules-of-origin agreement with EU (see footnote 121). The weak position of these companies in terms of products' competitiveness in the EU market compounded with the challenge of recruiting refugees were among the obstacles (chapter 6). The analysis of the contextual impediments highlighted that the geographic location is a significant factor to be addressed mainly due to the spatial mismatch of where refugees live and where they would be employed. Although the weak business and investment climate have contributed to the faltering implementation of refugee employment in SEZ, the spatial mismatch is also a significant obstacle to the success of the employment interventions (chapter 6). For example, employing refugees living in Zaatari camp implies additional transportation costs for employers that can mount up to 150 JD ($210) per

employee per month – an additional cost that employers do not bear when employees are accommodated within the SEZ as in the case with Asian migrant workers (chapter 8).

The research also brought into sharp focus development-based response programs that incorporate integrated urban development solutions in refugee-populated regions in Jordan (chapter 7). As part of this analysis, the research explored the role of housing and urban development politics in shaping the outcomes of the response programs. Delving into the process of planning and implementing response interventions revealed that it is inherently political. Although the highly-centralized planning system enabled reaching an agreement with the international community at a short notice (the Jordan Compact), it turned out to be an impediment to the implementation of some response programs (such as in the case of JAH). The analysis also revealed that several underdeveloped municipalities (such as ad-Dhulayl municipality) have adopted a relatively pragmatic approach towards the implementation of the development-based response interventions. Empowering municipalities to take the lead in terms of local development planning is indeed a vital step towards operationalizing goals for sustainable urban development at the municipal level.

In the final empirical part, the dissertation provides a close-up on the impacts of employment on enhancing refugees' self-reliance. It thereby refocuses attention from the politics and outputs of response programs to their concrete outcomes and impact on refugees' livelihoods (chapter 8). An important take away from this analysis is the crucial need to develop context-based solutions, in which central actors do not lose sight of the people-based factors such as refugees' age, gender, and domestic responsibilities when devising the employment programs.

9.2 Conclusions: Towards optimizing the response practice and its operational approach in Jordan

This section discusses the research conclusions according to the synthesis of empirical findings. The formulated conclusions contribute to optimizing the response practice and its operational approach in Jordan.

9.2.1 Restructuring the institutional environment of the development-based response through active reform of national and municipal planning systems

Enhancing the national and municipal planning systems is a primary step towards tackling challenges and shortcomings that permeated the implementation of the development-based response. Weak planning

capacity of municipal authorities, coupled with their lack of fiscal decentralization and limited revenue base, are among the key challenges impeding progress of response interventions at the local municipal level. Furthermore, the highly-centralized planning and governance system has sidelined the role of municipal authorities in development planning. As a result, development interventions were abstracted from the local context and challenges (chapter 6.3). Against this background, it is necessary to initiate reform of the national and municipal planning systems. Collaborating with external development partners can support this transformational reform; however, such efforts can only be efficient and effective when implemented within a conducive environment. Such a conducive environment necessitates establishing an inclusive policy-making process. This entails the engagement of non-state actors including representatives of the private sector and civil society organizations in planning and policy-making (chapter 6). Meanwhile, external development partners can provide support to municipal and national authorities through building their planning capacity as well as sharing their expertise on efficient planning and resourcing (chapter 6).

Access to accurate data and evidence is also fundamental to a successful policy implementation. Therefore, central actors (GoJ, humanitarians and development organizations) should expand their efforts to identify and address evidence gaps in data for an optimized response implementation (chapter 6). This includes formulating inclusive monitoring and evaluation mechanisms that entails triangulating data and evidence derived from research conducted by central actors. Furthermore, it is necessary to develop and share a set of benchmarks against which programs outcomes are evaluated. In this ever-evolving displacement context, evidence-based policy-making warrants a systematic evaluation of lessons learned from the implementation process. It is thus imperative to maintaining the long-term positive impact of the response interventions.

It is also necessary to acknowledge that mitigating the impact of forced displacement on host communities is not strictly a technical agenda. Refugee policies are embedded in local politics, therefore, acknowledging the unannounced layers of decision-making within the implementing national and local authorities leads to leveraging better outcomes of response interventions. In many occasion, governmental positions do not reflect or fully account for the contradiction and frictions at the micro-political level. As such, it is necessary that external development partners remain politically-engaged, in order to acknowledge and address this variation in the rationales of stakeholders in the central government and beyond (chapter 7.4).

9.2.2 Formulating innovative economic solutions in partnership with international development organization as well as with the private sector

Enhancing the livelihoods of refugees and their host communities through job creation was among the most challenging objectives of the development-based response. Initial attempts to facilitate access of refugees to the formal labor market were impeded by inherent weaknesses within Jordan's business climate and the labor market (chapter 3.2 & 6). Channeling economic benefits to refugees and their host communities thereby necessitated implementing large-scale reform measures to the economic subsystems as well as to the labor market (chapter 6.2.1). Progressing in the endorsement and enforcement of reform policies, however, consists of small incremental steps that span a long period of time. Therefore, it is of utter importance that international development organizations continue their support to the GoJ on its mission to reform the economic policies and unlock the pathway to channeling benefits to refugees and their host communities. In addition to technical and logistical support, predictable longer-term financing of economic response interventions provided by international financial institutions is highly significant to the progress of the response implementation (chapter 6). In the same vein, it is necessary to pursue impactful and innovative financing, including mobilizing concessional finance to scale up the response capabilities of municipal and national authorities in Jordan.[132] In parallel, central actors should continue their collaboration to tackle challenges that impede the growth of the manufacturing sector particularly within SEZ (chapter 6). Reform measures should focus on improving quality, productivity and innovation through better skills and technologies as well as identifying relevant consumers and enhancing access to markets regionally and internationally. Undertaking these measures is imperative to reaping the benefits of the trade agreement with the EU and to transforming the manufacturing sector into a source of gainful employment.

Despite some humble attempts to engage the private sector in the policy-making and devising of response mechanisms, development-based response has overall neglected the opportunity for private sector entrepreneurship (chapter 6). It is thus necessary to invest in and implement response measures that promote economic participation and growth. Developing public-private partnerships, for example, can fulfill a central role in enhancing economic resilience of displacement-impacted regions by creating a conducive environment for economic growth and enhancing competitiveness associated with infrastructural development. Furthermore, evidence has revealed that fast-track small-scale economic

[132] Concessional loans are loans that are extended on terms substantially more generous than market loans. The concessionality is achieved either through interest rates below those available on the market or by grace periods, or a combination of these factors.

interventions have been more effective in achieving the desired outcomes (chapter 6.2.2). As such, central actors should promote and support the implementation of such interventions, including formalizing and giving small capital injections to home-based businesses established by refugees and Jordanians.

Job creation in the green sector is also a promising tool that is underestimated in economic response programs (chapter 6). Employment generation in the green sector entails creating jobs that are economically viable within the course of an environmentally sustainable development process in the displacement-impacted regions of Jordan. As such, central actors should support initiatives such as the Green Jobs initiative of the ILO, and invest in the replication and scaling up of similar initiatives.

Job creation in the artificial intelligence (AI) sector is also an untapped employment sector with high potential. As a form of 'exporting of services', thousands of jobs can be potentially created for refugees and Jordanians who will be performing remote image annotation tasks[126] for international automobile, agricultural, and medical companies (chapter 8.4.1).

9.2.3 Detangling complex and multi-faceted contextual factors influencing the response practice

Contextual factors play a pivotal role in determining whether policy issues persevere or are discarded from the response agenda. Such factors are highly influential to policy-making and can determine the progress of response interventions. The economic crisis that triggered social unrest and the subsequent change in the Jordanian Cabinet in 2018 are, for example, among the most significant contextual factors that impacted the progress of the development-based response. Nonetheless, the implementation of the development-based response was off to an imperfect start since it initially failed to take sufficient account of the intricate and specific dynamics of contextual factors particularly with respect to the local absorption capacity (chapter 3.2 & 6). Cities and towns, which received refugees, suffered from years of underinvestment in municipal and public services. Local absorption capacity, which is determined by economic capacity and social receptiveness of the local community, was under significant strain prior to the crisis and the settlement of refugees. Mainstreaming the fear of overwhelming the local capacities as well as the national security concerns have ultimately led to entangling contextual factors into the politics of response (chapter 3.2, 5.1 & 6.1).

To yield a rationally evolved response policy, central actors should tease out complications at the contextual level and navigate through the complexities of the decision-making layers within government ministries and municipal authorities (chapter 7). The political will and commitment of municipal and national authorities on the one hand, and the brokerage power of development organizations on the other,

are vital in overcoming impediments and capitalizing on opportunities to support the progress of the response implementation. An example on successful brokerage conducted by a development organization are the efforts of the World Bank to secure development funding in Jordan. As middle-income country, Jordan is not eligible for concessional financing from multilateral development banks that reserve the lowest-cost financing for the world's poorest nations. As an innovative financial solution, the World Bank has facilitated the establishment of a multi-donor (non-bilateral) trust fund for concessional financing (AKA the Concessional Financing Facility for the Middle East and North Africa). It is an efficient and cost-effective solution, designed to bridge the gap between short-term humanitarian assistance and development financing, thereby providing Jordan with affordable financing to allow it to pursue its longer-term development goals. Arriving at this solution was key to avoid provoking the Jordanian public who rejected fiscal adjustment measures suggested by the IMF to overcome the current fiscal deficit and high debt-to-GDP ratio (6.1). This example demonstrates the key role of development organization in devising context-sensitive solution with a double-fold benefit of enabling the implementation of development programs (including infrastructural projects), while enhancing local perception of the impacts of refugee settlement and thus improving social receptiveness. Nonetheless, taming wicked contextual problems can only be achieved through the engagement and commitment of both state and non-state central actors to the implementation of the development-based response.

Equally important is the need to overcome the paucity of empirical information, which is key to contextualizing response policies and interventions. To this end, contextual factors should be accounted for and addressed by central actors engaged in the response implementation. Uncovering, acknowledging, and addressing contextual threats and opportunities by employing sound empirical evidence would have fundamentally altered the path of the implementation process of some response interventions. Initial efforts to facilitate mass employment of Syrian refugees in manufacturing facilities within SEZ, for example, were severely hampered due to the insufficient engagement with the prevailing context of political economy and labor market stratification (chapter 3 & 6). To this end, maintaining a flexible response policy that is responsive to the ever-evolving context throughout the mid- and long-term phases of the response process is of utter importance.

Contextual factors extend beyond the domestic considerations to include those at the international level. Donor priorities and international agendas indeed determine the scale and scope of development funding (chapter 3.2 & 6). Without the effective resourcing, whether financial or logistical, national and municipal authorities will not be capable of successfully implementing response policies and interventions.

9.2.4 Addressing the root causes of urban distress and envisioning the end value of infrastructural investments

Forced displacement is transforming into an increasingly important factor shaping urban growth trends in displacement-impacted regions in Jordan, whether urban, rural or camp settings. Nevertheless, planning for sustainable urban development has been an elusive goal due to challenges that existed prior to the refugee crisis and have contributed to entrenching the existing economic and spatial inequity. The settlement of refugees has thereby further exacerbated urban challenges such as the inadequate provision of infrastructural services and severe shortage in affordable quality housing. As with the case of devising economic response policies, response polices for urban development are also deeply entangled with the local politics and contextual considerations (chapter 5 & 7). Central actors should take into account the scale, scope and impacts of displacement while devising response policies for urban development. In the same vein, responding to the needs of the displacement-impacted communities should be ideally based on long-term development plans for enhancing infrastructural services and housing market conditions. This, however, cannot be accomplished without ensuring the formulation of response policies and interventions that are coherent with national polices and are embedded in the national systems. On that premise, plans for development-based response should pave the way for sustainable development and resilience building in displacement-impacted regions of Jordan. Enhancing living conditions should be premised on a long-term vision for the end value of the infrastructural investments. However, experience has revealed that restrictive local and national policies and lack of donor interest may very well impede progress of such an approach. As such, it is fundamental that central actors cooperate and tease out the mechanisms to channel international assistance, which refugee presence attracts, to resolve the challenges associated with weak infrastructural services and lack of affordable quality housing (chapter 7). Incorporating displacement-impacted regions into the development planning process would ultimately contribute to establishing an environment which supports the efforts of refugees to establish their own livelihoods and ultimately attain self-reliance (chapter 5 & 7). On that premise, channeling development aid into refugee-populated areas presents an area of common interest for both Jordan and the international community. The impact of infrastructural development will be particularly evident in the under-developed low-density regions that witnessed sudden urban growth as a result of the settlement of refugees. Setting the pattern of urban growth in these regions will determine long-term sustainability since adjusting the constructed infrastructure (streets, public spaces and housing) is costly and thus will remain unaltered for a long period of time.

A very dull future would be otherwise awaiting on the other end of the spectrum. For example, the persistence of Zaatrai camp's isolation from its urban surrounding will undermine efforts to promote

encampment as a sustainable settlement for refugees (chapter 5.3.3). In contrast, increasing the permeability of the camp's boundaries would encourage cross movement thereby triggering urban development along the permeable border (fig. 9-1). This may take the form of constructing public spaces that both refugees and host communities can use whether for recreational or economic purposes. Besides creating short and medium-term employment opportunities, the construction of public infrastructure will contribute to social cohesion. In spite of the GoJ resistance to any signs of permanent settlement of refugees, Zaatari camp presents a chance to pilot a program for affordable quality housing. If permeability of the camp's border is increased, newly-constructed housing units can be offered to both host community and refugee households. While refugee households may have access to these units via a rental scheme subsidized by aid organization, host community households may purchase these units via long-term housing loans provided by local banks (chapter 7). Taking this initial step will potentially trigger a long-term process of reforming housing market conditions particularly in refugee-populated areas.

Implementing housing and urban development projects will have multifaceted positive outcomes that extend beyond their immediate impact on enhancing living conditions for refugees and their host communities. Besides bolstering macroeconomic stability through job creation in the construction sector, the significance of infrastructural development lies within its end value that will be passed on completely to Jordanian host communities upon the repatriation of refugees. It is with this in mind that central actors should integrate urban resilience as a key component of the development-based response framework.

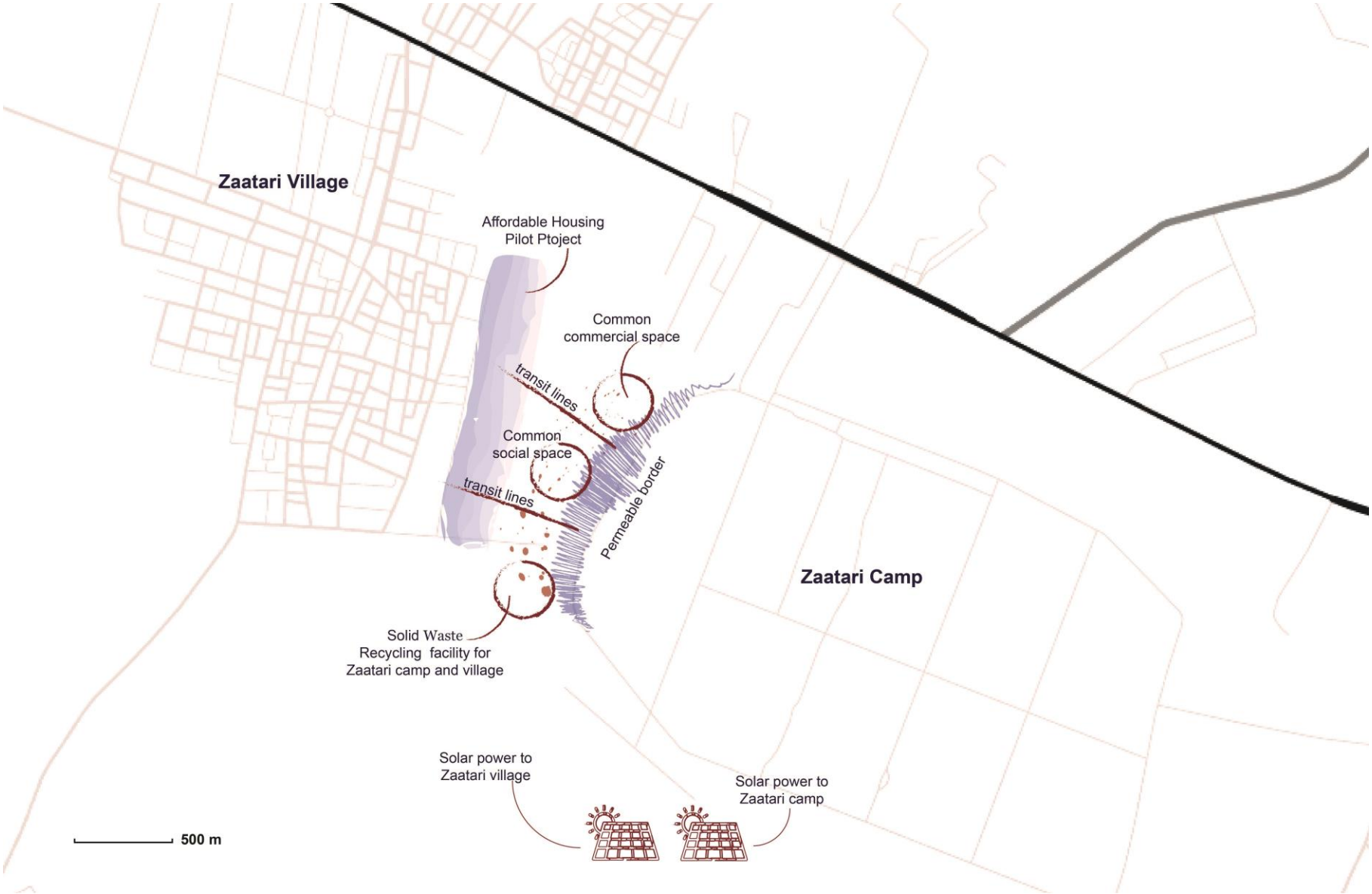

Figure 9-1 Development scenario for Zaatari Camp based on envisioning the end value of infrastructural investments, constructed by researcher.

9.2.5 Engaging the displacement-impacted communities - Refugees and host community members are the human capital

Devising development-based response interventions that are in congruence with the needs of the refugees and host communities cannot be achieved without ensuring their engagement in the planning process. The perception of the displacement-impacted communities is the corner stone of empirical evidence upon which relevant context-sensitive interventions can be developed (chapter 5 & 8). These communities are, however, weakly integrated into the feedback loop of central actors'. As the targeted beneficiaries of the response interventions, they should have the means to engage in negotiating their socio-economic needs. Developing proper participatory mechanisms is crucial to accomplishing the aspired goals of development and welfare for all communities impacted by displacement and the refugee crisis. Initiating change into the prevailing practice of planning that lacks the means for public participation is indeed a cumbersome task for which the development organization's support is crucial. This support can take the form of capacity building for municipal authorities to conduct community consultations and incorporate the findings in the design of response interventions.

Incorporating refugee voices can adequately address the qualitative dimension of the development-based response interventions (particularly employment programs) by providing knowledge that may be lacking in the empirical research conducted by central actors. It is indeed crucial not to lose sight of the people-based factors when devising the programs, such as refugees' age, gender, and domestic responsibilities (chapter 8). Integrating the means for community consultations throughout the response process is necessary to track tangible outcomes that are relevant to the displacement-impacted communities. Community consultations can also serve in devising bottom-up innovative solutions that are led by refugees and/or host communities. Utilizing the human capital represented by the displacement-impacted communities is vital to defining the challenges they face accurately as well as identifying appropriate solutions (chapter 5, 7 & 8). Aid and development organization in partnership with municipal authorities can then test the identified solutions and subsequently offer their expertise to refine them and optimize their outcomes. This process can be iterative until the intervention design is optimized for scaling-up and replication. Leveraging solutions identified and led by the displacement-impacted communities enhances confidence and builds trust between refugees and host communities as well as with municipal authorities as it provides the medium for social cohesion.

9.3 Scenario Building

As noted previously, this final section forecasts scenarios for the future progress of the response programs. It thereby explores three scenarios for the trajectory of development-based response, and envisions several possible variants of the response implementation and outcomes. The purpose of scenario buildings is not to determine future events but to underline contextual, institutional and policy-related factors that may affect or even usher progress and shape the response programs outcomes. As such, the following scenarios generate orientation regarding future developments and forecast how current trends would unfold according to the interplay of relevant key factors. In a context that is bordered with uncertainties such as the context under research, scenario building is a rational planning tool that can substitute rigid blueprints for urban and economic development. These scenarios, however, do not represent a comprehensive image of the future, since they shed light on demarcated segments of the process of the development-based response. In other words, these scenarios present a construct that is based on the play out of critical uncertainties as well as the influence of emerging factors that have been identified in the empirical analysis.

The analysis fleshed out in chapters (3, 6, 7 & 8) has revealed a myriad of factors that shape the progress and outcomes of the development-based response in Jordan. In spite of the apparent commitment of the GoJ and its implementing partners (humanitarian and development organizations alike) to the response process, the progress of the response policies and programs is determined by factors related to the *policy content* as well as the *institutional environment* (fig. 9-2).

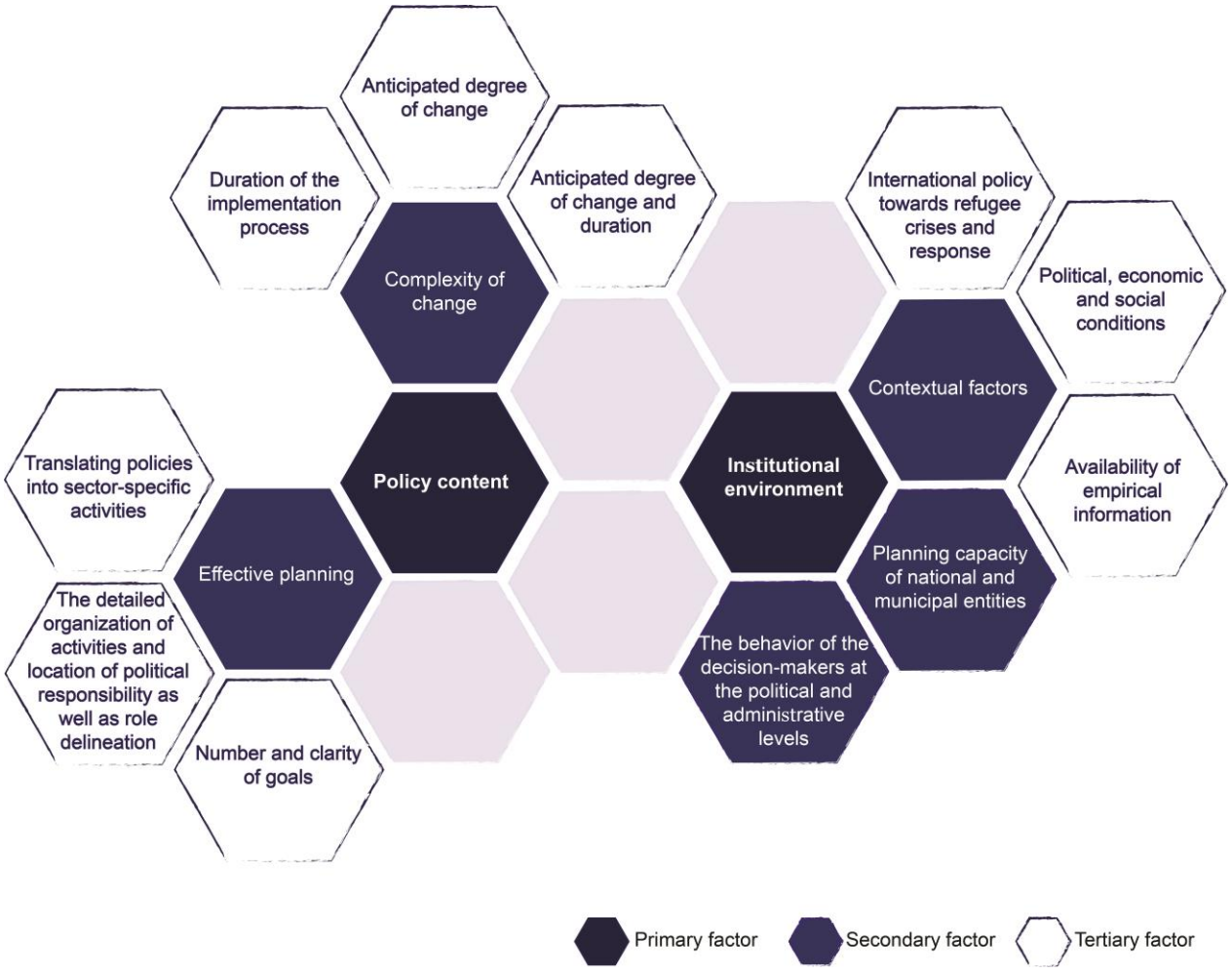

Figure 9-2 Key factors that influence the progress of the response implementation and shape the response programs outcomes, constructed by researcher.

Needless to say, policy content is a significant determinant of the response interventions' progress. The complexity of the change mechanism is one of the central content-related determinants. It is reflected in the anticipated degree of change and the duration of the process, in addition to the number of actors and the size of the target group. Effective planning, which is associated with the number and clarity of goals, is another key determinant factor. It is also associated with the clarity of the implementation process i.e. the detailed organization of activities and location of political responsibility as well as role delineation.

Another cluster of determinant factors is related to the institutional environment governing the implementation of the response policies and interventions. The planning capacity of national and local entities is an important determinant that influences progress of the development-based response. However, it is important to highlight that the successful formulation and adoption of development-based response

policies do not guarantee a successful policy enforcement or programs' implementation. Furthermore, a successful implementation does not imply arriving at the aspired outcomes of enhancing refugee livelihoods and invigorating development within the displacement-impacted regions in Jordan. The response process is highly dependent on the behavior of the decision-makers at the political and administrative levels alike, since it influences the endorsement or resistance to the response mechanisms as well as the degree of collaboration with implementing partners.

Contextual factors are also highly influential, and they include political, economic and social conditions. The availability of empirical information related to these conditions is thus vital to ensuring the compatibility of response interventions to the local context. Furthermore, international policy shaping the global refuge system is another significant contextual factor that influences the progress of the development-based response in Jordan.

Following the previous account on key factors that influence the progress of the response implementation and shape the response programs' outcomes, this section progresses towards an elaborative description of the scenarios.

Scenario 1.0 Response and Reform in Snapshots

In this scenario, a collaborative behavior between central actors engaged in the formulation and implementation of response mechanisms is assumed. This collaborative behavior leads to the alignment of programs, the development of inter-organizational cooperation, and a high willingness to share skills and information. Nevertheless, the response plan incorporates reform processes that are difficult to capture. The social, political, and economic environment is continuously evolving which renders the reforms' implementation more elusive. The development-based response is interrupted, and what was drafted as a comprehensive and conclusive response plan turns in reality into a fragmented patchwork of individual interventions resulting in 'snapshots' of response and reform. Reforms to the business and investment climate are implemented, however, the outcomes of the economic response policies are not significant in terms of creating jobs, initiating development in the displacement-impacted regions in Jordan and enhancing refugee livelihoods. Despite the political engagement of local, national and international central actors, the policy dialogue fails to adequately incorporate voices of non-state/civil society stakeholders. Public participation in planning remains not constitutionalized, which renders tailoring of response interventions to the local community needs highly unlikable. Furthermore, inadequate monitoring and evaluation of response interventions renders the identification of weaknesses in the response process very complicated. This ultimately allows imbalances to penetrate the development-based response. In the same

vein, investment in the camps' infrastructure lacks a long-term vision of an end value that can be passed on to the benefit of the hosting regions. As a result, development projects are disconnected and inefficient.

Hampered by ineffective resourcing and funding, investigating the long-term impact of response policies and programs targeting the macro-sectors of the economy is sidelined since it is considered expensive and complicated. Reform policies and development-based response interventions are concluded within the medium-term bringing the process of reform and development to an end. On that premise, central actors adopt the rationale that breaking ground against tough policy decisions is itself important progress. In other words, the response paradigm is regarded as transformational, but its implementation does not conform to expectations. The development-based response in Jordan is thus considered merely a pilot from which lessons can be drawn for replication in similar global contexts.

Scenario 2.0 A Stalemate Situation

In this scenario, it is assumed that weaknesses within the institutional environment persist posing a threat to the implementation of the devised response mechanisms. National and municipal authorities lack the capacity to successfully implement response interventions particularly the reform policies. The lengthy multistage process of implementing response interventions and reform measures is inconsistent. The process lacks adequate political engagement of municipal representatives, stakeholders from the civil society and private sector and research institutions. The mediocre political engagement leads to insufficient ownership and support of the devised response mechanisms beyond the central government. The formulation and adoption of response policies are completed, however, they lack clarity to be translated into sector-specific activities. They are not compatible with the intricate and complex contextual factors including the political, economic and social conditions. As a result, response interventions fail to address the root causes of the challenges that were exacerbated by the crisis and refugee settlement.

Despite the investments in the camps' infrastructure, living standards in the camps deteriorate due to insufficient resourcing. Refugees living in the camps are thereby forced into voluntary repatriation to Syria despite the absence of a political resolution.

Development-based response to refugee crises in Jordan and other contexts is not promoted anymore in international development agendas. Donors and development organization shift their attention away from the process in Jordan leading to a significant decrease in logistical and financial resourcing. The change mechanism is thereby rendered highly complex due to the mismatch between the anticipated degree of change and the capacity of engaged actors to implement, monitor, evaluate and adjust the process of development-based response. Progress is severely hampered by ineffective planning, including lack of

clarity of the location of political responsibility, role delineation, and cooperation among engaged stakeholders. Ultimately, central actors fail at creating an environment in which development can flourish, therefore driving the process of development-based response in Jordan to a stalemate situation.

Scenario 3.0 Monitoring, Evaluating and Optimizing - Breaking new grounds in development-based response

In this scenario, optimal conditions as well as fortunate unfolding of events are assumed. A high degree of inter-organizational cooperation governs the implementation of the response mechanisms, which enables breaking new grounds in the practice of development-based response. Moreover, this cooperation leads to effective planning and resourcing. National and municipal institutions benefit from extensive training and capacity building provided by development organizations. Broad and active consultations with persons or entities likely to affect, or be affected by, the development-based response mechanisms enhance the degree of commitment, ownership and support to the response interventions. Inclusive policy-making also leads to the endorsement and enforcement of multiple instruments to enhance and reform labor market conditions.

Institutional collaboration is key to addressing bottlenecks hampering the growth of the manufacturing sector. Development organizations and representatives of the business sector capitalize on economic policy reforms endorsed by the GoJ, and thus reap the benefits of the trade agreement with the EU. As such, they implement measures to improve quality, productivity and innovation through better skills and technologies. This collaboration aims also at identifying relevant consumers and enhancing access to markets regionally and internationally. Against this backdrop, the manufacturing sector transforms into a source of gainful employment. In addition, civil society and the private sector in partnership with development organizations plan and implement small-scale income-generating interventions. These interventions include projects to promote soilless agriculture. The progress of the interventions is monitored and evaluated to ensure their effectiveness in enhancing livelihoods and self-reliance of refugees and displacement-impacted communities.

Monitoring and evaluation is indeed an integrative component of the implementation process. Vigorous discussions on the implementation process among stakeholders and central actors lead to a consensus on several adjustments to the reform policies and response interventions. These adjustments facilitate grounding the interventions into the local governance system and context. To maximize the effectiveness of response interventions, information derived from monitoring and evaluation is fed back to the implementation process thus occasionally shifting the interventions' objectives from what was originally

intended. The close engagement of representatives of the private sector and civil society organizations result in developing successful public-private partnerships to address prioritized socio-economic needs in displacement-impacted regions. Through public-private partnerships, displacement-impacted regions benefit from the persification of their economies by creating a conducive environment for economic growth and infrastructural development (e.g. construction of infrastructure and provision of equipment and support services). Overall, this economic transformation contributes to the creation of mid- and long-term jobs for refugees and local host communities.

Effective logistical and financial resourcing facilitate the implementation of response programs that aim at enhancing municipal service delivery and public services. Despite them being initially implemented on a limited scale, these programs address root causes of the displacement-induced challenges including those related to the lack of affordable quality housing. Therefore, the programs are key to initiating sustainable development and enhancing resilience within displacement-impacted regions of Jordan.

A spatial plan for the Zaatari camp in Mafraq city is created to guide its medium and long-term development. The plan incorporates measures to extend the benefits of infrastructural development to towns located in proximity to the camp. It also employs a clear framework for stakeholder engagement including humanitarian and development organizations as well as municipalities. The participatory planning approach incorporates community participation components such as household surveys and community planning sessions. Information derived from the consultation with the public enables devising spatial development strategies that are tailored to the community needs. As such, the spatial plan for the settlement promotes shared provision of basic services to the refugee and host community in Mafraq city. It also encourages the mobility of refugees and host communities across the camp's boundary by creating interaction spaces (commercial areas, public facilities and social spaces) within and outside the camp. The strategic locations of these spaces are initially identified during community consultations. Central actors then optimize these locations by linking them through efficient transport networks to ensure accessibility to both refugee and host communities (see fig. 9-2). The collaboration of central actors including representatives of the business sector leads also to establishing a satellite unit of SEZ in proximity to the Zaatari camp, thereby overcoming the spatial mismatch and encouraging the employment of both refugees and host community members.

9.4 Recommendations for Further Research

Planning a sustainable settlement solution for Syrian refugees in Jordan is a broad and divergent topic since it addresses a contemporary and emerging phenomenon. Despite the significant insights and contributions that this dissertation has achieved in addressing this topic, further intensive research is still necessary to square the circle. On that premise, the continuous follow-up on the progress of the response interventions and the evaluation of the outcomes over the long-term is of essence to any future research conducted in this field. It is only through extensive and continuous monitoring and evaluation of development-based response interventions that credible information can be acquired. Such information is the corner stone of reforming the response planning and practice in Jordan and in similar displacement contexts. In the case of Jordan, it is necessary to evaluate the long-term impact of response programs in terms of structural reform of the manufacturing sector, labor-market conditions and economic policy-making. Furthermore, further research should focus on long-term housing and urban solutions in refugee-populated regions. In the same vein, devising a framework of action to enhance urban governance and municipal planning in refugee-populated regions should also be the focus of further research. It would thereby contribute to navigating the ways of reaping the benefits of response interventions in terms of linking refugee protection to development in displacement-impacted regions. To arrive at a deeper analytical synthesis of the data, future research should be broader and more representative in terms of the pool of interviewed refugee respondents. Ensuring a wider and more representative pool of respondents lends credence to the findings that can be channeled into answering questions investigating refugee livelihoods in urban, rural and camp settings.

To this end, future research should build upon the findings of this dissertation. However, it should delve further to formulate an advanced understanding of the framework of action, and contribute to creating a more sustainable, equitable and balanced development in refugee-populated regions. On that premise, lessons learned from this research can possibly have a wider impact on response planning and practice at an international level.

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Appendix 1 Interview Respondent Profile

The following tables describe the profile of the Syrian refugee and Jordanian households interviewed for the analysis discussed in chapter 5.

Syrian Refugee Households

Settlement Setting	Number of household members	Registration with the UNHCR	Household's shelter
Sweileh district, Amman city	Six: two parents and four children	yes	Rented apartment
	Seven: two parents and five children	no	Rented apartment
	Four: two parents and two children	no	Rented apartment
	Two adults	no	Rented apartment
	six: mother and a child, mother and a child, elderly grandmother and a child	yes	The three female-headed households share a rented apartment.
ad-Dhulayl district, Zarqaa city	Six: two parents and four children	yes	Rented apartment
	Six: two parents and three children and an elderly	no	Rented apartment
	Four: two parents and two children	no	Rented apartment
	Three: mother and two children	yes	Make-shift shelter
	Nine: two parents and a child, mother and three children, two elderly and their son	Yes (not all household members)	three households share a semi-derelict house
Zaatari Camp, Mafraq city	Six: two parents and four children	yes	caravan
	Seven: two parents and five children	yes	caravan
	Three: two parents and a child	yes	caravan
	Three: two parents and a child	yes	caravan
	Four: two parents and two children	yes	caravan
	Six: two parents and three children and an elderly	yes	caravan

	Four: two parents and two children	yes	caravan
	Five: two parents and three children	yes	caravan
Azraq camp, Zarqa city	Five: two parents and three children	yes	caravan
	Four: two parents and two children	yes	caravan
	Six: two parents and four children	yes	caravan
	Three: two parents and a child	yes	caravan
	Three: two parents and a child	yes	caravan
	Five: two parents and three children	yes	caravan
	Four: two parents and two children	yes	caravan

Jordanian Households

Settlement Setting	Number of household members	Household's shelter
Sweileh district, Amman city	Four: two parents and two children	Rented apartment
	Seven: two parents and five children	Owned apartment
	Six: two parents and four children	Owned apartment
	Six: two parents and four children	Rented apartment
	Five: two parents and three children	Owned apartment
	Five: two parents and three children	Rented apartment
ad-Dhulayl district, Az-Zarqaa city	Six: two parents and four children	Owned apartment
	Five: two parents and three children	Owned apartment
	Four: two parents and two children	Rented apartment
	Seven: two parents and five children	Owned apartment
	Six: two parents and four children	Rented apartment

Appendix 2 Interview Questions for Beneficiaries of Employment Programs

As part of this research, semi-structured interviews were conducted with refugees who are beneficiaries of employment programs in Jordan (chapter 8). Access to the interviewed refugees was provided by the key informants who represent the four employment programs investigated in this research. The questions are compiled in four parts. The first covers general background information about the respondents. The second part covers general information about the pre-employment process and the third part explores the employment conditions and challenges as perceived by the respondents. The third part also investigates impacts of the programs' on enhancing refugee self-reliance. The final part inquiries about the respondents' plans and aspirations.

Part I: Introduction

- Age
- Gender
- Marital Status
- Education/Occupation
- Place of residence

Part II: Employment

- Since when have you been working at your current job?
- Do you have work experience?
- Have you conducted a training before employment?

  If yes, where did you conduct the training and for how long?

- Were you previously employed in another sector / in the informal sector?

  If yes, describe the employment conditions.

- How did you acquire a work permit?

  Describe the process of acquiring a work permit. What are the challenges?

- Are any other members of your household employed? In which sectors are they employed?

Part III: Employment Conditions and Impacts

- Income level: ( ) less than JD 150 ( ) JD 150-300 ( ) JD 300-500
- How long have you been employed in this enterprise? (more than one year reflects a stabilization impact of employment on their livelihoods)
- How much was your income before you got this employment?
- How much is you monthly expenditure (rent, food, etc.)? Are you able to pay back debt or to save money?
- Are you dependent on financial aid from aid organizations?
- How long is your daily commute to the employment site? How do you get there? Is it challenging?
- Do you receive benefits such as social security and health insurance?
- Based on your experience, are the employment programs improving refugee livelihoods?

  If yes, how?

- Do you have any recommendations to improve refugee employment programs and refugee livelihoods in general?

Part IV: Plans and Aspirations

- Are you satisfied with your job and do you plan to continue working at your current workplace?
- What plans do you have for the future (e.g education, return to Syria)?

Appendix 3 The Perspectives of the Employed Jordanians

As part of the analysis conducted in chapter 8, the researcher conducted interviews with Jordanians and Syrian refugees who benefitted from training and employment opportunities in the hospitality and the garment production sectors. The analysis aimed at investigating the impact of employment on enhancing the livelihoods of the displacement-impacted communities. The following discussion elaborates on the findings of the interviews conducted with the employed Jordanians.

The haunting ghost of unemployment

The accounts that the Jordanian youth tell reveal the severity of unemployment as a daunting challenge. The three Jordanian young men who benefited from the hospitality training curated by the organization *Education for Employment* expressed their gratitude for the employment opportunity despite the challenging work conditions.

> Mohamad: I am a business administration graduate - I have knocked on many doors seeking employment but rejection was the only answer that I got. So I decided to participate in the hospitality training offered by the *EFE*. Through my private connections, I was able to land a job at a renowned hotel in Amman. It is a highly demanding job; on some days, I work for 14 hours. On the other hand, I am earning an income without which I would be still relying on my parents for financial support (male, Jordanian).

> Ziad: I commute to Amman for around 90 minutes to get to my work place. Working in the hospitality sector is quite demanding. Working hours are also flexible but may extend to 14 hours per day. Nevertheless, this flexibility is very suitable to me because I am a university student. I am determined to keep my job as I complete my studies. It is quite hard to land a job. I know many young people, including university graduates, who are unemployed and are desperately searching for jobs (male, Jordanian).

Extending the social sphere

The young Jordanian woman employed in the textile factory identified a significant social dimension to her employment experience. Her account revealed that she sought a career to step out from the small social circle that she was confined to in the rural agricultural town where she grew up and lived her whole life.

Zein: I was the first in my town to be employed in a factory. Most people particularly young women in my town either work on fields and farms or stay at home and take on domestic responsibilities. I was not satisfied with these options. At first, I have accepted a job in another textile factory, but I left it to work here because I could not stand the insults from the supervisor. I am happy to work here; the work environment is friendly and supportive. From a financial perspective, the income also matches my expenses as a single woman with no responsibilities towards dependents (female, Jordanian).

Appendix 4 Additional Images

Deteriorated housing conditions in Amman New Camp for Palestinian refugees. Skyscrapers of Amman business district appear in the background:

Photos from Zaatari camp:



مشاوي
شقف
كباب
سندويش



Photos from Azraq camp showing caravans modified by the dwellers to meet their needs:

Appendix 5 Timeline of the research