They stand together, huddled on an exposed patch of land in the vast, flat, red-mud desert. Sometimes they wait for days. Whole families, women travelling with infants, and orphan children, all fleeing the Syrian civil war, sleep on the ground, braving thunderstorms, snow and torrential rain with nothing more than the clothes on their backs to protect them.

Eventually, if they are lucky, the Jordanian army gives them permission to cross into Jordan. They come running over the low bank that denotes the border with Syria. Some are laden with all the possessions they can carry from their homes. Others hug babies, keeping them tight to their chests. In their eagerness to flee to safety, some stumble and fall into the thick desert mud.

They are loaded onto utes, up to 50 people in one vehicle. They arrive at the gated reception area to the Zaatari refugee camp exhausted, dirty and
hungry. Often penniless, and without friends in Jordan, they are relieved to no longer be in the war zone they left behind, but are fearful of what is to come.

When the first families arrived here at Zaatari nearly two years ago, they found a ramshackle collection of a few dozen tents in the Jordanian desert. Most thought they would be staying a few weeks. Today, with no sign of the civil war in Syria abating, the Zaatari camp has become a ghetto; a place that more than 120,000 refugees call home. Nearly half of them are children.

Zaatari is now the world's third-largest refugee camp, after Dadaab in Kenya and Dollo Ado in Ethiopia. It is also the fifth largest city in Jordan.

Off-white tents and aluminium shelters pitched in the dirt stretch as far as the eye can see. In summer, the temperature inside the shelters is sweltering. In winter, storms transform the desert into a muddy swamp.

It costs the United Nations refugee agency in excess of $200,000 a day to administer Zaatari. For that they supply electricity, provide security services, and distribute water, bread and other food, as well as blankets, clothing and shelter. They are building roads and streetlights. There are medical clinics and schools.

But every effort made by foreign aid agencies is matched by the innovation of refugees themselves. The camp now boasts nearly 700 shops, established and run by its inhabitants. Most are found on a dusty street that cuts through the centre of the camp. Locals have dubbed it the Champs Elysees, after the famous Parisian shopping strip.

Here, tin and wooden huts house bakeries, hairdressers, barber shops and vegetable stalls. There is even a bridal shop, where brides-to-be can hire dresses and have a makeover.

The three-year-old war against President Bashar al-Assad and his regime in Syria is becoming ever darker, more brutal. With little hope of returning home any time soon, Syrians in Zaatari, a community in exile, are determined to bring a sense of normality back to their lives.

"I fled Syria seven months pregnant"

Fatima Khalil al-Hemet, 32, spent the first months of her pregnancy in hiding in the Syrian city of Deraa with her daughters, Toka'a, six, and Mariam, three.

"When the shelling started, I was alone with my two daughters, as my husband had gone to Jordan to earn money. During the day, my daughters and I would hide at home. We never knew when we would be bombed because it happened randomly. There were snipers in our street, too, so whenever I went out for supplies I bought at least two days' worth of food.

"After a while we became used to the shelling - I didn't even feel the baby kick at the noise. But it was the planes we were most frightened of. The shells might damage a wall of your house, but the air strikes would flatten it."

"In Syria, life was expensive, food cost a lot. After my husband left, Toka'a would call out for her dad. She would ask me 'How could Dad leave us here?'"

"Finally I was able to find a neighbour who helped us leave. The journey took almost a week. When we got to the Jordanian border - in the middle of a vast desert - we waited for two nights before the authorities let us cross. I slept on the ground in the sand."

"Now, I am being reunited with my husband for the first time in months. I hope that we will have a chance to build a new life here."

"We escaped using ‘the road of death’"

Rama'a, a 29-year old philosophy teacher, fled Deraa, in southern Syria, with her children.

"It took us six days to reach the Jordanian border. We travelled through the desert in a truck crammed with more than 100 people. At night, it was freezing - we had to lie on the ground. The only route available is called ‘the road of death’. You see the graves of the people who died on the way as you travel by.

"For me, my home was the most beautiful place. We didn’t want to leave it for the world. I cry when I think about it. But we had no choice. Earlier this year my children’s school was raided by soldiers. They’d heard that some of the children had been chanting anti-regime slogans, and they forced their way in. They pointed their guns and made the children kneel. One 14-year-old boy was shot in the head."

"I used to be a philosophy teacher. We had a good life. When we left, we carried what we could. I arrived here just in these clothes and these shoes. These SpongeBob SquarePants shoes are my daughter’s favourite."
I can’t find the medicine I need

Um Nour, a 28-year-old schoolteacher, fled Damascus with Nour, her baby.

"I've been a refugee for a year. Today is my engagement party"

Noha Abu Salam, who says she is 18 but looks younger, lives in Zaatari. She is about to meet a man her parents have agreed she will marry. For Noha, the arranged marriage presents a way out of the camp. "I arrived in the Zaatari camp more than a year ago. I came with my uncle and my mother after we fled from [the Syrian capital] Damascus. At first I didn't like living in Zaatari. But now it is OK because all my brothers and sisters are here.

"Today is my engagement party. I woke up at six this morning to start the preparations. I am about to meet my husband for the first time. I'm nervous and excited. He is the cousin of my sister's fiancé and used to be in the Syrian army before defecting to the opposition. Now, he lives in the city of Zarqa in Jordan, where he works as a carpenter.

"I've hired a wedding dress and these shoes for $75 for my wedding day from a bridal shop in the camp. After the wedding, I will live at his house. I have been imagining my future husband and I imagine that I like everything about him. But we have never met so there is no love. I just hope that he is a good man."

When we fled our village, bodies lay in the streets"

Rawa’a, nine, fled a massacre in her village. She escaped with her mother and a neighbour, Wael.

Wael: "The Syrian army entered our village and started burning and destroying the houses of anyone who could have been working with the Free Syrian Army. They shot people in their homes and on the street. Dozens of people were killed. No-one was buried properly. We escaped to the nearby town and returned home to find bodies strewn on the streets.

"The soldiers put us all in a school hall and made us sing in support of President Bashar al-Assad. Guns were pointed at us and we knew we had to, even though he had destroyed our homes and our lives. We arrived in Jordan last night. It took us days to get here."

Ra’wa: "These are not my favourite shoes. The army stole [my favourite pair]. They took everything from my house. I used to play all day. The boys played outside and I played with them, too. We used to run and see who could jump up onto the high wall at the side of the street. In school, I liked all my subjects.

"The journey here was awful. I was scared, I had to stand up in the back of a truck and, as it went over the sand dunes, I felt like I was going to fall."

"I've been a refugee for a year. Today is my engagement party"
Rebels burnt our house down

Israr, 20, was a local government employee from Damascus who fled the city for Jordan with her family. She was too afraid to give her surname fearing that extremist elements of the opposition back in Syria would harm her family if she spoke out. "I worked for the local government, so my family didn't participate in the anti-government protests. As a consequence, our home was looted and later burnt down. It was the only home in the street [the rebels] attacked. There was nothing left. All my possessions were burnt, the walls were black."

"After that we fied the neighbourhood at dawn. We slept wherever we could, and friends and strangers hosted us. At first my father had a car, but when we ran out of money he had to sell it. We only took the clothes we fled in. I decided to wear my best pair of shoes - I only bought this pair two months ago. Sometimes I would take them off and walk barefoot because I didn't want to ruin them. We walked for miles in the desert to reach Jordan."

"If I say something more about this or against al-Qaeda, who now control our area, they will kidnap a relative of mine in Syria [in revenge]. I am so afraid."

I won't leave Syria

Um Yousef (a pseudonym that means "mother of Yousef") is 65. The war has scattered her nine adult children across the Middle East, with some going to Jordan and Turkey and others to Saudi Arabia. But Um Yousef and her elderly husband refuse to leave Syria.

"I have just been smuggled from Syria to Jordan so that I can visit my daughter, who is living here now. She moved here to [the city] Irbid, with her husband seven months ago. In a few days, I will go back."

"I had to give up most of my savings to smugglers. They put me in a truck for 19 hours and we crossed the red mud desert. When we reached the border, the Jordanian army made us wait before crossing. I was soaking wet because the sky opened on us. There was a storm with fierce rain and lightning and we had no shelter. The desert turned to mud and came up to my ankles."

"In Daraa, my village in Syria, there are warplanes, rocket fire, tanks and snipers. We are waiting for our deaths, but it is better than living as a refugee."

I carried my baby in my arms across Syria

Tara, 20, has a four-month-old baby and a five-year-old boy and travelled with her sister and their husbands from the eastern province of Hassakeh.

"We left Syria one month ago and it took 15 days to get here. We fled Hassakeh out of fear. Our children couldn't walk in the street or go to school because they were kidnapping kids for ransom."

"The day we decided to leave, there were planes above us dropping bombs. We packed just a few possessions in a hurry. We packed these dresses because they are special to us. They are our favourite clothes. In Hassakeh, we would wear them to parties and weddings."

"First, my sister, myself and my husband climbed onto one motorbike, speeding through the dark streets for one hour. Then we got on the back of a truck with 10 other people. I had to carry my four-month-old baby in my arms. We drove like this all the way to Damascus. It took 12 hours. We crossed rebel checkpoints and government checkpoints on the way, and at every one I held my breath in fear."