NEW ISSUES IN REFUGEE RESEARCH

With a little help from our friends: a participatory assessment of social capital among refugees in Jordan

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Introduction

As a part of its regular programme cycle, UNHCR Jordan establishes a diverse multifunctional team consisting of UNHCR and NGO partner staff to conduct an annual participatory assessment exercise with refugees. This assessment informs the office's protection strategy, as well as the programme priorities for the coming year.

In 2009, as the operation in Jordan entered a post-emergency phase, the office chose to undertake the participatory assessment around the theme of 'social capital'. UNHCR wanted to gain a better understanding of the levels of social trust among refugees, as well as the refugees' community structures, so that the operation could become increasingly focused on a community-based approach to refugee protection.

This report examines the notion of social capital, the methodology of the assessment, as well as its main findings and recommendations. The assessment has challenged some of our assumptions about the refugees we serve in Jordan, as well as our understanding of the host community. With the strong support of senior management and the informed and enthusiastic engagement of the multi-functional team, UNHCR Jordan is now identifying new ways to support refugees in strengthening their social capital.

The concept of social capital

For the purpose of this assessment, social capital is defined as "social networks and associated norms of reciprocity and trustworthiness" (Putnam, 137). This theme was selected because of the role of social capital in promoting sustainable livelihoods and overall well-being, as well as its relevance to a community development approach to post-emergency protection and programming .

Social capital is formed in a number of ways, including:

- *through social networks and connectedness,* either vertical (patron/client) or horizontal (between individuals with shared interests) that increase people's trust and ability to work together and expand their access to wider institutions, such as civic bodies;

- *through membership in more formalized groups* which often entails adherence to mutually-agreed or commonly accepted rules, norms and sanctions; and

- *through relationships of trust, reciprocity and exchanges* that facilitate co-operation, reduce transaction costs and which may provide the basis for informal safety nets amongst the poor.

These forms of social capital formation are all closely interrelated. For example, membership to groups and associations can extend people's access to and influence over other institutions. Likewise, trust is likely to develop between people who are connected through kinship relations or otherwise.

This paper refers to bonding and bridging social capital. Bonding social capital refers to social networks among refugees from the same country of origin, i.e., Iraqis with Iraqis, Somalis with Somalis. Bridging social capital refers to ties between refugees and the host community.

Both types of social capital are important. Bonding social capital generally contributes to social support and personal well-being. In simple terms, we need friends from our own community to get along in life. Bridging social capital is particularly important for economic advancement, as people need these more distant ties to get new information, for example, about job opportunities or markets.

For refugees, bridging social capital may have additional benefits, for example, in helping them to feel less foreign and isolated, giving them information about how to solve problems and access services in a new environment, and providing protection in cases of disputes or detention.

In various documents describing the refugee situation in Jordan, UNHCR has previously made the assumption that social capital is weak. The urban refugee population is dispersed and lacks community representation. Poor economic conditions, the recent experience of ethnic conflict and associated psychological distress contribute to low levels of trust and community mobilization.

According to this perception, wealthier Iraqis are not organized to support poor Iraqis. Ties with the host community are weak, due to Jordanians' negative perceptions of Iraqis: the refugee influx raised the prices of housing and food, and they are a burden on public services. Furthermore, it is assumed that these educated, urban refugees are savvy consumers of information, which they derive from multiple sources.

These assumptions may contain some or even a great deal of truth, but they are based on perceptions by humanitarian actors. They are not nuanced and have not been tested. Given the positive developments that have taken place in relation to Jordan's protection space, we might hypothesize that some of these assumptions have now become outdated.

Methodology

The participatory assessment was conducted by a multifunctional team consisting of UNHCR and partner agency staff. The team included UNHCR staff from the following functional areas: field, community services, protection, registration, health, programme and resettlement. Partner staff were selected from agencies covering diverse sectors, and included persons from Terre des Homme (Italy), CARE, Mercy Corps, Noor al-Hussein Foundation, Jordan River Foundation and International Relief and Development.

Efforts were made to include team members with varying levels of experience, so that more experienced staff could support less experienced staff in conducting the assessment. The team consisted of 26 persons (7 NGO, 19 UNHCR; 4 male, 22 female). The team was broken down into sub-teams each consisting of 3-4 persons. Each sub-team was assigned to cover a particular geographic area.

The geographic areas targeted were the ones with the highest concentration of refugees according to BIS data. They included:

- Amman East (Hashmi Shmali, Marka, Al-Taj),

- Amman North (Tila Al-Ali, Umm Al-Summaq, Swaileh, Jobaiha, Abu-Nusair),

- Amman Central (downtown, Jebel Hussain, Jebel al-Webdeh),

- Amman South (Sahab, Abu Alanda, Al-Wehdat, Hai Nazal, Jabal al-Naser),

- Zarqa,

- Irbid, and,.

- non-Iraqis.

Each sub-team had a coordinator who took responsibility for seeing that the assigned activities were completed on time. Two experienced staff members were available as resource persons to support the coordinators and their sub-teams.

All team members participated in a day-long preparation session which introduced the concepts of social capital and the assessment tool and gave teams an opportunity to practice using the tool.

The methodology is based upon the World Bank's Social Capital Assessment Tool, particularly the instrument that has been established for determining community profiles (see Grootaert and van Bastelaer, 2002).

The community profile tool consists of the following components:

Focus group discussions: The focus group discussions were conducted according to a participatory interview guide. The guide covers various issues: definition of community and identification of community assets; collective action and solidarity; social trust and integration; information and communication; and community leadership.

Each sub-team was assigned to conduct focus group discussions separately with adult men, adult women, female youth (15-24) and male youth (15-24). If possible, a separate group with the elderly (age 60+) was organized. One team member led each focus group discussion, while the other two team members observed and took notes. Notes were prepared according to an agreed format.

Community visits: The sub-team was asked to visit places identified as common meeting places by the community in order to gain a sense of the special characteristics of these places.

Key informant interviews with respected leaders/community activists: When the team learned about respected leaders/community activists, it was assigned to conduct key informant interviews with them to learn about their connections and how they support

the community. It was expected that each sub-team would conduct 2-3 key informant interviews. Notes were prepared according to an agreed format.

The assessment proceeded according to the plan. Over a period of 4 weeks the team conducted 31 focus group discussions with 304 persons. Because of difficulties in identifying respected persons in the refugee community, only ten were conducted (3 female, 7 male).

	Female Youth	Male Youth	Female Adult	Male Adult	Elderly female	Elderly male	Total FGD
Irbid	6	8	9	14	3	5	5
Zarqa	9	6	12	10			4
Non-Iraqi		4	12	13	3	6	4
Amman East	9	11	12	8	7	4	5
Amman North	6	6	12	6			4
Amman Central	10	9	11	15			4
Amman South	10	9	15	12	0	12	5
Totals	**50**	**53**	**83**	**78**	**13**	**27**	**31**
Total number of participants in FGDs =			**304**				

Following the gathering of information, the entire multifunctional team assembled for a half-day session to share and analyze the results of their work and to make recommendations based on their findings. At that time, each sub-team gathered together to fill in a simple sheet to quantify the amount of social capital, both bonding and bridging, for each group they interviewed. This template required that they enter a yes/no answer to a series of questions about social capital.

The following analysis is based upon the combined quantitative results, a review of the notes of 31 focus group discussions and 10 key informant interviews, and the team's discussions during the session on 17 November.

Overall, the teams conducting the focus group discussions were able to use the interview guide successfully. Testing the interview guide in two pilot focus group discussions helped us to create a workable interview guide

Initially many of the groups were surprised at the topics under discussion. When they meet UNHCR staff, refugees are used to discussing other topics, particularly resettlement, financial assistance and medical care. It was not always easy to change the subject.

An independent research team may have been able to encourage a stronger focus on the topic of social capital and generated a larger amount of information with a similar input of resources. Nevertheless, it is important for UNHCR to be part of changing the topic, signaling that UNHCR and NGO partners are committed to working with communities, not just to addressing individual problems.

In general, teams found it more difficult to manage the focus group discussions with adult men. Some groups were quite negative and impatient with the subject at hand.
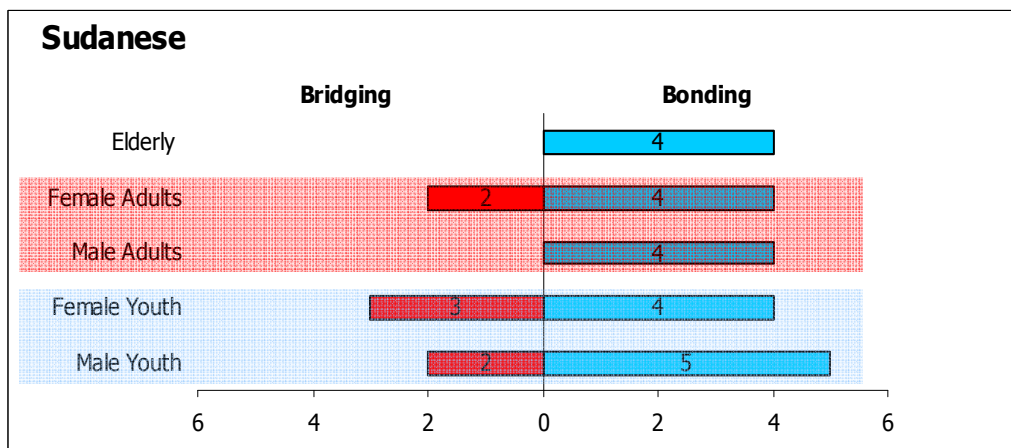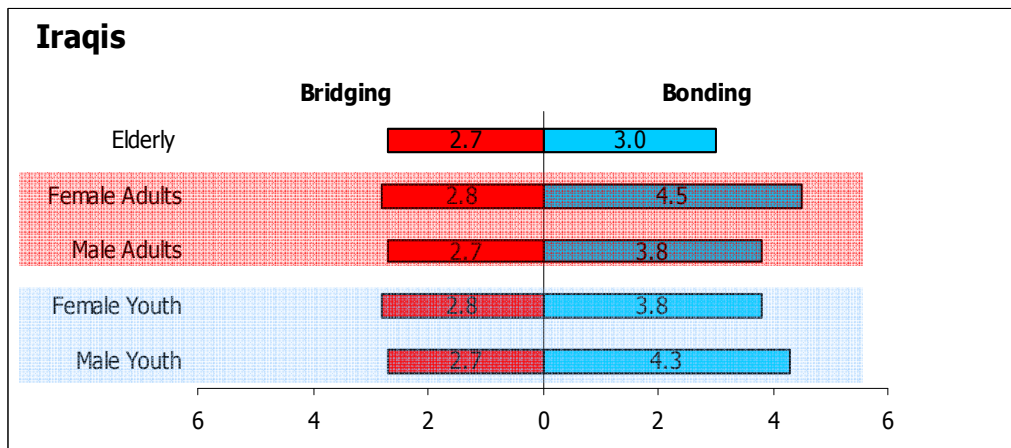
Facilitators used breaks, snacks and humor to lighten the atmosphere, and eventually all the focus group discussions yielded results relevant to the topic. In future, it will be important to include more men in the team of facilitators, since within the cultural context, they may find it easier to manage difficult discussions with adult men.
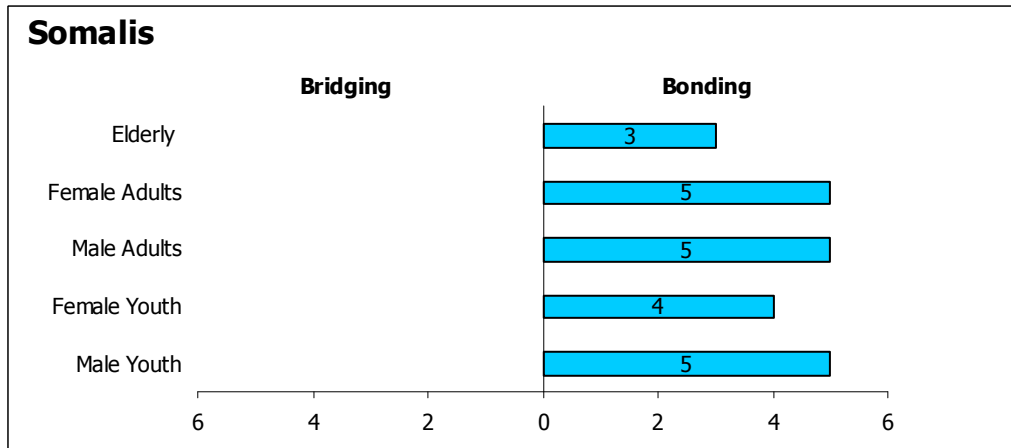
The sub-teams were asked to conduct focus group discussions with youth aged 15-24 and adults aged 25-59. The age parameters of the youth group were not appropriate. Younger youth aged 15-18 are generally in secondary school, and their experience of social life is quite different from older youth aged 19-24 who have a broader variety of daily activities, such as working informally, attending some form of education or courses, or being idle. For the purposes of studying social capital, it would be better to separate adolescents (15-18), youth (19-24) and adults (25-59).

Quantitative results

a) Bonding and bridging social capital by sex, age, and nationality

The following tables measure bonding social capital (among refugees) and bridging social capital (between refugees and the host population) according to a 6 point scale, and are broken down by age and sex.

Somalis

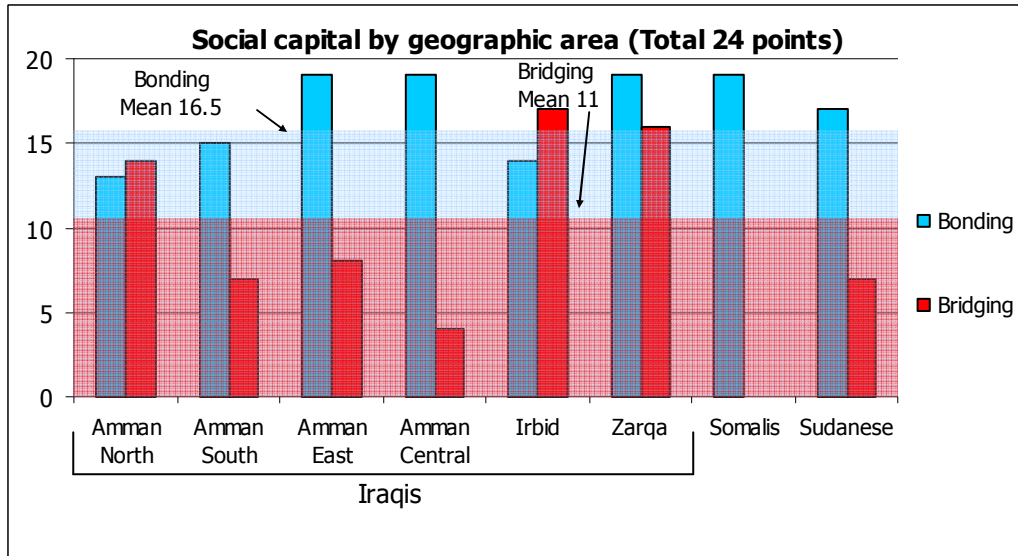|	Bridging	Bonding	
Elderly		3	
Female Adults		5	
Male Adults		5	
Female Youth		4	
Male Youth		5	

6   4   2   0   2   4   6

The main findings here can be summarized as follows:

- For all refugees, bonding social capital is stronger than bridging social capital. This is what we would expect.

- Iraqis have greater bridging social capital than the other refugee groups. This is also what we would expect given that compared to the other groups, Iraqis have greater linguistic, ethnic and cultural affinities with the host population.

- Among Iraqis, female adults and male youth have higher levels of bonding social capital, while female youth and adult males have considerably less.

- Among Iraqis, the level of bridging social capital is relatively even among the age and gender groups.

- Among non-Iraqis, the Sudanese have strong bonding capital with much weaker bridging capital. The Somalis are the strongest in terms of bonding social capital, but have zero bridging social capital.

b) Social capital by geographic area

The following table shows the levels of social capital by geographic region, with non-Iraqis considered separately. The scores are out of 24 maximum points. For Iraqis, the mean score for bonding social capital is 16.5 points and for bridging social capital is 11 points.

Social capital by geographic area (Total 24 points)

The main findings can be summarized as follows:

- South, East and Central Amman have a similar patter of high bonding social capital and low bridging social capital.

- North Amman and Irbid have higher bridging social capital than bonding social capital.

- Zarqa has the highest level of social capital overall; it is above the mean for both bonding and bridging social capital.

- As noted above, Somalis have the highest bonding social capital, but absolutely no bridging social capital. Sudanese are closer to the Iraqi pattern.

c) Aspects of social capital

The following charts show how various aspects of social capital were scored by the three nationality groups. Each is scored out of a maximum of 4 points.

Somalis

Category	Value
Collective action	1
Trust in lending/borrowing	4
Social ties	4
Mutual support	3
Friendship	4
Information networks	3

Legend: ■ Bridging (red) ■ Bonding (blue)

Scale: 0 1 2 3 4 5

Sudanese

Category	Bridging	Bonding
Collective action	1	
Trust in lending/borrowing		4
Social ties	1	2
Mutual support	2	4
Friendship	3	4
Information networks		3

Legend: ■ Bridging (red) ■ Bonding (blue)

Scale: 0 1 2 3 4 5
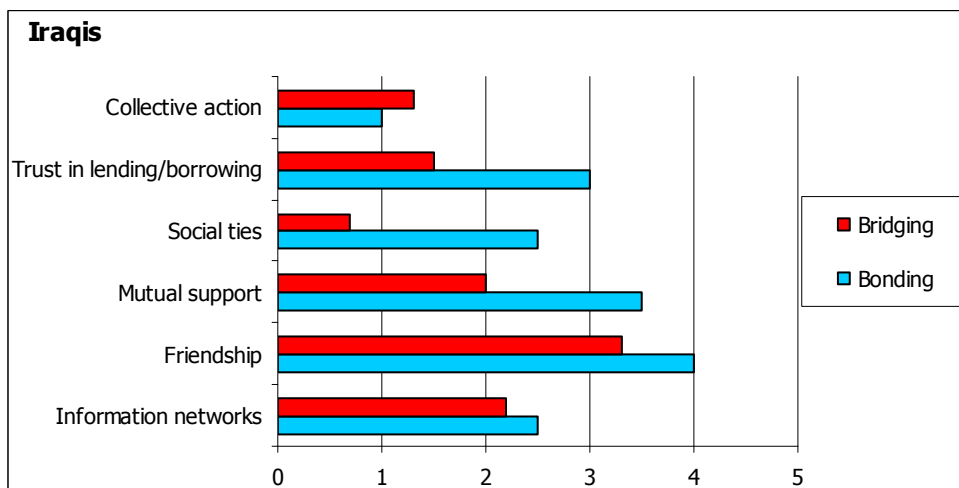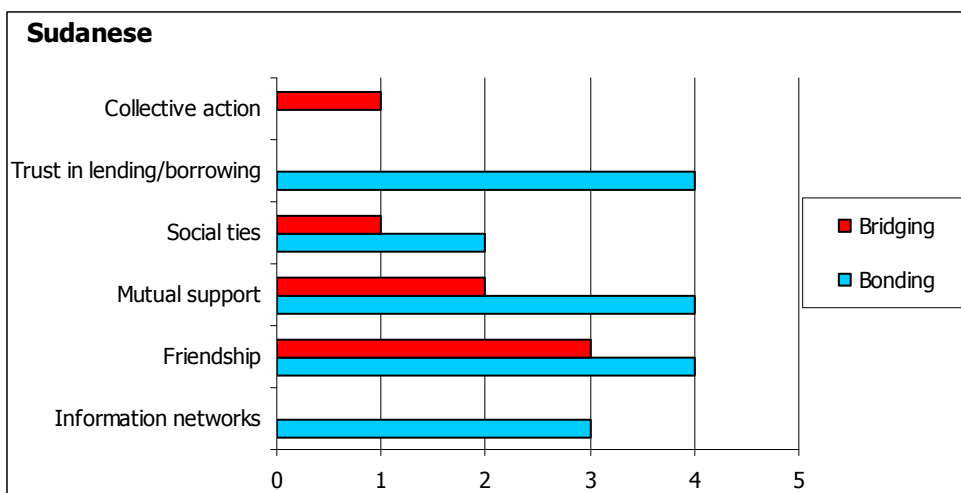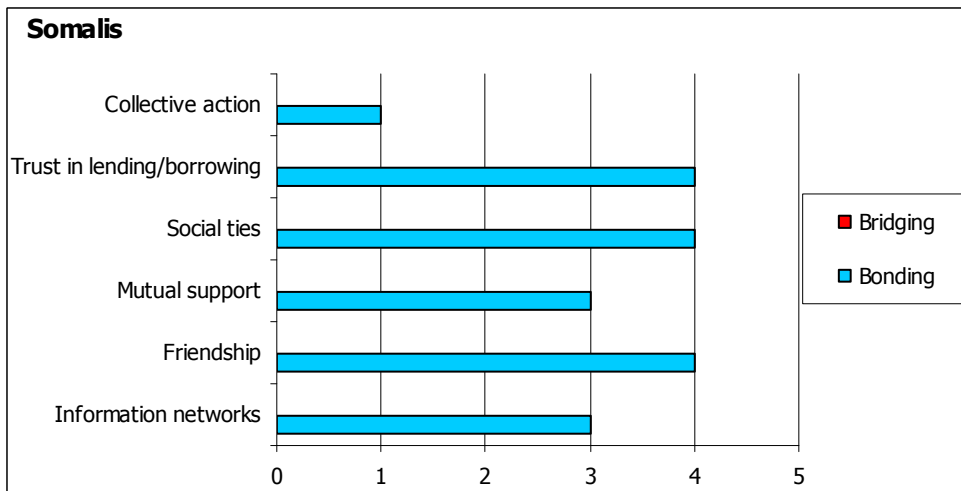
The main findings can be summarized as follows:

- For Iraqis, information networks (in this case related to finding informal employment) are nearly equally strong within the community and with the host community.

- Iraqis score 4/4 points on friendship within their community, and also have a high score 3/4 points on friendship with Jordanians.

- In emergencies, Iraqis are more likely to seek mutual support within their community than from the Jordanian community, though many Iraqis also find support within the Jordanian community. The score is a moderate 2/4 points.

- Despite Iraqis' friendships, they do not promote these ties through social visits as much as would be expected. Among Iraqis, the score for friendship is 4 points, while the score for social visits is 2.5; for friendship with Jordanians, the score is 3.3, while the score for social visits is only .7 points.

- Iraqis broadly trust one another in terms of borrowing and lending money, with a score of 3 points. They trust Jordanians less—1.5 points.

- Iraqis have very low scores for collective action.

- Somalis are also weak in collective action, but are strong in all other areas of bonding social capital. They have no social connections with Jordanians.

- Sudanese are weak in social ties and collective action, but are strong in all other areas of bonding social capital. They have Jordanian friends

d) Information sources

The following charts show the use of various media by age and gender. The scoring is as follows:
0 = never use this information source
1 = monthly use
2 = weekly use
3 = daily use

	Male Youth	Female Youth	Male Adults	Female Adults	Total
Newspaper	0.5	0.5	1	0.9	0.7
Radio	0.4	1.3	1.5	2	1.3
Television	3	3	3	3	3
Internet	2.3	2.3	1.4	1	1.7
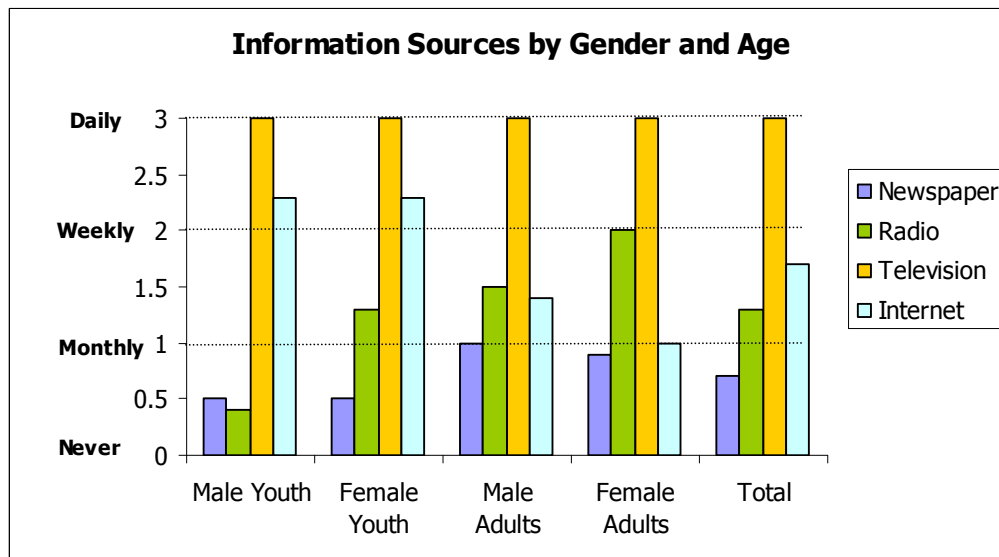
The main findings can be summarized as follows:

- Newspapers are used rarely – less than once per month on average for the entire population.

- Radio is used slightly more than once per month—more by adult refugees and less by youth. Male youth almost never listen to the radio.

- Everyone watches television every day.

- Refugee youth use the internet weekly, but adults use the internet only monthly.

Qualitative findings

This section of the paper summarizes the main points arising in the focus group discussions, . The section presents the topics covered in each focus group discussion in the same order as in the discussion guide. Extracts from the focus group discussion notes are included to illustrate the variety of responses.

a) Definition of community and identification of community assets

Refugees have diverse opinions about how they feel in relation to the Jordanian community, with some feeling more integrated and others feeling estranged.

> *Most of the refugees feel that they are not part of the community – especially in the city – even those who are married to Jordanians. They feel that they are the most persecuted in the community and the married ones state that their families-in-law make them feel that they're not equal to Jordanian women. (Irbid, adult females)*

> *Refugees feel a little bit a part of the community, and that Jordan is their second country. (Irbid, male youth)*

> *We have a good relationship with Jordanians as they respect old people. We share a common cuisine. (East Amman, elderly person)*

> *In general Iraqis have good relations with Jordanians. (North Amman, female youth)*

> *Iraqis feel that they are a part of the Jordanian community, especially those that have been in Jordan for a very long time. (South Amman, adult female)*

They also have diverse opinions about relations within their own community. The people in North Amman were particularly negative about their community:

> *Iraqis have no sense of community. Iraqis don't like each other. They hide information from each other and rarely visit one another. (North Amman, adult female)*

> *Sometimes Iraqis avoid each other as they cause trouble to each other. (North Amman, female youth)*

Sudanese and Somalis both say that the racial difference makes it harder for them to

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integrate within the Jordanian community.

> *We prefer to stay at home since we are subjected to verbal harassment from our Jordanian and Palestinian neighbors due to our ethnicity. (Somali, adult female)*

> *We feel discriminated against because of our complexion… Jordanians call us black. (Sudanese, male youth)*

b) Collective action and solidarity

In cases of emergencies, refugees have social resources to help them to cope. Some rely only on other refugees, while others turn to Jordanians for assistance.

> *In cases of emergency, we depend on family and friends, but not our neighbors. (Central Amman, adult male)*

> *Neighbors help each other, whether Jordanians or Iraqis. Sometimes Jordanians are more thoughtful. (North Amman, adult female)*

> *When we have a medical emergency, we usually call the nearest Iraqi friends or Jordanian neighbors. They are always ready to support. (East Amman, adult female)*

> *When we have a medical emergency, we usually call each other. We are always ready to support each other. We can leave our children with other Somali families. If there is a detention for one of the Somali persons, we go to our Somali friend (…) who has resided in Jordan for a long time. He has connections in Jordan. (Somali, adult female)*

> *The Jordanian neighbor helped us twice when my family members were detained. (Stateless, male youth)*

Refugees generally have difficulties in resolving disputes with Jordanians. They are reluctant to go to the police to report a Jordanian, since they perceive that the police might give attention to the refugee's residency status in the country. The main strategy is to avoid conflict. Several mentioned that if there are serious disputes with neighbors or landlords, they have to move to a new home.

> *If there are problems, Jordanians stick with Jordanians, and Iraqis stick with Iraqis. (Zarqa, adult male)*

> *Usually disputes arise in the neighborhoods, like a problem about the kids while they play outside or stealing water. It's rare to find people to help resolve the dispute. Most people would avoid the problem and keep quiet. (Central Amman, adult male)*

> *One lady had a dispute with her neighbor's children in the street. She raised the issue with the neighbors, but the parents of the child said they can't do anything about it. (Zarqa, female youth)*

If there's a dispute, we usually ask for help from the landlord, or else we leave the area. (East Amman, male youth)

There is little collective action. Most groups could not think of any examples of grassroots activity, where refugees come together to organize activities, such as tutoring for children, football teams or cultural activities. Refugees' precarious legal status in Jordan makes them want to maintain a low profile, and they believe that gathering in groups will attract unwelcome attention. Common responses included:

We don't do such things as it needs money. (Non-Iraqis, adult female)

Due to our bad psychological state, we do not organize any cultural or recreational activities. Mostly we stay at home and do not go out unless we need to. (Irbid, adult male)

There are a few exceptions, though, mostly involving sports for male youth:

Sometimes we arrange trips and football matches. The football matches are every Friday. We have Jordanian and Palestinian friends, so it's not restricted to Iraqis. (Zarqa, male youth)

Most young men get together to play sports. They organize sports activities, mainly football. There is an upcoming football tournament organized by Yarmouk University. Iraqis have formed a team and they will represent the Iraqi community in this tournament. (Irbid, male youth)

There is a football pitch in Marka owned by Amman Municipality. There is also a place in Hashmi where Iraqi youth gather to play. You have to register, and it costs 5-10 JD per hour. (East Amman, male youth)

Though the question was looking for spontaneous, grassroots community organization, some refugees answered making reference to community centers and NGOs:

We mix with other Iraqis through the activities organized by NGOs, such as the CCA. This was not available back in Iraq. (South Amman, female youth)

c) Social trust and integration

As demonstrated by the quantitative analysis, most Iraqis have friendships in Jordan, both with other Iraqis and with Jordanians. Some of these friends are very supportive.

One girl's aunt is friends with a Jordanian who provides them with housing for free. (Zarqa, female youth)

Some Iraqis have frequent social visits with their friends, while many others do not.

Many girls see their friends only at the community centers. (Zarqa, female youth)

Visiting is very rare, as men are most of the time inside the house. Women avoid visiting each other in the presence of men. Plus visiting costs money. (East Amman, adult female)

Women don't visit each other very often because the men don't work. The men are at home most of the time. Women have many responsibilities and are in low spirits. (North Amman, adult female)

We visit each other once a week at home. We can't afford to go out. (Central Amman, adult male)

We visit each other on a daily basis. (East Amman, male youth)

There is high trust in borrowing and lending among Iraqis, and also among non-Iraqis.

Iraqis have good relations with each other and they borrow from each other a lot. Maybe 20-200 JD. (South Amman, adult female)

We trust each other a lot in terms of borrowing and lending. We borrow small amounts 5-20 JD. (Somali, adult male)

In some cases, this trust extends to Jordanians. However, the quantitative analysis shows that there is considerably less trust of Jordanians when it comes to borrowing and lending money. Some people also mentioned purchasing groceries on credit at the neighborhood shop.

You can borrow money from anyone, whether they are Iraqi, Jordanian or Palestinian. (Zarqa, female youth)

We borrow most of the time from Jordanian or Iraqi neighbors, the local shop or friends. It happens on a monthly basis. (East Amman, adult female)

Some refugees mentioned that the regularity of financial assistance was a factor in easing borrowing and lending.

You pay back as soon as you receive the monthly financial assistance. (Zarqa, adult male)

The lenders know when people get their monthly financial assistance. (Zarqa, male youth)

People pay back after they get their financial assistance. They can wait around a month to pay back. (East Amman, adult female)

This led to some expressions of concern about financial assistance.

There should be more auditing of financial assistance, as a lot of families take it and they are not eligible. (East Amman, adult female)

It is difficult to generalize about the amounts being borrowed. Groups identified small amounts of 5JD, intermediate amounts of around 100JD, and even amounts up to 300-500JD. The general payback period is 1-2 months. It is rare for someone to default. Some groups, particularly adult males, reported that they refuse to borrow money as a

point of principle.

> *Some people do borrow from each other, but we do not do it. And we do not involve our wives in this. (South Amman, adult male)*

To measure social integration, the questionnaire also examined use of the Jordanian dialect, inter-marriage and general feelings of security in Jordan. Most Iraqis are now able to use the Jordanian dialect, as was evident to the Jordanian facilitators during the focus group discussions. Many persons were able to switch back and forth between Jordanian and Iraqi dialects. The Iraqis explained their use of Jordanian dialect as follows:

> *We use Jordanian dialect to keep a low profile. (Irbid, male youth)*

> *If a Jordanian recognizes an Iraqi by his dialect, he will start asking questions about Sunni or Shi'a, which annoys the Iraqis. So we choose to speak Jordanian dialect. (South Amman, adult female)*

> *We use Jordanian dialect when speaking with Jordanians because there are Iraqi words that the Jordanians won't understand. (Zarqa, adult male)*

> *We can speak Jordanian dialect very well. (East Amman, female youth)*

The elderly were the only group less likely to use Jordanian dialect.

> *It is very difficult. (East Amman, elderly)*

Though inter-marriage is often a positive sign of integration, Iraqis' negative attitudes toward inter-marriage with Jordanians were widespread.

> *Iraqi ladies married to Jordanian men have been suffering ever since they entered Jordan. We are against inter-marriage. (Zarqa, adult female)*

> *We don't encourage inter-marriage as a lot of Iraqi females suffer and have been humiliated by Jordanian families. (East Amman, adult female)*

> *We find it [inter-marriage] very hard. For men the Jordanian woman is very strong and demanding. And the marriage is becoming less frequent. (Central Amman, adult male)*

> *We don't prefer it [inter-marriage]. The Jordanian husband may humiliate the Iraqi woman. (North Amman, female youth)*

> *Though half of us are married to Jordanians, we don't encourage this marriage. If it was our decision from the beginning, we would not have gone through this marriage. (Irbid, adult female)*

The few dissenting voices came from male youth.

There is no difference between Iraqis and Jordanians in marriage as long as there is a sense of love and understanding between a couple. (North Amman, male youth)

We have no problem with inter-marriage with Jordanian girls. (Irbid, male youth)

Overall, refugees expressed a sense of security living in Jordan.

We feel generally safe. (Irbid, female youth)

We feel secure and don't find the police too intimidating. (Zarqa, male youth)

In general, we feel safe and secure. (Central Amman, female youth)

e) Information and communication

As shown in the quantitative analysis, few refugees read newspapers. Of those who do read newspapers, they mainly mentioned the free weekly newspapers with advertisements circulated widely in Jordan. This includes *al-Waseed* and *Mumtaz*.

Radio is only moderately popular. Stations mentioned as frequently used include: Amman FM, Farah, Sawot al-Ghad, BBC. The al-Walkeel program was mentioned as a favorite. Television is extremely popular. Every group said that they watch television daily. When asked for how many hours per day, the responses indicated the prevalence of television-watching among the population:

24 hours. (East Amman, elderly person)

TV is on all the time. (Central Amman, adult male)

We're constantly watching television. (Central Amman, adult female)

We watch from half an hour up to five hours per day, mostly movies. (South Amman, male youth)

Popular channels include: MBC, FOX, al-Jazeera, al-Sharqiah, al-Bablyiah, al-Baghdadiah, al-Rafidein.. Generally older people prefer to watch news, while younger people watch movies.

Internet use is more popular among youth than among adults. Somali youth are particularly frequent users of the internet. Popular internet sites include: Hi 5, Facebook, Ain Kawa (blog for Iraqis), Chat Hi Iraq, Iraquna Wahad, Messenger, and YouTube.

Refugees mentioned using email for staying in contact with relatives, but also noted that the price of phone calls had gone down, making this a preferred form of communication.

f) Community leadership

It was not difficult for the Somalis to identify respected persons in their community. The Somalis have joined together to select representatives to speak to outsiders—especially UNHCR and NGOs—on their behalf. These representatives tend to be mature, Arabic-speaking persons and those who have been in Jordan for a relatively long period.

After a great deal of prodding and posing the question in various ways, Iraqis in Zarqa were able to identify respected persons. These persons were diverse: a male tailor, a female community center worker and a man who is the son of a tribal leader in Iraq.

None of the other groups were able to identify any respected Iraqi community members at all, though the facilitators tried three different versions of the question in order to try to elicit a response. There were few explanations of this:

> *In general the Iraqi community in Irbid does not have strong relationships as they are scattered all around Irbid. (Irbid, adult male)*

It is possible that the refugees were reluctant to name respected persons because this might identify them as being wealthy and therefore ineligible for assistance. However, the team generally perceived that the Iraqis genuinely had few community leaders or respected community members.

> *The Iraqi activists are usually working as volunteers in NGOs. They help each other instead of helping the poor. It's a closed circle. (North Amman, adult female)*

Key informant interviews

Because the refugees identified only three respected persons in the community, the team opted to use a snowball methodology to identify other key informants. Two additional key informants known to UNHCR as activists in the Iraqi community helped to identify other persons active in supporting fellow Iraqis. The following persons were interviewed:

- male doctor in Amman
- male professor in Amman
- female pharmacist in Amman
- male business leader in Amman
- male community worker in Amman
- female community worker in Amman
- male minority group leader in Amman
- male tailor in Zarqa
- female community worker in Zarqa
- male respected community member in Zarqa

The respected persons in the community gained their position either through their socio-economic status, family status (e.g., son of a tribal leader), and in some cases

through their outgoing personalities (e.g., the tailor, community worker). None of them was elected or selected by groups in a formal manner.

The respected persons engage in a variety of activities to support fellow members of the Iraqi community. The male community member in Zarqa helps to resolve family and neighborhood conflicts, and also solicits financial support from wealthy Iraqis when someone is in dire need.

The female pharmacist receives financial and in-kind donations from her neighbors and friends, and she uses these to give free or low-cost drugs to needy Iraqis identified by another trusted acquaintance (friend of a friend) who is a community worker. The female community workers in Zarqa and Amman provide Iraqis with information and referrals to available services.

Respected persons generally do not work together in groups. Instead individuals mobilize informal networks of friends. For example, the doctor in Amman can call upon other doctors to help out in providing medical services for poor Iraqis. These persons come to his attention through another acquaintance who is a community worker. The business leader also gives support to families identified by an acquaintance is a community worker.

The minority group leader of the Sabean community in Amman is an exception. He maintains lists of Sabeans in Jordan and organizes group events for the community. For example, he liaises with the Ministry of Interior to obtain permission and security for conducting religious rituals at appropriate sites and then organizes his community for these rituals. The professor was also trying to start a group of professionals from Ninevah Province, but so far activities are limited.

Other respected persons say that they do not belong to clubs, associations or groups. "I don't go out in public," said the businessman. He and the doctor both said that they meet other people in their private *diwan*. Other people from the community, as well as guests from Iraq, come to visit them in their *diwan* to discuss various issues. While they sometimes discuss the issue of Iraqis in Jordan, the situation within Iraq is more frequently the topic of conversation.

Respected persons prefer to give assistance anonymously through an intermediary. This is seen as more appropriate for religious, political and practical reasons. As a matter of religious duty, many Muslims like to give assistance anonymously. They may give money to a trusted intermediary to distribute from the unknown benefactor. They may bring items for distribution to the poor, either to NGOs or to poor neighborhoods directly.

Community members speak of people coming with big cars and distributing clothes, blankets or food, and they do not know the name of the person giving the assistance. The political conditions inside Iraq, as well as the protection situation in Jordan, reinforce this tendency to give anonymously.

The businessman described how under the regime of Saddam Hussein, he was warned by the government not to distribute assistance from his business premises, as this made it look like he was trying to take on the role of the state. He changed his model of assistance distribution to give anonymously through intermediaries in poor

communities.

This is the same model he is using in Jordan, where because they are foreigners under scrutiny, even professional, wealthy Iraqis prefer to keep a low profile. Finally, wealthy people do not want to become too well known in the community, or else they will face demands that they cannot meet.

In general, there was little interest in creating or joining groups. The respected persons said that they did not have time for this, and they prefer to maintain their current means of supporting the community.

As a result of the lack of group formation, many key informants had low levels of awareness about services available to Iraqi refugees in Jordan. In particular the wealthier informants were poorly informed about many issues, including the legal framework for protection of Iraqi refugees in Jordan and the availability of health services. Because of this, they cannot competently advise their compatriots on where to seek various services or ensure that their support is complementary to existing services.

General analysis

Age, gender and social capital

According to information gathered in the course of this assessment, adult females have more social capital than adult men. Possible explanations for this include:

- More women work as volunteers with NGOs. This has given them the opportunity to meet more people in their work.

- More women go to community centers, as activities there are often directed at them. Women go to the community centers for psycho-social support, light vocational training, and other training courses. Fewer activities are designed for men. As a result, women meet more people.

- Because they lack the right to work legally and informal work is scarce and irregular, men do not have the opportunity to develop social ties through the workplace, which is where they would naturally forge these connections. This change in their social roles has a negative psychological impact on men, and they tend to isolate themselves from one another.

- Women face fewer protection risks when being in public. They are less likely to be detained for illegal stay than men are. As a result, women go out more.

- However, male unemployment also negatively impacts on women's ability to maintain social ties. They cannot have their female friends come over to visit because of the man's presence in the house.

Female youth have less social capital than adult women or male youth. Possible explanations include:

- Families protect their daughters and do not let them go out to socialize. Some girls mentioned that their situation would be broadly similar if they were living in Iraq.

- Few female youth are working, so they do not have the opportunity to develop these ties in the workplace.

- Female youth are not involved in sports, which brings together male youth on a regular basis.

Male youth have more social capital than adult men. Possible explanations include:

- Male youth who live with their parents are generally given freedom to go out and socialize.

- Many male youth have developed social ties through attendance at Jordanian schools.

- Male youth who live with their parents do not have the responsibility to work. It is typical within the cultural context for young adults to remain in their parent's household and be dependent on them.

- Male youth have not experienced the loss of social role as their fathers have. As a result, they are less inhibited in developing social relations.

Geography and social capital

Among Iraqis, Irbid and North Amman have a strikingly different pattern of social capital than in other areas. In both Irbid and North Amman, relations among Iraqis are relatively poor (below the bonding mean), while relations with Jordanians are stronger (above the bridging mean). Why is bridging social capital stronger than bonding social capital stronger in these two areas? Possible explanations:

- Iraqis in Irbid and North Amman do not live in a cluster together. They are quite dispersed over a large geographic area. Therefore, they do not meet together as often or rely on one another for support.

- At one point, it seems like there were some emergent leaders among Iraqis in Irbid. Then discord developed, and now the community is highly divided and mistrustful.

- Many Iraqis in Irbid moved there because they wanted to be near the university, and they tend to be highly educated. Iraqis in North Amman tend to be better off than those in South, East and Central Amman. Perhaps middle-class Iraqis are able to integrate more

easily with their middle-class Jordanian neighbors. The Jordanians in these middle-class neighborhoods also have more to offer to their Iraqi neighbors: financial resources, information, job opportunities, and connections in high places.

- While it makes sense that middle class refugees would have a greater incentive to integrate with a middle-class host community, it is harder to explain why they would have weaker ties among themselves. Perhaps they intentionally reduce their visibility by trying to meld with the host community.

- It is also possible that the middle-class Iraqis used to be much wealthier when they were living inside Iraq. They do not want to show other Iraqis their reduced social circumstances, so they avoid contacts.

Zarqa has an unusually high level of social capital. It is perceived that Iraqis have been in Zarqa for a long time (before the 2003 war) and have developed strong links with the host community. Perhaps other factors also play a role, such as a strong community center, key personalities, and equality of economic circumstances.

Diversity

Somalis have the strongest level of bonding social capital among the three groups examined. They are a small minority group whose members have selected to live together in a compact geographic area (Hai al-Masarwi, Jebel Amman). They have a strong culture of mutual support. However, they have absolutely no bridging social capital.

This may be attributed to several factors. They live in a neighborhood populated mainly by single Egyptian men, so they have few opportunities to meet Jordanian neighbors in a natural way. They experience racism and discrimination in public places. Many do not speak Arabic well.

Sudanese also have strong levels of bonding social capital, but they live scattered throughout Amman and Zarqa, which makes it harder for them to support one another. They have stronger links to Jordanians mainly because they live in more typical Jordanian neighborhoods and they speak Arabic.

The key informant interview with a Sabean community leader indicated a high level of organization among that minority group. Their leader has regular contacts with the Jordanian authorities to facilitate religious rites. He also has information about families who will be coming to Jordan, even before their arrival from Iraq. Minority groups can organize themselves more easily.

Policy and programme recommendations

a) Create opportunities for skilled Iraqis to support other community members

- Currently many wealthier Iraqis are supporting other members of their community. Their means of support is usually anonymous and involves making a donation through a trusted intermediary. There has been much discussion of how to develop a closer link between the humanitarian agencies serving poor Iraqi refugees and the wealthier elements of the community, since the humanitarian agencies could undoubtedly benefit from their expertise, connections and resources.

- However, humanitarian agencies are also concerned about maintaining their political neutrality and policies of non-discrimination. Links with certain influential individuals may compromise neutrality or create perceptions that humanitarian agencies are favoring Iraqis from specific political, religious or ethnic backgrounds. This risk has so far been seen to outweigh the potential gain from ties with wealthier Iraqis.

Suggested activities:

- Iraqi Fund. An NGO could establish a fund to solicit such donations from wealthy Iraqis and possibly other sources. The board of the fund could include some of the trusted intermediaries who have already been identified. The fund could give assistance for a specific purpose, such as higher education, on a transparent, competitive basis.

- Medical advisory committee. Since medical professionals are identified on the basis of their academic qualifications and experience, rather than any ethno-political basis, humanitarian agencies could establish ties with them with much less risk.

- Furthermore, there are many Iraqi doctors working legally in Jordan, and also a high demand for medical services among the population. An advisory committee comprising Iraqi doctors could support UNHCR and other partners in establishing health policies, identifying service-providers and negotiating favorable rates. They could be encouraged to provide their services free of charge or at reduced rates to Iraqi patients, and to mobilize other professionals for voluntary service to their community. The new Health Attache at the Iraqi embassy could be an important resource in launching this committee.

b) Build refugees' capacities for collective action

While various indicators for social capital are relatively high, both Iraqis and non-Iraqis have weak capacities for collective action. They do not form groups spontaneously to provide mutual support or solve common problems.

In 2008-2009, IRD has implemented a project to promote community development, and though initially refugees did not understand its purpose or importance, the project

has slowly gathered momentum. It is normal for community development projects to take time, particularly when refugee communities have little experience in self-organization.

Suggested activities:

- Sustain ongoing community development projects to allow them time to make gradual cultural changes.

- Provide training in community development skills, such as group dynamics, community mobilization, and fundraising.

- Create opportunities for refugee groups to access resources (such as micro-grants) for community-based projects on a competitive basis.

c) Design community center activities to promote social capital formation

Community centers are important engines of social capital formation. According to the assessment, many refugees meet one another, as well as Jordanians, through community centers. They do not meet so frequently in other places: There are low scores in all communities in terms of visiting one another at home. While community centers have a responsibility to provide social services to vulnerable persons, they have an equally important mission to build social ties and community participation.

Suggested activities:

- In community centers, give greater responsibility to refugees in choosing, implementing and evaluating activities.

- Give priority to social and recreational activities that can build trust among refugees and with the host population.

- Work with adult men to design activities that would include them more fully in the life of the community centers. Men have particularly low levels of social capital.

- Actively recruit new participants into activities and prevent the formation of unhealthy cliques that may limit other refugees' access to community centers.

- Include Jordanians, Iraqis and non-Iraqis in leadership roles at community centers to encourage development of links among communities.

d) Encourage the formation of sustainable community groups

Because of the dispersed, divided and often isolated nature of refugee communities in Jordan, humanitarian agencies have understandably focused on provision of individual services, e.g., psychological counseling, individual advice on schooling, outreach through home visits, etc. While this approach is effective in delivering

essential services, it is not empowering or sustainable. Ultimately, refugees will need to find resources within their own communities or the host community to solve various problems.

Suggested activities:

- Form support groups to bring together persons with common concerns, such as parents of children with disabilities, couples, elderly, etc. Provide them sufficient support, information and training to continue meeting independent of NGO sponsorship.

- Form groups of parents to identify and resolve issues related to their children's education, including enrolment, performance, retention and protection issues.

e) Use the internet for information dissemination and community mobilization

While television is by far the most frequently used information source, the internet is gaining ground, especially among refugee youth. Compared to television, the internet is a much less expensive means of disseminating information, and it has the advantage of allowing inter-action and the formation of social ties.

Suggested activities:

- Create a web-site with information about availability of various services for refugees in Jordan. Link the site to other sites frequently used by Iraqis.

- Use Facebook and/or Twitter to disseminate information to refugees about new policies affecting them and giving them a forum to raise general questions about policies.

- Train refugees involved in community groups or support groups on how to use the internet and social networking for information-sharing and mobilization.

- Establish internet cafés in community centers to give more refugees the opportunity to use the internet. This could also be an income-generating project for community centers.

f) Reduce the negative impact of financial assistance on social capital formation

The assessment, as well as UNHCR's experience over recent months, has shown that financial assistance has both positive and negative impacts on social capital. On the positive side, the predictable stream of assistance facilitates borrowing and lending among refugees.

People are more willing to lend money if they know they will be repaid when the borrower receives financial assistance from UNHCR at the end of the month. This is an important safety-net for families in case of emergency, and encourages trust in

borrowing and lending.

On the negative side, some groups reported that the financial assistance made their Jordanian neighbors feel jealous, since Jordanians cannot get such assistance when they are poor or out of work. Some of the refugees met during focus group discussions were unable to focus on the topic at hand, often because the presence of UNHCR staff made them focus on issues of financial assistance and resettlement.

In both these areas, some refugees perceive unfairness in the distribution of these valued resources. Nevertheless, the evaluation of the cash assistance program showed that the current beneficiaries are highly satisfied with this form of assistance.[1] It is non-recipients and former recipients who appear to have concerns about the program's fairness.

This perception of unfairness is also evident in the increased number of complaints UNHCR received after re-assessing cases receiving financial assistance. The number of written complaints increased over 100% with the introduction of re-assessments of eligibility for financial assistance, from an average of 97 letters per month to 200 letters per month.

Various letters and interviews reveal complaints that other persons receiving assistance are not deserving of assistance, while they are. In some cases, people denounce others by name. Other studies suggest that means-testing, such as UNHCR does in establishing eligibility for financial assistance, undermines trust in institutions and contributes to weaker overall social trust.[2]

Suggested activities:

- Consider financial and social impact of establishing eligibility for financial assistance using open criteria, so that persons can be deemed eligible or ineligible in a more transparent way.

g) Focus on building social ties between non-Iraqis and Jordanians

Non-Iraqis have weak ties to Jordanian society. Some speak poor Arabic and have few opportunities to interact socially with Jordanians. Racial discrimination marginalizes the non-Iraqis.

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[1] See "Cash Assistance Impact Surveys in Jordan and Syria," UNHCR Jordan, 25 October 2009.

[2] According to Kumlin and Rothstein, in Sweden, persons who have applied for needs-tested benefits have lower levels of trust in both government and in other people. They perceive needs-testing, which involves bureaucratic discretion in application of rules, to be procedurally unfair. This damages trust in government and in other people more generally. "[T]here may be three psychological mechanisms at work here. First, people may draw inferences about others' trustworthiness from how they perceive public service bureaucrats. If social workers, local policemen, public health workers, etc. act in such a way that they can not be trusted, then why should people in general be trusted? Second, if citizens, in order to get what they themselves deem necessary from the public services, have to engage in cheating, distorting vital information, and other forms of dishonest behavior, then why should people in general be trusted? Third, if you yourself, in order to get what you deem fair from public services, have an interest in engaging in questionable behavior, then not even people like yourself can be trusted, and then why should "other people in general" be trusted?" (p. 16). The importance of procedural justice to trust in institutions is highlighted in the academic literature on the social psychology of trust (see Sunshine and Tyler).

As a result, non-Iraqis have difficulty in using social networks for finding employment or solving various social problems. They are reliant upon UNHCR and NGOs for solving many protection problems.

Suggested activities:

- Include non-Iraqis in community center activities together with the host population.

- Organize Jordanians to mentor non-Iraqi families, orienting them to life in Jordan.

h) Highlight the positive qualities of the Jordanian host population

Some media have focused on the negative impact of Iraqis in Jordan (inflation, overburdened public services), and this has fed the perception that Jordanians are dissatisfied with the Iraqi presence. In the practice of everyday life, however, many Iraqis experience the Jordanian host community as supportive and hospitable. This is a good sign for the long run: The host community has the capacity to accept Iraqi refugees in their midst.

Suggested activities:

- Publish web stories about Jordanian acts of hospitality.

- Honor Jordanian neighbors and friends of refugees at World Refugee Day.

- In advocacy activities with the Government of Jordan, note the contribution of the host community to refugee protection, assistance and community development.

i) Consider new approaches to refugee participation in decision-making

While participatory assessments such as this provide a wealth of information to support better decision-making by humanitarian actors, they do not meaningfully engage refugees in decision-making. Refugees arrive for focus group discussion with a list of the same complaints and demands they have given before.

As a result of repeated assessments, as well as other frustrations with UNHCR (discontinued financial assistance, disappointments related to resettlement), some refugees were not enthusiastic about participating in the assessment. Talented, friendly facilitation by many of the team members helped to overcome this challenge with most of the groups, but not all of them.

Unless steps are taken to improve the quality of participation, refugees will eventually become disillusioned with this annual exercise. The challenges with participatory assessment are perhaps greater in urban areas than in refugee camps. There are no established leadership structures, so engagement with the same persons is not sustained.

It is difficult to give feedback to the persons who came for the original assessment, since often the participants were identified randomly. The refugees do not have sufficient information about available resources, strategies and constraints to contribute to the analysis of their own situation. They do not contribute to policy direction or resource allocation. Ultimately, though this is a participatory assessment, all of the policy recommendations come from UNHCR or NGO staff; only one of these persons was an Iraqi.

Suggested activities:

- A small step would be to include more refugees, such as experienced volunteers, in the team conducting the participatory assessment in 2010.

- With guidance from Headquarters, explore the possibility of implementing more radically participatory methodologies, such as citizens' juries, for the development of UNHCR policies. (see Wakeford, et. Al., Pimbert and Wakeford, and Jefferson Center.)

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