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"You Reap What You Plant": Social Networks in the Arab World—The Hashemite Kingdom of Jordan

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Summary. — The aim of this paper is threefold. First, to describe the general evolution of bonding and bridging social capital in Jordan. Second, to explore the role of state policies in affecting the various forms of social capital. Finally, to analyze how poverty and economic reform influence the extent and nature of social capital. Social networks, a crucial element of social capital, and cleavages are strongly affected by political and economic dislocations. The former include wars and civil wars, while the latter include state policies and economic conditions. Thus *wasta*, an old but still significant form of social capital in the Arab World, becomes helpful in good times but destructive in bad times. Successful economic reform requires a good understanding of the nature of social relations and of the ways in which social networks themselves are used by members during good times and bad times for both survival and advancement.
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1. INTRODUCTION

Over the past fifteen years, the Hashemite Kingdom of Jordan (hereafter referred to as Jordan) has experienced an increase in poverty, inequality, and unemployment; volatile economic growth and low productivity; a significant increase in nepotism and corruption in public institutions; a rise in the rate of crime and civil violence; and pervasive lack of trust not only between citizens themselves but also between them and their formal institutions. This lack of general trust, "a central element of social cohesion, or social capital" (World Bank, 2002, p. iii), is one of the main constraints to sustainable economic growth and development in Jordan. It is also potentially threatening to the country's social cohesion and political stability.

This paper contributes to the growing body of literature on social capital (SC) by focusing on the role of public policy and other main factors that affect the level, type, and nature of SC observed in a society, an area where "efforts have been successful only to a very limited degree" (Grootaert & Van Bastelaer, 2002, p.77). It thus attempts to answer a question that still looms high in the literature on SC: "where does social capital come from-and how might public policy affect it?" (Miguel, 2003, p. 196).

Social networks and SC are a widespread phenomenon not only in Jordan and the Arab World, but also in almost every Muslim society beyond the region, including in Bosnia and Herzegovina, former Soviet Muslim states, and Asia and Africa (see Kuehnast & Dudwick, 2004; World Bank, 2002). While this paper focuses on SC in Jordan, the latter's case is informative and relevant to observers working on SC issues elsewhere. With regard to the Arab World in particular, Singerman (1995, p. xi) noted that because of high demands of everyday life in an environment characterized by strong bureaucracy, repression, and authoritarianism, people evolved and sustained informal social networks that provide alternatives to

formal resources of the state. In their work on Middle Eastern societies, Cunningham and Sarayrah (1993, p. 1) also concluded that informal and social networks remain a major "force in Middle Eastern societies," determining most economic and political outcomes. Yet, the literature on SC is largely characterized by absence of any contribution from the Arab World (Francis, 2002, p. 8).

Jordan is chosen as a case study in order to fill a gap in the existing literature. Not unlike other Muslim societies of the region, Jordan is a country traditionally vibrant with social networks that operate on the basis of trust and reciprocity. Jordan is also usually cited by the International Monetary Fund (IMF) and World Bank, as a show case of reform and globalization (Harrigan and El-Said, 2009a, 2009b). Yet, it is a country experiencing increasing levels of inequality and poverty. Jordan therefore provides an interesting case to study factors that affect SC and how the latter affects and is affected by social and economic factors.

The paper argues that public policy and general political and economic conditions are crucial factors that affect the level and nature of SC in a country. Abrupt market reform and increased poverty can force the poor to withdraw from vibrant social networks that provide important opportunities and resources. Thus *wasta*, an old but widespread phenomenon and a significant form of SC in the Arab World, becomes helpful during good times and destructive during bad times. We will argue in this paper that this plus public policy, influenced by the demands of local nationalists particularly after the 1971

civil war, played a significant role in undermining cross-cutting ties in Jordan, thus weakening general trust, contributing to increased poverty, social and economic polarization, and political instability.

This paper is divided into five main sections. The next section sets the theoretical framework by providing a definition for and a description of the theory of SC. It also provides empirical support for effects of social capital, and the main dimensions and questions that are usually used in assessing the level of SC in a country. The third section describes the general evolution of social capital in Jordan, including a background to the traditional networks that existed before political independence in 1946. It also explores the way social capital was affected by the population movements of the 1948 and 1967 wars, as well as of the 1970–71 civil war in Jordan. The fourth section attempts to measure the decline in the level, and the change in the nature and function of SC in an environment characterized by increased poverty and scarcity over the past fifteen years. The final section summarizes the main points in the paper and concludes with some remarks.

2.

(a) Theoretical framework

The focal point of the theory of SC[1] is that "social networks," which provide important assets and resources to their members, "have value" that tend to improve productivity of both individuals and groups in similar ways to physical capital and human capital (Putnam, 2000, pp. 18, 19). In a similar manner to a tractor (physical capital) and a training course or years of experience (human capital) which can yield more output (both individual and collective), social contacts can also affect individual and collective productivity.

While contentious debate remains over whether SC can be called capital[2], very few doubt its value and importance, and all agree that SC is "relationale" (Narayan, 1999, p. 20), and "truly social" (Grootaert & Van Bastelaer, 2002, p. 70). To exist in the first place, SC must be shared with others. As Portes (1998) corroborated:

"To possess social capital, a person must be related to others, and it is these others, not himself, who are the actual source of his or her advantage" (Quoted in Narayan & Cassidy, 2001, p. 60).

The existence of networks and associations is thus necessary for the creation of SC. The World Bank defines SC as "institutions, relationships, attitudes, and values that govern interactions among people and contribute to economic and social development" (Francis, 2002, p. 5). These interactions can affect economic and social development in several ways (Grootaert & Van Bastelaer, 2002, pp. 8, 9). For example, social networks create and also reduce the cost of accessing important information that directly and indirectly affect the welfare of individuals and groups. Such information can relate to jobs, contracts, inputs or suppliers and prices, location of new markets and new technologies, sources of credit, or treatment for diseases. A wide range of studies have empirically supported this argument by emphasizing the role of social networks in facilitating access to such vital information.[3]

Second, and as eluded to in the broad World Bank definition of SC cited above, social networks foster certain attitudes and values which govern interactions between individuals and groups. These attitudes and values nourish and sustain certain rules of conduct, based on mutual trust and obligation which lead to reciprocity, create certain expectations, and simultaneously increase the volume and value of interactions among individuals and groups. Such sturdy norms of reciprocity also help reduce the free rider problem and opportunistic behavior.

At a community level, mutual trust and reciprocity are of primary importance particularly in countries and communities where property rights are weakly developed or enforced, as is the case in Jordan and most other Arab Middle Eastern states. Knack and Keefer (1997, p. 1260) argue that the impact of social capital or trust on growth should be higher in countries with weak property rights, especially "if trust is more essential where contracts are not reliably enforced by the legal system, and where access to formal sources of credit is more limited due to an underdeveloped financial sector". Under these circumstances, mutual trust and reciprocity can facilitate both collective decision and action for public benefit. Examples include mobilization to effectively manage common resources and maximization of their yield.

However, SC alone does not ensure better performance or favorable economic and social outcomes. A host of other factors, including in particular the degree of group and community homogeneity, government actions, and the overall governance structure and environment, "have been shown to have a critical bearing on the performance of collective action" (Kahkonen, 2002, p. 266). Different countries vary in their effectiveness, performance, regime type, and capacity to influence their societies and communities. SC develops under all types of states. But weak, hostile, corrupt states that restrict associational life have a profoundly different impact on community life and development projects than states that are transparent, fight corruption, uphold the rule of law, honor contracts, have fair and independent judiciary, promote associational life, and respect civil liberties. The former, by restricting associational life and not providing legal recognition for civil society organizations, undermine the SC of their communities. They also undermine their own accountability and credibility by preventing the emergence of vibrant civic society that demands transparency and better governance structure, and monitors the actions of state officials and therefore helps in reducing corruptive behavior (Knack & Keefer, 1997, p. 1252; Narayan, 1999).

In other words, SC and the state complement each other. Local development programs and projects were found to have a much higher rate of success in well-functioning central governments (Grootaert & Van Bastelaer, 2002, p. 4). The outcome of SC is found to be more effective and beneficial in countries that enjoy good governance (Putnam, 2000). These states have also proven to have more social cohesion, political stability, sustainable growth, and higher welfare indicators enjoyed by their citizens (Kuehnast & Dudwick, 2004; Narayan, 1999; NESF, 2003; World Bank, 2002). Fafchamps (2006, pp. 1187, 1191 and 1196) has recently summarized the relationship between SC and state in the following words:

"Depending on the context, social capital can either complement or substitute for formal institutions... without some form of voluntary acceptance by the public, government efforts to provide public goods are likely to fail. Social capital is thus probably essential for public good delivery... If the state is broken, why not fix it... Investing in social capital should be seen as complement to investing in government capacity. The two cannot and should not be separated."

Much of the appeal of the SC concept comes from its capacity to bring in and reflect the importance of not only the formal institutions, but also the informal/normative aspects. The SC framework is also accredited with enhancing our understanding not only of the positive effects of SC, but also of its negative and less beneficial ones.[4] To capture these effects, Gittell and Vidal (1998, p. 8) introduced the concepts of bonding and bridging SC. Bonding SC refers to intra-community or intra-group net-

works that occur most frequently in families, kinship, specific ethnics, or other relatively "alike" groups bound together by shared identities, interests, or place of residence. They are more akin to the informal institutions referred to above, and provide members with important material and non-material (physiological and social) benefits that allow them to "get by" in life.

However, the same networks that bind also exclude. They create inward-looking groups and loyalties which narrows down the circle of trust and mutual reciprocity. Such networks, though important, may lack sufficient information, resources, and wider connections and links which are necessary for development, poverty reduction, and risk pooling (Putnam, 2000).

Bridging SC comes about when associations and connections cross social, geographical, and other specific identity lines. Bridging SC is good for "getting ahead"[5] in life because it provides a broader reach to those seeking social and economic gains beyond their immediate communities. Bridging SC is also important in establishing more generalized norms of trust and reciprocity, which most political scientists consider more valuable for social cohesion, political stability, and economic development than specific forms of mutual trust and reciprocity[6] (Fukuyama, 1995; Sobel, 2002).

SC therefore can be associated with negative consequences, such as restriction of access to resources and opportunities, restriction of individual freedom, excessive claims on successful group members, and the emergence of powerful, tightly knit social groups that are not accountable to society and that can capture state institutions; use them to further their own interests; and practice corruption, nepotism, and cronyism. Hence, Narayan (1999, p. 12) argues that:

"for societal well being or the collective good, a transition has to occur from exclusive loyalty to primary social groups to networks of secondary associations whose most important characteristics is that they bring together people who in some ways are different from the self."

It is within this framework that the issue of group homogeneity gains special interest. The empirical evidence on the impact of social heterogeneity on SC and networks is "mixed" (Kahkonen, 2002, p. 290; Krishna & Shrader, 2002, p. 21). What is evidenced however is that while homogeneity makes it easier to share and exchange information and facilitates trust and collective action among specific groups, homogenous groups may have similar information and limited resources. Because they provide access to a larger pool of information, opportunities, and resources, heterogeneous groups and networks "yield higher level of benefits," are better at pooling risks, and can therefore provide better mechanisms to cope with social and economic risks and crises (Grootaert et al., 2004, p. 11). In fact, SC, particularly bridging SC that is promoted via generalized trust in government institutions as well as via interpersonal trust mobilized via clubs and networks, is among the "fundamental determinants" of social cohesion and political stability in heterogeneous societies (Fafchamps, 2006, p. 1182; Fukuyama, 1995).

To sum up, the main issue here is not one of an "either/or" form of SC (Putnam, 2000, p. 23). Both are important and serve different objectives. Bonding SC is crucial for reducing personal vulnerability, while bridging SC is important for empowerment, social cohesion, and political stability. The main aim of this paper is to trace the developments in these two particular types of social capital in Jordan (bonding and bridging), and to shed some light on the factors that can affect their evolution, nature, and extent in a country. There is a consensus today among observers and scholars that while both bonding and bridging social capital are important and provide different benefits to members, too much bonding social capital, or specific trust placed on limited groups based on kinship, ethnic, or special interest ties will have potentially large negative consequences on economic performance, social cohesion, and political stability. This type of organization will facilitate rent-seeking activities among members and lead, especially under high poverty and scarcity, to violent distributional conflicts (see Knack & Keefer, 1997). The key challenge therefore is in finding the right balance or "mix" between bondingness and bridgingness (NESF, 2003, p. 34), a balance which has gone drastically wrong in post-1971 Jordan.

(b) Measuring social capital

SC is not easy to measure. It is local and culture specific, and therefore its assessment is usually beset by data difficulties on the nature of local associations and networks (Grootaert & Van Bastelaer, 2002). Intensive efforts have been underway to develop measures of SC, with World Bank staff being at the front of these efforts. This has led to the emergence of a general agreement on some important dimensions to evaluate SC. Many of these dimensions were tested both qualitatively and quantitatively across countries and were found to have positive and significant correlations in most cases. The following were found to be the most common and frequent dimensions of SC across societies: satisfaction with life; formal and informal associations and membership in and quality of participation in local community; generalized norms of trust and reciprocity; political engagement and perception of government institutions; communications (including variables related to media and proximity variables); everyday sociability; family, friends, and neighborhood connections; and the level of safety and crime in a country[7] (Dasgupta & Serageldine, 1999; Grootaert & Van Bastelaer, 2002; Knack & Keefer, 1997; Narayan, 1999; Narayan & Cassidy, 2001; Putnam, 2000; Putnam, Leonardi, & Raffaella, 1993).

In reality, however, it is difficult to neatly classify associations and networks as "'either–or' categories" since some networks and associations "bond along some intra-group social dimension and simultaneously bridge across others" (Putnam, 2000, p. 23). Therefore, it is not possible to simply determine in advance which of the components of the various measures of SC discussed above were measures of bonding social capital and which were measures of bridging social capital. Whether an institution or network bonds along or simultaneously bridges across others depends on the form of SC being analyzed and studied. This, in turn, is an empirical matter, depending on the social, political, historical, and economic context within which SC itself is embedded.

Several questions are generally employed to assess the various dimensions of SC in a society. For example, the question used to assess satisfaction with life is, "how happy are you in life?"; to assess the level of trust in a society, "Generally speaking, would you say that most people can be trusted?"; to assess membership in formal or informal associations, "Are you... a member of any groups, organizations, or associations?"; and to assess the level and perception of trust in state officials and institutions, "do you trust state officials?", "Police and security?" (see the "Social Capital Assessment Tool" in Grootaert and Van Bastelaer (2002) and Knack and Keefer (1997)). Such questions have been found to be very helpful in gauging and generating useful information to assess the level and nature of SC in a society. Putnam's seminal work on SC (1995 and 2000) relied heavily on measures such as membership in voluntary associations, voting, and how generally people feel about their lives.

Unfortunately, time and financial constraints did not enable the authors themselves to generate data on the main dimensions of SC cited above in Jordan. However, some of these data are now readily available as a result of several surveys and polls that have been carried out recently, and in some cases regularly, by several independent sources in Jordan. Section 4a, which relies overwhelmingly on these sources in its attempt to provide some assessment for the recent developments in the level and extent of SC in Jordan, sheds more light on the usefulness and limitations of such sources.

3.

(a) Social networks in Jordan during the pre-independence period

Informal social-based networks and relationships—in the form of family, kinship, and clan—have always played an important role in Jordan's social life. Although the region saw several empires come and go, including the Greek, Roman, Byzantine, and Ottoman, these powers showed interest in, and extended influence to only those rain-fed cultivated areas that could be taxed more easily. Nomad tribes were kept independent of central authority. To lessen tribal raids on settled areas and main trade routes, heads of tribes (shaykhs) were paid a tribute (surrah) by foreign powers (Cunningham & Sarayrah, 1993; Gubser, 1973; Peake, 1958). Tribal values of family and social solidarity were reinforced by Islam's strong emphasis on the significance of family, social solidarity (takaful al Ijtima'i), and mutual assistance. They thus remained a powerful social force even after these powers departed.

Today this social network-based system is referred to in Jordan, and in the wider Middle East, as wasta, and it remains in the present day an important feature of social, economic, and political life of modern Jordan just as it was decades ago. Wasta exemplifies the personalized approach to social and political life. It literally means "to employ a middle man, a broker, a go-between or an intermediary—usually a person of high social status and accepted rank—to achieve one's ends" (Fathi, 1993, p. 61). In modern language, wasta means a connection or influence.

It is important to further clarify the difference between the concepts of wasta and social solidarity (takaful al Ijtima'i). The latter is an important form of bonding SC, while wasta is potentially more a form of bridging SC. Although originally both were socially constructed concepts, social solidarity is strengthened by Islam's strong emphasis on social cohesion, charity, social justice, collective responsibility for the welfare of society, the legitimate claims of the weak upon community, and the duty to help the poor and strangers at all times and regardless of economic and social circumstances. For example, the Quran, the primary source of Islamic law, "uses the word 'justice' more than a thousand times... based on 'goodwill'" and benefit to Muslim society (Richards & Waterbury, 1996, p. 351).

On the other hand, people resorted to wasta as a mechanism to solve local and community disputes, to facilitate the management of common scarce resources, and to negotiate with and intercede in dealings with central authorities under the Romans, Byzantines,[8] and Ottomans. Under the British rule during 1921–46, several factors reinforced wasta at both the macro (state) and micro (society) levels. At the state level, the new ruler of the country, Prince Abdullah, sought advice from tribal leaders on the educational and skill levels as well as on qualifications of their tribe members. Literate tribe members were used to staff his nascent administration. These new officials became an important source of influence and connection for their families and tribes inside the state apparatus, interceding on their behalf for state benefits, such as jobs, public services, and infrastructure (Cunningham & Sarayrah, 1993, chap. 1).

At the society level, the tribes, who remained suspicious of the British-backed central authorities, kept the formal governmental system out of their affairs. They continued to solve their disputes and manage their common resources informally and through traditional social customs and norms (Braizat, 1998). This was reinforced, especially in rural areas, by the inherited Ottoman Mushi system of collectively owned land. The Mushi ensured that members of the same family and kin lived and worked together, thus facilitating cooperation and maintaining the durability of family ties and social networks[9] (Amadouny, 1994). Such ties provided important psychological assistance, political security, and social and economic resources and benefits to members such that it was not possible to "imagine living in a different land" or place without such forms of social ties.

Through wasta, local citizens not only bonded together along social and geographic dimensions (same tribe, clan, region, or people of the same background), but also simultaneously bridged across others. Members of certain clan, tribe, or region resorted to wasta to intermarry from other clans and tribes, solve disputes, and even to build alliances and social and economic networks with other, more differentiated groups. Wasta thus helped people to cope with the harsh conditions of the desert environment and scarce resources.[10] It also substituted for the lack of a formal welfare system, thus playing an important informal social safety net role (Cunningham & Sarayrah, 1993).

Norms of reciprocity play an important role in wasta. This reciprocity was not based on an immediate tit for tat exchange between the beneficiary and provider of wasta (e.g., I will do this for you only if you do that for me). Rather, it was based on the expectation that either the beneficiary himself or a member of his family would one day return the favor. Cunningham and Sarayrah (1993, p. 8) captured this definition of reciprocity in their description of a wasta performer in a common accident or conflict resolution in Jordan:

> "Today I or one of my relatives is the victim; tomorrow, or a year from now, we may become the defendant. If we do not show forgiveness, mercy and tolerance to others in their difficult times, we will not be shown tolerance by others when we are in distress. [Hence the popular] Arabic saying, 'you reap what you plant'."

Although the components of a wasta-based settlement include an important gift-giving element and exchange element, the latter was not based on material rewards. It was considered "ayeb" (shameful) to demand and accept material rewards for helping others (Gubser, 1973, p. 37). Respect from the community was the highest reward sought by a wasta performer, mainly from tribal shaykhs and notables. Success in solving a conflict led to mutual praise and enhanced the popularity and social and political status of the whole tribe. Mediating and interceding on behalf of others was thus essential to Jordan's social identity (Fathi, 1993).

It is important to avoid simply romanticizing the nature of social capital (Robins, 2004, p. 10). Things were not always rosy in Transjordan. For example, several revolts by some local tribes against the regime have been well documented elsewhere (Gubser, 1973). Some tribes were also disgruntled by what they perceived as a favorable treatment provided by the regime to other individuals and tribes. Although social

stratifications were less obvious, some tribes had more access to resources than others.

However, Transjordan, compared with its neighbors, still enjoyed tremendous political stability and economic prosperity. This attracted a relatively large number of immigrants from neighboring states, particularly from Syria, Palestine, and Lebanon long before the outbreak of the 1948 war (Amawi, 1994). But immigration into Jordan took a different scale after 1948, bringing tens of thousands of Palestinian refugees into an overwhelmingly tribal society. The political and economic environments that prevailed in the 1950s and 1960s allowed for bridging SC to form quickly between Transjordanians and their new Palestinian guests.

(b) Social capital and population movement: the 1950s and 1960s

Following the 1948 war against Israel, more than 820,000 Palestinians were forced to leave their homeland; 320,000 of whom stayed in the West Bank as refugees, 210,000 in the Gaza Strip, 180,000 went to other Arab sates while 100,000 came to the newly independent Hashemite Kingdom of Jordan (Zureik, 1996, pp. 2–12). In 1951, King Abdullah I formally annexed the West Bank to Jordan and gave all Palestinians Jordanian citizenship, hitherto the only Arab leader to do so in the region.

For most observers, Jordan's 1950s, and to a lesser extent 1960s were decades of political turmoil, unrest, and tension between state and society (see, e.g., Brand, 1994; Dallas, 1999; Joffe, 2002; Lerner, 1958; Piro, 1998; Robins, 2004). This focus on the political was at the expense of the social. Little attention has been paid to the equally important issue of intercommunal relationships, particularly the relationship between "Palestinians-Transjordanians [which] remain largely unexplored, except, to a limited extend, as a direct function of the PLO-Jordanian relations" in the post-1971 period (Brand, 1995, p. 46).

Although the first few years of the late King Hussein's reign, specifically the period 1953–57 "was an extremely unstable time for Jordan politically... during the 1950s and 1960s Jordan experienced sustained growth in its gross domestic product of about 8 percent"[11] (Piro, 1998, p. 30). Notwithstanding economic factors (including labor migration to the Gulf, ensuing increase in remittances, and surge in US grants to Jordan), social capital had also contributed to Jordan's prosperity and even political stability after 1957.

It is unquestionable that the period 1953–57 was characterized by political tension and unrest, culminating in the regime's decision to ban all political parties, dissolve the parliament, and even to impose martial law in 1957. But this was not regarded as "communal tensions" (CERMOC., 1997, p. 111). Rather, it reflected many Jordanians' dissatisfaction with their then young King's foreign policies, and was instigated chiefly by external and regional factors[12] (Dallas, 1999; Richards & Waterbury, 1996; Snow, 1972). In fact, some observers, like Dann (1989), for example, argued that there was little evidence that the Palestinians played any role in the street demonstrations and riots of that period.

Following the formal annexation of the two Banks of the River Jordan in 1951, Jordan became a state with two countries. But whether a citizen saw him/herself as a Palestinian or a Jordanian did not really matter. To a large extent, the regime itself followed a more or less balanced political approach: "The state's goal was less to impose on Palestinians a Transjordanian identity than to create a hybrid Jordanian identity for both communities" (Brand, 1995, p. 50). This was also reflected in the cabinet as well, which was "well balanced: every region was represented; half the ministers were from the East Bank and half from the West Bank; there were two Christians and one Circassian" (Dallas, 1999, p. 47).

In a recent analysis of the Zimbabwean villagers who resettled in new areas, Barr (2001) noticed that, when faced with low stocks of traditional kin-based social capital, villagers use their resettlement in new areas to build social networks and a stock of social capital with their new neighbors. They do this by encouraging themselves and their offspring to intermarry and form civil associations in their new environment: "Intermarriages facilitate informal insurance, while the emergent civil society provides an environment within which trust can develop" (Global Poverty Research Group., 2005, p. 2). This analysis is consistent with the resettlement experience of Palestinian influx in Jordan during the 1950–60 period.

Seeking a fresh start, the immigrants immediately began a process of building new stocks of social capital in their new environment, and became cooperative and socially and economically active. They immediately began the process of building trust, informal insurances, and a stock of SC through intermarriages and participation in civil society organizations. The latter was facilitated by the new, 1951 constitution that boosted, albeit temporarily until 1957, political freedom and right to associate, leading to a proliferation of political parties and other civic associations that had been well documented elsewhere (see Dann, 1984; El-Said, 1996; Joffe, 2002; Richards & Waterbury, 1996; Satloff, 1994; Vatikiotis, 1967; Wilson, 1987). While analyzing the Jordanian–Palestinian relationship in this period, Brand (1995, p. 50) concluded that "Not surprisingly, intermarriage between Palestinians and Transjordanians... [was] more common than previously" expected.

The immigrants, although mostly refugees, brought with them new skills, experiences, and above all, a lot of capital. According to Piro (1998, p. 28), the influx of Palestinians brought more than twenty million Palestinian pounds, which exceeded, by far, the total money supply in Jordan at the time. This was invested locally in new, small industries, real estate, and services. Many large Palestinian businesses, including the giant Arab Bank, relocated to Amman (Robins, 2004, p. 84). The upshot was a remarkable building and business boom.

The international community also assumed its responsibilities. UNRWA (The United Nations Relief and Works Agency) was established in late 1949 and created four main camps[13] to provide international relief efforts and address the needs of the refugees. It provided basic services and staples, including health, education, and food therefore enabling the refugees to better cope with the trauma of dispossession and easing the pressure on the state's limited resources. UNRWA's efforts were supported by a rising level of international grants to Jordan, thus enabling the government to better cope with the large influx of refugees (Al-Jumrid, 2000). The government was even encouraged to establish the Ministry of Refugees and the Ministry of Welfare in 1949 and 1951, respectively, to deal with the economic hardship of the refugees and to provide a formal safety net and protection to the Jordanian population as a whole (Mishal, 1978).

High growth rates, availability of jobs at home and abroad,[14] and the prevalence of an egalitarian social stratification led people to bridge communal or specific social dimensions. Wasta played an important role in allowing bridging SC to form very quickly between Jordanians and their Palestinian guests. Both communities resorted to wasta in order to cope with the pressures of daily life in an environment characterized by general scarcity. For example, through wasta a

large number of Palestinians managed to acquire important jobs in civil administration and expanding public sector enterprises (Fathi, 1993). Palestinians also established strong business and social networks with Jordanians, where *wasta* also played an important role in facilitating the choice of business partners and even laborers. Supported by a strong feeling of Arab identity and nationalism, Jordanians and Palestinians perceived their predicaments as one. They thus borrowed money from one another, and jointly worked in bureaucracy and public administration. Asking favors from each other was common, and was not considered shameful or a source of embarrassment. Availability of jobs meant stable incomes, a fact which not only encouraged groups and individuals to ask for favors from one another whenever the need arose, but also allowed recipients to repay in kind in the future. Day (1986, p. 64) noted that these networks were also reinforced and cemented by a rising number of intermarriages between the two communities.

Jordanians sympathized tremendously with the plight of their new guests. The establishment of UNRWA and the Ministry of Refugees was seen not only as a necessity by most Jordanians, but also became a symbol of unity and support, not jealously and envy. According to Abu-Odeh (1999), the 1951 formal unification of the East and West Banks was accompanied by the emergence of an informal alliance between the Palestinians and Jordanians; they "worked voluntarily together...Their ideology and programs were cross-communal, helping to unit the two peoples [leading to] unofficial routes toward integration-namely, the socio-economic and political paths-[which] went unscathed."

Even when the late King Hussein took a decision in 1957 to ban all political parties and impose martial law, he was encouraged, even urged to do so by many members of the Palestinian business community and conservative landed elites who felt threatened by the proliferation of communist and socialist-Ba'athist ideologies calling, among other things, for the redistribution of wealth (Singh, 2002). It was hardly surprising therefore that the more business and professionally oriented (then also pro-regime) civil organizations, particularly the Muslim Brotherhood Movement and the Professional Associations (themselves established by Jordan' early immigrant's community in the pre-independence period and with overwhelming membership from Palestinians), were the only movements to survive the ban (Friedrich-Ebert-Stiftung, 1997; Singh, 2002, p. 76).

After 1957, prominent members of the Palestinian community focused their efforts on "stav[ing] off a vibrant Palestinian nationalist movement against the Hashemite rule" (Piro, 1998, p. 29). They established, sometimes in their own private houses and properties, important, informal civic institutions and networks to replace the undermined formal institutional networks. Such institutions, which became popular in Jordan as *al-Jam'iate* (societies) or "*diwans*" (Trooquer & Al-Oudat, 1999, p. 44), met regularly and brought together members from both communities (Jordanian and Palestinian) to discuss, debate, and provide solutions to daily and common problems. Their efforts "moderated beyond recognition" the political environment of the 1950s, and were largely responsible for promoting political stability in the post-1957 era, albeit temporarily (Singh, 2002, p. 77).

In sum, strong bridging social capital developed in Jordan during this period and was associated with economic growth and political stability, particularly after 1957. But this was to be severely undermined by the activities of Palestinian guerrillas during 1966–69 which terminated in a civil war in 1970/71, and by the ensuing state policies.

(c) *Planting the seeds of discord: post-civil war reconstruction—1971–89*

Prior to the 1967 war, the Jordanian regime could still take pride in having managed to keep the West Bank, Jerusalem, and other religious sites in Arab hands. But the 1967 war with Israel dealt a "death blow" to this claim, as well as to the country's economy (Salibi, 1998, p. 222). The war deprived the country not only of its most fertile land, but also of its most developed sector and foreign exchange earner, namely, tourism. As the late King Hussein put it: "the loss of the West Bank endangered Jordan's very existence" (Braizat, 1998, p. 131).

The war also brought another large wave (400,000) of displaced Palestinians, thus severely straining the country's limited natural resources and infrastructure (World Bank, 2004, p. 1). The creation of the Palestinian Liberation Organization (PLO) in 1964, with the aim of librating all of Palestine from Israeli occupation through armed struggle, ushered in a new era of tense societal relations between Jordanian and Palestinian communities and meant the inevitable destabilization of Jordan's political regime. The PLO relied on a network of individuals and groups bound together by a common ideology and norms of reciprocity to achieve its goals. To this end, their guerrillas resorted to unpopular tactics, including kidnapping, plane hijackings, rule and regulation bypassing, and executing insignificant military operations against Israeli targets which led to harsh and disproportional Israeli reprisals against Jordanian towns and villages. The situation culminated in an armed civil conflict in 1970–71, between the Jordanian armed forces and Palestinian guerrillas which resulted in ousting of the guerrillas and their sympathizers to Lebanon in 1971.

SC is increasingly recognized as an essential element of peace building and post-war (including civil war) reconstruction (World Bank, 2002). Under these circumstances, special mechanisms and processes are needed to promote tolerance and reconciliation among former warring groups and individuals. Building a new consensus requires improvement in governance structure, clean and efficient bureaucracy, fair and effective courts and judicial system. It also requires effectual mass media and an educational system that endorses mutual trust, provides support needed to heal wounds, and increases the probability of social connectivity by re-knitting social fabric. All of this calls for and can be facilitated by political competition and liberalization to support associational life, and to provide equal access to state facilities, services, resources, and opportunities (Narayan, 1999, pp. 10, 36). This did not occur in Jordan.

To be sure, the armed conflict itself did not cause "cracks in the Jordanian-Palestinian relationship at community level;" the SC that had developed between the two communities during the earlier period protected and facilitated "their continued co-existence."[15] Nevertheless, the activities of the guerrillas and the ensuing conflict created a psychological rift between the two communities, and "awakened, for the first time, a strong and vocal patriotism among the many Jordanians who remained loyal to the Hashemite throne" (all quotations from Braizat, 1998, pp. 143, 231).

For Jordanian nationalists,[16] the issue of origin became of paramount importance. Palestinians came to be seen as guests whose presence in the army, security, and public sector represented a threat to Jordanian national identity. Local nationalists began viewing Palestinians with perfidy, and were determined to exclude them from access to state apparatus and opportunities.

A process of "Jordanization" started in earnest. It was facilitated by the mopping up operation that followed the 1970–71 clashes and aimed at purging dissident elements, both Palestinians and Jordanians (Yorke, 1988, pp. 13, 41). It was also made possible by the triangular alliance that emerged between the three main state departments that monopolize coercive powers in the country: security, *Mukabarat* (secret intelligent department), and the army. With new regulations making the attainment of all posts in the state sector contingent on a recommendation letter and a seal of approval of the *Mukhabarat*, a process of "Jordanization" was set in motion and was to prove effective in achieving its goals, with far-reaching social and economic implications[17] (Abu-Odeh, 1999).

King Hussein was well aware of the importance of social capital for social cohesion, political stability, and hence for growth and development. He wanted to heal the wounds after the civil war ended and achieve national unity.[18] But he could not row against the tide of East Bank Jordanian nationalists, who now became the backbone of the regime and demanded an exclusive Jordanian state sector. Hence, "King Hussein started to reduce the Palestinian presence in his regime and administration" and began relying more heavily on Jordanians (Braizat, 1998, p. 157). Leading representatives of loyal Jordanian families were co-opted into influential positions in the cabinet, civil administration, army, and security.

Other regime policies have also directly and deliberately undermined bridging SC in the country and have instead strengthened bonding SC. To prevent the possibility of an independent, more broadly based opposition from emerging, or simply any "significant challenges to his authority," the regime played a game of stoking communal tension between the two communities[19] (Singh, 2002, p. 76). As Brand (1995) wrote:

"Anecdotal evidence over the years suggest that the regime is not above exploiting such tensions (generally by encouraging the expression by Transjordanians of various forms of anti-Palestinianism) when it sees fit. By the same token, the regime is equally conveying the message to curb such expressions when they risk getting out of hand. Thus when tensions had reached new heights in mid-June 1994…King Hussein railed against those working to plant the 'seeds of discord in this country among its people' and vowed that 'any person who attempts to harm national unity will be my enemy until judgment day'."

At the same time, Jordan's associational life was formally restricted after 1971. For example, the Parliament was suspended indefinitely in 1974, and remained so until 1989. Martial law, in place since 1967, was maintained and new emergency measures kept in place the ban on political parties. Even the only legal forms of civil associations which were permitted by the government, namely, the professional associations and the Muslim Brotherhood, were also tightly controlled and monitored by the state (El-Said, 1996; Friedrich-Ebert-Stiftung, 1997).

While Hussein co-opted loyal elements of Jordanian families into influential state positions with little regard for merit or competence, they in turn co-opted their family members, relatives, and close friends too. Tribal and regional ties (bonding SC) were promptly revitalized at the expense of bridging SC:

"When the Jordanian bureaucracy expanded… after the 1960s, an agency head would fill positions with employees from his extended family of origin. For example, a cabinet minister would appoint many people from his town. Their qualifications and job performance would be questionable… Gradually, Jordanian public institutions have come to constitute different groups and power centers, such as "*shamalat* (Northerners), *Saltiyyiah* (Saltit), *Sharkus* (Circassians), *Janoub* (Southerners), and *Mesihiyyih* (Christians)" (Cunningham & Sarayrah, 1993, pp. 10, 46)."

By the late 1970s and early 1980s, a division of labor, based on ethnic lines, developed in Jordan. Jordanians came to dominate the public sector, including public enterprises, civil administration, security, and the army. On the other hand, Palestinians, whose legal and political rights had been undermined by the post-1971 measures, came to dominate the private sector.[20]

Abu-Odeh (1999), the former political adviser to King Hussein, provides graphic detail of the evolution of social and state-society relations in Jordan during this period. The formal state system became completely skewed, totally tilted in favor of Jordanians, and very suspicious of Palestinians and *vice versa*. "Problems of mutual confidence… [thus] emerged… between the Jordanian political elite which includes a respectable number of Jordanians of Palestinians origin[21]— and the Palestinian political elite (mainly the… PLO)…" (Al-Hamarneh, 2002, p. 174).

Under these circumstances, tribal origin and affiliation became the ticket to state resources and opportunities, as well as to positions of decision making and influence. Personal connections, or *wasta*, came to determine almost everything from jobs in the state sector, to access to elite education and quality health services to simple rights and entitlements such as the acquisition of a passport or a driving license. Even the state's judicial system, the main guarantor of justice, became more sympathetic, biased and even lenient with crimes, violations, and offences committed by Jordanians, including the abuse of public office for private gains (Abu-Odeh, 1999).

It is interesting to compare the change that occurred in the nature and extent of *wasta* in the post-1970–71 period, a point which will also be elaborated on in the later sections. The change in public policy in particular which took place after the civil war, along with rise in poverty and unemployment since the mid-1980s, affected the functioning of *wasta* itself. While *wasta* seemed to be helpful in building bridging social capital in good times and in a supportive public policy environment, it came to play a harmful role, a tool to strengthen bonding social capital at the expense of bridging social capital in bad times characterized by biased and corrupt public policy.

Ali and Crain (2002) argued that economic freedom might be more important for economic growth and innovation than political freedom. But even in the case of the Jordanian private sector, Palestinians were beleaguered, and their innovative and entrepreneurship spirit was undermined[22] by suspicious public sector officials. Abu-Odeh (1999, p. 197) documented "stories of civil servants who obstruct Palestinian official transactions… in Jordan." This led Brand (1994) to describe the relationship between the Jordanian public and private sectors as parasitic, not only distrustful of each other but also predating on each other, thus undermining general trust, collective decisions, and actions for common interests. This situation created an insider and outsider phenomenon in the economy. Civil servants and state officials (insiders) predate on and obstruct the activities of the private sector (outsiders and overwhelmingly Palestinian). The outcome is high transaction costs, stifled private initiative, and copious obstacles to investment (El-Said & McDonald, 2002).

To reduce transaction costs and/or facilitate their private activities, Palestinian businessmen had to develop various strategies and tactics (see El-Said, 1996, chap. 5). One such strategy was to bribe state officials in order to keep the wheels of their businesses rolling. Another was to employ, or even to give shares to a prominent Jordanian whose main job is to make sure that his company's official transactions get through obstructive bureaucracy. These appointments depend on the connections of the Jordanian, not on his merits: "The higher

Transjordanian connections, the better... ironically," the discriminatory stance of Jordanian bureaucracy created new job opportunities, and perhaps a new way of distributing income in favor of their higher connected cronies (Abu-Odeh, 1999, p. 197. Also see El-Said and McDonald (2001), El-Said and McDonald (2002).

Some individuals with original roots outside Jordan went further to "Jordanize" their names, that is, "to changing their name to reflect a tribal origin" in order to cement their links and form working alliances with top state officials[23] (Fathi, 1993, p. 249). This, they hoped, would improve their chances of acquiring a state contract, employment, or other state benefits. Yet, a large number of those who lacked a tribal affiliation and/or resented the culture of *wasta* (including some Jordanians themselves) opted for an exit strategy. They simply sought work abroad, particularly in the Arab Gulf oil-rich states. By the early 1980s, more than 400, 000 Jordanians, mostly of Palestinian origin, were working in the Gulf, remitting back to their families and to the Jordanian economy more than U\$ 1 billion annually[24] (Anani, 2002; Kanaan & Kardoosh, 2002).

To be sure, the intercommunal divide was also fashioned by the Palestinian political elite, if with different input and for different reasons. After the ousting of the PLO from Jordan in 1971, competition between Palestinian authorities and the Jordanian regime over the loyalty of Palestinians in the Arab World, including in Jordan and the West Bank increased disturbingly. This competition was intensified following an Arab league resolution in 1974 which recognized the PLO as the sole legitimate representative of the Palestinian people, "a move that directly challenged King Hussein's claim to the loyalty of West Bank Palestinian citizens, and not only heightened intercommunal tension but also played a role in the king's decision to suspend indefinitely the activity of the Jordanian parliament, where half the seats had been apportioned to West Bank representatives" (Brand, 1995, p. 53). The PLO started to exploit the rising communal tension to its own advantage. To gain support among Palestinian refugees, the PLO began making large "social service provisions in camps" inside Jordan, including direct cash handouts to many of its supporters (Al-Hamarneh, 2002, p. 176).

The post-1970 political, social, and economic environment stands in stark contrast to that which prevailed in the 1950s and 1960s. After the 1970–71 civil war, the negative bonding aspects of social capital came to outweigh the positive bridging elements. As Al-Hamarneh (2002, p. 187) wrote: "The earlier years of political cooperation in government between Jordanians and Palestinians in the 1950s and 1960s had been completely forgotten." Worse, bribery, corruption, and nepotism sapped the capacity of the state, and created a wasteful and inefficient public sector that drained the treasury.[25] The new political environment has been dominated by narrow primordial relations that were not conducive to sustainable growth and development.

However, it was not until the second half of the 1980s that the negative effects of eroded SC were felt. In the 1970s and early 1980s, Jordan was awash with foreign aid, particularly from the Arab oil-rich states, which temporarily "soothed the rawness of conflicting identity and interests" (Robins, 2004, p. 3). Along with a high level of remittances, this fueled economic activities, leading to an unprecedented high real GDP growth rate of 7.9% during 1972–82 before declining to 5.7% during 1982–86 (Harrigan & El-Said, 2009a). As soon as external rents began drying up in the early and mid-1980s, Jordan's economic and social problems began to surface. Following a twin banking and currency crisis in 1989, the government of Jordan turned to the IMF and World Bank for support. The year 1989 also marked the eruption of Jordan's first large civil unrest in almost three decades. Ironically, the rioters were Jordanians, the backbone of the regime, not Palestinians. The erosion of generalized mutual trust and bridging social capital had undermined social cohesion and political stability of the country.

(d) *Social capital and state policies in the post-1989 economic crisis*

In economic terms, the 1989 reform program, which ended almost fifteen years later in 2005, was met with mixed success. The early and late 1990s were characterized by economic recession whilst the mid-1990s and the early 2000s saw spurts of growth. However, the growth was largely extensive caused by increasing factor inputs especially returnee labor, Iraqi immigrants, and the savings of both groups rather than intensive growth caused by productivity gains (Harrigan & El-Said, 2009a). As such, the reform program failed to tackle the country's growing unemployment and poverty problems and the period since 1989 has been characterized by increased unemployment, poverty, and inequality. During 1997–2002 unemployment rose from 8.0% to estimates that range from 13.7% to 27.0% and the poverty headcount rose from 3.0% to estimates that vary from 15% to 30% (Harrigan & El-Said, 2009b).[26]

The process of Jordanization was not only maintained, but also accelerated and intensified following the 1990/91 Gulf war, which forced the return of more than 300,000 Jordanians formerly working in the Gulf and mostly of Palestinian origin.[27] One of the main aims of the structural adjustment program promoted by the IMF and World Bank since 1989 was to reduce the economic role of the state, including public employment, expenditure, and subsidies, and to strengthen the role of the private sector. Given a Jordanian-public sector/Palestinian-private sector divide, "Transjordanians felt threatened by the economic restructuring from which Palestinians seemed poised to benefit," while Transjordanians seemed to be "gradually losing control of their country to successive waves of outsiders..." (Brand, 1995, pp. 55, 56). These fears were primarily responsible not only for accelerating the Jordanization process, but also for triggering a "de-Palestinianization process" aimed at undermining the presence of Palestinians in key private sector enterprises and projects, including particularly the press and state universities, thus depriving Palestinians of "cheaper and more prestigious state universities"[28] (Abu-Odeh, 1999, pp. 215, 227).

It was not surprising therefore that the returnees, who brought back with them billions of dollars from their life savings in the Gulf and invested them in Jordan, found it difficult to adjust to living in Jordan: The returnees "feel little sense of attachment to or understanding of Jordan as a country" (Brand, 1995, p. 49). They are seen as "outsiders," competing for already scarce employment and limited resources, and blamed for "increasing the prices of everything," particularly rented accommodation, food, and energy (UNDP, 2004, p. 43, 62).

The communal division of labor between a Jordanian public sector and a Palestinian private sector itself became a source of tension and envy between the two communities. While Jordanians envy Palestinians' dominance of more dynamic and higher wage private sector activities, Palestinians envy Jordanians' dominance of the public sector and "the fringe benefits that go with government jobs, such as health insurance and subsidized goods (food, clothes, and appliances)" (Abu-Odeh,

1999, p. 198). By the mid-1990s, both communities were dissatisfied with the status quo. Opinion polls suggest that neither Palestinians nor Jordanians are happy with what they do, and both were reminiscing "those days... [when life] was good" (DFID, 2001, p. 11).

4.

(a) Measuring social capital in Jordan

Like elsewhere, measuring SC in Jordan is not easy. Assessing the full impact of SC decline is plagued by problems related to the quantity and quality of data. Several qualitative studies on poverty and social relations were carried out in Jordan since the early 1990s (e.g., see Abu-Odeh, 1999; CSS, 2003a, 2003b; Cunningham & Sarayrah, 1993; DFID, 2001; El-Said, 1996; Fathi, 1993; ICG, 2003a, 2003b; Reiter, 2002; Shaban, Abu-Ghaida, and Al-Naimat, 2001; UNDP, 2004). Ironically, none of these studies cited earlier work on or used the term SC as a theoretical framework in their attempt to encapsulate the vitality of social and community relations, or as an analytic framework to study increased poverty, corruption, nepotism, and weak enforcement of the rule of law and regulations. The only exception is the 2004 UNDP Jordan Human Development Report, whose main aim was not really to investigate or measure SC, but rather to analyze the impact of the economic and political shocks of the past fifteen years on the poor and on their coping strategies. This report, nevertheless, provides important information on the nature and function of SC and social networks in an environment characterized by scarcity and increased poverty. It is also the only study that refers to the term SC, albeit very briefly and in a short section that does not exceed one and a half page. The report is based on consultation with over 800 rural and urban community members, in seven different communities and with around 25 local and national institutions. The 2004 UNDP Report will therefore provide a reference point for most of the analysis in this section, unless otherwise stated. Another important source used intensively in this section is opinion poll surveys initiated in the mid-1990s and maintained by the Centre for Strategic Studies (CSS) at the University of Jordan. These valuable surveys provide important proxies to measure and analyze various dimensions of SC in Jordan.

The above studies and others clearly point to a decline in social capital in Jordan since the beginning of the post-1989 economic reform program. The qualitative poverty studies carried out since the early 1990s coincide in their finding that social relations have experienced significant changes and that the country's SC has deteriorated rapidly since "the recession in the second half of the 1980s," and particularly after the 1989 financial crisis (CSS, 2003a, p. 16). These studies also reveal that Jordanians at large are no longer satisfied with their lives and that they are unanimous and affirmative in their belief that "No, the past was better" (DFID, 2001, p. 11).

Another important visible manifestation or dimension of declining SC in Jordan is the small and falling membership of voluntary civil organizations. A recent survey by the CSS (2005, p. 15) found that only 15% of all Jordanians in 2005 were members in voluntary civil society organizations, such as trade unions, professional associations, and clubs, down from 17% in 2004. The 2005 annual "Run or Walk" charity organized by the Care of Neurological Patients was marked by a steady decline in the number of participants over the past six years, a phenomenon observed in other charity campaigns as well (The Jordan Times., 2005b). A recent study on voluntary civil actions found that work of "committees, societies, clubs, and working camps showed deterioration in the value and results of their operations." This deterioration, the study noticed, is caused by "the lack of real desire to serve others, lack of responsibility towards serving the society, and a preference for non-participation" among the youth as well as increased "responsibilities" of life (all quotations from Swalem, Al-Zayood, Rayan, & Sharabati, 2005, p. 2).

Even the simplest form of political participation, namely elections, has also been dwindling. For example, while 62% of eligible Jordanians went to the polls in the 1989 first parliamentary elections in almost three decades, this declined to 59% in the elections of 2003 (CSS, 2003a). Another survey by the CSS (2003b, p. 24) found that only 1.5% of all Jordanians belonged to a political party in 2003. Jordanians are also disillusioned with their democratic process. In the same survey, 77.6% and 83.2% of Jordanians, respectively, stated that they could not take part in peaceful political activities or criticize the government publicly because they feared of being tortured, either themselves or members of their families, by the government's security forces. This reflects deterioration in the quality of political life in the 1990s. The hard won gains of political reforms achieved in 1989–91 were reversed, and the regime resorted back to its old tactics of restricting the freedom of press, speech, and associations (ICG, 2003a, 2003b). The pro-regime Jordan Times. (2005a) recently warned that political "concerns cannot be addressed at the expense of freedom of association."

(b) The effects of hardship, poverty, and economic reforms on bridging and bonding social capital

The earlier sections focused on the effects of public policy in eroding bridging SC across communities in Jordan. This section shows how increased hardship, poverty, and worsening inequities along with more capitalist-orientated attitudes, have further undermined not only bridging SC in Jordan, but also what was left of bonding SC within communities.

Under economic stagnation and poverty, some of the issues that facilitated social integration during the good times in the 1950s and 1960s became a source of tension and polarization over the past decade. For example, the program introduced by UNRWA[29] following the 1948 war to assist Palestinian refugees, began to arouse the resentment of Jordanian lower middle class families:

> "They can buy whatever they want. They receive help from the international agencies, while we don't receive similar assistance" (A focus group discussion with the poor, UNDP, 2004, p. 43).

The bi-communal divide fashioned by Jordanian nationalists over the years has also had other far-reaching economic and social implications, and, ironically, has posed more problems for Jordanians themselves in times of hardship. "The exchange value of social capital depends very much upon the resources to which social networks give access to... previously well connected individuals whose networks are embedded in a declining sector... may find their social capital has completely eroded" (Kuehnast & Dudwick, 2004, p. v).

Since 1989, the Jordanian public sector has been put under severe pressure as a result of market-oriented policies recommended by the so-called Washington Consensus. The fiscal and monetary constraints imposed by these institutions and the immediate freeze on public sector wages and salaries as well as on employment have significantly reduced job opportunities in certain categories of employment where the poorest and least qualified Jordanians were traditionally absorbed. Privatization not only reduced further employment opportunities, but also

increased unemployment and poverty. Those who lost their jobs in the public sector were thus deprived of their former workplace in which materially important social networks can be formed and maintained (UNDP, 2004).

The fact that most Palestinians opted to work in the private sector, either by choice or due to lack of it and either in Jordan or abroad, made them more dynamic and exposed to entrepreneurial skills. Therefore, despite rising poverty and unemployment generally in Jordan, the Palestinians were more prepared to face the new global economy than their Jordanian counterparts, who relied mostly on easy and uncompetitive jobs in the public sector that require little skill (Anani, 2002). As a prominent Palestinian businessman put it:

> "We gave them [Jordanians] what they wanted, namely politics, and we [Palestinians] focused on what we can do best, that is, private activities. Today, I feel sorry for most Jordanian towns and villages because they are very poor" (personal interview, Amman, September 9, 2005).

Indeed, there is alarming empirical evidence (from the point of view of the regime) which suggests that today villages and towns that not only are inhabited overwhelmingly by Jordanians but also rely overwhelmingly on public sector jobs, such as those in "south Jordan consistently rank at the bottom of the national list in terms of most of the basic indicators," including poverty, unemployment, living standards, literacy, and education (ICG, 2003b, p. 7). These areas, once known for their unconditional support for the regime, have also experienced the highest rate of violence and political instability over the past fifteen years. During 1989–2002, these areas experienced at least four major political crises, all of which involved acts of violence and rioting. "Unlike the 1970–1972 conflict with the Palestinian Liberation Organization, it was home grown, pitting security services against indigenous Transjordanians—or as one of many several prominent political leaders put it, against the regime's oldest and strongest constituents" (ICG, 2003b, p. 7).

Hardship and poverty have not only deepened the pre-existing bi-communal cleavages in Jordanian society, but also undermined intra-community ties or bonding social capital amongst the poor and within communities themselves. While analyzing social networks in post-Communist Kyrgyz Republic, Kuehnast and Dudwick's (2004), drawing on the work of a long line of anthropological studies, showed that under scarcity and poverty, reciprocal social networks contract with various degrees of rapidity to the detriment of the poor and needy (Sahlins, 1972). This analysis fits well the experience of the poor and social networks in Jordan over the past fifteen years. The available empirical evidence suggests that poverty has impacted on the nature and function of social relations between the poor and the better off within the same community or ethnic group.

Social networks are traditionally and historically an important feature of Jordanian society. Reciprocal solidarity (takaful) among community members is best demonstrated during social events such as weddings, births, funerals, and eid celebrations. Consultation process with the poor in rural and urban communities suggests that increased poverty and economic dislocation are causing them to withdraw from such important traditional ceremonies and social-based reciprocal networks:

> "Change in the economic situation... has affected social relations... poor families, unable to offer tangible items, prefer not to participate... because the dignity of a man is based on his ability to repay the debt of social events" (A Focus group discussion with the poor, UNDP, 2004, p. 62).

DFID's study of Poverty Assessment in Jordan (2001, pp. 18, 22) also reported similar findings when it noted that the "poor families... could not afford having a social life or attending social events like wedding parties or exchanging visits with their neighbors... because [they cannot] afford it." Such ceremonies and life rituals provide important opportunities to cultivate and develop more resourceful networks and connections. The withdrawal of the poor from them leads to their further deprivation, isolation, and exclusion.

This is not to say that social networks cease to function or that people are no longer relying on support from family, friends, or neighbors. Social-based networks continue to be an important survival strategy for the poor. "People in [poor] and low-trust environments will transact more with close friends and relatives than with strangers" (Knack & Keefer, 1997, p. 1256). Differently put, the nature of social networks often changes during times of hardship. In Jordan, poverty revitalized "tribal ties" among Jordanians in an attempt "to protect themselves from the hardship of life" (CSS, 2003c, p. 20):

> "In all communities, the poor noted that they rely on connections (wasta) to facilitate procedures and access to entitlements. Urban residents... describe wasta as a magic wand promising job opportunities, access to loans, cash assistance from NAF and access to better, discounted health services. Those without wasta expressed their frustration and helplessness... without wasta, we cannot live" (A focus group discussion with the poor, UNDP, 2004, p. 63).

However, the networks of the poor and better off are separating and polarizing, with the social networks of the poor becoming more horizontal, "work[ing] together to share resources" and connecting the poor with other poor who have fewer resources and potential to support each other UNDP, 2004, p. 8. As Bel-Air (2002, p. 156), while describing the change in social structure and relations in Jordan since the late 1980s noted, "as the vertical ties of domination fade, horizontal ties of solidarity [have been] strengthened among brothers, cousins and other members of the same."

Another important development relates to the nature and function of wasta or connection itself in a more capitalist-based society. While accessing rights and entitlements are increasingly mediated by personal connections, money has come to play a vital role in such transactions. Today, a wasta performer no longer seeks social recognition and respect as the main reward for his/her efforts: "These ties are no longer based on commitment to abstract principles or codes. Rather, they may be considered a form of patron-client relationship, based on mutual or reciprocal assistance and loyalty" (El-Said, 1996, p. 140). Today, wasta performers expect material gains for their efforts, even when such transactions involve a kin or a "relative who exchanges useful information in family meetings, but also who pays generously" (Malhas, 1993). Under the marketization of social and economic relations over the past fifteen years, traditionally unacceptable forms of reciprocities, including the request for and obtaining of material reward for wasta, have been redefined and revalued, and, along with other activities, such as trade, speculation, and profiteering, are no longer unacceptable and are now seen as indicators of enterprise and private initiative. [30]

This phenomenon led to the emergence in Jordan of what Cunningham and Sarayrah (1993, p. 14) described as "contract-based wasta," a process which not only leads to further isolation and exclusion of the poor, but also keeps the doors (and pockets) of officials wide open for bribery and corruption.

Bribery, corruption, and other forms of rent-seeking behavior have become widespread in the country, and have increased under neo-liberal market reforms promoted since 1989. Some donors have recently cautioned the Jordanian regime against the noticeable increase in the level of corruption

in the country. A recent pilot study on bribery in Jordan, conducted by Transparency International (TI) and the Arab Archive Institute, revealed interesting results about the way most Jordanians felt about corruption in their country. According to the study, 93.5% of respondents believed that bribery was a form of corruption, 72.3% did not think the government was serious in combating bribery, 59.6% believed that bribery will increase in the years to come, and 50% of those sampled said that they had in fact bribed in one form or another. In attempting to explain the reasons behind this widespread phenomenon, 52% of Jordanians said they believed those who take bribes do it to feed their families, particularly following the decline in the living standards of public sector employees caused by the rise in the cost of living following the collapse of the dinar in 1989 and freeze on public sector wages. Another 35% of respondents saw corruption as caused by greediness; officials "do it to become rich" (all figures quoted in Hamzeh, 2006).

Understandably, these developments have negatively influenced the perceptions of all Jordanian citizens, regardless of their origins, regarding their officials and state institutions. Today Jordanian citizens seem less trusting not only of one another, but also of their deputies and formal institutions. One recent study concluded that the level of "interpersonal trust" in the country is exceptionally low (Al-Breizat, 2002, p. 55). Most Jordanians today believe that "corruption in Jordan is too institutionalized and socially accepted," and that the government "can do nothing to eradicate corruption" and nepotism (Al-Abed, 2005).

Although much less explored and known about, the available empirical evidence suggests that a similar dynamic has been taking place within the Palestinian community in Jordan. In fact, analysts of Jordan get so tied up describing almost "exclusively" the Jordanian "ashira (large clan or tribe), as a basis of affiliation and source of prestige and patronage" that they forget the tribal and clan roots and nature of parts of Palestinian society (Brand, 1995, p. 48).

Under the post-1970 and post-1989 environment, bonding SC has also come under strain among Palestinians themselves. Subsidy cuts in basic commodities as well as high unemployment and poverty levels in Jordan led to an "impoverished condition of Palestinians in refugee camps" (Singh, 2002, p. 82). The situation was made worse for these camps by the fact that the PLO's ability to continue to support social networks and social service provisions (as it had been doing since the early 1970s) was undermined by its political stance over the 1990/91 Gulf war, which caused it to lose much of the financial support it used to receive from the oil-rich Gulf states (Al-Hamarneh, 2002, p. 176).

The results of a 1997/8 study by Al-Hamarneh on four Palestinian refugee camps in the Amman Metropolitan Area (AMA), where more than 85% of the returnees from the Gulf settled,[31] are revealing. The study noticed an important social and economic stratification developing among refugee camps during the 1990s. Although "social networks" remained important in the Camps' social and political life, their nature has also experienced significant changes that seem to mirror the economic stratification developing inside these camps. This change is reflected in the fact that members of the same groups have also been forced to "hold together …to retain social cohesion," while the more educated with higher incomes have, mainly as a result of increased demands and burdens placed on them by the worse-off sections of the camps' residence, been moving out to new areas, thus increasing the "social isolation" of remaining poorer residents (All quotations from Al-Hamarneh, 2002, pp. 183, 185).

Based on a large survey of returnees, Trooquer and Al-Oudat (1999, p. 39) noted that "while the returnees' arrival in Jordan could have been an occasion for strengthening the extended family (taking in returnees, providing various forms of financial support), in fact it was not uncommon for family ties to break under the weight of lifestyles that had diverged too widely, overcrowded housing conditions, and, in a precious economy, fears on the part of the hosts of additional 'burden'." The survey reported that "almost all of the interviewed returnees had relatives in Jordan when they arrived, only about a quarter of them reported having received concrete assistance from them" (Trooquer & Al-Oudat, 1999, pp. 39, 50)). The survey concluded that observing how social networks, including family ties, are affected by conditions of scarcity challenges traditional notions of the primacy of ties of blood or origin, and shows that ties between those sharing a common lifestyle or residence to be stronger: "It should not be surprising that friendship or old acquaintances from Kuwait formed the core of the returnees' social circle" (Trooquer & Al-Oudat, 1999, pp. 40, 41).

Very little is known about the associational life and participatory rates in voluntary civil organizations inside Palestinian refugee camps in Jordan. But the very little that is known also points to a declining trend. For example, while 63% of those registered to vote in the Palestinian refugee camps actually voted in 1993, this declined to only 54% in the 1997 elections (Al-Hamarneh, 2002, p. 177), and to below 50% in the 2002 elections (Joffe, 2002).

5. CONCLUSION

This paper set itself the difficult and broad task of tracing the evolution of SC in Jordan, particularly bonding SC and bridging SC, evaluating the role of state policies in affecting various forms of SC, and exploring the ways in which poverty and economic reform affect the nature and extent of SC.

A society initially rich with SC is no guarantee for sustainable growth and development. While SC takes a very long time to form and build, it is easily destroyed. Indeed, this paper cautions against the assumption that SC, particularly trust and civic cooperative behavior, is stable over long periods of time. Such behavior can disintegrate in the face of inappropriate and biased state policies, wars, and civil wars, as well as of poverty and hardship. All these factors can undermine various forms of SC, including bridging SC that is so important for social cohesion and political stability. Under such circumstances, group heterogeneity becomes more complex and divisive than that under economic growth and prosperity. The case of Yugoslavia's rapid unraveling of cooperative behavior under similar circumstances is also supportive of this argument. Such an analysis also carries important policy implications.

SC is not a substitute for a good state. On the contrary, SC and good states compliment each other. They also affect and are affected by each other. While wars and civil wars can quickly erode SC and cross-cutting ties, SC itself can play an important role in post-war reconstruction and peace building. But to achieve this objective, SC needs to be supported by a good governance structure that supports and nourishes associational life. It also requires effective and clean bureaucracy, and just and effectual courts and judicial system. Failing that, social networks, which are characterized by resource and power asymmetry, can lead to further social divisions, isolation, and exclusions. Such divisions and chasms under poverty and scarcity can develop not only between various communities and groups within the same society, but also between them

and the state itself. This can be clearly seen in the case of Jordan in the post-1970–71 civil war.

Rushed and premature economic reform programs that are not preceded by a good understanding of a society's social structure, social networks, and the resources they command and control, can further increase a society's hardship and poverty by undermining both bridging and bonding SC. This is particularly the case in societies where social networks that are based on mutual exchange and reciprocity can contract rapidly under poverty and hardship to the detriment of the poor. During hard times, social networks become burdensome for the poor who struggle to meet their more urgent needs such as food, shelter, and clothes. In such an environment, the poor are less likely to devote time and resources to costly reciprocal social networks. This short-term strategy undermines their medium- and long-term access to wider resources and benefits, and contributes to their further isolation and exclusion.

Future policy intervention in Jordan must not repeat its past mistakes and must be careful not to undermine further local and community SC. This requires a complete reversal from the current policies that cause bonding SC to take precedence over bridging SC in Jordan. This policy recommendation not only is necessary to produce more optimal development outcomes, but is also necessary to promote social cohesion and political stability, which are important for investment, growth, and development.

NOTES

1. The concept of SC itself is not new and its application was traced back to the early 19th century. As Putnam (2000, 24) put it, "Social capital is to some extent merely new language for a very old debate." It was not before the work of Coleman (1988) and Putnam (1995) that the term SC was put firmly on the development agenda. In recent years, the World Bank played an important role in enhancing understanding and measurement of SC, and in 1997 it lunched The Social Capital Initiative that was funded by the Danish government. For details, see Grootaert and Van Bastelaer (2002, cha. 1) and World Bank website: http://wordbank.org/poverty/scapital/. However, Farr (2004) has recently offered by far the best and most comprehensive attempt to trace the conceptual history of SC.

2. The nature and extent of this debate is discussed in Dasgupta and Serageldine (1999).

3. Several chapters in Grootaert, Narayan, Nyhan Jones, and Woolcock (2004) provide detailed information and several examples and case studies on the role of social networks and social capital in accessing information. On the informational role of SC among black community in the USA, see Loury (1977), and in the Arab World in general, see Cunningham and Sarayrah (1993).

4. This, of course, is contrary to the early literature on SC, which not only tended to "romanticize" its effects, but also to underestimate its negative consequences (Grootaert & Van Bastelaer, 2002, p. 138; Narayan, 1999, p. 20).

5. Briggs (1998) is accredited for introducing the bonding "getting-by" and bridging "getting-ahead" distinctions.

6. As Putnam (2000, p. 21) put it: "A society characterized by generalized reciprocity is more efficient than a distrustful society. ... If we don't have to balance every exchange instantly, we can get a lot more accomplished. Trustworthiness lubricates social life."

7. Some of these dimensions are both cause and effect at the same time. For example, a rise in the crime rate can reduce security and hence undermine social connectivity and visits as people prefer to stay at home for safety reasons. But the rise in the crime rate itself might have been caused by decline or erosion of SC. "Endogeneity of social capital," or determining the direction of causality, remains a key question in the analyses of SC (Grootaert & Van Bastelaer, 2002, p. 42). Several authors, however, have established the link to run from SC. See Grootaert and Van Bastelaer (2002), Narayan (1999) and Narayan and Cassidy (2001).

8. Of course, it might have not been called *Wasta* under the Romans and Byzantines. But several historians show that such a phenomenon was very common and widely practiced at the time (see, e.g., Cunningham & Sarayrah, 1993).

9. It is important to note here that the British authorities, which sought to reduce Transjordan's (Jordan's name before independence in 1946) heavy dependence on the British subsidy, regarded the *Mushi* system as inefficient and the most serious impediment to raising production and hence tax revenues. By the mid-1930s, therefore, they sought to break it up by introducing a new property rights law to enhance production and at the same time state revenue. Although this process failed to raise production and state revenues, it managed to gradually undermine the *Mushi* system.

10. More than 90% of Jordan's land is arid. Some fertile areas exist in the Northern highlands, traditionally planted with wheat, but these are without irrigation and are thus subject to the vagaries of rainfall. It is only in the Jordan Valley area where a commercial, reliable and irrigated agricultural sector exists.

11. Jreisat (1989, p. 95) also noted that the dramatic increase in the number and heterogeneity of population did not evidently undermine economic growth, which remained relatively high during the 1950s and 1960s, with GDP and GNP between 1952 and 1966, respectively, registering 6.9% and 7.5% annual average growth rates.

12. As Snow (1972, pp. 71, 72), King Hussein's biographer, while describing the 1950s wrote: "Nasser's militant campaign for Arab unity excited the minds of the masses throughout the Arab world and many Jordanians saw Nasser as their leader, not Hussein. Nasser's power seemed somehow born of the people, Hussein's did not. Nasser's fight to evict the British from the Middle East, in order to restore Arab dignity, was a striking contrast to Hussein's apparent wish to maintain and depend on continuing British presence."

13. Yet, the majority of Palestinians did not stay in refugee camps or even register their names with UNRWA. Even today, less than 26 percent of all Palestinians in Jordan are registered with UNRWA. This could also provide another indication of the extent of support provided by the earlier immigrants, which, as Al-Hamarneh (2002, 173) suggests was vital in enabling a large number of Palestinians to find jobs, housing and even capital for either small business projects or simply for getting by in the new environment.

14. Again, labor movement from Jordan to the expanding oil Gulf States was beginning to gain momentum in the 1950s and 1960s, with thousands of Jordanians flocking to the region seeking higher paid jobs.

15. This was also supported by the fact that the general Palestinian population of Jordan did not participate in the 1970–71 armed struggle itself. In fact, the large majority of the Jordanian armed forces at the time were made up of Palestinians who fought PLO fighters along side Jordanians.

16. Abu-Odeh (1999) defines those nationalists to consist of middle class Jordanians, a group of professionals, high ranked army and security officers, and relatives and friends of the former prime minister -Wasfi al-Tal- who was assassinated allegedly by the PLO in 1971.

17. Of course this process was not only used to Jordanize the public sector, but also to penalize and undermine opposition to the regime from all ethnic backgrounds, including elements of the Jordanian society who were former members of the Baa'th, socialist or pan-Arabist movements.

18. Less than a year following the end of the 1970/71 clashes, Hussein stated that "Last year's events with all its distress and suffering... enhanced my conviction and belief in setting up a national union that brings together the people of the two dear banks and unites their efforts..." (Hussein, 1971).

19. Bel-Air (2002, p. 157) also concluded that the regime deliberately constructed and fashioned "a neo-patriarchal political system in Jordan" in order to increase "allegiance" to itself and maintain communal loyalty.

20. While the exact number or share of Palestinians in the public sector is unknown, a study conducted by the Centre of Strategic Studies at the University of Jordan in 1996 suggested that Palestinian participation in the country's private capital amounted to 82.6%, while Jordanian participation was only 11%. The rest was owned by Jordan's main minorities, namely, Circassians, Armenians, Kurds, Syrians and Lebanese. See Abu-Odeh, 1999, p. 196.

21. This quotation is also interesting in that it suggests that the new post-1970 environment had put the pro-regime, Palestinian wealthy class that played an important role in moderating the political environment in the 1950s and 1960s in a difficult position and undermined their efforts in persistently soothing and calming the rising tension between the two communities in the post-1970 period.

22. Almost 98% of Jordanian firms are small and medium-sized. This may correspond well with Fukuyama's (1995) argument that societies with primary as opposed to generalized mutual trust do not develop large size firms.

23. While analyzing the costs and benefits of SC among US Asian community, Portes noticed a similar phenomenon taking place among prosperous Asian immigrants to America, who "anglicized their names in order to divest themselves of communal obligations to subsequent cohort." Cited from Woolcock and Narayan (2000, p. 231).

24. As mentioned earlier, movement of labor has always been a major feature of the Jordanian economy. But there is some evidence, cited in Cunningham and Sarayrah (1993) which suggest that social networks, *Wasta*, or SC was exerting excessive claims on more successful members of Jordanian society such that they themselves opted for an exist strategy to the Gulf.

25. Within a time span of fifteen years alone during 1970–85, the number of Jordanian civil servants increased by 300%—from 27,000 to 74,000 (Jreisat, 1989, p. 99). By 1988, the size of the regular armed forces reached 85,000, from 25, 000 in 1956 (Satloff, 1986, pp. 123, 130). Most of these appointments were based on regional and tribal ties.

26. There is a big debate over the extent of poverty and unemployment in Jordan. Reflecting this debate, the 2002 Poverty Alleviation Strategy (MSD, 2002, p. 13) noted that "Poverty is a serious problem in Jordan. Depending on the poverty line used, anywhere from 15 to more than 30 per cent of the population falls below that line" and anywhere between "13.7% and 25%" are unemployed.

27. According to Trooquer and Al-Oudat (1999, 37), about 95% of the returnees were of Palestinian origin.

28. There are six state universities in Jordan today and at least 13 private universities. While the latter are open to all students, the former tend to discriminate in favor of Jordanians. Reiter (2002, pp.152, 153) argues that more than 80% of students in Jordanian public universities enter *via* some form of *wasta*, known as the "quota framework" (such as the army quota, the Royal Palace Quota, and the Sons of the Deprived Quota), which are designed to favor Jordanian over Palestinian students.

29. A similar trend was also observed by a World Bank study (2002) in Bosnia and Herzegovina, where support provided by international community became a source of tension between various ethnic groups.

30. Amawi (1994) demonstrates how even involvement in trade was considered *ayeb* by most Jordanian families in the pre-independence period and was thus left for merchants who came mostly from outside the country.

31. Ten Palestinian refugee camps exist in Jordan, four of which were built after the 1948 war while the rest were built after the 1967 war. The majority of these camps (at least six) are located in the so-called Amman Metropolitan Area (AMA), which covers an area with a radius of 35 km. While almost 85% of returnees settled in and near the refugee camps in AMA, another 13% settled in Irbid where another large refugee camp, built in 1949, is located. However, less than 26% of all Palestinians in Jordan are registered as refugees with UNRWA. For more details, see Al-Hamarneh, 2002, pp. 173, 174 and Trooquer & Al-Oudat, 1999, p. 39.

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